



Dow North America Benefits
Ben Branch Center
2511 East Patrick Road
Midland, MI 48674

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FIRST CLASS MAIL
US POSTAGE PAID
MIDLAND MI
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John Doe
1234 Main Street
Anytown, ST 12345

Pre-Medicare Retiree RHCAP



RETIREE BENEFITS: 2024 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, 2023.

Look inside to get started. Then head over to the 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:

- **Humana Health Maintenance Organization (HMO) in Louisiana no longer offered.** Humana decided to discontinue its HMO at the end of 2023. If you're currently enrolled in the Humana HMO and do not take action, you'll be automatically enrolled in the High Deductible Medical Plan. Learn about key considerations by visiting www.dowretireebenefitsguide.com.
- **High Deductible Medical Plan embedded individual deductible adjusted based on IRS guidelines.** Under the High Deductible Medical Plan, you have an individual deductible level even with family coverage. For 2024, the individual embedded deductible under family coverage is \$3,200.
- **Cigna HMO (where available) will transition to digital ID cards.** You can access 2024 ID cards at www.myCigna.com or through the MyCigna app.
- **Save more tax-free dollars.** If you enroll in the High Deductible Medical Plan and meet all the IRS requirements and you have your own Health Savings Account, take advantage of increased IRS limits for 2024.
- **Connect to an enhanced Aetna One® Advocate experience with CVS.** Aetna One Advocate is now your one-stop shop for all your health care and prescription drug questions if you're enrolled in an Aetna medical plan. A dedicated team is ready to help 24/7 at (888) 488-4488.
- **Additional mental health support available through Aetna.** If you're enrolled in an Aetna medical plan, you have access to additional mental health support for kids and teens through Brightline, as well as enhanced search capabilities for mental health virtual care providers.



- **Retirement Healthcare Assistance Plan (RHCAP) administration is moving from HealthEquity to Via Benefits, powered by WTW.** This transition will improve the experience by making it faster and easier to manage your account and receive reimbursements. If you are eligible for the RHCAP, you will receive more information from Via Benefits soon. In the meantime, you can read additional details at www.dowretireebenefitsguide.com/rhcap.

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.

Choose what's best for you.

Make your choices November 1 – 16, 2023, 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.

Updates to contributions

Contributions are adjusted each year to reflect the overall claims experience within the Dow population and expected medical and pharmacy expenses going forward. They are also the result of general trends in costs for medical and pharmacy care, administration and related expenses.

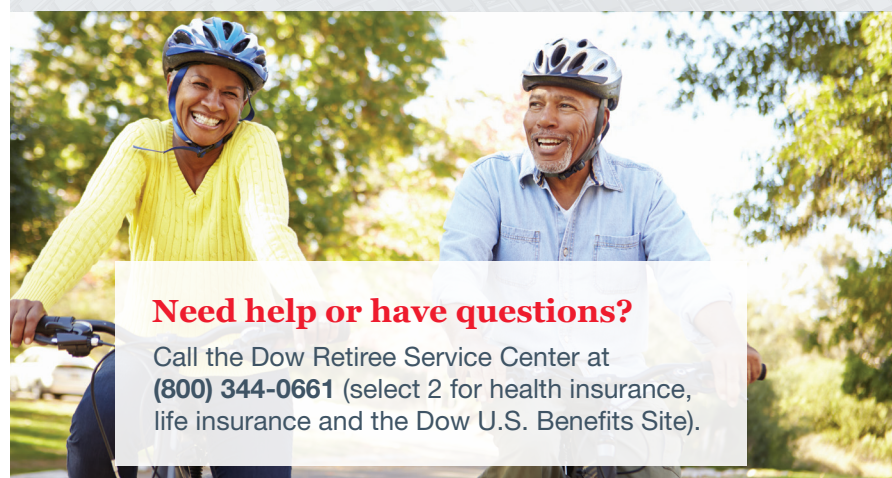
What you pay depends on your plan and coverage level, so be sure to review your costs when you enroll. If you have more than one option available to you, you could save money by choosing the most cost-effective plan for your particular situation.

Looking for more information? Access the benefits guide at www.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).