Accident insurance

Dow offers Voluntary Group Accident Insurance and provides Business Travel Accident and Occupational Accident Insurance that offers financial assistance for you and your beneficiaries in the event of certain kinds of accidents.

Voluntary Group Accident insurance (VGA)

Plan description

VGA insurance offers financial assistance for you and your beneficiaries in the event of a covered accidental death, dismemberment, disability or other serious injury as defined in the Summary Plan Description (SPD).

Coverage

- **Employee:** In increments of $10,000, with a $500,000 maximum.
- **Spouse/domestic partner:** In increments of $10,000 with a $250,000 maximum. You must have employee coverage in order to enroll your spouse/domestic partner for coverage.
  - Active employees cannot cover each other. If your spouse/domestic partner works at Dow, you must enroll separately for coverage.
- **Dependent children:** Are covered automatically at no cost if you elect:
  - **Employee and spouse/domestic partner coverage.** The child coverage is equal to 10% of your or your spouse's/domestic partner's coverage (whichever is greater) with a $10,000 maximum.
  - **Employee coverage as a single parent.** The child coverage is 10% of your coverage with a $10,000 maximum.

Cost

Monthly cost per $10,000 coverage	
Employee VGA	$0.21
Spouse/domestic partner VGA	$0.21

Business Travel Accident and Occupational Accident Insurance (BTA/OAI)

Dow provides BTA and OAI coverage at no cost to employees. It provides accidental death and specified injury coverage while traveling on authorized Company business or on-the-job. Please see the SPD for more details.

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