

Dow's contributions for this HMO have met the Retiree Medical Premium Cap for 2012.

Texas

CIGNA

800-244-6224; www.cigna.com

If You Retired with Full Service: 2012 Monthly Premiums

This chart shows your monthly premium. (Please refer to the definition of Full Service, which can be found in the "Calculating Monthly Premiums" document located on the www.dowfriends.com web site.)

	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	\$281.00 - 35.00*	\$563.00 - 70.00*	\$366.00 - 35.00*	\$648.00 - 70.00*
	\$246.00	\$493.00	\$331.00	\$578.00
You are Medicare Eligible and your SP of Record/DP of Record is Pre-Medicare Eligible or vice versa	<h1>Not Available</h1>			
You and your SP of Record/DP of Record both are Medicare Eligible				

*Partial premium holiday.

If You Do Not Have Full Service: 2012 Monthly Total Cost to Insure

Find the monthly total cost to insure below, and then go to the 2012 Monthly Premium Worksheet for Plans That Have Met the Retiree Medical Premium Cap, which can be found in the "Calculating Monthly Premiums" document located on the www.dowfriends.com web site, to calculate 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	\$782.07 - 35.00*	\$1564.14 - 70.00*	\$1017.95 - 35.00*	\$1800.02 - 70.00*
	\$747.07	\$1494.14	\$982.95	\$1730.02
You are Medicare Eligible and your SP of Record/DP of Record is Pre-Medicare Eligible or vice versa	<h1>Not Available</h1>			
You and your SP of Record/DP of Record both are Medicare Eligible				

*Partial premium holiday.

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.

Dow's contributions for this HMO have not met the Retiree Medical Premium Cap for 2012.

Texas

KelseyCare Advantage

866-534-0554; 713-442-9550; www.kelseyreadvantage.com/DOW

If You Retired *with Full Service*: 2012 Monthly Premiums

This chart shows your monthly premium. (Please refer to the definition of Full Service, which can be found in the "Calculating Monthly Premiums" document located on the www.dowfriends.com web site.)

	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	Not Available			
You are Medicare Eligible and your SP of Record/DP of Record is Pre-Medicare Eligible or vice versa				
You and your SP of Record/DP of Record both are Medicare Eligible	\$7.50	\$15.00	Not Available	

If You *Do Not Have Full Service*: 2012 Monthly Total Cost to Insure

Find the monthly total cost to insure below, and then go to the 2012 Monthly Premium Worksheet for Plans That Have Not Met the Retiree Medical Premium Cap, which can be found in the "Calculating Monthly Premiums" document located on the www.dowfriends.com web site, to calculate 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	Not Available			
You are Medicare Eligible and your SP of Record/DP of Record is Pre-Medicare Eligible or vice versa				
You and your SP of Record/DP of Record both are Medicare Eligible	\$75.33	\$150.66	Not Available	

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.