



October 24, 2024

Dear Dow Retiree,

As communicated to you in June, all services at a MyMichigan Health facility will be out-of-network with Aetna Medicare Advantage as of January 1, 2025*. As a participant in Dow's Aetna Medicare Advantage Plan, **you will have continued access to MyMichigan Health providers without a difference in your cost share.**

Despite this change, Dow and MyMichigan Health are working together to ensure a smooth transition. You will continue to receive benefit plan information from Aetna and Dow, and operational information from MyMichigan Health. **If at any time you have questions or concerns about your care, please reach out to one of the expert resources provided below who are ready to assist.**

We have outlined key points to assist with this transition:

- Dow's Aetna plan design **includes an Extended Service Area (ESA) feature**, which allows Dow retirees to use in-network or out-of-network providers **for all covered medical services at the same cost-sharing amount.**
- MyMichigan Health and its employed providers have **agreed to courtesy bill and receive payment from Aetna** for covered services under the Dow Aetna Medicare Advantage plan. Independent providers may have their own separate billing practices. We encourage you to clarify those details with your provider ahead of time.
- Due to the No Surprises Billing Act Legislation, out-of-network facilities and providers, including MyMichigan Health, **will require Dow retirees to sign a No Surprise Billing Consent form** at each visit beginning January 1, 2025. We appreciate your patience with providers who are required to collect these consents for regulatory compliance.
- The Dow Aetna Medicare Advantage Plan does not require a referral or prior authorization when you get care from out-of-network providers. However, before getting services from an out-of-network provider you may request a "pre-determination request" to confirm that the services you are getting are covered and medically necessary. You should ask your provider to submit this on your behalf.
- If you encounter billing situations, please call Aetna Member Services at 1-855-344-2209 (TTY:711).

You will continue to hear from us throughout this transition:

- You will receive additional communication from Dow as part of the annual open enrollment benefit process, including a postcard from Aetna and Dow.
- The Centers for Medicare & Medicaid Services (CMS) requires that an official notice be sent to all members who have utilized MyMichigan Health to inform them that they are leaving the network. Aetna will be sending this communication in November. Remember, as a Dow retiree, you will have continued access to MyMichigan providers without a difference in your cost share.

Expert resources ready to assist you with your questions:

- The Dow Retiree Service Center at 1-800-344-0661.
- Aetna Member Services at 1-855-344-2209 (TTY:711), Monday – Friday, 8AM – 9PM ET.
- MyMichigan Health Financial Counselors at 1-844-832-1956 or patient-financial-services@mymichigan.org, Monday – Friday, 8AM – 4:30PM ET.

Sincerely,

Bryan Jendretzke
Global Benefits Director, Dow

Paul Berg, M.D., M.H.A.
Senior Vice President and Chief Medical Officer, MyMichigan Health

* MyMichigan Health facilities that were previously part of Ascension will be out-of-network as of March 23, 2025.