

Dow Voorzieningsfonds



Together
we care

Brochure Voorzieningsfonds

In this brochure you will find all the relevant information about Dow Voorzieningsfonds, such as the main changes to the regulations, how to submit an application and of course, the regulations themselves.

Tip: save this brochure with your other insurance papers.



Updates and Expansion of Reimbursements

Social Fund - Outlook for 2026

We look back with pride on 2025, a year in which an increasing number of participants found their way to the Social Fund. At the same time, we look ahead to 2026, a year in which the Social Fund aims to further strengthen its role as a social safety net for our participants: employees and retirees.

The Board of the Social Fund has reviewed the regulations and has renewed and expanded the reimbursement provisions in several areas. In doing so, account has been taken of the applications received, as well as developments in treatment options and changes in health insurance coverage.

New in 2026 is that the Fund has reduced the contribution by 50% as of January 1. Also new in 2026 is the budget that is made available to reimburse the costs of vaccination to prevent shingles, specifically for employees, retirees, and their partners aged 60 and over. With this initiative, we respond to current health needs and provide additional protection for this target group over the age of 60.

The regulations are available online and will be updated on an interim basis where necessary. The most up-to-date version can always be found at www.dowvoorzieningsfonds.nl

Of course, it is not possible to capture all circumstances in regulations. If you are faced with unexpectedly higher medical costs or related social expenses and your situation is not addressed in the regulations, please do not hesitate to submit a reimbursement request to the Social Fund. The Board will then discuss and assess your application on an anonymized basis.

If you feel that certain elements are missing from our regulations, we welcome your suggestions. This year, we have set ourselves the goal of further simplifying and modernizing the application and administrative process. In 2026, we aim to make paper-based applications as digital as possible. We want to do this in a way that keeps submitting an application straightforward and accessible for everyone.

We are, and will continue to be, a Fund of and for each other. For more than 3,000 participants (and their family members registered at the same address) we provide support where regular services fall short. Please continue to make use of the Fund and always consult the regulations before submitting an application.

On behalf of the Board,

Albert Eggermont
Chairman, Dow Social Fund

Dow Voorzieningsfonds

At some time, you may be faced with unexpected costs due to a necessary medical event or the relevant social problems. In some cases, these costs may not be insurable or can be reimbursed within the existing system*. As Dow Voorzieningsfonds, we like to offer financial assistance in such cases. The regulations are adopted in this brochure, so you can see if you can make a claim on the fund and how this works. Also take a look at the website, where everything is explained in detail.

www.dowvoorzieningsfonds.nl

* See conditions of the costs



Joining as a member?

It is possible to register with one of the Dow branches in the Netherlands up to one year after commencement of employment. The contribution is € 0,50 per month. Which means that you, the employee, including your partner and/or children up to the age of 30 that are registered on the same address, are entitled to the fund.

Are you retiring or becoming incapacitated for work? In that case, too, you will retain the same rights to the fund. All conditions are stated in the regulations.

Main changes

The regulations are updated periodically, allowing for changes in health insurance and social legislation. Read the regulations carefully to find the options for reimbursement.



This is how you submit an application!

- 1 Do the online pre-scan**
On www.dowvoorzieningsfonds.nl or read the regulations in this brochure and see whether your application applies to the fund.
- 2 Will the application be eligible?**
Then download the application form from the website.
- 3 The application must be complete and submitted on time**
Make sure you always enclose the original invoice / proof of payment with the application health insurance claim statement or judgment and notification of the Municipality's WMO department (e.g. when purchasing appliances) and submit it on time, i.e. within 5 months after the end of the relevant calendar year!
- 4 Minimum requirements for statements and invoices**
To be able to reimburse your costs from the fund, your invoice or statement must include: Invoice number and date; name and address of the care provider or service supplier; registration or identification number of the provider; full name, address, and date of birth of patient; date of the treatment; brief description of the treatment or medication; cost per treatment.
- 5 Send the application form by post**
Together with the necessary documents to the secretariat within 5 months of the end of the calendar year in question.

Postal address:

Dow Voorzieningsfonds
Herbert H. Dowweg 5, 4542 NM HOEK
Occupational Health and Safety Service
Neely Center Port 451/0.5.



**Do the
online
pre-scan!**



Conditions with regard to costs

The application costs must meet a number of conditions:

- costs that are not or partially reimbursed by Zilveren Kruis Dow (supplementary Excellent) health insurance, and;
- costs not reimbursed by a government agency either, or only partly (e.g. Wmo via municipality), and;
- Minimum amount of €100, and;
- Statutory personal contribution, statutory excess and patient contribution (Belgium) are not eligible for reimbursement (unless otherwise determined by the Board).

Does the application not comply with the regulations?

The regulations may not always match your application, in which case the board of the social fund will decide, with due observance of reasonableness and medical necessity, whether the application will be processed.

www.dowvoorzieningsfonds.nl



The regulations

Stichting Dow Voorzieningsfonds
for employees of Dow
in the Netherlands

1 GENERAL

A Stichting Dow Voorzieningsfonds (hereinafter referred to as “Voorzieningsfonds”) is in place for the employees of the Dow Benelux Ltd (in the Netherlands) and its affiliated companies. The board of the social fund reserves the right to change these regulations at any time.

2 PURPOSE

The purpose of the social fund is to provide financial assistance to its participants, who incur special costs due to necessary medical events and/or related social problems, costs which are not insurable or which can be reimbursed within the existing system.

3 PARTNERSHIP

For the purposes of these rules, ‘participant’ means:

- an employee of the Dow Benelux Ltd (working in the Netherlands) or its affiliated companies after registration during active service including the resident partner and/or children up to the age of 30 of the employee that are registered on the same address as the employee.
Registration is possible up to a maximum of one year after commencement of employment;
- a retired and incapacitated employee who, on request, remains a member after termination of the employment, including the cohabiting partner and/or children up to the age of 30 of the ex-employee who are registered on the same address as the ex-employee;
Requests for continued participation can be made no later than 3 months after termination of employment
- cohabiting partner and/or children up to the age of 30 of deceased employees who remain participants on request;
Requests for continued participation can be made no later than 3 months after the employee’s death.
- remaining partners and/or children up to 30 years of age of employees assigned abroad, who are members of the Voorzieningsfonds.
Expats are excluded.

The contribution per (former) employee is € 0,50 per month.

There will be no refund of contributions paid upon termination of membership.

4 APPLICATION PROCEDURE

Application forms are available at www.dowvoorzieningsfonds.nl under Submit Application and via the secretary of the Voorzieningsfonds at the Dow Benelux Health and Safety Department, Netherlands tel. 0115-673622 or by e-mail FTNVZFO@dow.com. The secretariat can be reached Monday through Wednesday and Friday from 1 p.m. to 4 p.m..

Applications should be accompanied by original itemized bills and and claim summary health insurance/ rejection of health insurance/ notification and judgment of WMO.

Bills and receipts that exceed 5 months from the end of the calendar year in question will no longer be considered. The fully completed application form with attachments should be sent by post after completion to the Secretary of the Voorzieningsfonds, Dow Benelux Health and Safety Department, H.H. Dowweg 5, Neely Building / Haven 451, 4542 NM Hoek. The board meets on a quarterly basis and applications are discussed. This is followed by feedback on the application. So after submitting your application, it may take some time before you get an answer!

If the application is not accepted, the original documents will be returned to the applicant and a copy will remain in the administration.

The records of the Voorzieningsfonds will be kept for 7 years. The records for any calendar year will be destroyed thereafter, upon approval at the Voorzieningsfonds board meeting.

5 TERMS AND CONDITIONS

Eligible costs which are not or partially reimbursed under the applicable collective Zilveren Kruis Basic Insurance with the Dow Excellent package, as concluded by the company with the insurer and not or partially reimbursed by a government agency.

Costs must always be presented to the health insurer or municipality (WMO) first.

Statutory personal contribution, obligatory deductible excess and copayment (Belgium) are not eligible for reimbursement. Unless otherwise determined by the board.

Applications are considered from a total amount of €100 incurred at your own expense.

The board of the Voorzieningsfonds applies the following guidelines when assessing the applications below:

1. Resources

- Care aids (e.g., stair elevators and special wheelchairs) that are not reimbursed on the basis of the applicable collective health insurance or Wmo may be eligible for reimbursement, a medical referral is provided. This is subject to a payment of 50% of the costs with a maximum of €1,000 per family per calendar year.
- Scoot mobiles after assessment by the board.

2. Allergy

- 75% once only for necessary adjustments to the interior due to allergy up to a maximum of € 1,000.

3. Therapy prescribed by a general practitioner or specialist for diagnosed learning and behavioral disorders in children

- 50% of the costs, including the costs of the diagnosis, after assessment and approval by the Board with a maximum of € 750 per child per calendar year with a maximum of 2 calendar years.

4. Dental costs

- Dental costs 75% reimbursement per person from € 1,250 with a maximum contribution of € 1,500 per calendar year.
- For members up to 22 years of age, above average costs for orthodontics (dental regulation + second opinion) from the reimbursement made by the collective health insurance + Dow supplementary package above € 3,000 with a maximum of € 1,000 during the entire membership.

5. In vitro fertilization

- 75% of the Dutch rate concerning the treatments that are not reimbursed on the basis of the applicable collective healthcare insurance, with a maximum of 3 treatments during the membership.

6. Adoption

- 50% of the costs related to the procedure for adoption after assessment by the board, up to a maximum of € 5,000.

7. Eye correction by laser technique up to diopter -6

- After reimbursement under the collective health insurance, 75% up to a maximum amount of € 1,500 per person

8. Lens implants

- After a reimbursement under the collective health insurance 50% up to a maximum amount of € 1,500 per person.

9. Eyelid correction not medically necessary (non-insured care)

- 50% of the costs with a maximum of €500 for both eyes per person.

10. Accommodation costs: in case of admission of a family member to a (psychiatric) hospital

- 50% of the reasonable accommodation costs of the partner, a child, father/mother in a standard hotel room up to a maximum of € 750. Costs above € 750 after assessment by the board.

11. Transport costs for visiting family members in (psychiatric) hospital, hospice and nursing home, according to the ANWB route planner

- from 20 to 50 km one way up to a maximum of 2 years, and with a maximum of € 2,500 per family per year. Km reimbursement € 0.23
- Tunnel costs 100%
- Public transport 2nd class 100%
- Parking costs 100%.

12. Medically necessary plastic surgery not fully reimbursed by the health care insurer

- 50% of the costs with a maximum of € 1,500 per person per calendar year after assessment by the board.

13. Abdominoplasty after medically necessary Gastric Bypass not (fully) reimbursed by the health insurer.

- 50% of the costs with a maximum of € 2,000 per person.

14. Hairworks

- After reimbursement by the collective health-care insurance up to € 750. For children up to 18 years 100%.

15. Volunteer-care agent

- After reimbursement on the basis of the collective health-care insurer up to a maximum amount of € 500 per year for additional support from the volunteer-care agent affiliated with the professional association.

16. FreeStyle Libre

- 50% with a maximum reimbursement of € 800 per person per year.

17. Alternative therapy

- For reimbursement of alternative medicine, the practitioner must meet the conditions set by Dow's collective health insurer. This means the practitioner must be recognized by the collective health insurer and (partially) reimbursed. The consultations must occur in the context of a medical impairment. The maximum reimbursement is €40 per day after settlement of the reimbursement possible through Dow's additional insurance. The maximum reimbursement is €400 per person per calendar year.

18. Shingles vaccination

- Members aged 60 and older who are not eligible for reimbursement based on a medical indication can receive a one-time reimbursement of €100 per person. For this purpose, the fund makes €2,500 available per quarter in 2026.

Dow Voorzieningsfonds will recover the consequences particularly with regard to levying wage tax, national, employee insurance and health insurance contributions, of the participant's breach of these regulations.

Where not provided for in this scheme, the Board of the social fund will decide in accordance with reasonableness and medical necessity.

www.dowvoorzieningsfonds.nl

More info?
Please check
the website

