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Human Resources

# Dow Benefits Quick Reference for New Hires

This document provides you with information on what to expect within the next 90 days and beyond, and what you need to do to complete the new hire process and enroll in benefits. Please read the information carefully.

## Key Steps

### Step 1: On Your Hire Date

- Early in the onboarding process, Dow collects your date of birth and Social Security Number from you within My HR Portal. This information is key to your benefits enrollment process.

### Step 2: Within 31 Days After Your Hire Date

- Learn about your benefit program to prepare for enrollment. Start with the new hire Benefits Decision guide, and then go to the [Benefits & Wellbeing site](#) to access more details – such as Summary Plan Descriptions (SPDs).
- Send an email to a non-Dow (external) email address to activate your ability to receive external emails through the Dow firewall.
- Look for an email invitation from [dowbenefits@ehr.com](mailto:dowbenefits@ehr.com) approximately two weeks after your information has been recorded in the system, letting you know that it's time to enroll. This email will provide a link to the Dow Benefits enrollment website, where you can:
  - Elect your benefits.
  - Choose who you will cover under the benefit plans.
  - Designate your beneficiaries.
- Complete the online benefits enrollment process. Within four weeks after completing your enrollment:
  - Medical and dental DMO plan ID cards will arrive by mail to your home address.
  - If you enroll for coverage through Delta Dental, you will need to visit [www.deltadentalmi.com](http://www.deltadentalmi.com) and print an ID card from their Consumer Toolkit.

- Provide a copy of the following documents to the Dow Benefits Service Center, and write your Dow ID number on the top right-hand corner of each page:
  - Birth certificate(s) — for you and any covered dependents.
  - Marriage certificate (if married).
- Review the information you receive from Fidelity on the Dow Employees' Savings Plan — which is the Dow 401(k) — including investment options and how to enroll.

### Step 3: Within 60 Days After Your Hire Date

- Enroll in the Dow Employees' Savings Plan through Fidelity. Review the information you received from Fidelity on investment options and follow the enrollment instructions. If you do not enroll within 60 days of your hire date, Dow will automatically enroll you at 6% of your base salary (and annually increase the contribution amount by 1% each year until you reach 10%). You have 60 days from your hire date to decline automatic enrollment with Fidelity.

### Step 4: Within 32 – 90 Days After Your Hire Date

- Make changes to your benefit elections (if desired) by returning to the Dow Benefits website (at any time within your first 90 days). Changes will become effective on the date the change is made, pending receipt of required documentation, if applicable.
- Provide all supporting documents to Dow. Failure to provide these documents within 90 days, will result in benefits termination. Your premiums will be reduced as of the date benefits terminate.

## Beyond 90 Days of Your Hire Date

You will not be allowed to change your benefits until annual enrollment each fall, unless you have a qualifying life event (e.g., having a baby, getting married/divorced). You can make changes to your Dow Employees' Savings Plan contributions and investment options any time by calling Fidelity at 877-440-4015. You can also make changes to your Health Savings Account (HSA) contribution amount through Fidelity, if eligible, at any time.

Changes made during annual enrollment will be effective January 1 of the next calendar year.

For additional details refer to the applicable SPD available on [My HR Portal](#) and the [Benefits & Wellbeing site](#).

## IMPORTANT INFORMATION:

### When Coverage Begins

All required forms and documents must be received by the Dow Benefits Service Center within 90 days of your hire date for coverage to be effective.

- If you enroll within 31 days of hire, your enrollment is effective on your hire date.
- If you enroll between 32 – 90 days of hire, your enrollment is effective on the date you complete your enrollment.

### Default Coverage

If any required forms and documents are not received within 90 days of your hire date, you will automatically be defaulted to only the following company-paid benefits with coverage effective on your hire date:

- Company Paid Life Insurance: 1x Base Pay.
- Long Term Disability Income Protection: 50% Option.
- Business Travel Accident: Up to 5x Base Pay
- Occupational Accident Insurance: Up to 4x Base Pay
- Employee Assistance Program

*Be sure to enroll within 90 days of your hire date, so you can choose all the Dow benefits that are right for you and your family.*