

2025 Retiree Medical Premiums and Coverage Summary

Michigan

Blue Care Network of Michigan

1-800-450-3680; www.bcbsm.com

If You Retired With Full Service: 2025 Monthly Premiums

This chart shows your monthly premium. (*Full service means you retired after reaching 85 points or 30 years of service or over age 60 with 10 years of service).

	Retiree Only	Retiree + SP of Record/DP of Record	Retiree + Child(ren)	Retiree + SP of Record/DP of Record + Child(ren)
You and your SP of Record/DP of Record both are Pre-Medicare Eligible	\$1,185.00	\$2,370.00	\$2,370.00	\$3,555.00

If You Do Not Have Full Service

Go to the Dow Corning 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.

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.

HMO Coverages	Pre-Medicare Eligible	Medicare Eligible
Deductible: Individual	None	
Deductible: Family	None	
Out-of-Pocket Max: Individual	\$6,450	
Out-of-Pocket Max: Family	\$12,900	
Physician Visit	\$15 copay (PCP); \$30 copay (specialist)	
Dow Family Health Center Physician Visit	\$10 copay	
Chiropractic Visit	\$30 copay	
Routine Physical Exam	Covered at 100%	
Routine Gynecological Exam	Covered at 100%	
Routine Mammography	Covered at 100%	
Inpatient Hospital	\$250 copay	
Emergency Room	\$100 copay, waived if admitted, however inpatient copay will apply	
Urgent Care	\$15 copay	
Outpatient Surgery: Hospital	\$100 copay	
Outpatient X-Ray	Covered at 100%	
Outpatient Lab	Covered at 100%	
Mental Health: Inpatient	Covered at 100% when authorized; unlimited days	
Mental Health: Outpatient	\$15 copay when authorized; unlimited visits	
Substance Abuse: Inpatient	Covered at 100% when authorized; unlimited days	
Substance Abuse: Outpatient	\$15 copay when authorized; unlimited visits	
Durable Medical Equip and Max	Covered at 80%	
Pharmacy: Generic Drug	\$10 copay, 30-day supply	
Pharmacy: Brand Name	\$20 formulary copay, 30-day supply (closed formulary), non-formulary not covered	
Dow Family Health Center Pharmacy	\$2 for covered and carried pharmacy drugs	
Pharmacy: Mail Order	\$20 generic, \$40 formulary, non-formulary not covered, 90 day supply	

Not Available if Medicare Eligible

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.