2024 Dow Medical Premiums and Coverage Summary - Low and High Deductible Medical Plans

Plan Basics

Plan Name	Low Deductible Medical Plan	High Deductible Medical Plan
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

Plan Costs

Plan Name	Low Deductible Medical Plan	High Deductible Medical Plan
Employee Only		
Full Time (Non-tobacco / Tobacco user)	$158 / $208	$43 / $93
Less Than Full Time: 30 - 39 hours/week (Non-tobacco / Tobacco user)	$209 / $259	$120 / $170
Less Than Full Time: 20 - 29 hours/week (Non-tobacco / Tobacco user)	$418 / $468	$240 / $290
Employee + Spouse/Domestic Partner		
Full Time (Non-tobacco / Tobacco user)	$363 / $413	$99 / $149
Less Than Full Time: 30 - 39 hours/week (Non-tobacco / Tobacco user)	$418 / $468	$240 / $290
Less Than Full Time: 20 - 29 hours/week (Non-tobacco / Tobacco user)	$836 / $886	$480 / $530
Employee + Child(ren)		
Full Time (Non-tobacco / Tobacco user)	$312 / $362	$85 / $135
Less Than Full Time: 30 - 39 hours/week (Non-tobacco / Tobacco user)	$359 / $409	$206 / $256
Less Than Full Time: 20 - 29 hours/week (Non-tobacco / Tobacco user)	$719 / $769	$413 / $463
Employee + Spouse/DP + Child(ren)		
Full Time (Non-tobacco / Tobacco user)	$534 / $584	$145 / $195
Less Than Full Time: 30 - 39 hours/week (Non-tobacco / Tobacco user)	$617 / $667	$354 / $404
Less Than Full Time: 20 - 29 hours/week (Non-tobacco / Tobacco user)	$1,234 / $1,284	$709 / $759

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 2024).

Annual Plan Limits

Plan Name	Low Deductible Medical Plan		High Deductible Medical Plan	
Network Type	**In-Network**	**Out-of-Network**	**In-Network**	**Out-of-Network**
Deductible: Individual	$125	$500	$2,000	$4,000
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 $3,200 for one person	$8,000
Out-of-Pocket Maximum: Individual (includes deductible)	4% of base salary up to a maximum of $9,450	8% of base salary	$4,000	$8,000
Out-of-Pocket Maximum: Family (includes deductible)	8% of base salary up to a maximum of $18,900	12% of base salary	$8,000	$16,000

Office Visits

Plan Name	Low Deductible Medical Plan		High Deductible Medical Plan	
Network Type	**In-Network**	**Out-of-Network**	**In-Network**	**Out-of-Network**
Physician Visit	$20 primary/$50 specialist copay	Covered at 70% after deductible	Covered at 80% after deductible	Covered at 60% after deductible
Dow Family Health Center Physician Visit	$10 copay; applicable in geographies with a Dow Family Health Center	N/A	Subject to deductible and coinsurance; applicable in geographies with a Dow Family Health Center	N/A
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
Well Baby Care	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%
Routine Gynecological Exam	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%
Telemedicine	$20 copay	N/A	$56 consult fee until deductible is met, then subject to coinsurance	N/A

Maternity Care

Plan Name	Low Deductible Medical Plan		High Deductible Medical Plan	
Network Type	**In-Network**	**Out-of-Network**	**In-Network**	**Out-of-Network**
Pre/Post-Natal Maternity Office Visit	Covered at 100%	Covered at 100%	Covered at 100%	Covered at 100%
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

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Hospital Services				
Plan Name	**Low Deductible Medical Plan**		**High Deductible Medical Plan**	
Network Type	**In-Network**	**Out-of-Network**	**In-Network**	**Out-of-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
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
Outpatient Surgery: Hospital	Covered at 85% after deductible	Covered at 70% after deductible	Covered at 80% after deductible	Covered at 60% after deductible
Outpatient X-Ray	Covered at 85% after deductible	Covered at 70% after deductible	Covered at 80% after deductible	Covered at 60% after deductible
Outpatient Lab	Covered at 100%	Covered at 70% after deductible	Covered at 80% after deductible	Covered at 60% after deductible
Urgent Care	$20 copay after deductible	Covered at 70% after deductible	Covered at 80% after deductible	Covered at 60% after deductible

Mental Health / Substance Abuse				
Plan Name	**Low Deductible Medical Plan**		**High Deductible Medical Plan**	
Network Type	**In-Network**	**Out-of-Network**	**In-Network**	**Out-of-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
Mental Health: Outpatient	$20 copay	Covered at 70% after deductible	Covered at 80% after deductible	Covered at 60% after deductible
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
Substance Abuse: Outpatient	$20 copay	Covered at 70% after deductible	Covered at 80% after deductible	Covered at 60% after deductible

Ancillary Services				
Plan Name	**Low Deductible Medical Plan**		**High Deductible Medical Plan**	
Network Type	**In-Network**	**Out-of-Network**	**In-Network**	**Out-of-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

Prescription Coverage				
Plan Name	**Low Deductible Medical Plan**		**High Deductible Medical Plan**	
Network Type	**In-Network**	**Out-of-Network**	**In-Network**	**Out-of-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
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
Dow Family Health Center Pharmacy	$2 copay per script, subject to certain Rx; applicable in geographies with a Dow Family Health Center	N/A	Before deductible, scheduled cost of drug. After deductible, $2 copay per script; applicable in geographies with a Dow Family Health Center	N/A
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	

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.

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