



Dow North America Benefits  
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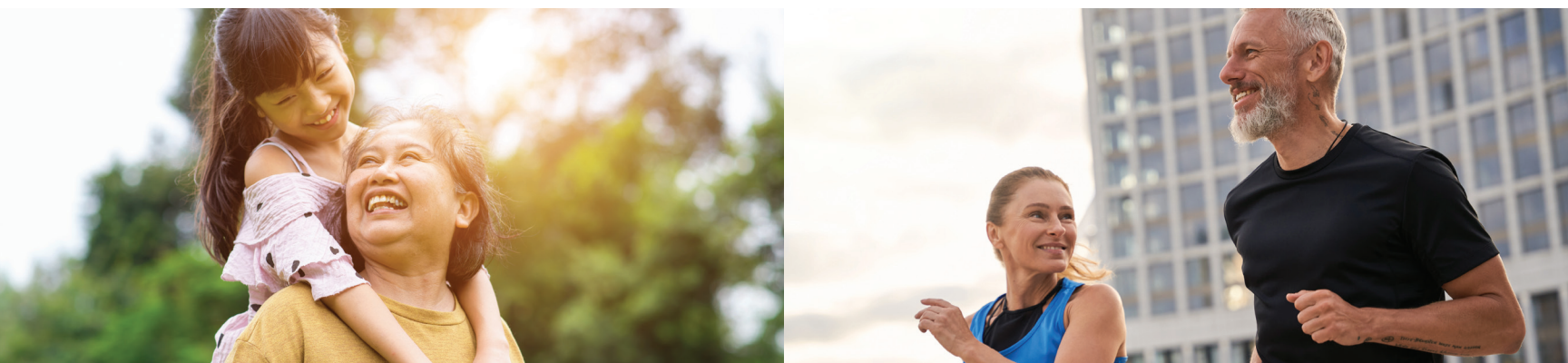
Pre-Medicare Retiree



RETIREE BENEFITS: 2023 ANNUAL ENROLLMENT

# Let's talk benefits.

Your Dow benefits are centered around you,  
helping you live a healthy and vibrant life.



**Enroll November 1 – 16, 2022.**

Look inside to get started. Then head over to the new online retiree benefits guide for more information.



# You have flexible **Dow benefits...** make the most of them.

## Be in the know.

Learn about what's new:

- **Choose from the same medical options with updated rates.** Contribution increases vary depending on plan and coverage level.
- **Save more tax-free dollars.** If enrolled in the High Deductible Medical Plan and you have your own Health Savings Account, take advantage of increased IRS limits for 2023.
- **Consider what's changing for Medicare retirees.** Aetna plan choices will transition to a new Medicare Advantage arrangement (you'll find out more about these options when you reach age 65).

## Choose what's best for you.

Make your choices November 1 – 16, 2022, on the Dow U.S. Benefits Site at <https://dowbenefits.ehr.com> or by calling **(800) 344-0661**. Remember to review your dependents and beneficiaries — and don't forget to complete the spouse/domestic partner verification, if applicable (it's required every year even if you do not actively enroll or change coverage).

## Use your benefits wisely.

Make the most of your benefits throughout the year. What you do makes a real difference. Help keep health care costs in check by living healthy, managing your risks and taking advantage of all your Dow resources.

Looking for more  
information? Access the  
NEW benefits guide at  
[DowRetireeBenefitsGuide.com](https://DowRetireeBenefitsGuide.com).

You'll find:

- Additional considerations about benefits
- A checklist for making your choices
- Quick links to a variety of other resources

You can also access important legal notices (with printed copies available upon request).



### Need help or have questions?

Call the Dow Retiree Service Center at **(800) 344-0661** (select 2 for health insurance, life insurance and the Dow U.S. Benefits Site).

*The brief summaries of benefits in this guide provide only general information. You should refer to the plan document and Summary Plan Description of the applicable plan(s) for a more complete description of a plan's terms. If there is any conflict between (a) the information provided in this document and any oral or written representations made by anyone regarding a plan, and (b) the legal documents of a plan, including the plan document or Summary Plan Description for the applicable plan, the plan legal documents will govern. Dow reserves the right to amend, modify, and terminate the plan(s) described at any time in its sole discretion. The descriptions in this document are subject to change based on the terms of the plan(s) and applicable law.*