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 summary information below. Then use the online tools available through the **Dow U.S. Benefits Site** to review contributions and compare options based on your personal situation. Note: If you or someone you cover qualifies for Medicare because of a disability, you must sign up for it to qualify and enroll in Dow coverage.

In-network medical benefits ↓ **Prescription drug coverage** ↓ **Retiree contributions** ↓

In-network medical benefits

The summary below covers in-network benefits, which are generally the most cost-effective way to receive care. Note that the High Deductible Medical Plan also provide benefits for out-of-network services, offering additional flexibility.

Coverage option	High Deductible Medical Plan (Aetna)	Blue Care Network of Michigan HMO	Cigna HMO National
Availability	Nationwide	Michigan	Illinois, Ohio, New Jersey, Texas
Contribution amount (see details)	$$	$$$	$$$
Health Savings Account (HSA) eligible (save and pay for eligible expenses tax free with your own account— **learn more**)	Yes	No	No
What you pay for care			
Preventive care	◄ Covered 100% when you use in-network providers (no deductible) ►		
Office visit copays (no deductible)	Copays do not apply — you must first meet the deductible, then pay coinsurance	Primary care: $15 Specialist: $30 Dow Family Health Center: $10	Primary care: $20 Specialist: $35 Dow Family Health Center: $10
Telemedicine	$56 consult fee	Same as office visit copays	Same as office visit copays
Deductible	Individual: $2,000 Family: $4,000 (max of $3,400 for one person)	None	Individual: $250 Family: $500
Coinsurance (after deductible)	You pay 20%	N/A	You pay 10%
Out-of-pocket maximum (includes deductible)	Individual: $4,000 Family: $8,000	Individual: $6,450 Family: $12,900	Individual: $3,000 Family: $6,000
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	**High Deductible Medical Plan**	**Blue Care Network of Michigan**	**Cigna HMO National**
Contact information and apps	**aetna.com** (888) 488-4488 **Apple App Store** **Google Play**	**bcbsm.com** (800) 450-3680 **Apple App Store** **Google Play**	**cigna.com** (800) 244-6224 **Apple App Store** **Google Play**

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	High Deductible Medical Plan (Aetna)	Blue Care Network of Michigan HMO	Cigna HMO National
What you pay for prescriptions			
Deductible	Combined with medical deductible*	None	None
Retail (30-day supply)			
Generic	You pay 20% after deductible*	You pay $10	You pay greater of $7 or 20% (up to $100 max)
Preferred brand name on formulary	You pay 20% after deductible*	You pay $20	You pay greater of $30 or 30% (up to $100 max)
Non-preferred brand name	You pay 20% after deductible*	Not covered	You pay greater of $50 or 40% (up to $100 max)
Dow Family Health Center (certain available and covered prescriptions only)	You pay $2 after deductible*	You pay $2	You pay $2
Mail order (90-day supply)			
Generic	You pay 20% after deductible*	You pay $20	You pay greater of $16 or 20% (up to $200 max)
Preferred brand name on formulary	You pay 20% after deductible*	You pay $40	You pay greater of $85 or 30% (up to $200 max)
Non-preferred brand name	You pay 20% after deductible*	Not covered	You pay greater of $145 or 40% (up to $200 max)

** You pay 20% with no deductible for certain preventive medications. If a generic drug is available, you are responsible for the generic coinsurance plus the difference in cost between the brand-name and generic drug, plus any deductible. Certain drugs require pre-certification and/or step therapy.*

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, Dow Corning or Union Carbide?

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

Dow calculator **Dow Corning calculator** **Union Carbide calculator**

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.