Vision coverage options

Prioritizing your vision is a key part of your overall wellbeing. Dow offer two VSP plans so you can choose what's right for you. The enhanced option includes VSP EasyOptions, a flexible benefit that lets you select one valuable upgrade to your coverage. *Note: Eligibility for the enhanced vision plan with EasyOptions and other terms may vary for employees who are subject to a collective bargaining agreement.*

When enrolling in coverage, start by reviewing the summary information below. Then, use the tools available on the **Dow U.S. Benefits Site** to compare your options and make an informed decision.

Vision benefits ↓ **Employee contributions** ↓

Vision benefits

The summary below covers in-network vision benefits. Using VSP network providers for your care and eyewear will provide the most value and convenience. They include eye doctors, retail stores and online options. You can also use out-of-network providers but will typically receive less coverage and will need to submit claims to be reimbursed.

Coverage option	Basic	**Enhanced** (with EasyOptions)
Availability	Nationwide	Nationwide
Contribution amount (see details)	$	$$
Key features and services		
Annual WellVision exam	◄ Covered 100% ►	
EasyOptions	Not available	Each covered family member can select **ONE** EasyOptions upgrade
Frames	You pay $20 copay, then receive: • $150 frame allowance **OR** • $200 frame allowance at Visionworks or Eyemart Express and for Featured Frames You also receive 20% savings on the amount over your allowance	You receive: • $150 frame allowance **OR** • $200 frame allowance at Visionworks or Eyemart Express and for Featured Frames You also receive 20% savings on the amount over your allowance **EasyOptions:** Upgrade to a $250 frame allowance
Standard lenses	◄ Single vision, lined bifocal or lined trifocal lenses covered 100% ►	
Custom/premium lenses	You pay an additional $95 - $175	You pay an additional $95 - $175 **EasyOptions:** Upgrade to full coverage for premium or custom progressive lenses
Lens enhancements	UV protection covered 100% Average savings of 30% on other lens enhancements	UV protection covered 100% Average savings of 30% on other lens enhancements **EasyOptions:** Upgrade to full coverage for anti-glare coating
Contacts (instead of glasses)	You pay up to $60 for exam, then receive: • $130 allowance for contacts (copay does not apply)	You pay up to $60 for exam, then receive: • $130 allowance for contacts (copay does not apply) **EasyOptions:** Upgrade to $230 allowance for contacts
VSP LightCare	$250 allowance for ready-made non-prescription sunglasses, or ready-made non-prescription blue light filtering glasses, instead of prescription glasses or contacts	
Additional details		
Review detailed carrier summary	◄ VSP Vision Benefits Summary ►	
Contact information and apps	◄ dow.vspforme.com | (800) 877-7195 | Apple App Store | Google Play ►	

Employee contributions

(per-pay-period amounts for 2026)

The amount you pay to have vision coverage depends on the option you choose. The table below shows bi-weekly contributions for the 26 pay periods in 2026.

	Basic	**Enhanced** (with EasyOptions)
Employee Only	$2.54	$4.57
Employee + Spouse/ Domestic Partner (DP)	$5.13	$9.23
Employee + Child(ren)	$5.49	$9.88
Employee + Spouse/ DP + Child(ren)	$8.77	$15.77

The brief summaries of benefits in this communication are not intended to be complete descriptions of each of the respective benefit plans. If there are discrepancies between (a) information in this communication and any oral or written representations made by anyone regarding a plan and (b) the Summary Plan Descriptions (SPD) and other legal documents of any of the plans, the SPD and other legal documents will govern. Dow reserves the right to amend, modify, and terminate the plans described in this communication at any time in its sole discretion.