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Check out the Resources link, found in the top, right-hand corner of the Dow Benefits website home page for a list of FAQs, links to Summary Plan Descriptions and other helpful information.

You can also contact the **Dow HR Service Center** at:

## Email

[HR@dow.com](mailto:HR@dow.com)

## Phone

877-623-8079

989-638-8757

## Hours of operation

Monday – Thursday 8:00 a.m. – 6:00 p.m. Eastern Time (ET)

Friday 8:00 a.m. – 5:00 p.m. (ET)

## [Legal Information](#)

This guide does not constitute a contract of employment. The brief benefits summaries in this guide are not intended to be complete descriptions of each of the respective benefit Plans. Please consult the Summary Plan Description (SPD) or Plan Document for the respective Plan for definitions of terms. If there are discrepancies between the information in this booklet and the SPDs and other legal documents of any of the Plans, the SPDs and other legal documents will govern. The Dow Chemical Company reserves the right to amend, modify and terminate any of the Plans described in this booklet at any time at its sole discretion.