



Dow North America Benefits
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Medicare Retiree



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.

Medicare retiree premiums. Your 2026 premiums 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**.

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 Medicare Advantage PPO (MAPPO) updates.

Coverage will be split into separate plans (with no impact on copays or need to re-enroll to keep your coverage):

- Medical coverage: Through MAPPO (just as today).
- Prescription drug coverage: Called Aetna Medicare Rx[®] offered by SilverScript[®].

You'll receive two new ID cards — one for your medical coverage and one for prescription drug coverage.

Diabetic supplies under Aetna Medicare Advantage

coverage. This update is for all Aetna Medicare Advantage plans, except for the Medicare Advantage PPO (MAPPO). Your diabetic supplies will now be covered under your Aetna medical coverage as durable medical equipment (DME), not through your prescription drug plan. You will use your Aetna medical ID card for these supplies, which still require a doctor's prescription.

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.dowretireebenefitsguide.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 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.