Medicare PPO coverage options

Making the right health care choices for yourself and your family is important. This includes selecting the plan that works best for you when you enroll. Remember to consider both your **contributions** (the amount you pay for coverage) and your **out-of-pocket costs** when you receive care. Start by reviewing the Medicare PPO summary information below as well as the **Medicare HMO coverage options** (if available in your area). Then use the online tools available through the **Dow U.S. Benefits Site** to review contributions and compare options based on your personal situation.

Medical benefits | **Prescription drug coverage** | **Retiree contributions**

If you are a Dow Corning retiree

Please contact Alight regarding Medicare coverage options and costs:

(888) 628-0082 | **retiree.alight.com/dowcorning**

*Note: Grandfathered Dow Corning retirees currently enrolled in Dow coverage can find plan details through the **Dow U.S. Benefits Site**.*

Medical benefits

All of the Medicare PPOs are offered through Aetna, with eligibility depending on the heritage company you retired under. The summary below reflects your cost for both in-network and out-of-network benefits. The Aetna Medicare PPO plans are Extended Service Area (ESA) plans. They are different than many other PPO plans. You will pay the same cost share for covered medical services regardless of whether you use an in-network of out-of-network provider.

Note: Other plans that are closed to new participants are not shown here. If you are currently enrolled in one of these options, you can find additional information through the **Dow U.S. Benefits Site**.

Coverage option	Medicare Advantage PPO (MAPPO)*	Medicare Advantage Low Deductible Plan	Medicare Advantage UCC MSP
Eligibility (based on heritage company you retired under)	Dow, Union Carbide, Rohm & Haas, Electronic Materials	Dow, Rohm & Haas, Electronic Materials	Union Carbide
Availability	Nationwide	Nationwide	Nationwide
Contribution amount (see details)	$	$$	$$
What you pay for care			
Preventive care	◄ Covered 100% (no deductible) ►		
Office visit copays (no deductible)	Primary care: $15 Specialist: $25	N/A (deductible and coinsurance apply)	N/A (deductible and coinsurance apply)
Telemedicine	Amount you pay depends on service received	Amount you pay depends on service received	Amount you pay depends on service received
Other copays (no deductible)	Urgent care: $50 Emergency room: $65 Outpatient x-ray/lab: $25 Outpatient surgery: $200 Outpatient mental health and substance abuse: $25 Inpatient care: $200 per day for 7 days	Urgent care: $50 Emergency room: $100 Other services: N/A (deductible and coinsurance apply)	Urgent care: $25 Emergency room: $50 Other services: N/A (deductible and coinsurance apply)
Deductible (per member)	None	$250	$150
Coinsurance (after deductible)	N/A	You pay 20%	You pay 4%
Out-of-pocket maximum (per member)	$2,500	$2,000	$3,400
Additional details (including other benefits such as maternity, hospital, mental health and substance use, as well as out-of-network coverage, if applicable)			
Review detailed carrier summary	**Medicare Advantage PPO (MAPPO)**	**Medicare Advantage Low Deductible Plan**	**Medicare Advantage UCC MSP**
Contact information and apps	**dow.aetnamedicare.com** (855) 344-2209 **Apple App Store** **Google Play**	**dow.aetnamedicare.com** (855) 344-2209 **Apple App Store** **Google Play**	**dow.aetnamedicare.com** (855) 344-2209 **Apple App Store** **Google Play**

** Effective January 1, 2026, your medical and prescription drug coverage will be two separate plans. You will have one plan for medical coverage through MAPPO (just as today) and one plan for prescription drug coverage, which will be called Aetna Medicare Rx offered by SilverScript.*

Prescription drug coverage

All of the medical plans include coverage for prescription medications. To help you save money, remember that generic drugs typically cost significantly less than brand-name medications while offering the same effectiveness. Additionally, using mail-order pharmacy services for maintenance medications can often lead to further savings and added convenience.

Coverage option	Aetna Medicare Rx® offered by SilverScript®	Medicare Advantage Low Deductible Plan	Medicare Advantage UCC MSP (Medicare Supplement Plan)
What you pay for prescriptions			
Deductible	None	None	None
Out-of-pocket maximums (per member)	◄ Part D drugs: $2,100 | Non-Part D drugs: $3,100 ►		
Retail (30-day supply)			
Generic	You pay $5	You pay 10%	You pay 10%
Preferred brand name	You pay $30	You pay 20%	You pay 20%
Non-preferred brand name	You pay $50	You pay 35%	You pay 35%
Specialty medications	You pay 33%	N/A	N/A
Mail order (90-day supply)			
Generic	CVS/preferred pharmacy: You pay $10 Other pharmacy: You pay $15	CVS/preferred pharmacy: You pay $5 Other pharmacy: You pay 10%	CVS/preferred pharmacy: You pay $5 Other pharmacy: You pay 10%
Preferred brand name on formulary	CVS/preferred pharmacy: You pay $60 Other pharmacy: You pay $90	CVS/preferred pharmacy: You pay $80 Other pharmacy: You pay 20%	CVS/preferred pharmacy: You pay $80 Other pharmacy: You pay 20%
Non-preferred brand name	CVS/preferred pharmacy: You pay $100 Other pharmacy: You pay $150	CVS/preferred pharmacy: You pay $150 Other pharmacy: You pay 35%	CVS/preferred pharmacy: You pay $150 Other pharmacy: You pay 35%

** Effective January 1, 2026, your medical and prescription drug coverage will be two separate plans. You will have one plan for medical coverage through MAPPO (just as today) and one plan for prescription drug coverage, which will be called Aetna Medicare Rx offered by SilverScript.*

Retiree contributions for 2026

The amount you pay to have medical coverage depends on a number of factors, including heritage company you retired under, the coverage tier you elect and years of service. To see the specific contributions that apply to you:

- Enroll through the **Dow U.S. Benefits Site**.

OR

- Review your benefits enrollment statement (mailed to you prior to enrollment).

Retired from Dow or Union Carbide?

You can also use the online calculators to estimate your Medicare contributions:

Dow calculator | **Union Carbide calculator**

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*Note: Grandfathered Dow Corning retirees currently enrolled in Dow coverage can find plan details through the **Dow U.S. Benefits Site**.*

Looking for previous summaries for 2025? Access them here.

The brief summaries of benefits in this communication are not intended to be complete descriptions of each of the respective benefit plans. If there are discrepancies between (a) information in this communication and any oral or written representations made by anyone regarding a plan and (b) the Summary Plan Descriptions (SPD) and other legal documents of any of the plans, the SPD and other legal documents will govern. Dow reserves the right to amend, modify, and terminate the plans described in this communication at any time in its sole discretion.