2020 Dow COBRA Monthly Medical Cost and Coverage Summary - Michigan

Plan Basics

Plan Name	MAP Plus - Option 1 Low Deductible	MAP Plus - Option 2 High Deductible	Blue Care Network of Michigan
Contact Information	888-488-4488 610-336-1000 outside U.S. www.aetna.com	888-488-4488 610-336-1000 outside U.S. www.aetna.com	800-662-6667 www.bcbsm.com

Plan Costs

Plan Name	MAP Plus - Option 1 Low Deductible	MAP Plus - Option 2 High Deductible	Blue Care Network of Michigan
Employee Only			
Subsidized Rates[1]	$129.00	$30.00	$100.00
COBRA Rates	$697.09	$308.12	$560.42
Employee + Spouse/Domestic Partner			
Subsidized Rates[1]	$296.00	$69.00	$230.00
COBRA Rates	$1,394.17	$616.25	$1,120.84
Employee + Child(ren)			
Subsidized Rates[1]	$254.00	$59.00	$197.00
COBRA Rates	$1,198.99	$529.97	$963.91
Employee + Spouse/DP + Child(ren)			
Subsidized Rates[1]	$436.00	$101.00	$338.00
COBRA Rates	$2,056.40	$908.97	$1,653.23

1) Note: If you are paid bi-weekly and would like to calculate your per-pay premium, multiply the monthly premium amount by 12 and divide by 26 (the number of pay periods for 2020).

Annual Plan Limits

Plan Name	MAP Plus - Option 1 Low Deductible		MAP Plus - Option 2 High Deductible		Blue Care Network of Michigan
Network Type	**In-Network**	**Out-of-Network**	**In-Network**	**Out-of-Network**	**In-Network**
Deductible: Individual	$125	$500	$2,000	$4,000	None
Deductible: Family	EE+1: $250 EE+2 or more: $375	EE+1: $1,000 EE+2 or more: $1,500 Note: Benefits paid based on Plan Allowable Amount after annual deductible.	$4,000 with max of $2,800 for one person	$8,000	None
Out-of-Pocket Maximum: Individual (includes deductible)	4% of base salary up to a maximum of $8,150	8% of base salary	$4,000	$8,000	$6,450
Out-of-Pocket Maximum: Family (includes deductible)	8% of base salary up to a maximum of $16,300	12% of base salary	$8,000	$16,000	$12,900

Office Visits

Plan Name	MAP Plus - Option 1 Low Deductible		MAP Plus - Option 2 High Deductible		Blue Care Network of Michigan
Network Type	**In-Network**	**Out-of-Network**	**In-Network**	**Out-of-Network**	**In-Network**
Physician Visit	$20 primary/$50 specialist copay	Covered at 70% after deductible	Covered at 80% after deductible	Covered at 60% after deductible	$15 copay (PCP); $30 copay (specialist)
Dow Family Health Center Physician Visit	$10 copay	N/A	Subject to deductible and coinsurance	N/A	$10 copay
Chiropractic Visit	Covered at 85% after deductible; 30 visit max	Covered at 70% after deductible; 30 visit max	Covered at 80% after deductible; 30 visit max	Covered at 60% after deductible; 30 visit max	$30 copay
Well Baby Care	Covered at 100%	Covered at 100%	Covered at 100%	Covered at 100%	Covered at 100%
Routine Physical Exam	Covered at 100%	Covered at 100%	Covered at 100%	Covered at 100%	Covered at 100%
Routine Gynecological Exam	Covered at 100%	Covered at 100%	Covered at 100%	Covered at 100%	Covered at 100%
Routine Mammography	Covered at 100%	Covered at 100%	Covered at 100%	Covered at 100%	Covered at 100%
Telemedicine	$20 copay	N/A	$40 consult fee until deductible is met, then subject to coinsurance	N/A	N/A

Maternity Care

Plan Name	MAP Plus - Option 1 Low Deductible		MAP Plus - Option 2 High Deductible		Blue Care Network of Michigan
Network Type	**In-Network**	**Out-of-Network**	**In-Network**	**Out-of-Network**	**In-Network**
Pre/Post-Natal Maternity office visit	Covered at 100%	Covered at 100%	Covered at 100%	Covered at 100%	$0 copay routine pre-natal visit; $15 copay post-natal visit
Maternity: Inpatient Delivery	$250 copay, covered at 85% after deductible	Covered at 70% after deductible	Covered at 80% after deductible	Covered at 60% after deductible	$250 copay/admission

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Hospital Services

Plan Name	MAP Plus - Option 1 Low Deductible		MAP Plus - Option 2 High Deductible		Blue Care Network of Michigan
Network Type	**In-Network**	**Out-of-Network**	**In-Network**	**Out-of-Network**	**In-Network**
Inpatient Hospital	$250 copay, covered at 85% after deductible	Covered at 70% after deductible	Covered at 80% after deductible	Covered at 60% after deductible	$250 copay
Emergency Room	$100 copay, covered at 85% after deductible	$100 copay, covered at 85% after deductible	Covered at 80% after deductible	Covered at 80% after deductible	$100 copay, waived if admitted, however, inpatient copay will apply
Outpatient Surgery: Hospital	Covered at 85% after deductible	Covered at 70% after deductible	Covered at 80% after deductible	Covered at 60% after deductible	$100 copay
Outpatient X-Ray	Covered at 85% after deductible	Covered at 70% after deductible	Covered at 80% after deductible	Covered at 60% after deductible	Covered at 100%
Outpatient Lab	Covered at 100%	Covered at 70% after deductible	Covered at 80% after deductible	Covered at 60% after deductible	Covered at 100%
Urgent Care	$20 copay after deductible	Covered at 70% after deductible	Covered at 80% after deductible	Covered at 60% after deductible	$15 copay

Mental Health / Substance Abuse

Plan Name	MAP Plus - Option 1 Low Deductible		MAP Plus - Option 2 High Deductible		Blue Care Network of Michigan
Network Type	**In-Network**	**Out-of-Network**	**In-Network**	**Out-of-Network**	**In-Network**
Mental Health: Inpatient	$250 copay; covered at 85% after deductible	Covered at 70% after deductible	Covered at 80% after deductible	Covered at 60% after deductible	Covered at 100% when authorized; unlimited days
Mental Health: Outpatient	$20 copay	Covered at 70% after deductible	Covered at 80% after deductible	Covered at 60% after deductible	$15 copay when authorized; unlimited visits
Substance Abuse: Inpatient	$250 copay; covered at 85% after deductible	Covered at 70% after deductible	Covered at 80% after deductible	Covered at 60% after deductible	Covered at 100% when authorized; unlimited days
Substance Abuse: Outpatient	$20 copay	Covered at 70% after deductible	Covered at 80% after deductible	Covered at 60% after deductible	$15 copay when authorized; unlimited visits

Ancillary Services

Plan Name	MAP Plus - Option 1 Low Deductible		MAP Plus - Option 2 High Deductible		Blue Care Network of Michigan
Network Type	**In-Network**	**Out-of-Network**	**In-Network**	**Out-of-Network**	**In-Network**
Durable Medical Equipment and Maximum	Covered at 85% after deductible	Covered at 70% after deductible	Covered at 80% after deductible	Covered at 60% after deductible	Covered at 80%

Prescription Coverage

Plan Name	MAP Plus - Option 1 Low Deductible		MAP Plus - Option 2 High Deductible		Blue Care Network of Michigan
Network Type	**In-Network**	**Out-of-Network**	**In-Network**	**Out-of-Network**	**In-Network**
Important Information	If a generic drug is available, you are responsible for the generic coinsurance plus the difference in cost between the brand-name and generic drug, plus any deductible. After an initial retail prescription and two refills, coinsurance will go up to 50% unless you use mail order. This does not apply to your Out-of-Pocket Maximum. Certain drugs require pre-certification and/or step therapy. Specialty drug cost sharing differs.		Certain preventive medications are covered with no deductible (in-network 80% and out-of-network 60%). If a generic drug is available, you are responsible for the generic coinsurance plus the difference in cost between the brand-name and generic drug, plus any deductible. Certain drugs require pre-certification and/or step therapy.		
Pharmacy Limits	Rx deductible: $100/$200/$300 Rx Out-of-Pocket Max combined with medical		Deductible and Out-of-Pocket Maximum combined with medical		
Pharmacy: Generic Drug	Covered at 80% after deductible	Covered at 80% up to the Plan Allowable Amount after deductible	Covered at 80% after deductible	Covered at 60% after deductible	$10 copay, 30-day supply
Pharmacy: Brand Name	Covered at 80% preferred brand/70% non-preferred brand after deductible	Covered at 80% preferred brand/70% non-preferred brand (after deductible) of Plan Allowable Amount	Covered at 80% after deductible	Covered at 60% after deductible, no coverage for Specialty Rx if non-network pharmacy is used	$20 formulary copay, non-formulary not covered, 30-day supply (closed formulary)
Dow Family Health Center Pharmacy	$2 copay per script. For maintenance medication, available for up to 3 fills. After 3 fills, must switch to mail order pharmacy. For non-maintenance Rx, $2 copay per script, subject to certain Rx	N/A	Before deductible, scheduled cost of drug. After deductible, $2 copay per script	N/A	$2 for covered and carried pharmacy drugs
Mail Order Limits	Rx deductible: None Rx Out-of-Pocket Max combined with medical		Deductible and Out-of-Pocket Maximum combined with medical		
Mail Order	Covered at 80% generic and preferred brand, 70% non-preferred brand		Covered at 80% after deductible		$20 generic, $40 formulary, non-formulary not covered, 90 day supply

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.