

MEDICARE 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 new online Medicare retiree benefits guide.

# Be in the know.



Review your retiree coverage and what's new for 2025.

**Great news — enhanced coverage with no rate increases for most Dow plans.** The recent Inflation Reduction Act improves access to affordable treatments and strengthens the Medicare program, such as through lower prescription drug costs and out-of-pocket spend. Even with these enhancements, Dow is keeping rates steady for most plans in 2025. Review the 2025 rates on the **Dow U.S. Benefits Site** or on your benefits enrollment statement (mailed to you prior to annual enrollment).

**You continue to have access to the same medical plans in 2025.** This includes Aetna Medicare Advantage options that provide access to additional resources as part of your coverage, including gym and fitness benefits, health tools for knowledge and coaching, helpful webcasts and more.

**The MyMichigan Health Network remains available to Aetna Medicare Advantage members through out-of-network coverage.** While MyMichigan Health will no longer participate in the Aetna Medicare Advantage network as of January 1, 2025, you can continue to receive services with generally the same in-network cost share since the Dow plan includes the ESA (extended service area) feature. Read more in the new online Medicare guide.

## We're going green with a new online Medicare guide!

You can now find the information in this guide and more at [www.dowretireebenefitsguide.com](http://www.dowretireebenefitsguide.com). The new online guide includes:

- More information about your 2025 benefits
- Important considerations and reminders about your benefits
- A checklist for making your choices
- Quick links to a variety of other resources, including important documents
- Important information, including legal notices

The new digital format puts your benefits information at your fingertips — access it anytime, from home or on the go. It will also allow us to send less paper and reduce waste going forward while providing you with a go-to resource you can use throughout the year to learn about and make the most of your Dow benefits.

### Is your spouse/domestic partner under age 65?

Your spouse/domestic partner can also access more information about pre-65 retiree benefits at [www.dowretireebenefitsguide.com](http://www.dowretireebenefitsguide.com).



## 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.

## Consider important reminders.

**If your spouse/domestic partner is also a Dow retiree or current Dow employee, don't enroll for coverage twice.** You may enroll separately or one of you can carry the other as a dependent. In addition, only one of you can carry dependent children.

**If you waive coverage as a retiree after reaching age 65, you will not have an option to re-enroll.** You will only have the option to re-enroll in a Dow medical plan in the future if:

- You continue working past age 65 and can provide proof that you lost active coverage through another employer (including through the employer of your spouse/domestic partner), or
- You lose coverage through another employer's retiree plan (including through the employer of your spouse/domestic partner) and/or the plan was discontinued.

In this case, you must re-enroll in Dow coverage within 90 days after your loss of other coverage.



**Want to give others access to help you with your benefits?** To allow another person to access information about your plan/benefits, you must have an approved authorization on file. This approval allows the other person to receive information and speak to the Retiree Service Center; it does not grant them permission to actually make changes for you. A copy of the authorization form can be found at [www.dowbenefits.com](http://www.dowbenefits.com) — select Retiree & Alumni, then scroll and go to the Forms & Resources page (the Authorized Representative Form is under Medical). You will need to submit the signed (and notarized) form to the following address:

Dow North America Benefits  
P.O. Box 981901  
El Paso, TX 79998

To permit another person to make decisions for you without the need for your approval, you need to submit a Power of Attorney (POA) to Dow that describes the powers you wish to delegate. Reviewing and processing a POA requires a minimum of ten business days. If you need a POA in place for this year's annual enrollment, submit the POA for review as soon as reasonably possible to this address:

Core Legal Practices  
Global Dow Center  
2211 H.H. Dow Way  
Midland, MI 48674  
Email: [fcorelp@dow.com](mailto:fcorelp@dow.com)  
Fax: (484) 638-6670

A POA on file with Dow does not carry over to Aetna. If you would like to permit another person to speak with Aetna on your behalf, call Aetna Member Services at the number on the back of your ID card or visit [dow.aetnamedicare.com](http://dow.aetnamedicare.com) for more information.

# Choose what's best for you.



Enrollment is your chance to elect coverage that works for you.  
Take the time to make thoughtful decisions.

## Checklist for enrollment

- Consider your situation.** Look at your options, factor in your health status and needs and think about your preferences.
- Access enrollment.** Go to the **Dow U.S. Benefits Site** at <https://dowbenefits.ehr.com> during enrollment (November 4 - 21). Establish a new account if you haven't visited lately. Otherwise, take these steps:
  - Sign in with your username (which is the email you provided when registering) and password.
  - Complete the enhanced security by entering a verification code (follow the on-screen instructions). This helps to ensure your account and data stay secure.
  - Select the option to enroll on the homepage.
- Verify your information, including dependents.** Remember to review and update your dependents (who have coverage under the plan). You will need to provide proof of eligibility for any new dependents you add during annual enrollment.

### Verify your dependents are still eligible for coverage under Dow plans.

Reminder: when your dependents turn age 26, they are no longer eligible for health care unless incapable of self-sustaining employment because of a physical or mental disability. They are also no longer eligible for life insurance unless physically or mentally incapable of self-support. If you previously selected child dependent life insurance but no longer have any children under age 26, be sure to update your election to "No Coverage" when you enroll through the **Dow U.S. Benefits Site**.

- Complete the spouse/domestic partner verification (required only if your spouse or domestic partner is not yet eligible for Medicare).** You must complete an annual verification to maintain Dow coverage for a spouse or domestic partner who is not yet 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 when enrolling through the **Dow U.S. Benefits Site** (even if you want to keep the same benefit elections). After you verify your personal information and review your dependents, you'll be taken to the spouse/domestic partner verification screen. Select the scenario that applies to you then click "Next" to complete the verification and move on to select your benefits.
  - You can also complete it by calling the Dow Retiree Service Center at **(800) 344-0661** (select option 2).
- Make your choices.** Follow the step-by-step process. Once you make your choices, you will see an enrollment confirmation screen. This is your verification that your elections were saved and applied. You can print it for your records.

### Your benefits matter, and so do your loved ones

Name and keep your beneficiaries up to date to protect their financial security. Life insurance beneficiary designations must be made with MetLife in order to be recorded. To connect to MetLife, go to the "Resource Library" menu, then "Resources for You" and select "Links & Contacts" and then "Life Insurance." You can also call MetLife at **(866) 492-6983**.

## Designed with you in mind.

The **Dow U.S. Benefits Site** has features to help you choose the right options for your personal situation and get the most out of your Dow plans and programs throughout the year.

**Ready to make your choices?** The simple selection process will walk you through all the steps you need to take. Plus, you have quick and easy access to your pension account information (if applicable) and other resources.

**Have a question about your benefits?** Simply search key words or use the “Chat” button to get help from the interactive Virtual Guide.

**Need personal assistance?** The site makes it quick and easy to send a secure email message for help.

## We're here if you have questions.

Get in touch with the Dow Retiree Service Center who can help explain your options and assist with your enrollment. Call **(800) 344-0661** (select option 2 for health and/or life insurance inquiries and for help with the **Dow U.S. Benefits Site**).

**When to call the service center:** You have a question about benefit eligibility or coverage, need to verify/update information (retiree only) or are having trouble with **Dow U.S. Benefits Site** registration or access.

**If enrolling online, there is no need to call the service center to verify your elections.** Once you make your benefit choices, you will see an enrollment confirmation screen that verifies your elections were saved in the system.

If you have questions about the Medicare Advantage options, call Aetna at **(855) 230-3701 (TTY: 711)**, Monday through Friday, 8 AM to 9 PM Eastern Time.



# Use your benefits wisely.

 Take advantage of the available resources now and throughout the year.

## Healthy living resources

We believe in helping our retirees achieve and maintain optimal health. You are invited to participate in Dow's global health promotion activities and programs. This includes helpful tools, resources and programs that demonstrate Dow's commitment to the health and wellbeing of our entire Dow family.

## Retiree discounts

Dow is a major supplier to many companies who have extended their discounts on their products to Dow retirees. Check out the great deals on electronics, cars and more! Visit [www.dowbenefits.com](http://www.dowbenefits.com) and select "Retiree & Alumni," then go to "Forms & Resources" and scroll to the bottom of the page to see what discounts may be available to you.

## Volunteer opportunities

The challenges faced today are growing and becoming more complex than ever before. And you can do something about it. Whether through the dedication of time, talent or expertise, we believe that volunteering promotes a positive experience for both employees and retirees, further supports our global citizenship priorities and investments and, ultimately, advances our ambition and purpose as a company. Visit [www.cybergrants.com/teamdow/login/](http://www.cybergrants.com/teamdow/login/) to find opportunities near you. Retirees are welcome to register in the portal under the Dow Friends, Contractors and Alumni login.

## Retirement Health Care Assistance Plan (RHCAP)

If you participated in the RHCAP while you were working at Dow, you can use it for reimbursement of eligible Dow or non-Dow medical premiums (including premiums for Medicare Part B and standalone Medicare Part D plans) and Dow will match your funds dollar for dollar.

For more information, sign into your account at [viabenefitsaccounts.com](http://viabenefitsaccounts.com) or call Via Benefits at (800) 953-5395 (TTY:711).

## Consider life insurance extras

**Funeral planning and discounts** (available through company-paid life insurance) — access to counselors and discounts on funeral services through Dignity Memorial. Visit [finalwishesplanning.com](http://finalwishesplanning.com) or call (866) 853-0954.

**Grief counseling** (available through company-paid life insurance and managed by TELUS Health) — receive help dealing with any type of loss (up to five counseling sessions per event at no cost to you). Call (888) 319-7819 or visit [metlifegc.lifeworks.com](http://metlifegc.lifeworks.com) (username: metlifeassist | password: support).

## Life insurance reminders

You may be eligible for company-paid and/or dependent life insurance. As a reminder:

- For company-paid life insurance for yourself, the amount that Dow pays over \$50,000 of life insurance value is reported as taxable income to you.
- If you are eligible, you may purchase dependent life insurance through Dow at below-market rates.
- If you elect spouse dependent life coverage, the difference between the fair-market value and the amount you pay is reported as taxable income to you.
- Dependent and/or company-paid life insurance can be waived at any time. This is an irrevocable decision.

Contact the Dow Retiree Service Center or refer to the Summary Plan Descriptions (SPDs) available on the **Dow U.S. Benefits Site** and at [www.dowbenefits.com](http://www.dowbenefits.com) for more details about your life insurance coverage.

## Help keep health care costs in check.

This includes good choices for your health. Good choices when using your benefits. Good choices to manage your health risks.

What you do makes a real difference — including making healthy choices, managing your health risks and taking full advantage of your benefits. Consider this:

- **Be a savvy shopper.** Find the best care options at the best price using tools available through your health plan.
- **Get virtual care anytime, anywhere.** Use telemedicine (if available through your health plan) such as Aetna's Teladoc. It's a lot like seeing a doctor except without the travel or wait time. Plus, it is typically at a lower cost.
- **Receive the right care at the right place.** If you are experiencing a true emergency, don't hesitate. Go to the ER. But if it's not a true emergency, consider receiving care through less expensive options, such as urgent care or your primary care doctor.
- **Ask about generic medications.** They are often just as effective, but much less expensive than the brand-name counterparts.
- **Consider biosimilar medications.** They are generally considered safe, cost-effective alternatives to specialty medications like Humira. Biosimilars have no clinically meaningful difference from the original specialty medication and can be manufactured when the original product's patent expires. This means you can expect the same safety and effectiveness.
- **Be a champion of your health.** Staying on top of your health through regular preventive care can help you avoid illness and injury. And a healthy lifestyle can help put you at your best.

These are some ideas to get you started — think about all you can do to make a difference for your overall wellbeing.

## Don't forget to check out the new online Medicare guide!

It provides easy access to helpful information and benefit details, including links to other resources.



Go to [www.dowretireebenefitsguide.com](http://www.dowretireebenefitsguide.com).

## Other helpful resources you can use.

**Benefits enrollment statement:** Shows your contribution amounts and automatic coverage for 2025 if you don't enroll. It will be sent via mail before enrollment.

**Dow U.S. Benefits Site:** Designed with you in mind, providing information and an easy step-by-step process to help you choose your benefits. Go to <https://dowbenefits.ehr.com>.

Contact the Dow Retiree Service Center at **(800) 344-0661** if you need assistance or to request printed copies of the legal notices.

*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.*



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PRESORTED  
FIRST CLASS MAIL  
US POSTAGE PAID  
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PERMIT NO. 16

**Annual enrollment:**  
Choose your benefits  
November 4 - 21, 2024.