

Retirement Health Care Assistance Plan (RHCAP)

Eligible Employees* can use the Retirement Health Care Assistance Plan (RHCAP) to help save for retiree medical premiums in a tax-effective way. RHCAP alone may not cover all of the medical premiums you can expect to pay after retirement, but it can help.

How the Plan Works

The Plan is funded in two ways:

1. *Your contributions* – You make post-tax contributions of \$10 to \$180 per month to the RHCAP Trust, where money is invested according to plan provisions.
2. *Dow's contributions* – 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.



Decide

As you consider your RHCAP contribution amount (if eligible), ask yourself:

- How much do I want to save today for future health care expenses?
- Have I considered how the Dow match will help me pay for my medical premiums after I retire?

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.

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