



Dow Retiree Benefit Cost Sheet

Effective for the 2026 and 2027 Benefit Years

Monthly Medical and Dental rate table

MEDICAL		SINGLE	SINGLE + 1	FAMILY
	BASIC MEDICAL	12.98	28.52	36.28
	OPTIONAL MEDICAL	26.24	57.72	73.48
DENTAL		SINGLE	SINGLE + 1	FAMILY
	BASIC DENTAL	39.84	87.72	107.64

Monthly Medical rate table for Quebec members without RAMQ Coverage

MEDICAL	WITHOUT RAMQ	SINGLE	SINGLE + 1	FAMILY
	BASIC MEDICAL	127.98	208.52	216.28
	OPTIONAL MEDICAL	141.24	237.72	253.48

Monthly Optional Life rate table

RETIREE AND SPOUSE	MONTHLY PREMIUM RATES PER \$1,000 OF COVERAGE			CHILD	\$0.230 per \$1,000 of coverage
	AGE BANDS	SMOKER	NON-SMOKER		
	0 - 29	0.046	0.037		
	30 - 34	0.073	0.037		
	35 - 39	0.073	0.037		
	40 - 44	0.101	0.066		
	45 - 49	0.230	0.110		
	50 - 54	0.259	0.128		
	55 - 59	0.442	0.295		
	60 - 64	0.662	0.452		
	65 - 69	0.662	0.452		
	70 - 74	2.252	1.537		
	75 - 80	4.144	2.828		

Life's brighter under the sun

Group Benefits are offered by Sun Life Assurance Company of Canada, a member of the Sun Life Financial group of companies. PDF-6160-E 09-25 nk-an

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