



Dear Participant,

This letter responds to your request for information on whether your medical benefit option under The Dow Chemical Company's Medical Care Program (the "Plan") in which you (and your qualifying dependents, if applicable) are enrolled constitutes "qualified health coverage" for purposes of MCL 500.3107d(7)(b)(i). **While we cannot provide financial or legal advice, we can confirm the following information as requested:**

The Plan meets the requirements to be considered qualified health coverage under the Michigan no-fault law as the medical option you are enrolled (1) does not exclude or limit coverage for injuries related to motor vehicle accidents; and (2) has an annual deductible of \$6,000 or less per individual.

When making your decision on whether to enroll in or waive personal injury protection ("PIP") coverage under your Michigan automobile insurance policy, please keep the following in mind:

- The Plan coordinates with PIP coverage to provide you with a more comprehensive benefit than would be available if you choose to waive PIP coverage. If you choose to waive PIP coverage and are in an automobile accident, you may still be subject to certain out-of-pocket expenses under the Plan, including deductibles, copayments, coinsurance and expenses not covered under the Plan.
- PIP often pays for items that health coverage does not, such as attendant care, lost wages and vehicle or housing modifications. As such, if you choose to waive PIP coverage and are in an automobile accident, you may incur additional non-medical out-of-pocket expenses that would not be covered by the Plan.

You should discuss PIP coverage and any other automobile coverage with your automobile insurance carrier or agent.

Please contact the HR Service Center at 1-833-MYDOWHR (1-833-693-6947, Option 1) or visit the Dow Benefits Enrollment website (<https://dowbenefits.ehr.com>) and click on "Message Center" if you need further assistance.

Sincerely,

Dow HR Solutions
Ben Branch Center
2511 East Patrick Rd.
Midland, MI 48674