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

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

## **IMPORTANT!**

**Your medical coverage is changing:**

Dow will not be offering MAP Plus Option 1 for pre-Medicare individuals in 2020. Explore other options inside.





# MAP Plus Option 1 ends on December 31, 2019.

As previously communicated during last year's annual enrollment, Dow will not offer MAP Plus Option 1 for pre-Medicare retiree coverage in 2020. Why? Because costs are increasing at an unsustainable rate – for both you and Dow – and few people participate in this plan.

Most pre-Medicare retirees have already made the switch to other coverage. Since we're not offering MAP Plus Option 1 for 2020, you will automatically receive coverage under MAP Plus Option 2 going forward, unless you choose a different option during annual enrollment.

## Here's what you need to do:

1

### Check out MAP Plus Option 2.

Understand how MAP Plus Option 2 compares to your current coverage. As a pre-Medicare retiree, this plan can save you money. It has the lowest contributions, while providing essential coverage for you and your family.

2

### Explore other options, if available.

Depending on your location, you may have access to a Health Maintenance Organization (HMO). Also, if your spouse has coverage through another employer, consider how it compares.

3

### Make your choice, November 1 – 15.

Go to the Dow Benefits enrollment website at <https://dowbenefits.ehr.com> to select coverage for 2020.

### Medicare retirees with pre-Medicare dependents:

If you are a Medicare retiree, you can remain in MAP Plus Option 1, but your pre-Medicare spouse/domestic partner and/or child(ren) will automatically receive coverage under MAP Plus Option 2 going forward. If other options are available in your area, you may enroll in other coverage during annual enrollment.

## MAP Plus Option 2 shares many of the same features as MAP Plus Option 1, such as:

- Access to Aetna's network of providers.
- Coverage for the same services (e.g., doctor office visits, hospital stays).
- Preventive medical services covered at 100%.
- Aetna One® Advocate high-touch, high-tech personalized experience.

# We're here if you have any questions.



Get in touch with the Dow Retiree Service Center who can help explain your options and assist with your enrollment. Call **800-344-0661**. (Select 1 for health insurance questions.)

