



Welcome to Dow.

You have great Dow benefits. Make the most of them for your health, wealth and life. Start by being in the know, choosing what's best for you and using your benefits wisely throughout the year.

[Start here](#)

Your path to great benefits...

Your Dow benefits are about you. When making your choices, it's important to understand your options and your personal situation. Once you have thought it over, making your choices on the Dow Benefits enrollment website is easy. **Start your journey by reading this guide.**

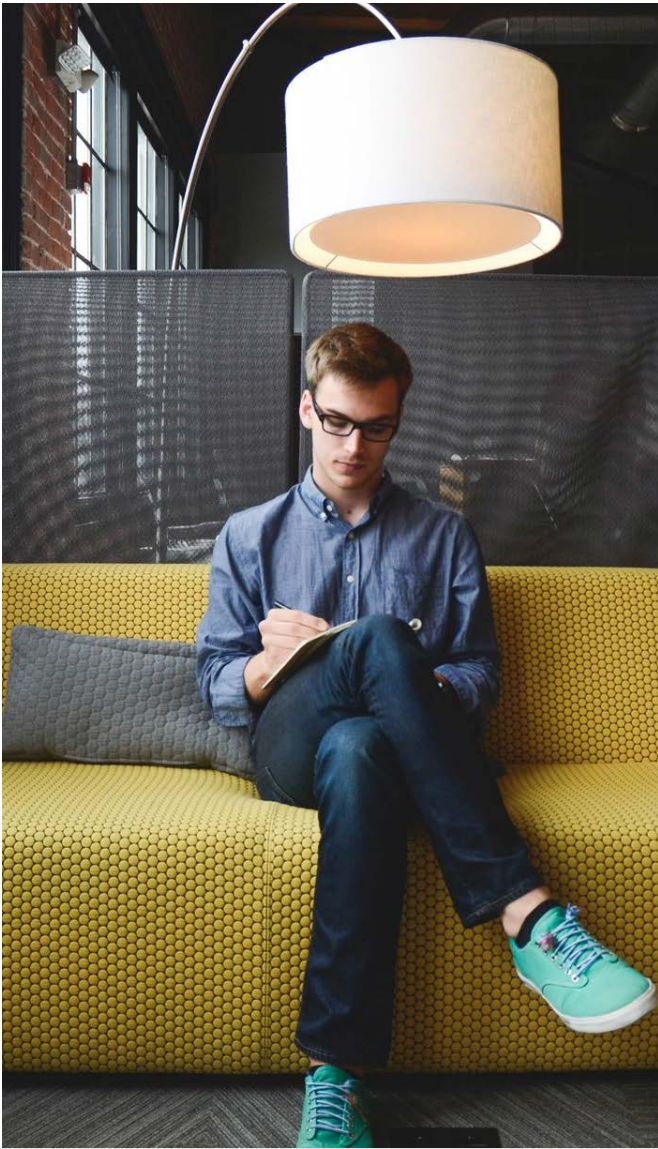
How-to-use-the-guide

How to use the guide

Print/save guide

Scroll down to begin.

5 ways to make enrollment count.



1. Be in the know.

Read the benefits quick reference to understand what you need to do within 31, 60 and 90 days of your hire date. Your benefits will be effective with your hire date as long as you complete the enrollment process in a timely manner.

[Benefits quick reference](#)

2. Think about your needs.

Ask yourself questions about your current situation – including your family, finances and health.

[Think-about-your-needs](#)

[Questions to ask](#)

3. Check out your options.

Take a fresh look and explore all the possibilities for your benefits.

[Check-out-your-options](#)

[Health | Wealth | Life](#)

4. Use your resources.

Start with this guide, and then go to the [Benefits & Well-being site](#) to access more details and continue exploring.

[Use-your-resources](#)

[Learn more](#)

5. Choose what's best for you.

Access the **Dow Benefits enrollment website** ([single sign-on](#) is recommended for quick and convenient access if you are on the Dow network, or you can [log in directly](#)). Use the tools to help you choose and enroll.

[Choose-whats-best-for-you](#)

[Steps to take](#)

We're here if you have questions.

Call 833-MYDOWHR (833-693-6947) and select option 1.

Service representatives will provide personal assistance with enrollment, if needed. You can also receive assistance through the Message Center on the **Dow Benefits enrollment website**. [Single sign-on](#) is recommended for quick and convenient access to the Dow Benefits enrollment website (if you are on the Dow network). If you are away from the Dow network, you can create an account and [log in directly](#).



Health

Benefits focused on your health include:

Medical – Covers medical services and prescriptions. Several options are available, including two MAP Plus Options that are available nationwide and Health Maintenance Organizations (HMOs) in some locations. Choose a plan that best fits your needs.

Dental – Covers a broad range of dental services. Choose from two Delta Dental plans and, depending on your location, two Dental Maintenance Organizations (DMOs).

Vision – Covers an annual eye exam and eyewear (such as glasses or contacts) through VSP. Other discounts and savings are available as well.

Well-being programs – Programs to help you achieve your personal goals when it comes to your physical, financial, emotional and social well-being.

Health

Medical



Overview

When it comes to medical, Dow has you covered. You have several options so you can choose what's best for you and your family:

- **MAP Plus Option 1** – This plan uses a pay up-front approach. You pay higher premiums, but your costs are generally lower when you receive care.
- **MAP Plus Option 2** – Think of this plan as a pay as you go option. You pay less in premiums, so more of your money stays with you until you need care. Also, this is the only option that offers access to the Health Savings Account (HSA), allowing you to save tax-free for your current and future needs.
- **Health Maintenance Organizations (HMOs)** – These plans (where available) offer a coordinated care approach. You choose a primary care provider, who you receive most of your care from, and may need a referral to see others.

MAP = Medical Assistance Program

Did you know? Dow pays more than \$250 million toward medical coverage each year – picking up the majority of the health care tab for our employees.

Things to know.



You have coverage flexibility. Select a coverage tier that works best for you and your family.

Coverage-and-eligibility

Coverage and eligibility

For cost and coverage details by state, review the comparisons.

Coverage comparisons



If covering a spouse/domestic partner, you must complete the insurance verification process through the Dow Benefits enrollment website each year. If you do not answer these online questions, you will lose spouse/domestic partner coverage.

See how the MAP Plus Options compare.

In many ways they are alike, but there are also some differences to know about.

How they're alike...

- Same Aetna network of high-quality health care providers and hospitals.
- Same covered services (e.g., doctor office visits, hospital stays).
- Same preventive medical services covered at 100% (e.g., annual physical, annual eye exam, mammograms, well-child care).
- Same Aetna One® Advocate high-touch, high-tech premium experience that combines data with the human touch and expertise of highly-trained advocates.

Aetna is Dow's largest medical provider in the U.S. and is one of the nation's leading diversified health care insurers. Aetna serves over 23 million medical members and has a network of about 1.2 million health care professionals, more than 690,000 primary care doctors and specialists and over 5,000 hospitals.

How they're different...

- The amount you pay in premiums – MAP Plus Option 1 costs more.
- The amount you pay as you receive care – for example, MAP Plus Option 2 has a higher deductible.
- The way the out-of-pocket maximum works – it's based on a percentage of your base salary under MAP Plus Option 1 (up to a maximum amount), while it's a fixed dollar amount under MAP Plus Option 2.
- How preventive medications are covered – under MAP Plus Option 2 you are required to pay only 20% of the costs with no deductible.
- Access to a Health Savings Account (HSA) – only available with MAP Plus Option 2.

Review the scenarios and see how costs compare under three real life situations.

Scenarios

Scenarios



Learn about the ways you pay for health care.

- **Premiums** – What it costs to buy medical insurance. You pay only part of the total cost through your contributions and Dow picks up the rest, covering the majority.
- **Tobacco surcharge** – An additional \$50 per month that you pay if you use tobacco.
- **Preventive care** – Because good health and prevention are important, you can receive eligible in-network preventive services at no additional cost under Dow medical plans.
- **Deductible** – Comes into play when you receive non-preventive care. It's the amount you need to spend up front each year for most services before the plan kicks in and starts to pay a portion of the costs.
- **Coinsurance** – Once you have met your deductible, you pay a percentage of the costs for many of the services you receive and Dow pays for the rest (example: you pay 20% for in-network services under MAP Plus Option 2 and Dow picks up the other 80%).
- **Copayments** – Small fixed dollar amounts for certain services under some plans (example: \$20 copayment for primary care visits, under MAP Plus Option 1).
- **Out-of-pocket maximum** – A safety net if you end up needing a lot of care. It is the most you will pay for covered services in a year, protecting you financially. Any care you need after meeting the out-of-pocket maximum is covered by Dow.

Considering one of the HMOs? Be sure to understand [how they work](#).

Ready to quit using tobacco products and save on premiums? [Learn about support options](#).

Use your coverage wisely.

How can you help keep health care costs in check? By making good choices. This includes good choices for your health. Good choices when using your benefits. Good choices to manage your health risks. What you do makes a real difference.

Consider this:

Be a savvy shopper.

Find the best care options at the best price using tools available through your health plan.

Get virtual care anytime, anywhere.

Use telemedicine (if available through your health plan) such as Aetna's Teladoc. It's a lot like seeing a doctor in-person except without the travel or wait time, since it is through your smartphone or computer. Plus it is typically at a lower cost.

Receive the right care at the right place.

If you are experiencing a true emergency, do not hesitate. Go to the ER. But if it's not a true emergency, consider receiving care through less expensive options, such as urgent care or your primary care doctor. And remember to use in-network doctors and facilities – it will save you money.

Ask about generics.

Talk to your doctor about generic drugs. They're often just as effective, but much less expensive than the brand-name counterparts.

Be a champion of your health.

Staying on top of your health, can help you avoid illness and injury. And a healthy lifestyle can help put you at your best.

These are some ideas to get you started – think about all you can do to make a difference for both your physical and financial well-being.

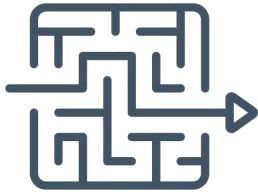
Visit a Dow Family Health Center.

Dow continues to look for ways to provide access to affordable health care for you and your family. The Dow Family Health Centers provide a high quality, low cost option for primary care visits (e.g., consultations and physical exams, preventive screenings, immunizations, etc.), specialist referrals, occupational health and more.

If you and your dependents (excluding individuals who are eligible for Medicare) are enrolled in a Dow medical plan and located near Collegeville, PA; Houston, TX; Lake Jackson, TX or Midland, MI – our newest location – consider taking advantage of a Dow Family Health Center.



Tools and resources.



Need help making your medical plan decision?

Use the Medical Plan Comparison Tools on the **Dow Benefits enrollment website**. You can also review premiums while you are there.

Dow-benefits-website
Enrollment site



Looking for more details on medical benefits?

Check out the **Benefits & Well-being site** for additional information, including Summary Plan Descriptions (SPDs).

Go to site



Want to know what medical benefit partners offer?

Connect with the resources available from medical benefit partners, including websites, mobile apps and more.

Medical-partner-tools
Benefit partner tools



Health

Dental

Overview

Smile, you have dental coverage available through Dow. Keep your and your family's teeth and gums healthy by choosing from one of the several options available.

- **Delta Dental Premier Basic Plus (Basic Plus)** – With this option, you pay less per paycheck, but may have higher costs when receiving non-preventive services. You have the flexibility to choose providers in or outside of the network, but you may end up paying more for out-of-network services. This plan does not include orthodontia.
- **Delta Dental PPO High** – This option will cost you more in paycheck contributions, but if you use a PPO dentist, you will likely have lower costs for non-preventive services (compared to the Basic Plus plan). You have the flexibility to choose providers in or outside of the network, but may end up paying more for out-of-network services. This plan includes orthodontia.
- **Dental Maintenance Organizations (DMOs)** – Offered through Aetna and Cigna in certain locations, DMOs provide another option for coverage. While you must receive dental care through network providers, you either pay no additional costs or a fixed-dollar copayment for most services.

Things to know.

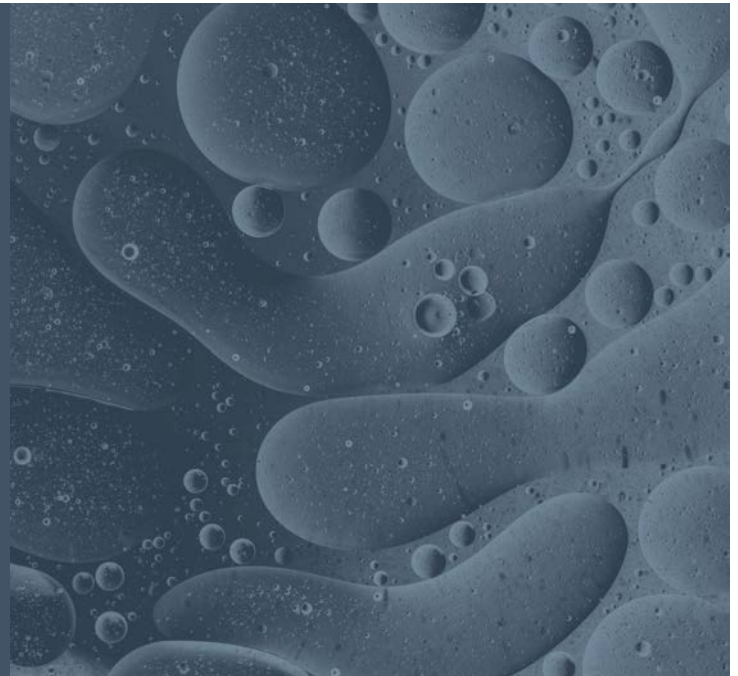
You have coverage flexibility. Select a coverage tier that works best for you and your family.

Coverage-and-eligibility

Coverage and eligibility

For cost and coverage details, review the comparisons.

Coverage comparisons



See how the dental plans compare.

There are some similarities, but there are also some differences to consider.

How they're alike...

- Preventive care is covered at 100% (with dentist limitations).
- Coverage is available for basic and major services.

How they're different...

- The level of coverage varies for basic, major and orthodontic services.
- Flexibility in choice of dentists (there is no coverage for non-network dentists in a DMO plan).



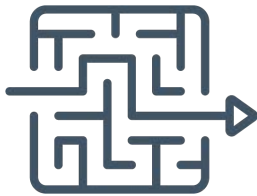
Know the difference in Delta Dental providers. Going to a dentist in the Delta Dental PPO network could save you money. [See how to maximize your dental dollars.](#)

Considering one of the DMOs? You will want to follow these steps to ensure you have access to coverage:

- Call the DMO or visit its website to find dentists available in your area.
- If choosing a new dentist, confirm the dentist you choose is accepting new patients.

Ready to quit using tobacco products and save on premiums? [Learn about support options.](#)

Tools and resources.



Need help making your dental plan decision?

Review premiums (including added costs if you are a tobacco user) and use the Dental Plan Comparison Tool on the **Dow Benefits enrollment website.**

Dow-benefits-website
Enrollment site



Looking for more details on dental benefits?

Check out the **Benefits & Well-being site** for additional information, including Summary Plan Descriptions (SPDs).

Go to site



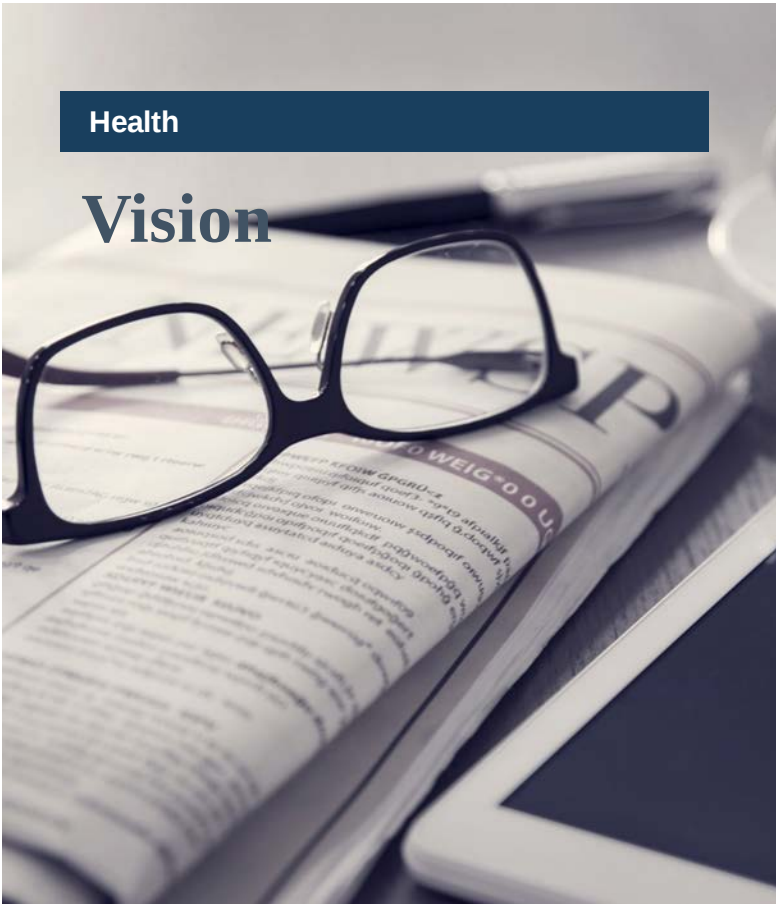
Want to know what dental benefit partners offer?

Connect with the resources available from dental benefit partners, including websites, mobile apps and more.

Dental-partner-tools
Benefit partner tools

Health

Vision



Overview

Take a look at what vision coverage has to offer. It provides access to the largest national network of providers through VSP, benefits to help cover frames and lenses, discounts and more. Here's a summary:

- **Annual eye exam:** Covered in full.
- **Frames:** \$150 to \$200 allowance (depending on type of frame) after just a \$20 copay.
- **Lens:** Single vision, lined bifocal or lined trifocal lenses come with prescription glasses with no added copay.
- **Lens enhancements:** Options available include UV protection and standard progressive lenses with no added copay, as well as custom/premium lenses at an additional cost.
- **Contact lenses (instead of glasses):** A contact lenses exam (up to a \$60 copay applies) and a \$130 allowance toward the cost of contacts.
- **Other services and savings:** Discounts for costs over your allowance, savings on additional glasses, sunglasses and laser vision correction, routine retinal screening (\$39 copay applies), and diabetic eye care services (\$20 copay applies).

Things to know.

You have coverage flexibility. Select a coverage tier that works best for you and your family.

Coverage-and-eligibility

Coverage and eligibility

Your cost depends on the coverage tier you elect.

Vision-contributions

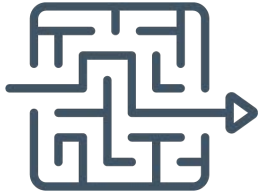
Vision contributions



Decide if additional vision coverage is right for you. Remember that coverage for an eye exam is available through Dow Aetna medical plans if you choose not to enroll in the VSP vision care option. As you consider whether or not to enroll, ask yourself:

- How much vision coverage do I need?
- Does anyone in my family wear glasses or contact lenses?
- Does anyone in my family have special eye care needs (e.g., glaucoma)?

Tools and resources.



Need help making your vision coverage decision?

Review premiums on the **Dow Benefits enrollment website**.

Dow-benefits-website
Enrollment site



Looking for more details on vision coverage?

View the **VSP vision benefits summary** for details, and learn more on the VSP website.

Go to site



Want to know what the vision benefit partner offers?

Connect with the resources available from VSP, including the website and mobile apps.

Vision-partner-tools
Benefit partner tools



Health

Well-Being Programs

Your well-being matters.

Dow cares about you and your well-being. We offer plans and programs to help you achieve your personal goals when it comes to your physical, financial, emotional and social well-being.

There's no need to enroll – they're available automatically to you as a Dow employee.

Here are some of the resources available:

- **Omada:** Combines behavior change science and unwavering support to help you lose weight, keep it off, and reduce your risk of type 2 diabetes and heart disease. [Learn more.](#)
- **Quit.4.Life:** Helps you break free from tobacco use.
- **Nurse phonelines** (available through health plan benefit partners): Speak with a registered nurse for information on a variety of health topics.
- **Your health at work:** A variety of best practice services offered to Dow employees across the globe (e.g., Dow Wellness Centers, Health Services Clinics and lactation support).
- **Health related savings:** This includes up to 20% in savings with Weight Watchers online and LifeMart discount center (go to www.mylifevalues.com, enter user name "mydoweap" and password "mydoweap," and then select "Discount Center" at the right on the home page).
- **Health and well-being programs:** Resources such as Eat Better, Diabetes Education Reimbursement and Grief Counseling.
- **Financial well-being support:** Tools and information to help you prepare for a financially secure future, including resources available through Fidelity (log in at www.netbenefits.com/dow) and the Pension Retirement Modeling Tool, if eligible (available under "Tools & Estimators" on the Dow Benefits enrollment website – [single sign-on](#) is recommended for quick and convenient access if you are on the Dow network, or you can [log in directly](#)).

Find additional information about these and other programs on [Benefits & Well-being](#).



Wealth

Opportunities to build your wealth include the: Health Savings Account, Flexible Spending Accounts and retirement benefits.

Health Savings Account (HSA) – Contribute tax-free dollars to pay or save for your health care expenses. Note that the HSA is only available if you enroll in MAP Plus Option 2.

Flexible Spending Accounts (FSAs) – Save money by using tax-free dollars to pay for eligible health care and/or dependent day care expenses. For health care expenses, there is a full Health Care FSA and Limited-use FSA. The Limited-use FSA is specifically designed for those in MAP Plus Option 2 to meet IRS rules.

Retirement Program – Achieve a financially secure future with the help of your Dow pension and 401(k).

Wealth

Health Savings Account (HSA)



Overview

If you enroll in MAP Plus Option 2 and meet all other IRS requirements, consider contributing to the Fidelity Investments HSA. You can make your contributions through convenient tax-free payroll deductions to save for your current or future health care needs.

You can choose the amount you want to contribute. Select an amount for convenient pre-tax payroll deductions, up to IRS limits for 2020:

- Employee Only coverage – up to \$3,550
- Any other coverage tier – up to \$7,100
- If age 55 or older – up to an additional \$1,000

Keep in mind HSA eligibility and mid-year enrollment rules:

Hsa-eligibility-mid-year

[Learn more](#)

You may change your contribution amount during annual enrollment or at any time from January through December (as long as any change to your election for December is received by November 30th).

Things to know.



How you use your HSA money is up to you. You can use it like a regular bank account to pay the health care bills you have today – or a savings or investment account that you can grow and use for health care bills in the years to come.



You will not lose what you do not use. The money remains in your account and can grow tax-free over time. This makes the HSA a great way to save for future needs, including in retirement. Even if you leave Dow, all contributions and earnings are yours to take with you.

Paying is easy with the debit card. You can pay your provider directly using the HSA debit card and skip completing forms and submitting receipts. Note: Keep your receipts for your tax records.



Use your HSA dollars tax free. Pay for qualified non-preventive care, as well as dental and vision costs. For all qualifying expenses, refer to [IRS Publication No. 502](#).





5 reasons a Health Savings Account (HSA) and MAP Plus Option 2 make a great pair.

1. **Cost effective.** MAP Plus Option 2 is the most cost-effective option for many employees – it could save you money even if you are managing a major health condition. With an HSA, you can save even more.
2. **Essential coverage with tax savings.** The MAP Plus Option 2 coverage works hand-in-hand with an HSA to provide coverage for the care you need and opportunities to save on taxes. With an HSA, you contribute, save and spend your money without ever paying a dime in taxes (as long as you use your dollars for qualified expenses).*
3. **Goes beyond medical.** In addition to medical, MAP Plus Option 2 covers an annual eye exam. The HSA adds to this, allowing you to pay tax-free for dental services, vision care, eyewear, prescription drugs and more.
4. **Makes you money.** Put your money to work for you in your HSA with the potential to earn tax-free interest and investment returns. It's a great way to grow your dollars to help cover your qualified health care expenses. You can choose to invest your HSA dollars once your balance reaches the required threshold (generally \$2,500 for most investment options). Keep in mind that investments can decrease in value.
5. **Builds over time.** Your HSA money rolls over from year-to-year, building up over time to use for your future health care needs.

* Some states do not follow federal rules for HSAs and state taxes may apply. In New Hampshire and Tennessee, state taxes apply on investment gains. In Alabama, California and New Jersey, state taxes apply on both investment gains and withdrawals (even when used for qualified health care expenses).

Your HSA is an individual bank account in your name. This account is not maintained, sponsored or endorsed by Dow. Your HSA may accrue income or interest or suffer losses in accordance with the terms of the agreement between you and Fidelity Investments — the HSA custodian. You are solely responsible for managing your HSA to ensure that contributions qualify for favorable tax treatment and that funds are used only for eligible expenses. HSAs are not subject to a claims process. Making or receiving contributions to an HSA when you are not eligible, or withdrawing HSA funds for expenses that are not eligible, will generally result in tax penalties. You should consult your tax advisor.

Tools and resources.

Looking to connect with Fidelity?

Phone: 877-440-4015 | Website: www.netbenefits.com/dow | App: [Apple App Store](#) and [Google Play](#)

You can also learn more about HSAs from the [U.S. Department of Treasury](#).


Flexible Spending Accounts (FSA)

Overview


To help you pay for health care and dependent day care expenses, Dow offers access to reimbursement accounts (also known as FSAs) administered by PayFlex:

- **Health Care Reimbursement Account (HCRA)** – Use to reimburse yourself for medical, prescription drug, dental and vision expenses not covered by your medical and/or dental plan. (Not available to MAP Plus Option 2 High Deductible participants with an HSA per IRS rules.)
- **Limited-use FSA** – Available only to MAP Plus Option 2 High Deductible participants. Before you have met your medical deductible, use this account to reimburse yourself for dental and vision expenses. After you have met your medical deductible, you can convert your account to a full FSA to use for dental, vision, medical and pharmacy expenses. To do this, you must call PayFlex and provide documentation that you have met your deductible or complete an online acknowledgment on the PayFlex website.
- **Dependent Day Care Reimbursement Account (DCRA)** – Use to reimburse yourself for certain childcare or other dependent day care expenses incurred while you (and your spouse if applicable) work or attend school full-time during the plan year.

Things to know.



Decide if contributing to an FSA could save you money on your taxes. Ask yourself: How much money do I typically spend each year on out-of-pocket health care and dependent day care expenses? Do I expect to have similar expenses in 2020? Could I use an FSA to pay for and save money on these expenses?



What you do not use, you will lose. For your 2020 contributions, you must use all the money in your account(s) by March 15, 2021, and submit your expenses by April 30, 2021. Plan carefully to ensure you do not lose any of your FSA dollars. IRS rules require forfeiture of any money remaining in your 2020 account(s) after April 30, 2021.

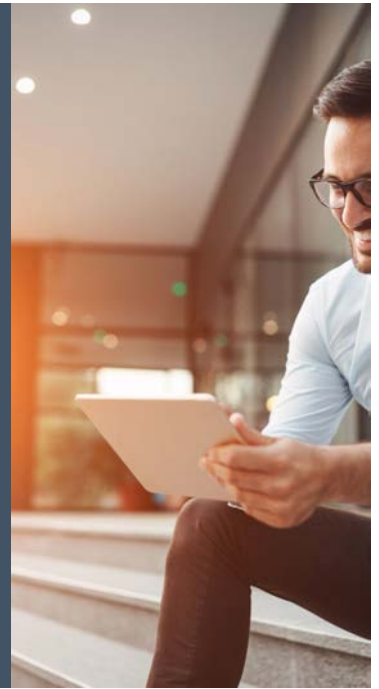
Use your FSA dollars to pay yourself back, tax free. For all qualifying expenses, refer to [IRS Publication No. 502 \(HCRA\)](#) and [IRS Publication 503 \(DCRA\)](#). Remember, only your expenses and expenses for qualified dependents (per IRS rules) are eligible for reimbursement. Expenses for some dependents do not qualify.

Fsa-dependent expenses



Want to contribute? You must enroll each year. After your initial enrollment, you must re-enroll each year during annual enrollment since prior elections do not carry over automatically. Keep in mind you cannot transfer money between accounts. Select an amount for convenient pre-tax payroll deductions, up to the 2020 limits:

- HCRA – \$100 to \$2,750
- Limited-use FSA – \$100 to \$2,750
- DCRA – \$100 to \$5,000 (per household)





Did you contribute to your prior employer's Health Care FSA? If so, consider how it affects Health Savings Account (HSA) eligibility:

- If you made contributions under your prior employer's health care FSA for 2019 and did not exhaust your balance by December 31, 2019, you must wait until after the FSA grace period ends and may not begin contributing to an HSA until April 1, 2020.
- If you made contributions under your prior employer's health care FSA for 2020, your eligibility to make HSA contributions in 2020 depends on whether you elected to continue your FSA under COBRA. In general, you are eligible to make HSA contributions if you did not elect COBRA and, therefore, forfeited any FSA balance when you terminated employment.

Also keep in mind HSA eligibility and mid-year enrollment rules:

Hsa-eligibility-mid-year

[Learn more](#)

Consider taking advantage of HCRA automatic claims reimbursement. It is convenient and easy to use. With automatic claims reimbursement, you have the advantages of:

- No claim forms to file
- Money from your HCRA is automatically sent to you in the mail or through direct deposit (if you are enrolled and have eligible claims)

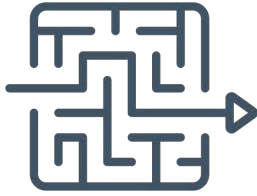
To be eligible, you must enroll in the Dow HCRA and one of the following:

- MAP Plus Option 1 Low Deductible
- Delta Dental or Aetna DMO

The automatic reimbursement option will not be useful to you if:

- You coordinate medical benefits with another plan
- You are in an HMO
- Your Dow spouse covers you under a Dow-sponsored medical plan
- You cover a domestic partner under your medical and/or dental plan

Tools and resources.



Need help making your FSA decisions?

Use the Reimbursement Accounts Tool on the **Dow Benefits enrollment website** to calculate how much to contribute and estimate your tax savings.

Dow-benefits-website
Enrollment site



Looking for more details on the FSAs?

Check out the **Benefits & Well-being site** for additional information, including Summary Plan Descriptions (SPDs).

Go to site



Looking to connect with Aetna PayFlex?

Connect with the resources available from the Aetna PayFlex, including mobile apps.

Fsa-partner-tools
Benefit partner tools

Wealth

Retirement Program

Overview

At Dow, there are two components to your retirement benefits: Dow Employees' Savings Plan, which is the Dow 401(k), and your Dow pension. They work together to help you achieve a financially secure future.

Dow 401(k)

You are eligible to begin contributing to the Dow 401(k) as soon as you are hired. You will receive an email from Fidelity with instructions for enrolling in the plan as a new hire. When you contribute, Dow helps you save for retirement through a matching contribution. You have a variety of investment options, giving you the flexibility to choose a diversified investment mix that's right for you – based on your goals and tolerance for risk.

Pension benefits

Dow offers pension benefits that provide employees with retirement income. These benefits are funded entirely by Dow with no need for you to contribute. As a new hire, you participate in the Personal Pension Account (PPA) component of the Dow Employees' Pension Plan. You generally begin participating after one year of service (provided you worked at least 1,000 hours and are at least age 21).

Things to know.



Choose the amount you want to contribute to the Dow 401(k). With pre-tax, Roth and after-tax options, you have flexibility. If you do not enroll within the first 60 days, automatic enrollment will apply.

[Retirement-contribution-options](#)



As a Personal Pension Account (PPA) participant, your retirement benefit grows annually. There are two types of credits that are added each year: pay credits and interest credits.

[Ppa-credits-and-vesting](#)



Are you on track for a secure retirement?

Use the Pension Retirement Modeling Tool on the Dow Benefits enrollment website to find out. It allows you to model different scenarios for your pension income, Social Security benefits, Dow 401(k) and other savings (e.g., spouse's plan and/or savings account).

You can find the modeling tool on the Dow Benefits enrollment website home page under "Tools & Estimators."

Dow-benefits-website

Enrollment site

Tools and resources.

Looking to connect with Fidelity?

Phone: 877-440-4015 | Website: www.netbenefits.com/dow | App: [Apple App Store](#) | [Google Play](#)

Fidelity offers a number of resources, including: Information about the plan and your investment options, a library of information on general investment topics, and tools and worksheets to help you plan for your retirement.

If you have questions about your Dow pension, call 833-MYDOWHR (833-693-6947).

Life

Essentials for your life include insurance protection, disability coverage, the legal plan and other programs to support you and your family.

Life and Accident Insurance – Offers a financial benefit in case of serious injury or death. You receive a base level of protection automatically, with options to purchase additional coverage.

Long Term Disability (LTD) – Provides income protection in the event you become disabled. You receive Company-paid coverage automatically, with an option to buy additional coverage that increases the benefit amount.

Legal Plan – Offers access to confidential legal services from local attorneys through Hyatt Legal Plan, Inc.

Other Programs – A variety of resources to support you in your everyday life, including the Employee Assistance Program (EAP), time away from work and programs to support the things you care about most.

Life

Life and Accident Insurance



Overview

Life and accident insurance benefits offer an important source of financial assistance for you and your survivors.

Company-Paid Life Insurance – A base level of protection at no cost to you that provides financial assistance to your beneficiary(ies) in the event of your death. Your benefit amount is equal to your most recent base pay, rounded up to the next \$1,000. Note: The amount Dow pays for coverage that is over \$50,000 is reported as taxable income to you.

Employee-Paid Life Insurance – Added protection you can purchase to provide additional financial assistance to your beneficiary(ies) in the event of your death. You can choose coverage from one half up to eight times your base pay, with a maximum coverage level of \$1.5 million.

Dependent Life Insurance – Coverage you can purchase for your spouse/domestic partner and/or child(ren). For your spouse/domestic partner, coverage is available from \$10,000 to \$250,000. For children, you can elect \$2,000, \$5,000, \$10,000 or \$20,000.

Voluntary Group Accident Insurance (VGA) – Offers financial assistance for you and your beneficiaries in the event of a covered accidental death, dismemberment, disability or other serious injury. You can elect \$10,000 to \$500,000 of employee coverage and \$10,000 to \$250,000 of spouse/domestic partner coverage. Coverage for your dependent child(ren) is equal to 10% of the amount elected for employee coverage (with a \$10,000 maximum).

Business Travel Accident (BTA) and Occupational Accident Insurance (OAI) – Protection Dow provides at no cost to you.

Things to know.

What's the cost for optional coverage? It varies based on the type of coverage (see the Dow Benefits enrollment website for specific costs). For employee and spouse/domestic partner life insurance, both age and tobacco use are factors, along with the amount of coverage you elect. For child life insurance, it is based on the amount of coverage you select (and there is no additional cost for insuring more than one eligible child). For the VGA options, your cost depends on the coverage amount you select. If you select VGA coverage for yourself, coverage for your dependent child(ren) is automatic at no additional cost to you.

Consider the age of your child(ren). They are eligible for life insurance coverage up to the end of the month in which they turn age 26 (regardless of student status).

Your life insurance comes with a few extra benefits. These include:

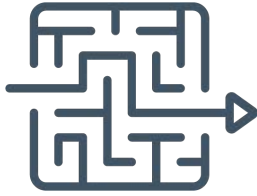
- **Funeral planning and discounts** (available through company-paid life insurance) — Access to counselors and discounts on funeral services through Dignity Memorial. Visit the [financial planning and discounts website](#) or call **866-853-0954**.
- **Grief counseling** (available through company and employee-paid optional life insurance) — receive help dealing with any type of loss (up to five counseling sessions per event at no cost to you). Call **888-319-7819** or visit the [grief counseling website](#) (username: metlifeassist | password: support).
- **Will preparation and estate resolution services** (available through employee-paid optional life insurance) — offers assistance preparing or updating a standard will for little or no cost through Hyatt Legal Plans. Call **800-821-6400** (group number 11700). Learn more about [will preparation](#) and [estate resolution services](#).

Two things to keep in mind for spouse/domestic partner VGA coverage...

- You must enroll for Employee VGA coverage in order to enroll for spouse/domestic partner VGA coverage.
- If you both work for Dow, you must each enroll separately for Employee VGA coverage (you cannot cover each other).



Tools and resources.



Not sure how much insurance you need?

Use the Life Insurance Needs Analysis Tool available on the **Dow Benefits enrollment website**.

Dow-benefits-website
Enrollment site



Want additional details?

Access the information available through the **HR Knowledge Base** on the internal Dow network.

HR Knowledge Base



Looking to connect with MetLife?

Use the tools and resources available from MetLife, including mobile apps.

Life-insurance-partner-tools
Benefit partner tools

Life

Long Term Disability (LTD)



Overview

The LTD program provides benefits in the event of an illness or injury that prevents you from working. Payment of LTD benefits requires approval by Lincoln Life Assurance Company of Boston.

Company-Paid LTD Coverage – A base level of protection at no cost to you that provides 50% of your monthly base pay when combined with other disability-related benefits and income (up to the IRS maximum).

Employee-Paid Additional LTD Coverage – Added protection you can purchase that adds 16.7% to your 50% company-paid coverage. With this added coverage, you would receive 66.7% of your monthly base pay when combined with other disability-related benefits and income (up to the IRS maximum).

Things to know.



What's the cost for optional buy-up coverage? You pay \$1.44 per \$1,000 of your base monthly pay on a pre-tax basis.



Eligibility depends on your employment status. For company-paid coverage, you are eligible if you have full-time or less-than-full-time employment status. For employee-paid coverage, you are eligible only if you are a full-time employee.

Tools and resources.

Looking for more detail? Access the [HR Knowledge Base](#) on the internal Dow network.

Life

Legal Plan

Overview

MetLaw, offered through Hyatt Legal Plans, Inc., provides confidential legal services from local attorneys to you and your family at low employee rates (you pay **\$13.25 per month** on an after-tax basis).

The plan offers full attorney representation for many types of legal matters, including:

- Consumer protection matters
- Debt matters (such as debt collection, identity theft and bankruptcy)
- Defense of civil lawsuits
- Document preparation and review (such as affidavits and deeds)
- Family law (such as adoption, guardianship, name change and prenuptial agreement)
- Immigration assistance
- Real estate matters (primary residence)

In addition, the plan offers unlimited office and phone consultations for most legal matters that are not fully covered. For a list of excluded legal matters, please visit the [Hyatt Legal website](#) (enter access code 690010).

Things to know.



You have the flexibility to use plan and non-plan attorneys. When using plan attorneys, you receive coverage for 100% of direct legal fees (any third party costs are your responsibility). If you use a non-plan attorney, your coverage is based on a pre-determined dollar amount. Hyatt will provide a schedule listing the maximum amount that will be reimbursed for each covered service.



The legal plan includes LifeStages Identity Management Services. You and your family can rely on help from a dedicated fraud specialist whenever you need it and until your issue is resolved.

[Learn more](#)

(enter access code 690010)

Tools and resources.

Looking for more detail?

Connect with resources available through Hyatt Legal.

Legal-partner-tools

Hyatt Legal tools



Life

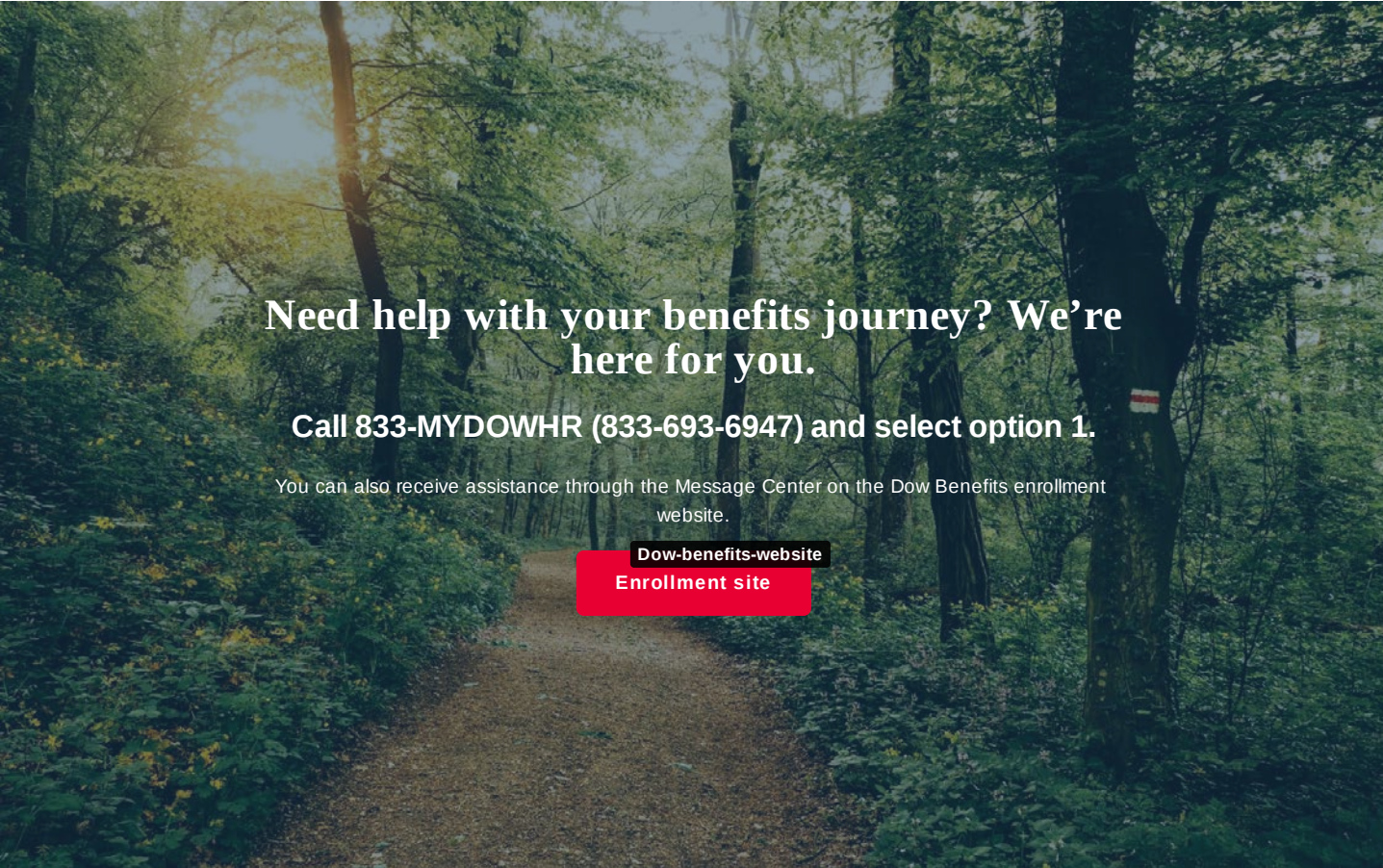
Other Programs

As a Dow employee, you have access to a variety of resources to help you be your best – both at work and home.

Here are a few of the key programs (available automatically with no need to enroll):

- **Employee Assistance Program** – Provides professional, confidential counseling on emotional, social and mental health issues for you and your family. It also provides access to WorkLife services that can save you time and energy by helping find resources for everyday needs, and help with legal and financial matters.
- **Time away from work** – Allows for essential time to take care of personal needs and responsibilities, as well as volunteer, relax, refresh and reenergize.
- **Adoption benefit** – Reimburses adoption expenses (up to \$10,000 per child) to lower your out-of-pocket costs.

For more information on these programs and others, access the [HR Knowledge Base](#) on the internal Dow network.



Need help with your benefits journey? We're here for you.

Call 833-MYDOWHR (833-693-6947) and select option 1.

You can also receive assistance through the Message Center on the Dow Benefits enrollment website.

Dow-benefits-website

Enrollment site

"Dow" refers to the company and its subsidiaries that are authorized to participate in the benefit plans described in this guide. The brief summaries of benefits in this Benefits Decision Guide provide only general information. The benefits are governed by the Plan Document and Summary Plan Description for the applicable benefit. You should refer to the Plan Document and Summary Plan Description of the applicable benefit plan(s) for a more complete description of a benefit plan's terms. If there is any inconsistency between (a) the information provided in this document and any oral or written representations made by anyone regarding a benefit plan, and (b) the legal documents of a benefit plan, including the Plan Document or Summary Plan Description for the applicable benefit plan, the legal documents will govern. Dow reserves the right to amend, modify or terminate the benefit plan(s) described at any time in its sole discretion. The descriptions in this document are subject to change based on the terms of the benefit plan(s) and applicable law.

Think-about-your-needs

To better understand which benefits are right for you, consider questions about your family, your finances and your health.

Family

- Who do I need to cover under my Dow benefits?
- Does anyone in my family have access to medical or dental benefits other than through Dow?
- If so, how do those benefits compare in coverage and cost? Am I eligible to be covered under those plans?
- Do I plan to add a dependent in the coming year (baby, adopted child, etc.)?

Finances

- How much am I willing to spend per paycheck for coverage? How much am I willing to pay for care?
- How prepared am I to pay for medical or dental services if I or someone in my family needs significant care?
- Am I saving enough for the medical expenses I will have in retirement?
- How much life insurance do I need?
- If I were to become disabled, does the company-paid long term disability benefit offer enough coverage?
- Am I maximizing my tax savings?
- How can the Dow Retirement Program – Dow pension and 401(k) – help me achieve future financial security?

Health

- How healthy am I? How healthy is my family?
- Does my family and I eat well, exercise regularly, live tobacco-free and consider ourselves to be generally in good health?
- How often does my family and I use health care?
- Do I have a young child that may require frequent visits for typical childhood illnesses like ear infections?
- Do I or does someone in my family need prescription medication to manage or prevent a condition?
- Do I or does someone in my family expect to have any significant medical needs (e.g., surgery) or dental needs (e.g., braces)?
- Do I or does someone in my family have a condition that requires regular care like diabetes, high blood pressure or high cholesterol?
- Will I need coverage for a pregnancy?



Medical

Options remain the same with little to no change in the contributions you pay (depending on the plan you choose). Also, there are a few coverage updates to know about (covered below).

Enrolled in MAP Plus Option 1? There are adjustments to out-of-pocket maximums for 2020.

The updates align with the Affordable Care Act (ACA) regulations. If your out-of-pocket medical costs reach the maximum amounts below, you will not have to pay out-of-pocket costs for eligible in-network services for the rest of the year.

- **Individual:** 4% of salary, up to \$8,150
- **Family:** 8% of salary, up to \$16,300

Are you covering family members in MAP Plus Option 2? Consider the embedded individual deductible.

It's a smaller amount, so a single family member doesn't have to meet the full \$4,000 family deductible amount. For 2020, the individual embedded deductible is \$2,800. After an individual's costs reach the \$2,800 amount, coinsurance applies for any additional covered services received by the family member.

Health Savings Account (HSA)

With increased IRS limits, you can contribute more tax-free dollars in 2020. The annual HSA contribution limit (set by the IRS) will increase by \$50 to \$3,550 for individual coverage. The maximum for other coverage tiers will increase from \$7,000 to \$7,100. Participants age 55 and over can contribute an extra \$1,000 per year.



Check-out-your-options

Your Dow benefits provide you with valuable options to support your health, wealth and life:

Health

Benefits focused on your health include medical, dental, vision and well-being programs.

Wealth

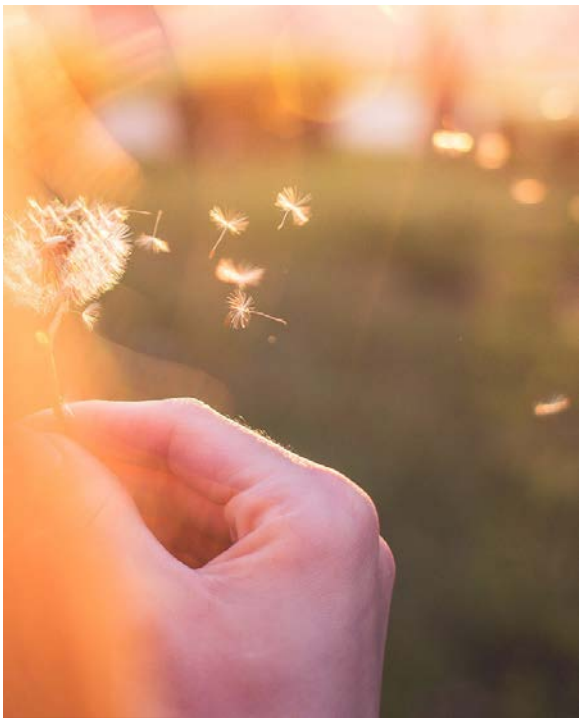
Opportunities to build your wealth include the Health Savings Account (HSA), Flexible Spending Accounts (FSAs) and retirement plans.

Life

Essentials for your life include insurance protection, disability coverage, the legal plan and other programs to support you and your family.

Check-out-your-options

During your enrollment, you can pick benefits that best meet your needs. Read the information in this guide to learn more about your choices.



Use-your-resources

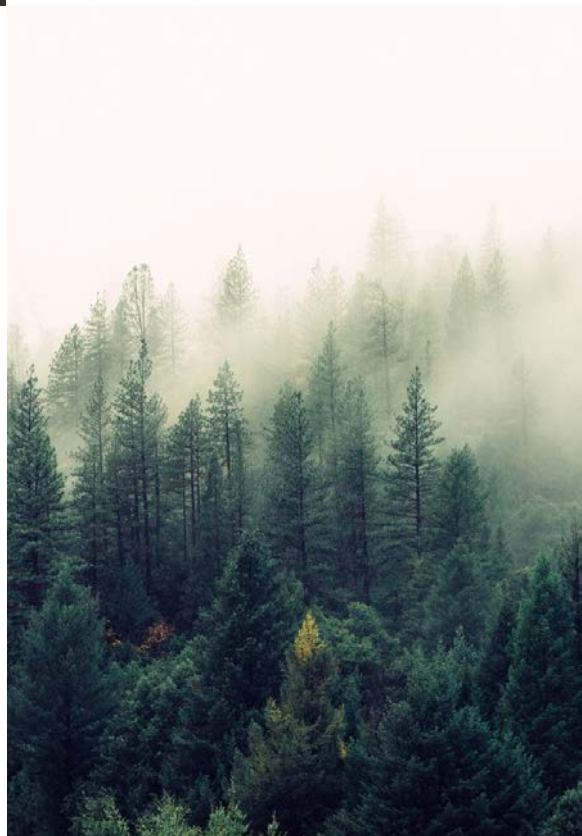
Read each section of this guide.

This guide covers your benefit options, including: medical, dental, vision, Health Savings Account (HSA), Flexible Spending Accounts (FSAs), retirement plans, life insurance, disability coverage, legal plan and other programs to support you and your family.

Check out the Benefits & Well-being site.

There you will find detailed information including Summary Plan Descriptions (SPDs), cost and coverage summaries, benefit forms, legally required notices and other important items to consider.

[Go to site](#)



Choose-what's-best-for-you

Enrollment is your chance to make choices that are best for you. Take the time to make thoughtful decisions.



Your enrollment steps

Access the Dow Benefits enrollment website.

You have two options for accessing the site:

- **Single sign-on**, which is recommended for quick and convenient access while on the Dow network.
- **Log in directly**, which requires establishing an account. On the sign-in screen, select "Create Account." The system will then walk you through the account setup process. Call 833-MYDOWHR (833-693-6947) and select option 1 if you need assistance.

Make your choices.

Click the enrollment link and follow the online instructions. On the Dow Benefits enrollment website you can:

- Access tools to help you make your decisions (e.g., comparisons and cost analysis tools).
- Get your benefits questions answered.
- Choose the best coverage for you and your family.

After you enroll for the first time, keep in mind that you can make changes to certain benefits during the year only if you have a **qualifying life event**.

Review dependents and beneficiaries.

Remember to review and update your dependents (who have coverage under the plan) and beneficiaries (who receive a benefit in the event of your death) as needed. Note: You must submit documentation for dependents you add.

Complete the final step for spouse/domestic partner coverage.

If you cover a spouse/domestic partner who is not yet eligible for Medicare, you must complete the spouse/domestic partner insurance verification process through the Dow Benefits enrollment website. If you do not complete this process, your spouse/domestic partner will be removed from coverage.

Coverage tiers

The following coverage tiers are available:

- Employee Only
- Employee + Spouse/Domestic Partner
- Employee + Child(ren)
- Employee + Spouse/Domestic Partner + Child(ren)

Eligibility

You are eligible to enroll for medical and dental coverage if you are:

- An active full-time or less-than-full-time salaried U.S. employee of Dow or a participating employer who is not covered by the Dow International Medical and Dental Program.
- An active, regular, full-time bargained-for U.S. employee or a participating employer whose bargaining unit and participating employer has agreed to the plans. If the collective bargaining agreement terms address which employees are eligible or not eligible for the plan, then the terms of the collective bargaining agreement govern eligibility.

If you are eligible for medical coverage and enrolled, you may also enroll your eligible spouse/domestic partner and eligible dependent children. Same-sex spouses who are validly married and provide proper documentation (i.e., a marriage license) will be considered spouses (not domestic partners) for purposes of Dow's welfare plans. Read more about spouse/domestic partner insurance rules:

[Insurance rules](#)

Note: Imputed income applies for domestic partner coverage. If you are enrolling your domestic partner, you will be responsible for any taxes you may owe on the value of the company's financial contribution toward health insurance coverage for your non-tax-dependent domestic partner. Any portion of the premium that you pay for your domestic partner's coverage must be paid using after-tax dollars. The portion of coverage attributable to your contribution will not be taxable to you. Note that these tax consequences apply only if your domestic partner is a non-tax-dependent.

The decision to live tobacco free has huge advantages both for your quality of life and your pocketbook. Medical, dental and life insurance premiums are higher for tobacco users. To be considered a non-tobacco user, you and/or your spouse/domestic partner must be tobacco free for 12 months. If you are not yet tobacco free, you can commit to completing a tobacco cessation program and your premiums will be lower for medical and dental.

We know quitting can be hard. That's why Dow offers a variety of support options, including counseling through Health Services and a special Quitline offered in partnership with the American Cancer Society. Through the Dow medical plan, Aetna members also can receive assistance (100% of your cost) for tobacco cessation consulting, nicotine replacement therapy and approved prescription drugs.

Learn more about the company programs on the Dow Intranet (keyword: Tobacco) or on [Benefits & Well-being](#).

Your health plan is committed to helping you achieve your best health. A premium discount is available if you and your spouse/domestic partner either (1) have not used tobacco for twelve months or (2) commit to completing a tobacco cessation program. If you think you might be unable to meet the standard to qualify for a premium discount, you might qualify for an opportunity to earn the premium discount by different means. Contact us at **989-638-7140** and we will work with you (and, if you wish, with your doctor) to find a program with the same discount that is right for you in light of your health status.

Aetna (MAP Plus Options)

- Member Services: 888-488-4488 or 610-336-1000 outside the continental U.S.
- Aetna One@Advocate: 888-488-4488
- Website: www.aetna.com
- Aetna HealthSM app: [Apple App Store](#) | [Google Play](#)
- Other Aetna resources: Find details at [Benefits & Well-being](#)

Blue Care Network of Michigan HMO

- Phone: 800-662-6667
- Website: www.bcbsm.com
- App: [Apple App Store](#) | [Google Play](#)

Cigna HMO National – Illinois, New Jersey, North Carolina, Ohio, South Carolina, Texas

- Phone: 800-CIGNA24 (244-6224)
- Website: www.cigna.com
- App: [Apple App Store](#) | [Google Play](#)

Cigna Global Health Benefits

- Phone: 855-438-5491
- Website: www.cignaenvoy.com
- App: [Apple App Store](#) | [Google Play](#)

Humana Health Plan HMO – Louisiana

- Phone: 800-448-6262
- Website: www.humana.com
- App: [Apple App Store](#) | [Google Play](#)

Delta Dental (Basic Plus and PPO High)

- Member Services: 800-524-0149
- Website: www.deltadentalmi.com
- App: [Apple App Store](#) | [Google Play](#)

Aetna Dental (DMO)

- Phone: 877-238-6200
- Website: www.aetna.com
- Aetna Health app: [Apple App Store](#) | [Google Play](#)

Cigna Dental Health (DMO)

- Phone: 800-244-6224
- Website: www.cigna.com
- App: [Apple App Store](#) | [Google Play](#)



Access the Dow Benefits enrollment website.

Connecting automatically with **single sign-on** is recommended for quick and convenient access if you are on the Dow network.

If you are away from the Dow network, you can create an account and **log in directly**.

VSP Vision

- Phone: 800-877-7195
- Website: <http://dow.vspforme.com>
- App: [Apple App Store](#) | [Google Play](#)

FSA-dependent-expenses

- Health care expenses for domestic partners who are NOT your dependents for tax purposes.
- Health care expenses for children enrolled in the plan who are NOT your dependents for tax purposes.
- Day care expenses for a dependent child age 13 or older.
- Day care expenses incurred by a noncustodial parent for a dependent child.

Retirement-contribution-options

You can contribute up to 40% of your base pay through the following options:

- Pre-tax and/or Roth contributions (up to the IRS maximum of \$19,500 in 2020)
- After-tax contributions

Additionally, you can contribute up to 50% of your base pay by electing pre-tax and/or Roth "catch-up" contributions (up to the IRS maximum of \$6,500 in 2020) if you are age 50 or older. However, Dow does not match on any "catch-up" contributions.

If you do not enroll within the first 60 days after your hire date:

- You will be automatically enrolled at 6% of base pay
- Your contributions will be increased 1% each year until you reach a 10% contribution level

You must take action with Fidelity to stop participating or change the contribution amount each year.

Aetna PayFlex

- Member Services: 888-488-4488 or 610-336-1000 outside the continental U.S
- Website: www.payflex.com
- App: [Apple App Store](#) | [Google Play](#)



Maximize the match.

When you contribute to the 401(k), Dow does too – helping you save for a secure retirement.

- You receive \$1 for \$1 match from Dow on the first 2% of base pay you contribute.
- Then, you receive 50¢ from Dow for every \$1 on the next 4% of base pay you contribute.
- That's an added 4% of base pay in your account from Dow when you contribute at least 6%.

See how it adds up.

6% from you
+ 4% from Dow
= 10% savings in your
401(k)

Of course, you can contribute more (up to the limits) for even greater savings toward your retirement.

Hyatt Legal

- Phone: 800-821-6400 (call center hours are Monday through Friday, 8 a.m. to 8 p.m. Eastern Time)
- Website: <https://info.legalplans.com> (enter access code 690010) | <https://legalplans-idtheft.com>
- App: [Apple App Store](#) | [Google Play](#)

Go to the [Hyatt Legal website](#) to:

- **Assess your legal needs** — review informative articles and use the online tools (including the legal needs calculator).
- **Get details** on covered services and how the plan works.
- **Find network attorneys** in your area; access to over 15,000 attorneys nationwide.

MetLife (Life Insurance)

- Phone: 866-492-6983
- Website: www.MetLife.com/MyBenefits

AIG Accident and Health (VGA)

- Phone: 800-551-0824



Meet Joan.

Joan is an active employee making \$65,000 per year. She only needs medical coverage for herself and she is managing a chronic condition. Take a look at Joan's personal situation under MAP Plus Option 1 and MAP Plus Option 2.

Premiums and services

Joan will pay **\$1,548** per year if she enrolls in MAP Plus Option 1 and **\$360** if she chooses MAP Plus Option 2.

Under both options, she will have no additional costs for her in-network annual physical and immunizations.

Based on Joan's need, she will have three office visits, a visit to a specialist and a maintenance prescription. Here's what she will pay out-of-pocket under both options for health care services:

- **MAP Plus Option 1 = \$130.** This includes \$20 in prescription drug coinsurance + \$60 for three office visit copayments + \$50 for a specialist visit.
- **MAP Plus Option 2 = \$1,150.** She pays the full amount for services and prescriptions, which counts toward the deductible.

Scenarios

Here's how it adds up...

Scenarios

MAP Plus Option 1

\$1,548 in premiums
+ **\$130** for out-of-pocket expenses
= **\$1,678 TOTAL**

MAP Plus Option 2

\$360 in premiums
+ **\$1,150** for out-of-pocket expenses
= **\$1,510 TOTAL**

Joan saves **\$168** by enrolling in MAP Plus Option 2.

Say hi to Mike.

Mike is an active employee making \$80,000 per year. He needs medical coverage for himself and his wife, Sally, and he experienced a major health event. Here is Mike's personal situation under MAP Plus Option 1 and MAP Plus Option 2.

Premiums and services

Mike and Sally will pay **\$3,552** per year if they enroll in MAP Plus Option 1 and **\$828** if they choose MAP Plus Option 2.

Under both options, they will have no additional costs for their in-network annual physicals and immunizations.

Mike experiences a heart attack that requires surgery and hospitalization. Also, Sally requires high blood pressure treatment and has an orthopedic visit. Here's what they will pay out-of-pocket under both options for health care services:

- **MAP Plus Option 1 = \$6,400.** This includes all out-of-pocket expenses for the services they received.
- **MAP Plus Option 2 = \$8,000.** Since their expenses exceed the out-of-pocket maximum, their annual out-of-pocket costs are capped at \$8,000.



Here's how it adds up...

Scenarios

MAP Plus Option 1

\$3,552 in premiums
+ \$6,400 for out-of-pocket expenses
= \$9,952 TOTAL

MAP Plus Option 2

\$828 in premiums
+ \$8,000 for out-of-pocket expenses
= \$8,828 TOTAL

Scenarios

By enrolling in MAP Plus Option 2, Mike saves **\$1,124**.



Meet Makenzie.

Makenzie is an active employee making \$60,000 per year. She only needs coverage for herself. She is young and healthy, but sprains her ankle during the year. Here is Makenzie's personal situation under MAP Plus Option 1 and MAP Plus Option 2.

Premiums and services

Makenzie will pay **\$1,548** per year if she enrolls in MAP Plus Option 1 and **\$360** if she chooses MAP Plus Option 2.

Under both options, she will have no additional costs for her in-network annual physicals and immunizations.

Makenzie's sprain requires an ER visit, x-ray, durable medical equipment (e.g., crutches and a boot), along with a primary care visit and regular physical therapy. Here is what she will pay out-of-pocket under both options for the health care services she uses:

- **MAP Plus Option 1 = \$528.** This includes all out-of-pocket expenses for the services she received.
- **MAP Plus Option 2 = \$2,040.** This includes \$2,000 toward the deductible and \$40 in coinsurance.

Scenarios

Here's how it adds up...

Scenarios

MAP Plus Option 1

\$1,548 in premiums
+ **\$528** for out-of-pocket expenses
= **\$2,076 TOTAL**

MAP Plus Option 2

\$360 in premiums
+ **\$2,040** for out-of-pocket expenses
= **\$2,400 TOTAL**

Scenarios

By enrolling in MAP Plus Option 1, Makenzie saves **\$324**.

Scenarios

These examples are for illustrative purposes only. They do not relate to any specific plan participants and may not be representative of the costs you would experience under the plan. As a reminder, tools for modeling options and costs that take into account your individual circumstances are available through the Dow Benefits enrollment website.



Scroll down to reveal additional content.



Move to next or previous page.



See additional details.

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Navigate to content and outside resources.



View all pages or go to a specific page.



Scroll up or down within a block of content.



Find content by searching for specific words or phrases.

Vision contributions

Employee Only

= \$5.51 per month

Employee + Spouse/Domestic Partner

= \$11.12 per month

Employee + Child(ren)

= \$11.90 per month

Employee + Spouse/Domestic Partner + Child(ren)

= \$19.01 per month



To be eligible for an HSA:

- You must not be enrolled in Medicare.
- You cannot be claimed as a dependent on someone else's tax return.
- You or your spouse cannot have a traditional Flexible Spending Account or Health Care Reimbursement Account (HCRA). You may, however, have a Limited-use FSA.

Note that HSA eligibility and contribution limits are determined monthly, not annually. Therefore, for each month you participate in the MAP Plus Option 2 and meet other HSA eligibility requirements, you are eligible for contributions that are 1/12 of the applicable annual amount. As an example, if you enrolled in the MAP Plus Option 2 as of July 1, 2020, you would have contributions limited to 50% of the IRS annual limits for 2020. However, there is a "full contribution rule" that allows you to be eligible for the full-year contribution amount. It requires that you remain in MAP Plus Option 2 coverage and meet all other HSA eligibility requirements through the end of the year and the next full calendar year. As an example, if you enrolled in the MAP Plus Option 2 as of July 1, 2020, you would be eligible for the full 2020 annual HSA contribution limit as long as you remained in the MAP Plus Option 2 and continued to meet all other HSA eligibility requirements through the end of 2021.

Annual PPA credits:

- **Pay credits:** 5% of your qualifying compensation for the year, including your Performance Award.
- **Interest credits:** Interest on your PPA balance, credited to your account on December 31 of each year (interest credit rate is determined as of the last business day of the September immediately preceding the plan year, based on a six-month treasury bill rate plus 1.5%).

Vesting occurs after three years, provided you work at least 1,000 hours in each of the three years. Once vested, you will be eligible to take the value of your PPA as a lump sum or monthly annuity after you leave the company.

For **additional details**, review the Summary Plan Description on the [Benefits & Well-being site](#).