

Dow Benefits Quick Reference Guide— for New Hires

Welcome to The Dow Chemical Company! This guide is designed to provide you with information on your benefits—what to expect within the next 90 days and beyond, and what you need to do to complete the new hire process and enroll for coverage. Please read the information carefully.

Step 1: On Your Hire Date...

- **Complete the New Hire Personal Information Change Form (PIC)** so that Dow has a record of your date of birth and Social Security number.
- **This form will be collected at your New Employee Orientation.**

Step 2: Within 31 Days After Your Hire Date...

- **Visit the Dow Family Health** website and learn about your benefit program to prepare for enrollment.

Go to www.dow.com/familyhealth/newemployee/index.htm and:

- **View the Dow benefits webcasts** for overviews of Dow's benefit programs
- **Read the Decision Guide** to learn more about Dow's benefit programs and costs
- **Review the Summary Plan Descriptions (SPDs)** that summarize each benefit plan

- **You will receive an email invitation from dowbenefits@ehr.com letting you know that it's time to enroll approximately two weeks after your PIC information has been recorded.** This email will provide a link to the Dow Benefits website, where you can:

- Elect your benefits
- Choose who you will cover under the benefit plans
- Designate your beneficiaries

- **Follow the instructions on page 3 of this guide to complete the online benefits enrollment process.**

- **Provide a copy of the following documents to the Dow Benefits Service Center and write your Dow ID number on the top right-hand corner of each page:**

- **Birth certificate(s)** – for you and any covered dependents
- **Marriage certificate (if married)**

- **Review the information you receive from Fidelity on the Dow Employees' Savings Plan**—including investment options and how to enroll.



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



IMPORTANT INFORMATION: When Coverage Begins

All required forms and documents must be received by the Dow Benefits Service Center *within 90 days* of your hire date for coverage to be effective.

- If you enroll within 30 days of hire, your enrollment is effective on your hire date.
- If you enroll between 31 – 90 days of hire, your enrollment is effective on the date you complete your enrollment.

Default Coverage

If any required forms and documents are not received within 90 days of your hire date, you will automatically be defaulted to only the following Company-paid benefits with coverage effective on your hire date:

- Company Paid Life Insurance:
1 x Base Pay
- Long Term Disability Income Protection:
50% Option

Be sure to enroll within 90 days of your hire date so you can choose all the Dow benefits that are right for you and your family.

Within 4 weeks after completing your enrollment on the Dow Benefits website

- Medical and dental DMO plan ID cards will arrive by mail to your home address.
- If you enroll for coverage through Delta Dental you will need to visit www.deltadentalmi.com and print an ID card from their Consumer Toolkit.

Step 3: Within 60 Days After Your Hire Date...

- **Enroll in the Dow Employees' Savings Plan through Fidelity.** Review the information you received from Fidelity on investment options and follow the enrollment instructions.
- **If you do not enroll within 60 days of your hire date, Dow automatically will enroll you at 3% of your base salary and annually increase the contribution amount by 1% each year until you reach 6%.** You have 60 days from your hire date to decline automatic enrollment with Fidelity.

Step 4: Within 31 – 90 Days After Your Hire Date...

- **You can make changes to your benefit elections** by returning to the Dow Benefits website at any time within your first 90 days. Changes will become effective on the date the change is made pending receipt of required documentation, if applicable.
- **All supporting documents must be provided to Dow.** Failure to provide these documents within 90 days will result in benefits termination. Your premiums will be reduced as of the date benefits terminate.

Beyond 90 Days of Your Hire Date...

- You will not be allowed to change your benefits until annual enrollment each Fall, unless you have a qualifying life event (e.g., having a baby, getting married/divorced). You can make changes to your Dow Employees' Savings Plan contributions and investment options any time by calling Fidelity.
- Changes made during annual enrollment will be effective January 1 of the next calendar year.
- For additional details refer to the applicable SPD available on [My HR Connection/Communications/Summary Plan Descriptions](http://MyHRConnection/Communications/SummaryPlanDescriptions), at www.dowfamilyhealth.com or by contacting the HR Service Center.

Instructions for the Dow Benefits Website

Choose Your Benefits in 2 Easy Steps

Now that you're part of the Dow team, you have access to all the great benefits Dow has to offer.

And the Dow Benefits website makes it easy to understand and choose your benefits!

Step 1: Once you receive an email from dowbenefits@ehr.com inviting you to enroll, follow the link provided to access the Dow Benefits website. You can also access the Dow Benefits website directly from your Dow workstation. Go to [My HR Connection](#). Under the Benefits Tab, click on "Health & Insurance," then the Dow Benefits website.

The screenshot shows the Dow Benefits website interface. At the top left is the Dow logo. The page is titled "Benefits" in the top right. A navigation bar includes "HOME", "RESOURCES", "CONTACT US", and "LOGOUT". The main content area is divided into several sections:

- PERSONAL DATA** (with a "make changes" link):
 - Name: PAT SAMPLE
 - Birth Date: March 23, 1969
 - Address: 12544 High Bluff Drive, Suite 200, San Diego, MA 02478
- 2011 BENEFITS SUMMARY** (with a "make changes" link):

Plan	Option	Coverage
Medical	No Coverage	
Dental	No Coverage	
HCRA	No Coverage	
DCRA	No Coverage	
Company-Paid Life		\$40,000
EE-Paid Life	No Coverage	
SP/DP Life	No Coverage	
Child Life	No Coverage	
EE VGA	No Coverage	
Spouse VGA	No Coverage	
DP VGA	No Coverage	
LTD		50% of Base Annual Pay

[2011 detailed summary](#)
- ALERTS & QUICK LINKS**:
 - Alerts**: "Make My New Hire/Newly Eligible Elections Now!" (highlighted with a red box and an arrow pointing to the text on the right).
 - Actions**: "View My Personal Information", "Change My Beneficiaries"
- CONTACT US**:
 - Active Employees** call the HR Service Center at 877-623-8079 or 989-638-8757. You can also send an email to the [HR Service Center](#).
 - Retirees and all others**, call the Retiree Service Center at 800-344-0661 or 989-636-0977. You can also send an email to the [Retiree Service Center](#).
 - Monday - Thursday from 8:00 a.m. - 6:00 p.m. ET; Friday from 8:00 a.m. - 5:00 p.m. ET.
- INFORMATION CENTER**:
 - Welcome to Dow Benefits, your online resource for your health and welfare and pension benefits.
 - Benefit Information**: Learn more about my Dow benefit plans. [More...](#)
- TOOLS & ESTIMATORS**:
 - Use interactive tools to help you make good enrollment and retirement decisions.
 - [Medical Plan Comparison](#) - Compare your medical plan options and determine the best plan for you and your family.

Step 2: Once you're on the Dow Benefits website, click on the "Make My New Hire/Newly Eligible Elections Now" link and follow the online instructions.

Access to your benefits quickly, easily, anytime, anywhere

On the Dow Benefits website you can:

- Compare benefit coverage and costs
- Get your benefit questions answered
- Estimate Reimbursement/Flexible Spending Account contributions and tax savings
- Estimate your life insurance needs
- Choose the best plans for you and your family



From your home computer:

Access the Dow Benefits website at <https://dowbenefits.ehr.com>, using your Dow ID (without the U) and the password you chose for this site to log in. If you are using the site for the first time, you will need to create a password. To better understand the criteria for creating a valid password, from the Dow Benefits website login page, click the "create or reset your password" link and refer to the online instructions.



Questions?

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 address

HR@dow.com

Phone number

(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)

