

ACTIVE EMPLOYEES

2012

Dow U.S. Benefits **What's New for 2012** **Solutions for a Healthier Future**

Dow offers an array of benefits that support and encourage you to live healthier and spend smarter. Benefits that help you stay healthy, save money, get the care you need and protect your family. We have renewed our commitment to provide you with the information, tools and resources you need to make the best benefit decisions. We are pleased to introduce the new [Dow Benefits website](#) to help you better understand your benefits and make the right choices for you and your family.

2012 Annual Enrollment
November 9 – 22, 2011



NEW! Dow Benefits Website –

Access your benefits quickly, easily, anytime, anywhere



As part of our renewed commitment, all U.S. employees now will have access to 2012 benefits decision support tools and Annual Enrollment through the [Dow Benefits website](#). On the Dow Benefits website, you'll discover an easy Annual Enrollment process with enhanced tools, modelers and calculators designed to help you feel confident that you're making the right benefit choices for you and your family.

The Dow Benefits website offers:

- Benefit information that is easy to find
- Tools and resources that make it easy to understand your benefit choices
- Tools that make it easy to:
 - Compare options, coverage and costs
 - Estimate Reimbursement/Flexible Spending Account contributions and tax savings
 - Estimate Life Insurance needs
 - Estimate your pension
- A place that makes it easy to enroll, add or remove dependents and make changes to your benefits if you have a qualifying event during the year

Visit The Dow Benefits Website

Now (before Annual Enrollment starts)	November 9 – 22, 2011
<ul style="list-style-type: none">■ Check your access and get familiar with the overall website■ Take the tools for a test drive (keep in mind that 2012 plan information will not be available until November 9)	<ul style="list-style-type: none">■ Read the 2012 Dow Benefits Decision Guide■ Compare 2012 benefit plan coverage and costs■ Explore your benefit options, using the resources and tools available to help make your enrollment decisions■ Make your elections for 2012



Access your Dow benefits in three easy steps!

Step 1: From your Dow workstation go to **My HR Connection** (<http://myhr.intranet.dow.com>)

Step 2: Under the Benefits Tab, click on Health & Insurance, then the Dow Benefits website. No user ID or unique password is needed when you login from your Dow workstation.

Step 3: Under Alerts and Quick Links, click on "2012 Annual Enrollment is Open Now!"

Plan	Option	Coverage
Medical	CIGNA HealthCare - TX	Employee + Child(ren)
Dental	Delta Dental PPO High	Employee + Child(ren)
HCRA	No Coverage	
DCRA	No Coverage	
Company-Paid Life		\$69,000
EE-Paid Life		3.5x Annual Salary
SP/DP Life	No Coverage	
Child Life		\$10,000
EE VGA		\$500,000
Spouse VGA		\$250,000
DP VGA	No Coverage	
LTD		66.7% of Base Annual Pay

Component	Amount
Pension Plan	\$6,943.32
Social Security	\$18,072.00



From your home computer:

Access the Dow Benefits website at <https://dowbenefits.ehr.com> and enter your Dow ID (without the U) and password you chose for this site to login. If this is your first time to the Dow Benefits website, you will need to create a password. This password is only needed if you enter the website from your home computer.

The **secure password you create must meet specific criteria**. This includes being at least six characters long and containing a lowercase and uppercase character, a number and a special symbol (such as @, # or \$). Click the "create or reset your password" link for more information and refer to the online instructions.

NEW!

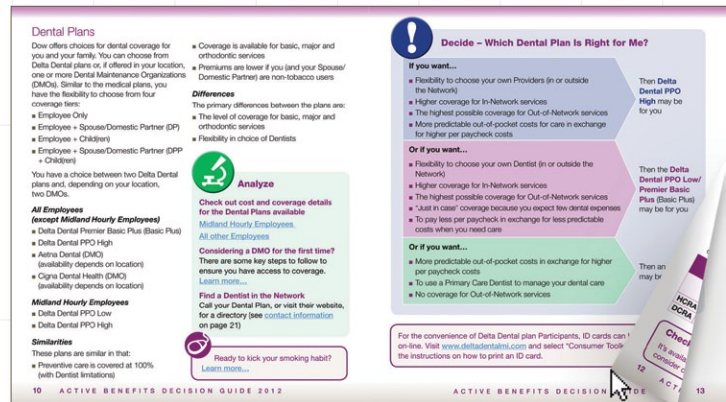
2012 Dow Benefits Decision Guide

The 2012 Dow Benefits Decision Guide will be available on the Dow Benefits website during Annual Enrollment beginning November 9. It's one of the new resources we're providing as part of our new approach to help you answer the questions that are most important to you and discover the Dow benefits that best fit your needs.

The Decision Guide is designed to work along with the tools available on the Dow Benefits website. To help you make your benefit choices, it is organized around four themes:

- **Ask** – What is my health like today? How have I been using my benefits? How might my situation change in the next year? How can I make the most of my money (e.g., using a Reimbursement/Flexible Spending Account)?
- **Investigate** – What benefits are available to me? How do the different benefit plans work?
- **Analyze** – How do the benefit plans compare? What's my cost for each benefit option? What is the right mix of cost and coverage to fit my personal situation?
- **Decide** – How do the benefits match up with my needs and preferences? How do I select the benefits that provide the best solution for me and my family?

Remember to use the Decision Guide with the tools available through the Dow Benefits website to discover the benefits that best fit your needs.



More Resources for a Healthier Future

Check out www.dowfamilyhealth.com to learn about other resources available to help you live healthier and spend smarter, including information on:

- Smoking Cessation
- Weight Management
- Healthy Eating
- Simple Steps To A Healthier Life® (for Aetna members)
- Nurseline (for Aetna members)
- LifeCare®
- Health and Fitness Discounts
- Good Health Presentations



Consider Your Options for 2012

The benefit plan options for 2012 will be the same as they are today

Check out the [Dow Benefits website](#) to learn more about your options and what your premiums will be for coverage.

As you consider your options for 2012, we're confident with the newly enhanced resources, you'll be well equipped to choose the right plan for you and your family at the right cost.

HMO name change

Blue Cross Blue Shield of Illinois will change its name to Blue Cross Blue Shield of Michigan - Illinois as of January 1, 2012. A new ID card will be issued if you enroll in this plan.

If you take no action during Annual Enrollment, your plan choices and coverage levels will continue into 2012 except for any Health Care Reimbursement Account (HCRA) / Dependent Day Care Reimbursement Account (DCRA)* contributions which will stop at the end of 2011.

** Also known as Flexible Spending Accounts*

"Dow" refers to The Dow Chemical Company and its subsidiaries that are authorized to participate in the benefit plans described in this guide.

The brief benefit summaries in this newsletter are not intended to be complete descriptions of each of the respective benefit plans. Consult the Summary Plan Description (SPD) for details and definitions of terms. If there are any inconsistencies between this newsletter and the plans' legal documents, the legal documents shall govern. The Dow Chemical Company reserves the right to amend, modify and terminate any of these plans at its sole discretion. This document is not a contract of employment and is not intended to affect the employment-at-will status of any Employee in any way whatsoever.

Dow's new COBRA administrator will become Towers Watson BenefitConnect COBRA Services replacing Ceridian.





The Dow Chemical Company
EDC Building
Midland, MI 48674

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Questions?

Check out the Resources link, found in the top, right-hand corner of the [Dow Benefits website](#) home page for a list of frequently asked questions, links to Summary Plan Descriptions and other helpful information.

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

Email

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)

Scan this code to go to
the Dow Benefits website

