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.


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.)