

RHCAP Manual Claim Form Q&A

Please note that if there is any inconsistency between this FAQ and the RHCAP's legal documents (the plan document and summary plan description), the RHCAP's legal documents shall prevail. For detailed information, see the RHCAP summary plan description (SPD) which can be obtained at www.dowfriends.com or by contacting the Retiree Service Center 800-344-0661 or retiree@dow.com.

1. How do I submit a claim?

Participant must submit a RHCAP manual claim form along with proof of the medical premium payment to Dow North America Benefits. Mailing address is on the claim form.

2. What reimbursement options do I have for a manual claim?

All manual claims are processed for 100% reimbursement subject to amount in your account balance.

3. What can I use my RHCAP account to reimburse?

Withdrawals from RHCAP account are limited to the following:

- a) Payments for all or part of your retiree medical premium for Dow or UCC Retiree Medical Care Program.
- b) Payments for all or part of medical premiums for comprehensive medical coverage through a medical plan that is not administered by Dow (non-Dow premium).

4. May I submit medical premiums for more than one insurance plan?

Reimbursement for medical premiums is limited to only one insurance policy per primary insured retiree or dependent.

5. What are some of the things that do NOT qualify for reimbursement?

Premiums that do NOT qualify for reimbursement include:

- a) Stand-alone plans such as Medicare Part A, Part B and Part D (except see #3b above), optical, dental, cancer, extended care, life, disability and long term care.
- b) Medical expenses (copays, deductibles, etc.), tests, supplies, or prescriptions.
- c) Medical premiums paid with pre-tax dollars under the auspices of the U.S. Internal Revenue Code (IRC) or if claiming as a tax credit under the IRC.
- d) The portion of the premium attributable to a Domestic Partner of Record

6. What is the deadline for filing claims?

Claims for the current year must be submitted by December 31 of the following year.

For example, 2011 premium payments must be submitted by December 31, 2012 to be eligible for reimbursement.

7. When will I receive my RHCAP payment or claims determination?

Claims received by the end of the month are processed for payment at the end of the following month. Reimbursement for manual claims occurs at the same time as automatic reimbursements (e.g., received in April, processed in May.)

8. How can I get RHCAP reimbursement from my RHCAP account if my spouse covers both of us under the Dow or UCC Retiree Medical plan?

You will have to submit a manual claim in order to use your RHCAP account, when covered as a dependent under your spouse. A manual and automatic claim cannot be submitted for the same monthly premium reimbursement.

9. What does Spouse of Record mean?

For Retirees who Retired prior to 1/1/03, it means the person who was Married to the former Employee on 12/31/02 and continues to be Married to the former Employee. For Retirees who Retired on or after 1/1/03, it means the person who was Married to the former Employee on his/her last day on the payroll and continues to be married to the former Employee.

10. What happens if a Surviving Spouse remarries?

The money in the participant's RHCAP account including investment results are forfeited and allocated to the remaining Participants' accounts. Surviving spouses must report a remarriage immediately to the Retiree Service Center.