



Dow North America Benefits
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Pre-Medicare Retiree



PRE-MEDICARE RETIREE BENEFITS: 2026 ANNUAL ENROLLMENT

Your benefits, your choices.

An investment in a healthy and vibrant life.



Enroll November 3 – 20, 2025.

Look inside to get started, then go to www.dowretireebenefitguide.com for more information.

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

Be in the know. Learn about what's new.

Pre-Medicare retiree premiums. Since you share in the cost of your health coverage, your contributions go up as expenses rise. The limit on the amount Dow pays toward coverage was previously reached, which means all increases in costs directly impact what you pay. This year there are significant increases driven by:

- Rising prices for health care across the country.
- Expected medical and pharmacy expenses within the Dow population based on usage.
- Administrative related costs associated with managing the plans.

Your specific contributions depend 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 situation.

Supplemental life insurance rates. Increases apply across most coverage options, with the amount varying based on age. You can find your specific rates through the **Dow U.S. Benefits Site**.

High Deductible Medical Plan embedded deductible. With this plan, each individual on family coverage has their own deductible of \$3,400 for 2026, which meets IRS guidelines. **Remember:** If you meet all IRS requirements and have your own Health Savings Account, you can take advantage of increased 2026 contribution limits.

Smart tools for smart choices. The **Dow U.S. Benefits Site**, now powered by the Violet smart system, offers a powerful set of tools to help you with your personal benefit choices.

Aetna medical plan updates for 2026

- **Rx Savings Solutions (RxSS)** is a confidential service that can help you save money on your prescription drugs.
- **Aetna Intelligent Matching** helps you find the right provider for your specific health needs.
- **Oshi Health**, a virtual digestive health program, is now available in all areas.

Choose what's best for you November 3 – 20, 2025.

Make informed choices.

Access the **Dow U.S. Benefits Site** at <https://dowbenefits.ehr.com> or call (800) 344-0661 (select Option 2). Remember to:

- **Complete the spouse/domestic partner verification.** Even if you don't change your elections, you must complete a verification **every year** if you want Dow medical coverage for your spouse or domestic partner. **The only exception is for Medicare retiree coverage, which doesn't require verification.**
- **Review your dependents and beneficiaries** to ensure they are current and accurate.

Use your benefits wisely.

What you do makes a real difference. Make the most of your benefits throughout the year and help keep health care costs in check by living healthy, managing your risks and taking advantage of all your Dow resources.

Your benefits guide

Go to www.dowretireebenefitguide.com for details on what's new, coverage summaries and more. You can also access the important legal notices (with printed copies available upon request).

The brief summaries of benefits in this communication 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.