

MAP Plus 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	\$281.00 - 35.00*	\$562.00 - 70.00*	\$366.00 - 35.00*	\$647.00 - 70.00*
	\$246.00	\$492.00	\$331.00	\$577.00
You are Medicare Eligible and your SP of Record/DP of Record is Pre-Medicare Eligible or vice versa**	Not applicable	\$390.00 - 44.00*	Not applicable	\$475.00 - 44.00*
		\$346.00		\$431.00
You and your SP of Record/DP of Record both are Medicare Eligible	\$109.00 - 9.00*	\$218.00 - 18.00*	\$194.00 - 9.00*	\$303.00 - 18.00*
	\$100.00	\$200.00	\$185.00	\$285.00

*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 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**	Not applicable	\$1084.74 - 44.00*	Not applicable	\$1320.61 - 44.00*
		\$1040.74		\$1276.61
You and your SP of Record/DP of Record both are Medicare Eligible	\$302.67 - 9.00*	\$605.33 - 18.00*	\$538.54 - 9.00*	\$841.21 - 18.00*
	\$293.67	\$587.33	\$529.54	\$823.21

*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 the “Split Coverage – MAP Plus/ Catastrophic Medical Plan” chart on the following page.

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.