

2012 Dow Active Medical Monthly Premiums

MAP Plus (Aetna) Employee Monthly Premiums (Except for California)						
800-7DOWDOW (736-9369) www.aetna.com						
Coverage Tier	Full Time		Less Than Full Time (30-39 hours/week)		Less Than Full Time (20-29 hours/week)	
	Non-tobacco user	Tobacco user	Non-tobacco user	Tobacco user	Non-tobacco user	Tobacco user
Employee Only	\$ 84.00	\$ 134.00	\$ 120.00	\$ 170.00	\$ 240.00	\$ 290.00
Employee + Spouse/Domestic Partner	\$ 193.00	\$ 243.00	\$ 240.00	\$ 290.00	\$ 480.00	\$ 530.00
Employee + Child(ren)	\$ 166.00	\$ 216.00	\$ 206.00	\$ 256.00	\$ 413.00	\$ 463.00
Employee + Spouse/DP + Child(ren)	\$ 284.00	\$ 334.00	\$ 354.00	\$ 404.00	\$ 709.00	\$ 759.00

If you are paid bi-weekly and would like to calculate your per-pay premium, multiply the monthly premium amount by 12 and divide by 26 (the number of pay periods for 2012).

If there are discrepancies between the information in this document and the official Plan materials and other legal documents, the official Plan materials and other legal documents will govern.

2012 Dow Active Medical Monthly Premiums

MAP Plus (Aetna) Employee Monthly Premiums for California						
800-7DOWDOW (736-9369) www.aetna.com						
Coverage Tier	Full Time		Less Than Full Time (30-39 hours/week)		Less Than Full Time (20-29 hours/week)	
	Non-tobacco user	Tobacco user	Non-tobacco user	Tobacco user	Non-tobacco user	Tobacco user
Employee Only	\$ 102.00	\$ 152.00	\$ 120.00	\$ 170.00	\$ 240.00	\$ 290.00
Employee + Spouse/Domestic Partner	\$ 274.00	\$ 324.00	\$ 301.00	\$ 351.00	\$ 480.00	\$ 530.00
Employee + Child(ren)	\$ 236.00	\$ 286.00	\$ 259.00	\$ 309.00	\$ 413.00	\$ 463.00
Employee + Spouse/DP + Child(ren)	\$ 403.00	\$ 453.00	\$ 443.00	\$ 493.00	\$ 709.00	\$ 759.00

If you are paid bi-weekly and would like to calculate your per-pay premium, multiply the monthly premium amount by 12 and divide by 26 (the number of pay periods for 2012).

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2012 Dow Active Medical Monthly Premiums

Catastrophic Medical Plan (Aetna)						
Employee Monthly Premiums						
800-7DOWDOW (736-9369)						
www.aetna.com						
Coverage Tier	Full Time		Less Than Full Time (30-39 hours/week)		Less Than Full Time (20-29 hours/week)	
	Non-tobacco user	Tobacco user	Non-tobacco user	Tobacco user	Non-tobacco user	Tobacco user
Employee Only	\$ 6.00	\$ 56.00	\$ 42.00	\$ 92.00	\$ 84.00	\$ 134.00
Employee + Spouse/Domestic Partner	\$ 12.00	\$ 62.00	\$ 84.00	\$ 134.00	\$ 168.00	\$ 218.00
Employee + Child(ren)	\$ 12.00	\$ 62.00	\$ 72.00	\$ 122.00	\$ 144.00	\$ 194.00
Employee + Spouse/DP + Child(ren)	\$ 18.00	\$ 68.00	\$ 124.00	\$ 174.00	\$ 248.00	\$ 298.00

If you are paid bi-weekly and would like to calculate your per-pay premium, multiply the monthly premium amount by 12 and divide by 26 (the number of pay periods for 2012).

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2012 Dow Active Medical Monthly Premiums

California

Kaiser Foundation Health Plan, Inc. - Northern CA						
Employee Monthly Premiums						
800-464-4000						
www.kaiserpermanente.org						
Coverage Tier	Full Time		Less Than Full Time (30-39 hours/week)		Less Than Full Time (20-29 hours/week)	
	Non-tobacco user	Tobacco user	Non-tobacco user	Tobacco user	Non-tobacco user	Tobacco user
Employee Only	\$ 65.00	\$ 115.00	\$ 131.00	\$ 181.00	\$ 263.00	\$ 313.00
Employee + Spouse/Domestic Partner	\$ 149.00	\$ 199.00	\$ 263.00	\$ 313.00	\$ 527.00	\$ 577.00
Employee + Child(ren)	\$ 128.00	\$ 178.00	\$ 226.00	\$ 276.00	\$ 453.00	\$ 503.00
Employee + Spouse/DP + Child(ren)	\$ 220.00	\$ 270.00	\$ 389.00	\$ 439.00	\$ 778.00	\$ 828.00

If you are paid bi-weekly and would like to calculate your per-pay premium, multiply the monthly premium amount by 12 and divide by 26 (the number of pay periods for 2012).

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.

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2012 Dow Active Medical Monthly Premiums

California

Kaiser Foundation Health Plan, Inc. - Southern CA						
Employee Monthly Premiums						
800-464-4000						
www.kaiserpermanente.org						
Coverage Tier	Full Time		Less Than Full Time (30-39 hours/week)		Less Than Full Time (20-29 hours/week)	
	Non-tobacco user	Tobacco user	Non-tobacco user	Tobacco user	Non-tobacco user	Tobacco user
Employee Only	\$ 65.00	\$ 115.00	\$ 131.00	\$ 181.00	\$ 263.00	\$ 313.00
Employee + Spouse/Domestic Partner	\$ 149.00	\$ 199.00	\$ 263.00	\$ 313.00	\$ 527.00	\$ 577.00
Employee + Child(ren)	\$ 128.00	\$ 178.00	\$ 226.00	\$ 276.00	\$ 453.00	\$ 503.00
Employee + Spouse/DP + Child(ren)	\$ 220.00	\$ 270.00	\$ 389.00	\$ 439.00	\$ 778.00	\$ 828.00

If you are paid bi-weekly and would like to calculate your per-pay premium, multiply the monthly premium amount by 12 and divide by 26 (the number of pay periods for 2012).

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.

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2012 Dow Active Medical Monthly Premiums

Delaware

United Healthcare / OptimumChoice Employee Monthly Premiums						
800-815-8958 www.myuhc.com						
Coverage Tier	Full Time		Less Than Full Time (30-39 hours/week)		Less Than Full Time (20-29 hours/week)	
	Non-tobacco user	Tobacco user	Non-tobacco user	Tobacco user	Non-tobacco user	Tobacco user
Employee Only	\$ 30.00	\$ 80.00	\$ 106.00	\$ 156.00	\$ 212.00	\$ 262.00
Employee + Spouse/Domestic Partner	\$ 69.00	\$ 119.00	\$ 212.00	\$ 262.00	\$ 425.00	\$ 475.00
Employee + Child(ren)	\$ 59.00	\$ 109.00	\$ 183.00	\$ 233.00	\$ 366.00	\$ 416.00
Employee + Spouse/DP + Child(ren)	\$ 101.00	\$ 151.00	\$ 314.00	\$ 364.00	\$ 628.00	\$ 678.00

If you are paid bi-weekly and would like to calculate your per-pay premium, multiply the monthly premium amount by 12 and divide by 26 (the number of pay periods for 2012).

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.

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2012 Dow Active Medical Monthly Premiums

Hawaii

HMSA Plan Employee Monthly Premiums						
800-776-4672 www.hmsa.com						
Coverage Tier	Full Time		Less Than Full Time (30-39 hours/week)		Less Than Full Time (20-29 hours/week)	
	Non-tobacco user	Tobacco user	Non-tobacco user	Tobacco user	Non-tobacco user	Tobacco user
Employee Only	\$ 20.00	\$ 70.00	\$ 82.00	\$ 132.00	\$ 164.00	\$ 214.00
Employee + Spouse/Domestic Partner	\$ 46.00	\$ 96.00	\$ 164.00	\$ 214.00	\$ 329.00	\$ 379.00
Employee + Child(ren)	\$ 40.00	\$ 90.00	\$ 141.00	\$ 191.00	\$ 283.00	\$ 333.00
Employee + Spouse/DP + Child(ren)	\$ 68.00	\$ 118.00	\$ 242.00	\$ 292.00	\$ 485.00	\$ 535.00

If you are paid bi-weekly and would like to calculate your per-pay premium, multiply the monthly premium amount by 12 and divide by 26 (the number of pay periods for 2012).

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.

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2012 Dow Active Medical Monthly Premiums

Illinois

BlueCross BlueShield of Michigan - Illinois Employee Monthly Premiums						
800-752-1455 www.bcbsm.com						
Coverage Tier	Full Time		Less Than Full Time (30-39 hours/week)		Less Than Full Time (20-29 hours/week)	
	Non-tobacco user	Tobacco user	Non-tobacco user	Tobacco user	Non-tobacco user	Tobacco user
Employee Only	\$ 92.00	\$ 142.00	\$ 160.00	\$ 210.00	\$ 321.00	\$ 371.00
Employee + Spouse/Domestic Partner	\$ 211.00	\$ 261.00	\$ 321.00	\$ 371.00	\$ 643.00	\$ 693.00
Employee + Child(ren)	\$ 182.00	\$ 232.00	\$ 276.00	\$ 326.00	\$ 553.00	\$ 603.00
Employee + Spouse/DP + Child(ren)	\$ 311.00	\$ 361.00	\$ 474.00	\$ 524.00	\$ 949.00	\$ 999.00

If you are paid bi-weekly and would like to calculate your per-pay premium, multiply the monthly premium amount by 12 and divide by 26 (the number of pay periods for 2012).

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.

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2012 Dow Active Medical Monthly Premiums

Illinois

CIGNA Employee Monthly Premiums						
800-CIGNA24 (244-6224) www.cigna.com						
Coverage Tier	Full Time		Less Than Full Time (30-39 hours/week)		Less Than Full Time (20-29 hours/week)	
	Non-tobacco user	Tobacco user	Non-tobacco user	Tobacco user	Non-tobacco user	Tobacco user
Employee Only	\$ 92.00	\$ 142.00	\$ 160.00	\$ 210.00	\$ 321.00	\$ 371.00
Employee + Spouse/Domestic Partner	\$ 211.00	\$ 261.00	\$ 321.00	\$ 371.00	\$ 643.00	\$ 693.00
Employee + Child(ren)	\$ 182.00	\$ 232.00	\$ 276.00	\$ 326.00	\$ 553.00	\$ 603.00
Employee + Spouse/DP + Child(ren)	\$ 311.00	\$ 361.00	\$ 474.00	\$ 524.00	\$ 949.00	\$ 999.00

If you are paid bi-weekly and would like to calculate your per-pay premium, multiply the monthly premium amount by 12 and divide by 26 (the number of pay periods for 2012).

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2012 Dow Active Medical Monthly Premiums

Louisiana

Humana Health Plan of LA Employee Monthly Premiums						
888-393-6765 www.humana.com						
Coverage Tier	Full Time		Less Than Full Time (30-39 hours/week)		Less Than Full Time (20-29 hours/week)	
	Non-tobacco user	Tobacco user	Non-tobacco user	Tobacco user	Non-tobacco user	Tobacco user
Employee Only	\$ 92.00	\$ 142.00	\$ 134.00	\$ 184.00	\$ 268.00	\$ 318.00
Employee + Spouse/Domestic Partner	\$ 211.00	\$ 261.00	\$ 268.00	\$ 318.00	\$ 536.00	\$ 586.00
Employee + Child(ren)	\$ 182.00	\$ 232.00	\$ 230.00	\$ 280.00	\$ 461.00	\$ 511.00
Employee + Spouse/DP + Child(ren)	\$ 311.00	\$ 361.00	\$ 395.00	\$ 445.00	\$ 791.00	\$ 841.00

If you are paid bi-weekly and would like to calculate your per-pay premium, multiply the monthly premium amount by 12 and divide by 26 (the number of pay periods for 2012).

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2012 Dow Active Medical Monthly Premiums

Maryland

United Healthcare / OptimumChoice Employee Monthly Premiums						
800-815-8958 www.myuhc.com						
Coverage Tier	Full Time		Less Than Full Time (30-39 hours/week)		Less Than Full Time (20-29 hours/week)	
	Non-tobacco user	Tobacco user	Non-tobacco user	Tobacco user	Non-tobacco user	Tobacco user
Employee Only	\$ 30.00	\$ 80.00	\$ 106.00	\$ 156.00	\$ 212.00	\$ 262.00
Employee + Spouse/Domestic Partner	\$ 69.00	\$ 119.00	\$ 212.00	\$ 262.00	\$ 425.00	\$ 475.00
Employee + Child(ren)	\$ 59.00	\$ 109.00	\$ 183.00	\$ 233.00	\$ 366.00	\$ 416.00
Employee + Spouse/DP + Child(ren)	\$ 101.00	\$ 151.00	\$ 314.00	\$ 364.00	\$ 628.00	\$ 678.00

If you are paid bi-weekly and would like to calculate your per-pay premium, multiply the monthly premium amount by 12 and divide by 26 (the number of pay periods for 2012).

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2012 Dow Active Medical Monthly Premiums

Michigan

Blue Care Network of Michigan Employee Monthly Premiums						
800-662-6667 www.MiBCN.com						
Coverage Tier	Full Time		Less Than Full Time (30-39 hours/week)		Less Than Full Time (20-29 hours/week)	
	Non-tobacco user	Tobacco user	Non-tobacco user	Tobacco user	Non-tobacco user	Tobacco user
Employee Only	\$ 92.00	\$ 142.00	\$ 119.00	\$ 169.00	\$ 239.00	\$ 289.00
Employee + Spouse/Domestic Partner	\$ 211.00	\$ 261.00	\$ 239.00	\$ 289.00	\$ 478.00	\$ 528.00
Employee + Child(ren)	\$ 182.00	\$ 232.00	\$ 205.00	\$ 255.00	\$ 411.00	\$ 461.00
Employee + Spouse/DP + Child(ren)	\$ 311.00	\$ 361.00	\$ 352.00	\$ 402.00	\$ 705.00	\$ 755.00

If you are paid bi-weekly and would like to calculate your per-pay premium, multiply the monthly premium amount by 12 and divide by 26 (the number of pay periods for 2012).

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2012 Dow Active Medical Monthly Premiums

Michigan

HealthPlus of Michigan Employee Monthly Premiums						
800-332-9161 www.healthplus.org						
Coverage Tier	Full Time		Less Than Full Time (30-39 hours/week)		Less Than Full Time (20-29 hours/week)	
	Non-tobacco user	Tobacco user	Non-tobacco user	Tobacco user	Non-tobacco user	Tobacco user
Employee Only	\$ 102.00	\$ 152.00	\$ 112.00	\$ 162.00	\$ 221.00	\$ 271.00
Employee + Spouse/Domestic Partner	\$ 234.00	\$ 284.00	\$ 257.00	\$ 307.00	\$ 442.00	\$ 492.00
Employee + Child(ren)	\$ 202.00	\$ 252.00	\$ 222.00	\$ 272.00	\$ 380.00	\$ 430.00
Employee + Spouse/DP + Child(ren)	\$ 345.00	\$ 395.00	\$ 379.00	\$ 429.00	\$ 652.00	\$ 702.00

If you are paid bi-weekly and would like to calculate your per-pay premium, multiply the monthly premium amount by 12 and divide by 26 (the number of pay periods for 2012).

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2012 Dow Active Medical Monthly Premiums

Minnesota / Western Wisconsin

HealthPartners Employee Monthly Premiums						
800-883-2177 www.healthpartners.com						
Coverage Tier	Full Time		Less Than Full Time (30-39 hours/week)		Less Than Full Time (20-29 hours/week)	
	Non-tobacco user	Tobacco user	Non-tobacco user	Tobacco user	Non-tobacco user	Tobacco user
Employee Only	\$ 92.00	\$ 142.00	\$ 136.00	\$ 186.00	\$ 272.00	\$ 322.00
Employee + Spouse/Domestic Partner	\$ 211.00	\$ 261.00	\$ 272.00	\$ 322.00	\$ 545.00	\$ 595.00
Employee + Child(ren)	\$ 182.00	\$ 232.00	\$ 234.00	\$ 284.00	\$ 468.00	\$ 518.00
Employee + Spouse/DP + Child(ren)	\$ 311.00	\$ 361.00	\$ 402.00	\$ 452.00	\$ 804.00	\$ 854.00

If you are paid bi-weekly and would like to calculate your per-pay premium, multiply the monthly premium amount by 12 and divide by 26 (the number of pay periods for 2012).

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2012 Dow Active Medical Monthly Premiums

New Jersey

CIGNA Employee Monthly Premiums						
800-CIGNA24 (244-6224) www.cigna.com						
Coverage Tier	Full Time		Less Than Full Time (30-39 hours/week)		Less Than Full Time (20-29 hours/week)	
	Non-tobacco user	Tobacco user	Non-tobacco user	Tobacco user	Non-tobacco user	Tobacco user
Employee Only	\$ 92.00	\$ 142.00	\$ 179.00	\$ 229.00	\$ 359.00	\$ 409.00
Employee + Spouse/Domestic Partner	\$ 211.00	\$ 261.00	\$ 359.00	\$ 409.00	\$ 719.00	\$ 769.00
Employee + Child(ren)	\$ 182.00	\$ 232.00	\$ 309.00	\$ 359.00	\$ 618.00	\$ 668.00
Employee + Spouse/DP + Child(ren)	\$ 311.00	\$ 361.00	\$ 530.00	\$ 580.00	\$ 1,061.00	\$ 1,111.00

If you are paid bi-weekly and would like to calculate your per-pay premium, multiply the monthly premium amount by 12 and divide by 26 (the number of pay periods for 2012).

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.

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2012 Dow Active Medical Monthly Premiums

North Carolina

CIGNA Employee Monthly Premiums						
800-CIGNA24 (244-6224) www.cigna.com						
Coverage Tier	Full Time		Less Than Full Time (30-39 hours/week)		Less Than Full Time (20-29 hours/week)	
	Non-tobacco user	Tobacco user	Non-tobacco user	Tobacco user	Non-tobacco user	Tobacco user
Employee Only	\$ 92.00	\$ 142.00	\$ 146.00	\$ 196.00	\$ 292.00	\$ 342.00
Employee + Spouse/Domestic Partner	\$ 211.00	\$ 261.00	\$ 292.00	\$ 342.00	\$ 584.00	\$ 634.00
Employee + Child(ren)	\$ 182.00	\$ 232.00	\$ 251.00	\$ 301.00	\$ 502.00	\$ 552.00
Employee + Spouse/DP + Child(ren)	\$ 311.00	\$ 361.00	\$ 430.00	\$ 480.00	\$ 861.00	\$ 911.00

If you are paid bi-weekly and would like to calculate your per-pay premium, multiply the monthly premium amount by 12 and divide by 26 (the number of pay periods for 2012).

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2012 Dow Active Medical Monthly Premiums

Ohio

CIGNA Employee Monthly Premiums						
800-CIGNA24 (244-6224) www.cigna.com						
Coverage Tier	Full Time		Less Than Full Time (30-39 hours/week)		Less Than Full Time (20-29 hours/week)	
	Non-tobacco user	Tobacco user	Non-tobacco user	Tobacco user	Non-tobacco user	Tobacco user
Employee Only	\$ 92.00	\$ 142.00	\$ 117.00	\$ 167.00	\$ 234.00	\$ 284.00
Employee + Spouse/Domestic Partner	\$ 211.00	\$ 261.00	\$ 234.00	\$ 284.00	\$ 468.00	\$ 518.00
Employee + Child(ren)	\$ 182.00	\$ 232.00	\$ 201.00	\$ 251.00	\$ 402.00	\$ 452.00
Employee + Spouse/DP + Child(ren)	\$ 311.00	\$ 361.00	\$ 345.00	\$ 395.00	\$ 691.00	\$ 741.00

If you are paid bi-weekly and would like to calculate your per-pay premium, multiply the monthly premium amount by 12 and divide by 26 (the number of pay periods for 2012).

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2012 Dow Active Medical Monthly Premiums

Puerto Rico

Triple-S PPO Plan Employee Monthly Premiums						
877-357-9777 www.ssspr.com						
Coverage Tier	Full Time		Less Than Full Time (30-39 hours/week)		Less Than Full Time (20-29 hours/week)	
	Non-tobacco user	Tobacco user	Non-tobacco user	Tobacco user	Non-tobacco user	Tobacco user
Employee Only	\$ 84.00	\$ 134.00	\$ 92.00	\$ 142.00	\$ 105.00	\$ 155.00
Employee + Spouse/Domestic Partner	\$ 193.00	\$ 243.00	\$ 212.00	\$ 262.00	\$ 211.00	\$ 261.00
Employee + Child(ren)	\$ 166.00	\$ 216.00	\$ 182.00	\$ 232.00	\$ 181.00	\$ 231.00
Employee + Spouse/DP + Child(ren)	\$ 284.00	\$ 334.00	\$ 312.00	\$ 362.00	\$ 311.00	\$ 361.00

If you are paid bi-weekly and would like to calculate your per-pay premium, multiply the monthly premium amount by 12 and divide by 26 (the number of pay periods for 2012).

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2012 Dow Active Medical Monthly Premiums

South Carolina

CIGNA Employee Monthly Premiums						
800-CIGNA24 (244-6224) www.cigna.com						
Coverage Tier	Full Time		Less Than Full Time (30-39 hours/week)		Less Than Full Time (20-29 hours/week)	
	Non-tobacco user	Tobacco user	Non-tobacco user	Tobacco user	Non-tobacco user	Tobacco user
Employee Only	\$ 92.00	\$ 142.00	\$ 146.00	\$ 196.00	\$ 292.00	\$ 342.00
Employee + Spouse/Domestic Partner	\$ 211.00	\$ 261.00	\$ 292.00	\$ 342.00	\$ 584.00	\$ 634.00
Employee + Child(ren)	\$ 182.00	\$ 232.00	\$ 251.00	\$ 301.00	\$ 502.00	\$ 552.00
Employee + Spouse/DP + Child(ren)	\$ 311.00	\$ 361.00	\$ 430.00	\$ 480.00	\$ 861.00	\$ 911.00

If you are paid bi-weekly and would like to calculate your per-pay premium, multiply the monthly premium amount by 12 and divide by 26 (the number of pay periods for 2012).

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2012 Dow Active Medical Monthly Premiums

Texas

CIGNA Employee Monthly Premiums						
800-CIGNA24 (244-6224) www.cigna.com						
Coverage Tier	Full Time		Less Than Full Time (30-39 hours/week)		Less Than Full Time (20-29 hours/week)	
	Non-tobacco user	Tobacco user	Non-tobacco user	Tobacco user	Non-tobacco user	Tobacco user
Employee Only	\$ 92.00	\$ 142.00	\$ 134.00	\$ 184.00	\$ 269.00	\$ 319.00
Employee + Spouse/Domestic Partner	\$ 211.00	\$ 261.00	\$ 269.00	\$ 319.00	\$ 538.00	\$ 588.00
Employee + Child(ren)	\$ 182.00	\$ 232.00	\$ 231.00	\$ 281.00	\$ 463.00	\$ 513.00
Employee + Spouse/DP + Child(ren)	\$ 311.00	\$ 361.00	\$ 397.00	\$ 447.00	\$ 794.00	\$ 844.00

If you are paid bi-weekly and would like to calculate your per-pay premium, multiply the monthly premium amount by 12 and divide by 26 (the number of pay periods for 2012).

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2012 Dow Active Medical Monthly Premiums

Washington, D.C.

United Healthcare / OptimumChoice Employee Monthly Premiums						
800-815-8958 www.myuhc.com						
Coverage Tier	Full Time		Less Than Full Time (30-39 hours/week)		Less Than Full Time (20-29 hours/week)	
	Non-tobacco user	Tobacco user	Non-tobacco user	Tobacco user	Non-tobacco user	Tobacco user
Employee Only	\$ 30.00	\$ 80.00	\$ 106.00	\$ 156.00	\$ 212.00	\$ 262.00
Employee + Spouse/Domestic Partner	\$ 69.00	\$ 119.00	\$ 212.00	\$ 262.00	\$ 425.00	\$ 475.00
Employee + Child(ren)	\$ 59.00	\$ 109.00	\$ 183.00	\$ 233.00	\$ 366.00	\$ 416.00
Employee + Spouse/DP + Child(ren)	\$ 101.00	\$ 151.00	\$ 314.00	\$ 364.00	\$ 628.00	\$ 678.00

If you are paid bi-weekly and would like to calculate your per-pay premium, multiply the monthly premium amount by 12 and divide by 26 (the number of pay periods for 2012).

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2012 Dow Active Medical Monthly Premiums

West Virginia

United Healthcare / OptimumChoice Employee Monthly Premiums						
800-815-8958 www.myuhc.com						
Coverage Tier	Full Time		Less Than Full Time (30-39 hours/week)		Less Than Full Time (20-29 hours/week)	
	Non-tobacco user	Tobacco user	Non-tobacco user	Tobacco user	Non-tobacco user	Tobacco user
Employee Only	\$ 30.00	\$ 80.00	\$ 106.00	\$ 156.00	\$ 212.00	\$ 262.00
Employee + Spouse/Domestic Partner	\$ 69.00	\$ 119.00	\$ 212.00	\$ 262.00	\$ 425.00	\$ 475.00
Employee + Child(ren)	\$ 59.00	\$ 109.00	\$ 183.00	\$ 233.00	\$ 366.00	\$ 416.00
Employee + Spouse/DP + Child(ren)	\$ 101.00	\$ 151.00	\$ 314.00	\$ 364.00	\$ 628.00	\$ 678.00

If you are paid bi-weekly and would like to calculate your per-pay premium, multiply the monthly premium amount by 12 and divide by 26 (the number of pay periods for 2012).

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.

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