

2019 Retiree Medical Premiums and Coverage Summary California

Kaiser Foundation Health Plan, Inc.
1-800-443-0815; www.kaiserpermanente.org

If You Retired With Full Service: 2019 Monthly Premiums

This chart shows your monthly premium. (Please refer to the definition of Full Service, which can be found in the Summary Plan Description document located on the www.dowfriends.com website.)

	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	N/A	N/A	N/A	N/A
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	\$101.00	\$202.00	N/A	N/A

If You Do Not Have Full Service

Go to the Dow Retiree Medical Premium Calculator, which can be found on the www.dowfriends.com website.

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.

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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
Deductible: Family		None
Out-of-Pocket Max: Individual		\$1,500
Out-of-Pocket Max: Family		\$3,000
Physician Visit		\$15 copay
Chiropractic Visit		\$15 when referred
Routine Physical Exam		Covered at 100%
Routine Gynecological Exam		Covered at 100%
Routine Mammography		Covered at 100%
Inpatient Hospital		\$100 copay per admission
Emergency Room		\$50 copay, waived if admitted
Urgent Care		\$15 copay
Outpatient Surgery: Hospital		\$150 copay per procedure
Outpatient X-Ray		Covered 100%
Outpatient Lab		Covered 100%
Mental Health: Inpatient		\$100 copay per admission
Mental Health: Outpatient		\$15 individual copay, \$7 group copay; no visit limit
Substance Abuse: Inpatient		Detox and rehab: \$100 copay per admit
Substance Abuse: Outpatient		\$15 copay for individual visit; \$5 copay for group visit, unlimited visits
Durable Medical Equip and Max		Covered at 80% per item, must be in accordance with DME formulary guidelines
Pharmacy: Generic Drug		\$10 for up to a 30-day supply, \$20 for a 31-60 day supply, or \$30 for a 61-100 day supply
Pharmacy: Brand Name		\$20 for up to a 30-day supply, \$40 for a 31-60 day supply, or \$60 for a 61-100 day supply
Pharmacy: Mail Order		Generic: \$10 for up to a 30-day supply or \$20 for a 31-100 day supply; Brand: \$20 for up to a 30-day supply or \$40 for a 31-100 day supply

Not Available if Pre-Medicare Eligible

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.