



Your Dow Total Rewards

Prepare for your future

Retirement Health Care Assistance Plan (RHCAP)

Historically Dow has offered a **Retirement Health Care Assistance Plan (RHCAP)** to eligible employees* to help save for retiree medical premiums in a tax effective way. As part of the U.S. Retirement Changes that were announced in 2021, as of January 1, 2022, employees are no longer able to make contributions to the RHCAP. Health Savings Accounts are offered with our High Deductible Medical Plan, providing more flexibility for saving for retirement healthcare costs.



Previous participants can still access their RHCAP balances, and the Dow match, once they retire from Dow to pay for eligible Dow or non-Dow medical plan premiums. These balances will fluctuate with the market.

When you use funds from the RHCAP Trust after retirement for eligible Dow or non-Dow medical premiums, Dow will match your funds dollar-for-dollar. Under current law, you will pay no tax on the money you use from your RHCAP account or on the Company match to reimburse you for eligible medical premiums. If you leave Dow before you retire, you receive the balance of your account in a lump sum, subject to Plan limits with no Company match. If you purchase medical coverage outside the U.S., you may not use your RHCAP account to reimburse your medical premiums for non-U.S. coverage. See the Summary Plan Description (SPD) for additional information.

See the [Summary Plan Description \(SPD\)](#) for **active employees** and **retirees** for additional information.

** Available to certain Employees hired before January 1, 2010. The RHCAP plan is not available to heritage Rohm and Haas Employees.*

This document is intended to be a helpful overview of the RHCAP benefit, but it does not contain a full summary of the Plan's terms. Where a conflict exists between this document and the terms of the Plan, the Plan controls.