



Insured and/or administered by:

Cigna Health and Life Insurance Company

Dow Chemical Company
Benefits at a Glance
Global Plan for all covered Employees.
Policy # 02002A
Plan Start Date January 1, 2026

This plan provides minimum essential coverage.

NOTE: This information is a general description of benefits and is not a contract. Refer to your certificate booklet for complete details of coverage and exclusions. If there is any difference between this summary and the certificate, the information in the certificate will apply. Please note that your plan does not cover expenses for services which are not medically necessary.

Cigna Healthcare, Global Health Benefits Customer Service		
Toll Free Telephone Number:	1.800.441.2668	
Direct Telephone:	1.302.797.3100 (collect calls accepted)	
Toll Free Fax Number:	1.800.243.6998	
Direct Fax Number:	001.302.797.3150	
Secure Website:	www.CignaEnvoy.com Registration is required (See member kit for registration information.) Secure email available at this site.	
Mail Delivery:	Cigna Healthcare P.O. Box 15050 Wilmington DE 19850-5050 U.S.A.	Cigna Healthcare 300 Bellevue Parkway Wilmington DE 19809 U.S.A.

General Plan Provisions - All Amounts in U.S. Dollars

Global Medical Plan			
	International (Outside of the U.S.)	U.S. In-Network	U.S. Out-of-Network
Area of Cover	Worldwide		
U.S. Medical Network	PPO		
Eligibility	Refer to eligibility definition in the certificate		
Lifetime Maximum	Unlimited		
Annual Maximum	Unlimited		
Calendar Year Deductible · Per Individual	\$0	\$200	\$200
· Per Family	\$0	\$400	\$400
Coinsurance (The percentage of covered expenses the plan pays)	90%	90%	70%
Out-of-Pocket Maximum (Includes Deductible) · Per Individual	\$1,500	\$1,500	\$3,000
· Per Family	\$3,000	\$3,000	\$6,000



Global Medical Plan

Deductible Calculation	Claims for a family member are covered at plan coinsurance: • When that family member satisfies the Individual Deductible -OR- • When the Family Deductible is satisfied regardless of whether or not the Individual Deductible is satisfied.
Out-of-Pocket Calculation	Claims for a family member are covered at 100% coinsurance: • When that family member satisfies the Individual Out-of-Pocket Maximum -OR- • When the Family Out-of-Pocket Maximum is satisfied regardless of whether or not the Individual Out-of-Pocket Maximum is satisfied. Out-of-Pocket will: Include deductible payments; Include copay payments; Include pharmacy copays; Include pharmacy coinsurance payments; Benefit Not Covered Pre-Admission Certification/Continued Stay Review penalties.
Network Accumulation	Plan Deductible, Out-of-Pocket, maximums and service specific maximums (dollar and occurrence) will cross-accumulate across international and domestic networks.

Certification Requirements - For services rendered inside the United States

Precertification for inpatient and outpatient services received in the U.S. may be required.

- Providers must call our toll-free number, 1.800.441.2668 to pre-certify services.
- You or your dependents are responsible for ensuring that Out-of-Network providers pre-certify services.
- Failure to obtain precertification may affect Out-of-Pocket costs.
- This is a summary only and further details can be found in the certificate booklet.



	International (Outside of the U.S.)	U.S. In-Network	U.S. Out-of-Network
Physician's Services			
· Physician's Office Visit	90%	90% after deductible	70% after deductible
· Surgery Performed In the Physician's Office	90%	90% after deductible	70% after deductible
Preventive Care			
· Routine Preventive Care - Adult	100%	100% not subject to deductible	100% not subject to deductible
· Immunizations - Adult	100%	100% not subject to deductible	100% not subject to deductible
· Routine Preventive Care - Child	100%	100% not subject to deductible	100% not subject to deductible
· Immunizations - Child	100%	100% not subject to deductible	100% not subject to deductible
Travel Immunizations (Immunizations as required for travel)	100%	100% not subject to deductible	100% not subject to deductible
Mammograms, PSA, PAP Smear and Colorectal Cancer Screenings	100%	100% not subject to deductible	100% not subject to deductible
Inpatient Hospital			
· Inpatient Hospital - Facility Services (Limited to the Semi-Private Room Rate)	90%	90% after deductible	70% after deductible
· Inpatient Hospital Physician Visits/Consultations	90%	90% after deductible	70% after deductible
· Inpatient Professional Services (Surgeon, Radiologist, Pathologist, Anesthesiologist)	90%	90% after deductible	70% after deductible
Outpatient Services			
· Outpatient Facility Services	90%	90% after deductible	70% after deductible
· Outpatient Professional Services	90%	90% after deductible	70% after deductible
Emergency Room	90%	90% after deductible	90% after deductible
Urgent Care Services	90%	90% after deductible	60% after deductible
Ambulance	90%	100% after deductible	100% after deductible



Global Medical Plan			
	International (Outside of the U.S.)	U.S. In-Network	U.S. Out-of-Network
Laboratory Services · Physician Office Visit · Outpatient Facility · Laboratory Services at an Independent Lab facility	90% 90% 90%	90% after deductible 90% after deductible 90% after deductible	70% after deductible 70% after deductible 70% after deductible
Radiology Services · Physician Office Visit · Outpatient Facility	90% 90%	90% after deductible 90% after deductible	70% after deductible 70% after deductible
Advanced Radiology (i.e., MRIs, MRAS, CAT Scans, PET Scans) · Physician Office Visit · Inpatient Facility · Outpatient Facility	90% 90% 90%	90% after deductible 90% after deductible 90% after deductible	70% after deductible 70% after deductible 70% after deductible
Outpatient Therapy Services · Physician Office Visit · Outpatient Hospital Facility Calendar Year Maximum:	90% 90%	90% after deductible 90% after deductible	70% after deductible 70% after deductible
Unlimited for all Therapies Combined			
The limit is not applicable to Mental Health and Substance Use Disorder conditions. Note: The Outpatient Therapy Services maximum does not apply to the treatment of Autism <i>Includes:</i> Cardiac and Pulmonary Rehab, Speech, Occupational and Cognitive Therapy			



Global Medical Plan			
	International (Outside of the U.S.)	U.S. In-Network	U.S. Out-of-Network
Outpatient Therapy Services - Physical Therapy / Physiotherapy · Physician Office Visit · Outpatient Hospital Facility Calendar Year Maximum: Unlimited for all Therapies Combined	90% 90%	90% after deductible 90% after deductible	70% after deductible 70% after deductible
Chiropractic Care Calendar Year Maximum: Unlimited	90%	90% after deductible	70% after deductible
Maternity Care Services · Initial Visit to Confirm Pregnancy · All subsequent Prenatal Visits, Postnatal Visits and Physician's Delivery Charges (i.e. global maternity fee) · Physician's Office Visits in addition to the global maternity fee when performed by an OB/GYN or Specialist · Delivery – Facility · Inpatient Hospital · Birthing Center	90% 90% 90% 90% 90%	90% after deductible 90% after deductible 90% after deductible 90% after deductible 90% after deductible	70% after deductible 70% after deductible 70% after deductible 70% after deductible 70% after deductible



Global Medical Plan			
	International (Outside of the U.S.)	U.S. In-Network	U.S. Out-of-Network
Infertility, Fertility and Conception Services - Physician Office Visit and Counseling - Lab and Radiology Tests - Inpatient Facility - Outpatient Facility	90% 90% 90% 90%	90% after deductible 90% after deductible 90% after deductible 90% after deductible	70% after deductible 70% after deductible 70% after deductible 70% after deductible
Hearing Exam 1 Exam Every 24 Months	90%	90% after deductible	70% after deductible
Hearing Device / Aids Unlimited	90%	90% after deductible	70% after deductible
Mental Health - Physician Office Visit - Inpatient Facility - Maximum: (combined with Substance Use Disorder) - Outpatient Facility - Maximum: (combined with Substance Use Disorder)	90% 90% 90%	90% after deductible 90% after deductible Unlimited 90% after deductible Unlimited	70% after deductible 70% after deductible 70% after deductible 70% after deductible
Substance Use Disorder - Physician Office Visit - Inpatient Facility - Maximum: (combined with Mental Health) - Outpatient Facility - Maximum: (combined with Mental Health)	90% 90% 90%	90% after deductible 90% after deductible Unlimited 90% after deductible Unlimited	70% after deductible 70% after deductible 70% after deductible 70% after deductible
Important Note on Mental Health & Substance Use Disorder Coverage: Covered medical services listed above, which are received to diagnose or treat a Mental Health or Substance Use Disorder condition will be payable according to the sections titled "Mental Health" and "Substance Use Disorder".			



Prescription Drug Benefits

International (Outside of the U.S.)

Purchased outside the United States	You pay 10% not subject to plan deductible
--	--

Certain preventive care medications covered under this plan and required as part of preventive care services (detailed information is available at www.healthcare.gov) are payable at 100% with no copayment or deductible, when purchased from a Network Pharmacy. A written prescription is required.

Purchased Inside the United States Only

Benefit Highlights	Network Pharmacy (U.S. In-Network)	Non-Network Pharmacy (U.S. Out-of-Network)
Prescription Drug Products at Retail Pharmacies	The amount you pay for up to a consecutive 30-day supply	
Tier 1 - Generic Drugs on the Prescription Drug List	You pay 10% not subject to plan deductible	You pay 40% after plan deductible
Tier 2 – Brand Drugs designated as preferred on the Prescription Drug List	You pay 10% not subject to plan deductible	You pay 40% after plan deductible
Tier 3 – Brand Drugs designated as non-preferred on the Prescription Drug List	You pay 10% not subject to plan deductible	You pay 40% after plan deductible
Prescription Drug Products at Home Delivery Pharmacies	The amount you pay for up to a consecutive 90-day supply	
Tier 1 - Generic Drugs on the Prescription Drug List	You pay 10% not subject to plan deductible	In-Network coverage only
Tier 2 – Brand Drugs designated as preferred on the Prescription Drug List	You pay 10% not subject to plan deductible	In-Network coverage only
Tier 3 – Brand Drugs designated as non-preferred on the Prescription Drug List	You pay 10% not subject to plan deductible	In-Network coverage only



Pharmacy Plan Features for Prescriptions Drugs Purchased Inside the United States Only	
Prescription Drug List	Performance 3-Tier
Dispense As Written	If you request to fill a brand name drug that has a generic equivalent available, you will be financially responsible for the difference in cost between the brand name and the generic drug, plus any required brand name drug copayment and/or coinsurance, if applicable. However, if your doctor has determined a generic drug is not an acceptable alternative for you, you will only be responsible for payment of the appropriate brand name drug copayment and/or coinsurance, if applicable
Utilization Management	Your plan features drug management programs and edits to ensure safe prescribing, and access to medications proven to be the most reliable and cost effective for your medical condition
Step Therapy	Certain drugs are subject to step therapy requirements. To identify whether a particular drug is subject to step therapy, please refer to your prescription drug list.
Prior Authorization	Coverage for certain drugs require your Physician to obtain prior authorization from Cigna. To identify whether a particular drug requires prior authorization, please refer to your prescription drug list.
Quantity Limits	Includes maximum daily dose edits, quantity over time edits, duration of therapy edits, and dose optimization edits
Patient Assurance Program	Your plan includes the Patient Assurance Program, which waives the deductible, if applicable, and reduces the amount you owe for certain medications used to treat chronic conditions included in the program. Additionally: •Any amount you pay for these medications only count toward meeting your out-of-pocket maximum, if applicable. •Any discount provided by a pharmaceutical manufacturer for these medications only count toward meeting your out-of-pocket maximum, if applicable.
To see if your medication is covered, you can view Cigna's Prescription Drug List by going to www.Cigna.com/druglist and select "Performance 3-Tier"	

International Employee Assistance Program (IEAP)	
International EAP Assist & Work/Life	Our program offers no cost 24/7 confidential support for you and your family's emotional and mental well-being. Services include telephonic triage for emergent and urgent referrals, crises intervention, and referrals for community resources such as childcare, eldercare, legal, and financial. Your counseling benefit includes up to 6 sessions per issue with a licensed behavioral professional. Sessions are available in-person, via video or telephone based on need, location, and your preference. Complete program details and country-specific contact information can be found on Cigna Envoy (cignaenvoy.com).



Global Telehealth

Teladoc Health International	Global telehealth gives you no cost 24/7 access to licensed doctors for non-emergency health issues. Common outreaches include fever, rash, pain, non-emergency pediatric care, and more. Referrals to specialists and prescriptions available when medically necessary and locally permitted. Telephone or video consultations can be arranged through Cigna Envoy (cignaenvoy.com).
-------------------------------------	--

Global Family Building & Hormonal Health Support

Carrot	As a Cigna Healthcare global member, you and your covered spouse/partner can access Carrot, the leading global fertility, hormonal health, and family-building benefit provider. Carrot provides: • Personalized care plans and support for fertility, pregnancy, postpartum, parenting, menopause and low testosterone symptom relief and more • Unlimited 1:1 telehealth support from clinicians and specialists • Multilingual localized expertise, country-specific care, and provider navigation • Access to expert-authored articles, videos, guides, and group sessions Create your account and explore your Carrot benefit.
--------	---



Global Vision Plan			
	International (Outside of the U.S.)	U.S. In-Network	U.S. Out-of-Network
Examinations One every 12 consecutive months Maximum	100% not subject to deductible Unlimited	100% not subject to deductible Unlimited	100% not subject to deductible \$40
Frames One every 12 consecutive months Maximum	100% not subject to deductible \$250	100% not subject to deductible \$250	100% not subject to deductible \$200
Lenses One pair every 12 consecutive months			
Single Lenses Maximum	100% not subject to deductible Unlimited	100% not subject to deductible Unlimited	100% not subject to deductible \$30
Bifocal Lenses Maximum	100% not subject to deductible Unlimited	100% not subject to deductible Unlimited	100% not subject to deductible \$50
Trifocal Lenses Maximum	100% not subject to deductible Unlimited	100% not subject to deductible Unlimited	100% not subject to deductible \$70
Lenticular Lenses Maximum	100% not subject to deductible Unlimited	100% not subject to deductible Unlimited	100% not subject to deductible \$70
Contact Lenses Maximum	100% not subject to deductible \$250	100% not subject to deductible \$250	100% not subject to deductible \$200
Tints and Coating Maximum		100% not subject to deductible Unlimited	100% not subject to deductible \$8
Additional coverage may be included with your Vision plan. Refer to Envoy for additional information.			



Global Dental Plan		
Calendar Year Maximum Combined for: Class I Class II Class III		\$2,000
Lifetime Class IV Maximum		\$2,000
Lifetime Class V Maximum		\$2,000
Calendar Year Deductible Combined for: Class II Class III Class IV Class V		\$50 Individual / \$100 Family
Class I	Preventive Care For diagnostic and preventative services including: • Oral Exam -2 Per Person Per Year • Cleanings -2 Per Person Per Year • Bitewing X-rays -2 Per Person Per Year • Fluoride Applications -1 Per Person Per Year (Up to age 19) • Sealants -1 Treatment per Posterior Tooth per 3 Years • Diagnostic X-rays –Unlimited • Full Mouth / Panoramic X-rays -1 Per Person Per 3 Years	100% not subject to deductible
Class II	Basic Restorative For Basic Restorations: • Endodontics • Periodontics • Prosthodontics Maintenance • Oral Surgery • Fillings • Root Canal • Periodontal Scaling and Root Planing • Repair to Bridgework and Dentures	80% after deductible
Class III	Major Restorative For Major Restorations: • Dentures • Bridgework • Crowns	50% after deductible
Class IV	Orthodontia Children and Adults	50% after deductible
Class V	Implants	80% after deductible

The information herein is believed accurate as of the date of publication and is subject to change. This material is intended for informational purposes only and contains only a partial and general description of benefits. Cigna Healthcare products and services are provided exclusively by or through operating subsidiaries of The Cigna Group, including Cigna Health and Life Insurance Company, Cigna Life Insurance Company of Canada, Cigna Global Insurance Company Limited, Evernorth Care Solutions, Inc., and Evernorth Behavioral Health, Inc. The Cigna Healthcare name, logo, and other Cigna marks are owned by Cigna Intellectual Property, Inc., licensed for use by The Cigna Group and its operating subsidiaries. "Cigna Healthcare" refers to The Cigna Group and/or its subsidiaries and affiliates. Please consult your policy/customer certificate for a complete description of coverage and exclusions. In the event of a conflict or discrepancy, the terms of the formal plan documents control. Please contact your Plan Administrator for a copy of the plan documents. Coverage and benefits are contingent upon the applicable policy terms and are available except where prohibited by applicable law.