



Grandfathered health plans

Dow believes that certain HMOs offered under company medical plans are “grandfathered health plans” under the Patient Protection and Affordable Care Act (PPACA), commonly referred to as federal health care reform. Contact the HMO directly or refer to the materials provided by your HMO if you want to know whether the HMO plan is grandfathered. Being a grandfathered health plan means that the plan may not include certain consumer protections of PPACA.

Questions regarding which protections apply and which protections do not apply to a grandfathered health plan and what might cause a plan to change from grandfathered health plan status can be directed to North America HR Solutions at **(833) 693-6947 (MYDOWHR)**. You may also contact the Employee Benefits Security Administration, U.S. Department of Labor at **(866) 444-3272** or **www.dol.gov/ebsa**.