

BMO Consumer Choice Plan (HDHP)



How your plan works

Deductible phase

You pay 100 percent of your medical and prescription drug expenses until you meet your annual deductible of \$1,750/single and \$3,500/family. If an individual member is enrolled in a family plan, the family deductible must be satisfied to qualify for copayments, no individual deductible is available for the family plan. Preventive medications are available for a single co-payment during this phase.

Co-payment phase

Once you've met your annual deductible, you pay the co-payment amounts listed in the chart below until you reach your out-of-pocket maximum of \$3,425/single and \$6,850/family.

100 percent coverage phase

Once you've reached your out-of-pocket maximum, including your deductible, your health plan pays 100 percent of eligible medical and prescription drug expenses for the remainder of the benefit year.

	At a retail pharmacy	90-day retail maintenance	Through the <i>Express Scripts Pharmacy</i> [®] mail-order service
Generic drugs	\$10 30-day supply	1–30 days, \$10 31–90 days, \$30	\$20 90-day supply
Preferred brand-name drugs	25% (\$20 min/\$50 max) 30-day supply	1–30 days, 25% (\$20 min/\$50 max) 31–90 days, 25% (\$60 min/\$150 max)	25% (\$40 min/\$100 max) 90-day supply
Nonpreferred brand-name drugs	35% (\$40 min/\$70 max) 30-day supply	1–30 days, 35% (\$40 min/\$70 max) 31–90 days, 35% (\$120 min/\$210 max)	35% (\$80 min/\$140 max) 90-day supply

Note: If you request a brand-name medication when a generic equivalent is available, you will **pay the brand co-payment, plus the difference in cost** between the brand and the generic. Contact Member Services toll-free at 1-877-795-2926 to price out your specific medications.

For short-term prescriptions, such as antibiotics, use a participating retail pharmacy

As an Express Scripts member, you can go to any of nearly 60,000 retail pharmacies, including most major drugstores. Just ask your retail pharmacy if it's in the Express Scripts network. You can also log in to www.Express-scripts.com and click "Locate a pharmacy" or call Member Services toll-free at 1-877-795-2926.

Express Scripts may contact your doctor about your prescription

If you are prescribed a drug that is not on your health plan's preferred list, yet an alternative plan-preferred drug exists, we may contact your doctor to ask whether that drug would be appropriate for you. If your doctor agrees to use a plan-preferred drug, you will usually pay less.

For long-term prescriptions, use the Express Scripts Pharmacy to avoid paying more. If you need a long-term medication, you may pay less over time by using the Express Scripts Pharmacy mail-order service instead of a retail pharmacy. We'll deliver up to a 90-day supply right to you—and standard shipping is free. Ask your doctor if a 90-day prescription would be right for you. Complete the mail-order form in your welcome packet or ask your doctor to fax your prescription to Express Scripts by calling 1-888-327-9791 for faxing instructions. If you are currently using mail order through another prescription drug program, you will need to obtain a new prescription to send with your mail-order form to the Express Scripts Pharmacy. For more information about your benefit, log in to www.Express-Scripts.com and select "Benefit highlights" from the left-hand menu.

My Rx Choices®: An easy way to lower your out-of-pocket prescription costs

Your benefit includes the My Rx Choices prescription savings program, which is designed to help you find potential savings on prescription medications that you or your covered family members take on an ongoing basis.

Your doctor knows which medications are right for you but may not know their cost. My Rx Choices provides you with available lower-cost options so that you and your doctor can make the most informed decisions based on health and cost. No prescription is ever changed without your doctor's approval.

Simply log in to www.Express-Scripts.com/choices. Please take a moment to register before using this service.

Specialty medications: Get individualized service through Accredo

Specialty medications are drugs that are used to treat complex conditions, such as cancer, growth hormone deficiency, hemophilia, hepatitis C, immune deficiency, multiple sclerosis, and rheumatoid arthritis. Our dedicated specialty pharmacy, Accredo Health Group, Inc., is composed of therapy-specific teams that provide an enhanced level of individualized service to patients with special therapy needs. Counseling, scheduled delivery, and safety checks are just a few of the services that Accredo provides.

If you are taking a specialty medication, please contact Member Services immediately to make sure that there is no interruption in your therapy.

Worry-Free Fills®: Stay on top of the long-term medications you take by enrolling in this convenient, automatic refill program

When you refill certain mail-order prescriptions, you'll be asked whether you want to enroll. Once you enroll and are ready for a refill, your medications will automatically ship to you. Find out more about how Worry-free Fills works by logging in to www.Express-Scripts.com or by calling Member Services toll free at 1-877-795-2926. (To see which of your medications are eligible, log in to www.Express-Scripts.com.)

Generic drug advantage

FDA-approved generic drugs may have unfamiliar names, but they are safe and effective. Be assured that generic drugs and their brand-name counterparts:

- Have the same active ingredients
- Are manufactured according to the same strict federal regulations

Generic drugs may differ in color, size, or shape, but the U.S. Food and Drug Administration requires that the active ingredients have the same strength, purity, and quality as the brand-name alternatives.

Prescriptions filled with generic drugs often have a lower co-payment. Therefore, you may be able to get the same health benefits at a lower cost. You should ask your doctor or pharmacist whether a generic drug would be right for you. You may be able to receive the same high-quality medication but reduce your expenses.

Express Scripts, Inc., manages your prescription drug benefit for BMO Financial Group.