

2025 Retiree Medical Premiums and Coverage Summary

Medicare Advantage UCC MSP

855-344-2209; dow.aetnamedicare.com

If You Retired With Full Service: 2025 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.)

	Retiree Only	Retiree + SP of Record / DP of Record	Retiree + Child(ren)	Retiree + SP of Record / DP of Record + Child(ren)
High Deductible Medical Plan/Medicare Advantage UCC MSP: You are Medicare eligible and your SP of Record/DP of Record both is Pre-Medicare Eligible or vice versa and the Pre-Medicare Eligible one is enrolled in High Deductible Medical Plan	N/A	\$575.02	N/A	\$765.02
Medicare Advantage UCC MSP only: You and your SP of Record/DP of Record both are Medicare Eligible	\$122.02	\$244.04	\$280.65	\$402.67

If You Do Not Have Full Service

Go to the UCC Retiree Medical Premium Calculator, which can be found at 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.

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.

Medicare Advantage UCC MSP

855-344-2209; dow.aetnamedicare.com

Coverages	Medicare Advantage UCC MSP
Deductible: Individual	\$150 per member
Deductible: Family	N/A
Out-of-Pocket Max: Individual	Medical: \$3,400 per member Rx: \$2,000 per member for standard Part D drugs, \$3,100 per member for non-standard Part D drugs
Out-of-Pocket Max: Family	N/A, amounts tracked on per member basis
Physician Visit	Covered at 96% after deductible
Chiropractic Visit	Covered at 96% after deductible
Routine Physical Exam	Covered at 100%
Routine Gynecological Exam	Covered at 100%
Routine Mammography	Covered at 100%
Inpatient Hospital	Covered at 96% after deductible
Emergency Room	\$50 copay
Urgent Care	\$25 copay
Outpatient Surgery: Hospital	Covered at 96% after deductible
Outpatient X-Ray	Covered at 96% after deductible
Outpatient Lab	Covered at 100%
Mental Health: Inpatient	Covered at 96% after deductible
Mental Health: Outpatient	Covered at 96% after deductible
Substance Abuse: Inpatient	Covered at 96% after deductible
Substance Abuse: Outpatient	Covered at 96% after deductible
Durable Medical Equip and Max	Covered at 96% after deductible
Pharmacy: Generic Drug	Covered at 90%
Pharmacy: Brand Name	Covered at 80% preferred, 65% non-preferred
Pharmacy: Mail Order	\$5 / \$80 / \$150 for mail order facility or 90-day supply at CVS Caremark retail pharmacy; other pharmacies: see retail benefit