



Dow North America Benefits
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Pre-Medicare Retiree



RETIREE BENEFITS: 2025 ANNUAL ENROLLMENT

Benefits built around you.

There to support a healthy and vibrant life.



Enroll November 4 – 21, 2024.

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

Your **Dow benefits** are here for you... make the most of them.

Be in the know.

Learn about what's new:

- **Updates to retiree premiums.** Retiree premiums, your contributions to the cost of coverage, are adjusted each year to reflect the overall claims experience within the Dow population and expected medical and pharmacy expenses going forward. They also reflect 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.



Overall costs previously reached caps, limiting the amount Dow pays toward retiree coverage. As a result, your monthly contributions go up when there is any increase to plan costs. Therefore, your medical plan contributions may increase for 2025.

- **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 2025, the individual embedded deductible under family coverage is \$3,300.
- **Blue Care Network (BCN) will no longer cover GLP-1 drugs for weight loss effective January 1, 2025.** If you are currently enrolled in BCN and taking GLP-1 drugs for weight loss, coverage will continue until your prior authorization expires (it will not be re-approved after January 1, 2025). Keep this in mind when choosing your coverage for 2025.

NEW: Stay up-to-date with text messages.

Sign up on the **Dow U.S. Benefits Site** once enrollment begins by selecting "Communication Settings" under your profile. It's a new way to stay informed, focusing on important, real time, benefit news and updates only.



Need help or have questions?

Call the Dow Retiree Service Center at **(800) 344-0661** (select option 2 for health and/or life insurance inquiries and for help with the **Dow U.S. Benefits Site**).

Choose what's best for you.

Make your choices November 4 – 21, 2024, on the **Dow U.S. Benefits Site** at <https://dowbenefits.ehr.com> or by calling **(800) 344-0661** (select option 2). Remember to review your dependents and beneficiaries each year.

Action required: Spouse/domestic partner verification

You must complete an annual verification to maintain Dow coverage for a spouse or domestic partner who isn't eligible for Medicare. If you do not take action, medical coverage will be terminated for your spouse or domestic partner. You can complete the verification by enrolling through the **Dow U.S. Benefits Site** (even if you want to keep the same benefit elections) or by calling the Dow Retiree Service Center at **(800) 344-0661** (select option 2).

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.

Consider using telemedicine options, such as Aetna's Teladoc, for convenient and affordable care — particularly if you live in an area with limited network providers. Access board-certified providers without the long travel or wait time.

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

There's now both a pre-Medicare and Medicare guide available. The guides include:

- 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).

Check out the Medicare version if you are approaching Medicare eligibility or have a spouse/domestic partner who is age 65 or older.

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.