

This is the price the pharmacy charges. This amount varies from pharmacy to pharmacy

This figure is the amount subtracted from the Monthly Maximum, provided that the maximum has not yet been met.



$$\text{(Cost of Rx)} - \text{Deductible} - \text{Copay} = \text{Amount of Benefit used}$$

This is the amount of out of pocket expense the client pays, provided the Monthly Maximum has not been met yet.

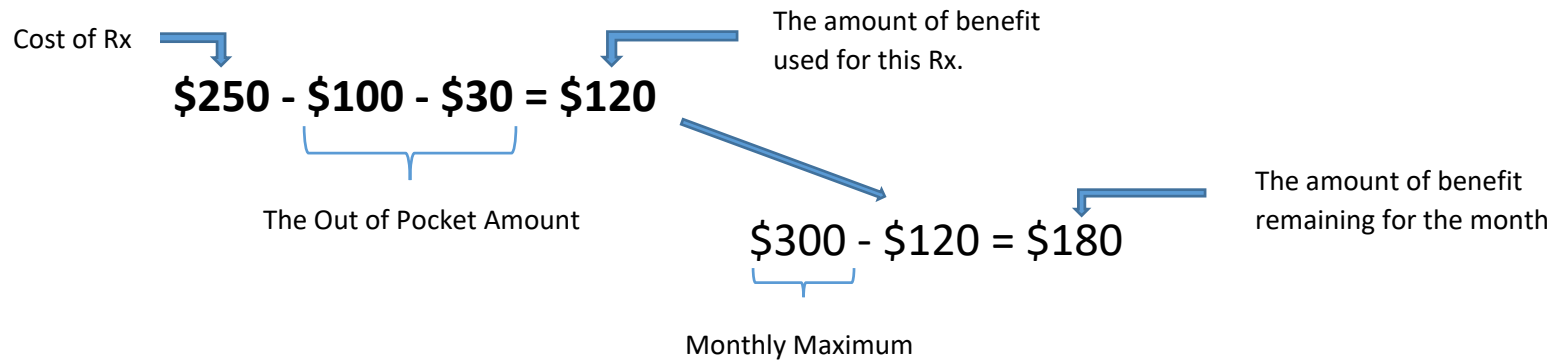
$$\text{Monthly Max} - \text{Amount of Benefit Used} = \text{Amount of Benefit remaining}$$

This equation is used each time an Rx is filled during the month until “**Amount of Benefit Remaining**” = 0. At that point, the client pays the entire amount of the Cost of Rx

The Out of Pocket in the example on these pages do not include the monthly premium. TOTAL out of pocket will need to include premium.

Example: Plan with \$100 Annual deductible, a \$30 Copay, and a \$300 Monthly Maximum

## Month 1



## Month 2

