



Retirement Health Care Assistance Plan (RHCAP)

This account can be used to get reimbursed for medical premiums after retirement. Expenses must be incurred by you, your spouse, or eligible dependents after retirement.

PREMIUMS	ELIGIBLE	INELIGIBLE
Retiree medical premiums	✓	
Medicare Part D (Prescription coverage) plan premiums – both those associated with a Medicare Advantage plan and those that are independent	✓	
Severance medical premiums for Dow	✓	
Lost retiree employer coverage in a severance or COBRA retiree plan	✓	
Medicare Part B premiums	✓	
Medicare Part A premiums		✓
Medical premiums that have been paid with pre-tax dollars under the approval of Internal Revenue Code section 125 (“cafeteria plan”) or any other provision of the Internal Revenue Code		✓
Medical premiums for which the participant is also claiming a tax credit under any provision of the Internal Revenue Code		✓
More than one insurance policy per Primary Insured Retiree or Eligible Dependent		✓
Non-US medical coverage		✓
Going from Active to COBRA coverage		✓
Stand-alone vision coverage		✓
Stand-alone dental coverage		✓
Stand-alone extended care coverage		✓
Stand-alone long-term care coverage		✓
Stand-alone disability coverage		✓
Stand-alone prescription drug coverage (other than Medicare Part D)		✓
Life insurance		✓