



Dow North America Benefits  
Ben Branch Center  
2511 East Patrick Road  
Midland, MI 48674

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**Annual enrollment: Choose your benefits November 1 – 15, 2019.**

**Let's talk  
benefits.**

**DOW**

®

**You have  
choices.**





# Start the conversation.

Ask yourself what benefits make the most sense for you.

You have valuable options to support your **health**, **wealth** and **life**. You pick benefits that best meet your needs and have access to programs that support your overall well-being. Learn about your benefit options and what's new this year.

**Here are the highlights.**

## Health

Benefits focused on your health include medical, dental, vision and well-being programs.

## Wealth

Opportunities to build your wealth include the Health Savings Account, Flexible Spending Accounts and retirement benefits.

## Life

Essentials for your life include insurance protection, disability coverage, the legal plan and other programs to support you and your family.

## New for 2020

**Medical:** Options remain the same with little to no change in the contributions you pay (depending on the plan you choose).

**Health Savings Account:** With increased IRS limits, you can contribute more tax-free dollars in 2020.

Read more at [www.dowbenefitsguide.com](http://www.dowbenefitsguide.com).

## Up next...



### Review the NEW Benefits Decision Guide.

It is where you will find information on your benefits, tips for making decisions and more. And with its new mobile-friendly format, it is easy to take with you on the go. Find it at [www.dowbenefitsguide.com](http://www.dowbenefitsguide.com).



### Choose what is best for you.

Explore all your benefit options and make your choices on the Dow Benefits enrollment website November 1 – 15, 2019.



### Use your benefits wisely.

Make the most of your benefits throughout the year by considering quality, convenience and ways to save money.



### Resources for your care.

When in need, access resources that offer quality, cost-effective and efficient care. This includes virtual care through Aetna's Teladoc and affordable services through the Dow Family Health Centers.

### Visit a Dow Family Health Center.

If you and your dependents (excluding individuals who are eligible for Medicare) are enrolled in a Dow medical plan and located near Collegeville, PA; Houston, TX; Lake Jackson, TX or Midland, MI – our newest location – consider taking advantage of a Dow Family Health Center.