



Spouse/Domestic Partner Insurance Rules

Considering enrolling a Spouse/Domestic Partner in medical coverage? In this document you'll find Spouse/Domestic Partner insurance rules.

If your Spouse/Domestic Partner **works for Dow**:*

- Active employees may enroll separately for medical benefits, or one of you may enroll and carry the other as a dependent. If you each enroll separately, your deductibles and out-of-pocket amounts will be calculated separately.
- If you each enroll separately, either of you, but not both, may enroll eligible dependent children.

If your Spouse/Domestic Partner **works for a company other than Dow — which will include the Agriculture Company (future Corteva Agriscience™) and Specialty Products Company (future DuPont™) after Dow becomes a new independent company**:*

- If your Spouse/Domestic Partner is employed full time and is eligible for subsidized group health coverage through their employer, you may not cover your Spouse/Domestic Partner as a dependent under a Dow plan, unless he or she has enrolled in their employer's subsidized group health plan.
- If your Spouse/Domestic Partner's employer does not provide a subsidy for medical premiums or your Spouse/Domestic Partner is considered a part-time employee by his/her employer, your Spouse/Domestic Partner is not required to enroll in his or her employer's plan in order to have coverage under a Dow plan.

If your Spouse/Domestic Partner has **retired from Dow (including Dow Corning)**:*

- Your retired Spouse/Domestic Partner may waive benefits and be covered as a dependent under your plan. A Dow/UCC retiree cannot carry an active Dow employee as a dependent.

If your Spouse/Domestic Partner **retired from a company other than Dow (including Dow Corning)**:*

- If your Spouse/Domestic Partner is retired and eligible for subsidized retiree health coverage through their employer, you may not cover your Spouse/Domestic Partner as a dependent under a Dow* or UCC* plan unless he or she has enrolled in their employer's subsidized retiree health plan.
- If your Spouse/Domestic Partner's employer does not provide a subsidy for medical premiums, your Spouse/Domestic Partner is not required to enroll in their employer's plan in order to have coverage under a Dow plan.

* *In the context of the active employee medical plans sponsored by The Dow Chemical Company, "Dow" refers to the Participating Employers of The Dow Chemical Company Medical Care Program. In the context of the retiree medical plans sponsored by The Dow Chemical Company, Union Carbide Corporation or Dow Corning Corporation, "Dow" refers to the Participating Employers of The Dow Chemical Company Retiree Medical Care Program, the Rohm and Haas Company Retiree Medical Care Program and Dow Corning Corporation Retiree Medical Program, and "UCC" refers to the Participating Employers of the Union Carbide Corporation Retiree Medical Care Program.*

This communication is not intended to be a complete description of the benefit plans or the Spouse/Domestic Partner insurance rules under the plans. If there are discrepancies between (a) information in this communication and any oral or written representations made by anyone regarding a plan and (b) the Summary Plan Descriptions (SPD) and other legal documents of any of the plans, the SPD and other legal documents will govern. Dow reserves the right to amend, modify, and terminate the plans at any time in its sole discretion.