

2018 Retiree Medical Premiums and Coverage Summary

Minnesota

HealthPartners

1-800-883-2177; www.healthpartners.com

2018 Monthly Premiums

This chart shows your monthly premium.

	Retiree Only	Retiree + SP of Record / DP of Record	Retiree + Child(ren)	Retiree + SP of Record / DP of Record + Child(ren)
You and your SP of Record/DP of Record both are Pre-Medicare Eligible	\$1,031.00	\$2,287.00	\$1,420.00	\$2,676.00
You are Medicare Eligible and your SP of Record/ DP of Record is Pre-Medicare Eligible or vice versa	N/A	N/A	N/A	N/A
You and your SP of Record/ DP of Record both are Medicare Eligible	N/A	N/A	N/A	N/A

Please note: Pre-Medicare Eligible refers to Retirees and their Spouses of Record / Domestic Partners of Record who are neither age 65 or older, nor disabled as determined by Social Security. Medicare Eligible refers to Retirees and their Spouses of Record / Domestic Partners of Record who are age 65 or older and eligible for Medicare or who are eligible for Medicare due to disability prior to age 65.

The foregoing descriptions provide only general information about Dow's applicable compensation and benefits programs. You should refer to the plan document and summary plan description of the applicable plan for a more complete description of the plan's terms. If there is any conflict between the information provided above and the plan document or summary plan description for the applicable plan, the plan document or summary plan description will govern. This summary in no way alters any employee's status as an "at will" employee of Dow and does not create any third-party beneficiary rights, or any right to employment or continued employment with Dow or any of its affiliates. Dow reserves the right to amend or terminate the terms of the foregoing plans in accordance with their terms.

Enrollment in a Medicare HMO or disenrollment from a Medicare HMO is not effective without a valid enrollment / disenrollment from the Medicare HMO. Effective date of the enrollment is determined by the Medicare HMO. Contact the Dow Retiree Service Center at 800-344-0661 to complete this process.

Minnesota HealthPartners

1-800-883-2177; www.healthpartners.com

If you are interested in this HMO, please call them directly to verify that it is available in the county in which you live.

HMO Coverages	Pre-Medicare Eligible	Medicare Eligible
Deductible: Individual	None	Not Available if Medicare Eligible
Deductible: Family	None	
Out-of-Pocket Max: Individual	\$3,000	
Out-of-Pocket Max: Family	\$5,000	
Physician Visit	\$15 copay (PCP); \$30 copay (specialist); \$10 (convenience care or Virtuwell)	
Chiropractic Visit	\$30 copay, unlimited visits	
Routine Physical Exam	Covered at 100%	
Routine Gynecological Exam	Covered at 100%	
Routine Mammography	Covered at 100%	
Inpatient Hospital	\$250 copay per admission	
Emergency Room	\$100 copay, waived if admitted	
Urgent Care	\$40 copay	
Outpatient Surgery: Hospital	\$30 copay	
Outpatient X-Ray	Covered at 100% (x-ray); covered at 80% (CT/MRI)	
Outpatient Lab	Covered at 100%	
Mental Health: Inpatient	\$250 copay per admission	
Mental Health: Outpatient	\$15 copay (PCP); \$30 copay (specialist); \$7.50 group copay, unlimited visits	
Substance Abuse: Inpatient	\$250 copay per admission	
Substance Abuse: Outpatient	\$15 copay (PCP); \$30 copay (specialist); \$7.50 group copay, unlimited visits	
Durable Medical Equip and Max	Covered at 80%	
Pharmacy: Generic Drug	Tier 1 generic: \$5 copay, Tier 2 generic: \$15 copay	
Pharmacy: Brand Name	\$35 formulary, \$60 nonformulary copay, 31-day supply (closed formulary)	
Pharmacy: Mail Order	Tier 1 generic: \$10 copay, Tier 2 generic: \$30 copay, \$70 formulary copay, \$120 nonformulary copay, 93-day supply	

Note: Except in certain emergency situations, HMO members must receive care and treatment through participating Providers in order to qualify for HMO benefits. Please refer to specific HMO benefits booklets for further details.