

2025 Dow Medical Premiums and Coverage Summary - HMOs

Plan Basics		
Plan Name	CIGNA HMO National	Blue Care Network of Michigan
Applicable Geography	Illinois, Ohio, New Jersey, Texas	Michigan
Contact Information	800-CIGNA24 (244-6224) www.cigna.com	800-662-6667 www.bcbsm.com

Plan Costs		
Plan Name	CIGNA HMO National	Blue Care Network of Michigan
Employee Only		
Full Time (Non-tobacco / Tobacco user)	\$318 / \$368	\$100 / \$150
Less Than Full Time: 30 - 39 hours/week (Non-tobacco / Tobacco user)	\$349 / \$399	\$192 / \$242
Less Than Full Time: 20 - 29 hours/week (Non-tobacco / Tobacco user)	\$530 / \$580	\$384 / \$434
Employee + Spouse/Domestic Partner		
Full Time (Non-tobacco / Tobacco user)	\$730 / \$780	\$230 / \$280
Less Than Full Time: 30 - 39 hours/week (Non-tobacco / Tobacco user)	\$803 / \$853	\$384 / \$434
Less Than Full Time: 20 - 29 hours/week (Non-tobacco / Tobacco user)	\$1060 / \$1110	\$769 / \$819
Employee + Child(ren)		
Full Time (Non-tobacco / Tobacco user)	\$627 / \$677	\$197 / \$247
Less Than Full Time: 30 - 39 hours/week (Non-tobacco / Tobacco user)	\$689 / \$739	\$330 / \$380
Less Than Full Time: 20 - 29 hours/week (Non-tobacco / Tobacco user)	\$911 / \$961	\$661 / \$711
Employee + Spouse/DP + Child(ren)		
Full Time (Non-tobacco / Tobacco user)	\$1075 / \$1125	\$338 / \$388
Less Than Full Time: 30 - 39 hours/week (Non-tobacco / Tobacco user)	\$1,182 / \$1,232	\$567 / \$617
Less Than Full Time: 20 - 29 hours/week (Non-tobacco / Tobacco user)	\$1,563 / \$1,613	\$1,134 / \$1,184

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 2025).

Annual Plan Limits		
Plan Name	CIGNA HMO National	Blue Care Network of Michigan
Network Type	In-Network	In-Network
Deductible: Individual	\$250	None
Deductible: Family	\$500	None
Out-of-Pocket Maximum: Individual (includes deductible)	\$3,000	\$6,450
Out-of-Pocket Maximum: Family (includes deductible)	\$6,000	\$12,900

Office Visits		
Plan Name	CIGNA HMO National	Blue Care Network of Michigan
Network Type	In-Network	In-Network
Physician Visit	\$20 copay (PCP); \$35 copay (Specialist)	\$15 copay (PCP); \$30 copay (specialist)
Dow Family Health Center Physician Visit (available only in geographies with a Dow Family Health Center)	\$10 copay	\$10 copay
Chiropractic Visit	\$35 copay; 60 days combined	\$30 copay
Well Baby Care	Covered at 100%	Covered at 100%
Routine Physical Exam	Covered at 100%	Covered at 100%
Routine Gynecological Exam	Covered at 100%	Covered at 100%
Routine Mammography	Covered at 100%	Covered at 100%
Telemedicine	\$20 copay for PCP; \$35 copay for Specialist	N/A

Maternity Care		
Plan Name	CIGNA HMO National	Blue Care Network of Michigan
Network Type	In-Network	In-Network
Pre/Post-Natal Maternity Office Visit	\$20 copay for initial visit; remaining pre/post-natal visits covered at 90% after deductible	\$0 copay routine pre-natal visit; \$0 copay post-natal visit
Maternity: Inpatient Delivery	Covered at 90% after deductible	\$250 copay/admission

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Hospital Services		
Plan Name	CIGNA HMO National	Blue Care Network of Michigan
Network Type	In-Network	In-Network
Inpatient Hospital	Covered at 90% after deductible	\$250 copay
Emergency Room	\$100 copay, waived if admitted	\$100 copay, waived if admitted, however, inpatient copay will apply
Outpatient Surgery: Hospital	Covered at 90% after deductible	\$100 copay
Outpatient X-Ray	Covered at 100% in doctor's office or independent lab; covered at 90% after deductible at outpatient facility	Covered at 100%
Outpatient Lab	Covered at 100% in doctor's office or independent lab; covered at 90% after deductible at outpatient facility	Covered at 100%
Urgent Care	\$50 copay	\$15 copay
Mental Health / Substance Abuse		
Plan Name	CIGNA HMO National	Blue Care Network of Michigan
Network Type	In-Network	In-Network
Mental Health: Inpatient	Covered at 90% after deductible	Covered at 100% when authorized; unlimited days
Mental Health: Outpatient	\$20 copay for office visit, 10% coinsurance for other services	\$15 copay when authorized; unlimited visits
Substance Abuse: Inpatient	Covered at 90% after deductible	Covered at 100% when authorized; unlimited days
Substance Abuse: Outpatient	\$20 copay for office visit, 10% coinsurance for other services	\$15 copay when authorized; unlimited visits
Ancillary Services		
Plan Name	CIGNA HMO National	Blue Care Network of Michigan
Network Type	In-Network	In-Network
Durable Medical Equipment and Maximum	Covered at 100%	Covered at 80%
Prescription Coverage		
Plan Name	CIGNA HMO National	Blue Care Network of Michigan
Network Type	In-Network	In-Network
Pharmacy Limits	Pharmacy out-of-pocket is combined with medical	Pharmacy out-of-pocket is combined with medical
Pharmacy: Generic Drug	Greater of 20% or \$7; \$100 copay maximum per script; 30-day supply	\$10 copay, 30-day supply
Pharmacy: Brand Name	Greater of 30% or \$30 formulary, greater of 40% or \$50 non-formulary; \$100 copay maximum per script; 30-day supply (open formulary)	\$20 formulary copay, non-formulary not covered, 30-day supply (closed formulary)
Dow Family Health Center Pharmacy (available only in geographies with a Dow Family Health Center)	\$2 copay per script, for 30-day supply limit; subject to certain Rx	\$2 for covered and carried pharmacy drugs
Mail Order Limits	90-day supply limit on all mail order drugs	90-day supply limit on all mail order drugs
Mail Order	Greater of 20% or \$16 generic, greater of 30% or \$85 formulary brand, greater of 40% or \$145 non-formulary brand; \$200 copay maximum per script	\$20 generic, \$40 formulary, non-formulary not covered

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.