

Retirement Health Care Assistance Plan Reimbursement

If you contributed to the Retirement Health Care Assistance Plan (RHCAP) as an active Employee, you can use account funds to pay for all or some of your Medical premiums. Dow matches the amounts used from your RHCAP account to pay for Medical premiums dollar-for-dollar¹. Under current law, you pay no tax on money used from your RHCAP account or from Dow's matching contributions (Company Match) to pay Medical premiums.

Using Your RHCAP Account to Pay Retiree Medical Premiums

If your premiums are being deducted from your pension payment, you can receive automatic reimbursement from your account. To enroll or change your automatic reimbursement, complete and submit the *Automatic Reimbursement Election Form* for Retirement Health Care Assistance Plan, which can be found at www.dowfriends.com or obtained from the Retiree Service Center.

Manual claims for the current year can be submitted until the end of the following year (i.e., the 2010 claims deadline is December 31, 2011).

Under current IRS regulations, if you are covering your Domestic Partner of Record under your medical plan:

- you cannot elect automatic reimbursement,
- you must file manual Claims for reimbursement, and
- Domestic Partner premiums are not eligible for RHCAP reimbursements.

Note: If you Retired prior to January 1, 1993, or if you did not contribute to the RHCAP account while an active Employee after January 1, 1993, please disregard this section.*

****For DAS Retirees: If you Retired before January 1, 2004, or if you did not contribute to the RHCAP account while an active Employee after January 1, 2004, please disregard this section.***

¹Except for some older, shorter-service Employees. Transition-eligible Employees will continue to receive a special match.

Automatic Reimbursement Election Form for Retirement Health Care Assistance Plan (RHCAP)

Note: If you Retired prior to January 1, 1993, or if you did not contribute to the RHCAP account as an active Employee after January 1, 1993, please disregard this form.*

I wish to have my RHCAP automatically reimburse me for the following percentage of my Dow Retiree Medical Premium that is deducted from my pension payment:

- 0% (I wish to receive no automatic reimbursement at this time.)
- 50% (RHCAP will reimburse me for one-half of my Dow Retiree Medical premium each month. My RHCAP check will be directly deposited to the same bank account as my pension check, or mailed to my home if my pension check is not directly deposited.)
- 100% (RHCAP will reimburse me for my entire Dow Retiree Medical premium each month. My RHCAP check will be directly deposited to the same bank account as my pension check, or mailed to my home if my pension check is not directly deposited.)

During enrollment each year, I can change my Automatic Reimbursement level.

I understand that this Automatic Reimbursement level applies only to Dow Retiree Medical premiums that are deducted from my pension check. For reimbursement of non-Dow medical premiums, or Dow Retiree Medical premiums that are not deducted from my pension check, I must complete RHCAP Claim forms and submit them to the Dow Benefits Center along with proof of premiums paid. For all filed Claims, a 100% reimbursement level is applied. Claim forms are available from the Retiree Service Center toll free at 800-344-0661 (toll free), or at 989-636-0977. They also are available on the Retiree web site at www.dowfriends.com.

Print Participant Name: _____ Employee No. _____

Participant Signature _____ Date: _____

Effective Date: January 1, 2011, for premiums deducted for your 2011 Medical coverage.

****For DAS Retirees, if you Retired prior to January 1, 2004, or if you did not contribute to the RHCAP account while an active Employee after January 1, 2004, please disregard this form.***

Refer to the RHCAP SPD for more details about this benefit plan.

Please send this completed form to:

The Dow Chemical Company
EDRC/2011 Open Enrollment
P.O. Box 1729
Midland, MI 48641-1729
Fax: 989-638-1316

If you were enrolled in the RHCAP as an active Employee after January 1, 1993*, and would like to gain automatic RHCAP reimbursement for medical plan premiums, or you already are receiving reimbursement and would like to change or stop your reimbursement level, complete and return this form. Remember, your automatic reimbursement election can be changed only during each annual open enrollment period.