

Catastrophic Medical Plan

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	\$6.00	\$12.00	\$12.00	\$18.00
	<u>- 1.00*</u>	<u>- 2.00*</u>	<u>- 1.00*</u>	<u>- 2.00*</u>
	\$5.00	\$10.00	\$11.00	\$16.00

*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 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	\$310.93	\$621.87	\$404.71	\$715.64
	<u>- 1.00*</u>	<u>- 2.00*</u>	<u>- 1.00*</u>	<u>- 2.00*</u>
	\$309.93	\$619.87	\$403.71	\$713.64

*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.

Split Coverage – MAP Plus/ Catastrophic Medical Plan

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 are Medicare Eligible and enrolled in MAP Plus and your SP of Record/DP of Record is Pre-Medicare Eligible and enrolled in the Catastrophic Medical Plan or vice versa**	Not applicable	\$115.00	Not applicable	\$121.00
		- 10.00*		- 10.00*
		\$105.00		\$111.00

*Partial premium holiday.

If You *do not Have Full Service*: 2012 Monthly Total Cost to Insure

Calculating your premium for split coverage if you do not have Full Service requires four steps:

1. Find the 2012 monthly total cost to insure for each person below.
2. Calculate the MAP Plus premium for the Medicare Eligible person using 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.
3. Calculate the Catastrophic Medical Plan premium for the Pre-Medicare Eligible person using 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.
4. Add the two premiums together.

	Retiree Only	Retiree + SP of Record/DP of Record	Retiree + Child(ren)	Retiree + SP of Record/DP of Record + Child(ren)
You are Medicare Eligible and enrolled in MAP Plus and your SP of Record/DP of Record is Pre-Medicare Eligible and enrolled in the Catastrophic Medical Plan or vice versa**	Not applicable	\$613.60	Not applicable	\$707.38
		- 10.00*		- 10.00*
		\$603.60		\$697.38

*Partial premium holiday.

**If you are electing split coverage, where either you or your Spouse of Record/Domestic Partner of Record will be enrolled in MAP Plus and the other in the Catastrophic Medical Plan, please see use these charts.