



Quick reference guide for changing benefits with a life event

What you can change and when

A summary of the most common qualifying life events and what benefit changes you can make is provided below.

For complete details, including when coverage is effective, please refer to the Summary Plan Descriptions on the Benefits and Wellbeing site: www.dowbenefits.com.

Life Event	Eligible Benefit Changes	How to Make a Change
Spouse and Domestic Partner Events		
Marriage/Domestic Partnership Begins	<ul style="list-style-type: none"> Add dependents Waive coverage Reimbursement Accounts/FSAs, life insurance, VGA, LTD, HSA¹ 	Go to the Dow U.S. Benefits Site (single sign-on from the Dow network or connect directly at https://dowbenefits.ehr.com)
Domestic Partnership Ends	<ul style="list-style-type: none"> Remove dependents Elect new benefits² Reimbursement Accounts/FSAs, life insurance, VGA, HSA¹ 	
Spouse/Domestic Partner Gains or Changes Employment	<ul style="list-style-type: none"> Add/remove dependents Waive coverage Reimbursement Accounts/FSAs, life insurance, VGA, LTD, HSA¹ 	
Spouse Loses Job	<ul style="list-style-type: none"> Add/remove dependents Elect new benefits² Reimbursement Accounts/FSAs, life insurance, VGA, LTD, HSA¹ 	Call (833) MYDOWHR
Divorce	<ul style="list-style-type: none"> Reimbursement Accounts/FSAs, life insurance, VGA, LTD, HSA¹ 	
Child Events		
Birth of Child/Adoption/Guardianship	<ul style="list-style-type: none"> Add dependents Reimbursement Accounts/FSAs, life insurance, VGA, LTD, HSA¹ 	Go to the Dow U.S. Benefits Site (single sign-on from the Dow network or connect directly at https://dowbenefits.ehr.com)
Child Dependent Gains Eligibility	<ul style="list-style-type: none"> Add dependents Reimbursement Accounts/FSAs, life insurance, VGA, LTD, HSA¹ 	
Child Dependent Loses Eligibility	<ul style="list-style-type: none"> Remove dependents Reimbursement Accounts/FSAs, life insurance, VGA, LTD, HSA¹ 	
Change in Dependent Day Care Cost	<ul style="list-style-type: none"> Dependent Day Care 	

¹ You may change the amount you wish to contribute to the HSA during annual enrollment or at any time from January through December, provided that any change to your election for December is received by November 30th.

² You may only elect new benefits for you and your dependents if you are not currently covered by a Dow plan.

If you have lost a loved one

We understand the death of a loved one can be a very difficult time in your life. If you are in this situation, please call the Dow HR Service Center and allow a representative to help you with your benefit questions and give you the personal attention you need.

How soon must a status change be made?

You are encouraged to make status changes and provide legal documentation within 31 days – but not later than 90 days – from the date of your life event:

- If made within 31 days of the event, the change takes effect as of the life event date.
- If made after 31 days but before 90 days, the change takes effect on the date the Dow Benefits enrollment website or the Dow HR Service Center receives your enrollment election.
- If you do not make a status change within 90 days from the date of your life event, you must wait until next annual open enrollment to make any benefits changes.

Copies of Legal documents are required (birth certificates, marriage license, divorce decree, etc.) for the employee and all covered dependents within 90 days of the life event.

Questions?

Email

Access the Dow U.S. Benefits Site – Click on “Inbox”

Phone

(833) MYDOWHR