## 2020 Retiree Medical Premiums and Coverage Summary

### California
Kaiser Foundation Health Plan, Inc.
1-800-443-0815; [www.kaiserpermanente.org](http://www.kaiserpermanente.org)

### If You Retired With Full Service: 2020 Monthly Premiums

This chart shows your monthly premium. (Please refer to the definition of Full Service, which can be found in the Summary Plan Description located at [www.dowbenefits.com](http://www.dowbenefits.com).)

<table>
<thead>
<tr>
<th></th>
<th>Retiree Only</th>
<th>Retiree + SP of Record / DP of Record</th>
<th>Retiree + Child(ren)</th>
<th>Retiree + SP of Record / DP of Record + Child(ren)</th>
</tr>
</thead>
<tbody>
<tr>
<td>You and your SP of Record/DP of Record both are Pre-Medicare Eligible</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>You are Medicare Eligible and your SP of Record/DP of Record is Pre-Medicare Eligible or vice versa</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>You and your SP of Record/DP of Record both are Medicare Eligible</td>
<td>$124.50</td>
<td>$249.00</td>
<td>N/A</td>
<td>N/A</td>
</tr>
</tbody>
</table>

### If You Do Not Have Full Service

Go to the Dow Retiree Medical Premium Calculator, which can be found at [www.dowbenefits.com](http://www.dowbenefits.com).

**Please note:** Pre-Medicare Eligible refers to Retirees and their Spouses of Record / Domestic Partners of Record who are neither age 65 or older, nor disabled as determined by Social Security. Medicare Eligible refers to Retirees and their Spouses of Record / Domestic Partners of Record who are age 65 or older and eligible for Medicare or who are eligible for Medicare due to disability prior to age 65.

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The foregoing descriptions provide only general information about Dow's applicable compensation and benefits programs. You should refer to the plan document and summary plan description of the applicable plan for a more complete description of the plan's terms. If there is any conflict between the information provided above and the plan document or summary plan description for the applicable plan, the plan document or summary plan description will govern. This summary in no way alters any employee’s status as an “at will” employee of Dow and does not create any third-party beneficiary rights, or any right to employment or continued employment with Dow or any of its affiliates. Dow reserves the right to amend or terminate the terms of the foregoing plans in accordance with their terms.
Enrollment in a Medicare HMO or disenrollment from a Medicare HMO is not effective without a valid enrollment / disenrollment from the Medicare HMO. Effective date of the enrollment is determined by the Medicare HMO. Contact the Dow Retiree Service Center at 800-344-0661 to complete this process.

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If you are interested in this HMO, please call them directly to verify that it is available in the county in which you live.

<table>
<thead>
<tr>
<th>HMO Coverages</th>
<th>Pre-Medicare Eligible</th>
<th>Medicare Eligible</th>
</tr>
</thead>
<tbody>
<tr>
<td>Deductible: Individual</td>
<td>None</td>
<td>None</td>
</tr>
<tr>
<td>Deductible: Family</td>
<td>None</td>
<td>None</td>
</tr>
<tr>
<td>Out-of-Pocket Max: Individual</td>
<td>$1,500</td>
<td>$3,000</td>
</tr>
<tr>
<td>Out-of-Pocket Max: Family</td>
<td>$15 copay</td>
<td>$15 copay</td>
</tr>
<tr>
<td>Physician Visit</td>
<td>$15 when referred</td>
<td>$15 copay</td>
</tr>
<tr>
<td>Chiropractic Visit</td>
<td>Covered at 100%</td>
<td>Covered at 100%</td>
</tr>
<tr>
<td>Routine Physical Exam</td>
<td>Covered at 100%</td>
<td>Covered at 100%</td>
</tr>
<tr>
<td>Routine Gynecological Exam</td>
<td>Covered at 100%</td>
<td>Covered at 100%</td>
</tr>
<tr>
<td>Routine Mammography</td>
<td>Covered at 100%</td>
<td>Covered at 100%</td>
</tr>
<tr>
<td>Inpatient Hospital</td>
<td>$100 copay per admission</td>
<td>$100 copay per admission</td>
</tr>
<tr>
<td>Emergency Room</td>
<td>$50 copay, waived if admitted</td>
<td>Covered 100%</td>
</tr>
<tr>
<td>Urgent Care</td>
<td>$15 copay</td>
<td>$15 copay</td>
</tr>
<tr>
<td>Outpatient Surgery: Hospital</td>
<td>$150 copay per procedure</td>
<td>Covered 100%</td>
</tr>
<tr>
<td>Outpatient X-Ray</td>
<td>Covered 100%</td>
<td>Covered 100%</td>
</tr>
<tr>
<td>Outpatient Lab</td>
<td>Covered 100%</td>
<td>Covered 100%</td>
</tr>
<tr>
<td>Mental Health: Inpatient</td>
<td>$100 copay per admission</td>
<td>Detox and rehab: $100 copay per admit</td>
</tr>
<tr>
<td>Mental Health: Outpatient</td>
<td>$15 individual copay, $7 group copay; no visit limit</td>
<td>$20 individual, $5 group copay, no visit limit</td>
</tr>
<tr>
<td>Substance Abuse: Inpatient</td>
<td>Detox and rehab: $100 copay per admit</td>
<td>Covered at 80% per item, must be in accordance with DME formulary guidelines</td>
</tr>
<tr>
<td>Substance Abuse: Outpatient</td>
<td>$20 individual, $5 group copay, no visit limit</td>
<td>Covered at 80% per item, must be in accordance with DME formulary guidelines</td>
</tr>
<tr>
<td>Durable Medical Equip and Max</td>
<td>Covered at 80% per item, must be in accordance with DME formulary guidelines</td>
<td>Covered at 80% per item, must be in accordance with DME formulary guidelines</td>
</tr>
<tr>
<td>Pharmacy: Generic Drug</td>
<td>$10 for up to a 30-day supply, $20 for a 31-60 day supply, or $30 for a 61-100 day supply</td>
<td>$20 individual, $5 group copay, no visit limit</td>
</tr>
<tr>
<td>Pharmacy: Brand Name</td>
<td>$20 for up to a 30-day supply, $40 for a 31-60 day supply, or $60 for a 61-100 day supply</td>
<td>Covered at 80% per item, must be in accordance with DME formulary guidelines</td>
</tr>
<tr>
<td>Pharmacy: Mail Order</td>
<td>Generic: $10 for up to a 30-day supply or $20 for a 31-100 day supply; Brand: $20 for up to a 30-day supply or $40 for a 31-100 day supply</td>
<td>Covered at 80% per item, must be in accordance with DME formulary guidelines</td>
</tr>
</tbody>
</table>

Note: Except in certain emergency situations, HMO members must receive care and treatment through participating Providers in order to qualify for HMO benefits. Please refer to specific HMO benefits booklets for further details.