



Childcare Assistance Program

Dow believes all employees should be able to afford childcare costs. That is why, as part of our Total Rewards offerings, Dow announced the creation of the Childcare Assistance Program. Through the Childcare Assistance Program, Dow offers financial assistance for U.S. employees who qualify, based on annual base pay and/or job grade.

Eligibility

Employees who meet the following criteria are eligible under the Program for the current calendar year:

- Are currently aligned to a job profile that is a Compensation Grade AA, 01, 02, or 03 -OR- Make less than the Base Pay salary threshold for applicable plan year:
 - Plan year 2025: \$88,000
- To receive the benefit, you must make an election during benefits enrollment and attest that you will incur qualified dependent care expenses during the Plan Year.
- If collectively bargained-for, the union agreement provides for participation in the Program.

If you meet all of the eligibility criteria listed above, Dow will contribute up to \$1,500 to your Dependent Care Flexible Spending Account (DCFSA) that will allow you to reimburse yourself for certain childcare or other dependent day care expenses (as approved by the IRS) incurred while you (and your spouse, if applicable) work or attend school full-time during the Plan Year.

Qualifying life event

New hires or existing employees who have a qualifying life event meeting the requirements will receive the following:

- A full or prorated contribution to their DCFSA account based on your hire/eligibility date:

Month Hired	Amount of DCFSA Contribution
January - March	Full year amount (\$1,500)
April - June	75% of full year amount (\$1,125)
July – September	50% of full year amount (\$750)
October - December	25% of full year amount (\$375)

The IRS limits DCFSA contributions to \$5,000 annually. To ensure you do not contribute more than the annual IRS limit, Dow will automatically stop all personal contributions once \$5,000 has been deposited into your DCFSA.

Dual career Dow families

For dual career Dow families, only one Dow employee may enroll for the Childcare Assistance Program.