



151 Farmington Avenue,
Hartford, CT 06156



<First Name> <Middle Initial> <Last Name>
<Street address line 1>
<Street address line 2>
<City>, <State> <Zip code>

Key things you should
know about Dow 2017
health plan options

<Date>

Dear <First Name> <Last Name>,
You may be happy with your current Aetna health plan from Dow. But we want to make sure you know you have another option — the Aetna Medicare Advantage plan. This plan may provide:

- Greater coverage
- More benefits
- Lower monthly premium
- No risk — you can switch back to your current plan if you don't like the Medicare Advantage plan*

Why is Dow offering this plan?

During your years of service, you were part of the lifeblood of Dow. So they want to continue offering you affordable, comprehensive health coverage in your retirement. The Aetna Medicare Advantage plan helps Dow meet that commitment.

It's not just a typical health insurance plan. It can help you reach your full potential in life — however *you* define it. It's all about the health, happiness and peace of mind you deserve.

Over 16,000 Dow members have switched to the Aetna Medicare Advantage plan. 92 percent have stayed. 97 percent are satisfied overall.*****

Look inside to see — quickly and easily:

- How you'll save money
- How doctors accept the plan
- How to learn more
- What to expect in the coming weeks

How to enroll

Call the Dow Retiree Service Center at **1- 800-344-0661 (TDD/TTY: 1-800-426-6537)**, 8 a.m. to 6 p.m. ET, Monday through Friday.

Or visit <https://dowbenefits.ehr.com>.

Dow open enrollment period: November 2 to November 18, 2016

*If you switch back to your prior Dow plan mid-year, your switch would be effective the first of the following month. Any out-of-pocket medical expenses incurred under the Aetna Medicare Advantage PPO will not transfer with your switch.

**Source: Aetna membership database report March 2016, including comparison of 2014, 2015 and 2016 membership in the Dow Aetna Medicare Advantage PPO plan

***Source: 2014 Dow Aetna Medicare Advantage group plan member satisfaction survey

How the Aetna Medicare Advantage plan option compares to your current plan

Below are coverage and cost examples of key benefits that are important to many people. Want to see the Aetna Medicare Advantage plan complete coverage information? Call us by November 4 and ask for an information packet, or visit www.dowfriends.com.

Comparison examples	Aetna MAP Plus and Aetna Medicare Rx [®] (PDP) (Your current Dow medical/ drug plans)	The Dow Aetna Medicare Advantage plan option in 2017	
Your plan premium contributions (for full-service retirees)	You pay \$129 monthly	You pay \$90 monthly	Pay \$468 less in 2017
Medical deductible (the amount you pay before plan medical coverage begins)	You pay: \$250 Single \$500 Family	You pay \$0	No deductible—plan starts paying day one
Annual limit you pay for medical costs	You pay deductible plus up to 4% of base salary for single (up to \$3,750)/8% for family (up to \$7,450) (the plan would pay 100% after that)	\$2,500 is the most you'd possibly pay in 2017 (the plan would pay 100% after that)	Protects your wallet if you need a lot of medical care
Lifetime maximum medical coverage by the plan	\$2 million coverage limit (medical only) throughout your lifetime as a member	No cap on how much the plan will pay throughout your lifetime as a member	
Preventive services	You pay \$0 (up to \$500 Routine Benefit Limit, excluding immunizations)	You pay \$0	You'll get all this care at no extra cost to you
Annual eye exam	You pay \$0 (up to \$500 Routine Benefit Limit)	You pay \$0	
Annual hearing exam	You pay 100%	You pay \$0	
Primary care doctor visit	You pay 20% after deductible	You pay \$15	Consistent cost for each medical visit
Inpatient hospital care	You pay 20% after deductible	You pay \$200 per day for days 1–7; you pay \$0 after that	
Programs to support health, happiness and peace of mind	Not included	You pay \$0	Important extra benefits
Hearing aid reimbursement	Not included	\$500 reimbursement every 36 months	

Prescription drug comparison examples	Aetna Medicare Rx® (PDP) (Your current Dow drug plan)	The Dow Aetna Medicare Advantage plan option in 2017	
Prescription drug deductible and annual limit on cost you'd pay	Deductible: You pay \$0 Annual limit on drug cost you'd pay: \$3,100 (pay \$0 after that)	Deductible: You pay \$0 Annual limit on drug cost you'd pay: \$3,100 (pay \$0 after that)	No drug deductible and annual cost limit same as your current plan
Generic prescription drugs (in the Initial Coverage Limit plan phase)*	You pay 10%*	You pay \$5 for up to a 30-day supply and \$10 for up to a 90-day supply (or the actual drug cost, whichever is less)*	Consistent cost — plus medical and drug coverage in one plan

*Cost for generics in lowest tier of Initial Coverage phase. Different cost share applies for other tiers and for generic and brand drugs in the Medicare coverage gap and catastrophic phases. For more information, call the Aetna number below or see our information packet at www.dowfriends.com.

How doctors accept the Aetna Medicare Advantage plan

The Aetna Medicare Advantage plan is a Preferred Provider Organization (PPO) plan. It lets you use doctors and hospitals in or out of the Aetna Medicare network, without paying more out of network. **92 percent of doctors used by Dow retirees accept the Aetna Medicare Advantage plan.****

To see if your doctors accept the plan, call the number below — It's that easy

It's usually not a problem if you use an out-of-network doctor or hospital. However, they must:

- Be eligible to receive Medicare payment
- Agree to accept your PPO plan before treating you

**Based on review of provider utilization data for year ended 4/30/16, compared to providers known to accept Aetna Medicare Advantage plans.

Learn more on a Dow retiree conference call

To RSVP, call the number below.

Monday, November 7	Wednesday, November 9	Friday, November 11
10 a.m. ET or 2 p.m. ET	10 a.m. ET or 2 p.m. ET	10 a.m. ET or 2 p.m. ET

When you call to RSVP, we'll give you a phone number to use the day of your conference call. A salesperson will be present with information.

How to learn more

Ask questions, request an information packet, or RSVP for a conference call. Call Aetna at **1-855-230-3701 (TTY: 711)** 7 a.m. to 8 p.m. CT, Monday through Friday. Or, get plan details at www.dowfriends.com.

How to learn more

Ask questions, request an information packet, or RSVP for a conference call. Call Aetna at **1-855-230-3701 (TTY: 711)** 7 a.m. to 8 p.m. CT, Monday through Friday. Or, get plan details at **www.dowfriends.com**.

What to expect in the coming weeks

You should expect:

Now through 11/18/16	 	Plan details available: Visit www.dowfriends.com anytime, or call the Aetna phone number above by 11/4/16 to request Aetna's information packet
10/29 to 11/2/16		Brief information about how the Aetna Medicare Advantage plan can help support you in reaching your own unique life goals
11/2 to 11/18/16		Dow open enrollment period (see page 1 for how to enroll)
11/7 to 11/11/16		Opportunity to learn more on a Dow retiree conference call

If you enroll in the Aetna Medicare Advantage plan:

Prior to January 1, 2017		<ul style="list-style-type: none">• Plan confirmation letter with new member ID number• New Aetna plan ID card• Welcome packet to help you get the most out of your new plan (also includes provider and pharmacy directory information)• Evidence of Coverage with plan coverage details
January 1, 2017		New Aetna plan begins — use your one ID card for all medical and prescription needs
Early 2017		You may receive a call from us to see if you have any questions about the transition to your new Aetna plan

Aetna Medicare is a PDP, HMO, PPO plan with a Medicare contract. Our SNPs also have contracts with State Medicaid programs. Enrollment in our plans depends on contract renewal. See Evidence of Coverage for a complete description of plan benefits, exclusions, limitations and conditions of coverage. Plan features and availability may vary by service area. This information is not a complete description of benefits. Contact the plan for more information. Limitations, copayments, and restrictions may apply. Benefits, formulary, pharmacy network, provider network, premium and/or co-payments/co-insurance may change on January 1 of each year.

You must continue to pay your Medicare Part B premium.

For mail-order, you can get prescription drugs shipped to your home through the network mail-order delivery program. Typically, mail-order drugs arrive within 7-14 days. You can call **1-888-792-3862 (TTY: 711)**, 24 hours a day, 7 days a week, if you do not receive your mail-order drugs within this timeframe. Members may have the option to sign-up for automated mail-order delivery. The provider network may change at any time. You will receive notice when necessary. Out-of-network/non-contracted providers are under no obligation to treat Aetna Medicare members, except in emergency situations. For a decision about whether we will cover an out-of-network service, we encourage you or your provider to ask us for a pre-service organization determination before you receive the service. Please call our customer service number or see your Evidence of Coverage for more information, including the cost-sharing that applies to out-of-network services. Providers are independent contractors and are not agents of Aetna. Provider participation may change without notice. Aetna is not a provider of health care services and, therefore, cannot guarantee any results or outcomes. The availability of any particular provider cannot be guaranteed and is subject to change.

Aetna complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. ATTENTION: If you speak a language other than English, free language assistance services are available. Visit our website at **www.aetnamedicare.com** or call the phone number listed in this material. ESPAÑOL (SPANISH): ATENCIÓN: Si usted habla español, se encuentran disponibles servicios gratuitos de asistencia de idiomas. Visite nuestro sitio web en **www.aetnamedicare.com** o llame al número de teléfono que se indica en este material. 繁體中文 (CHINESE): 請注意: 如果您說中文, 您可以獲得免費的語言協助服務。請造訪我們的網站 **www.aetnamedicare.com** 或致電本材料中所列的電話號碼。