SPECIAL NOTICE REGARDING REFERENCES TO PREFERRED AND NON-PREFERRED PHARMACY NETWORKS.

Effective January 1, 2016, your Schedule of Benefits is amended by the following changes.

The information under Prescription Drugs is deleted in its entirety and is replaced with the following:

Prescription Drugs

Retail Pharmacy – 30-day supply

Benefit Description	You Pay
Tier One	Low-cost Generic:
Low-cost generic drugs	\$5 Copayment
Preferred generic drugs	
	Preferred Generic: \$10 Copayment
Tier Two	\$50 Consument
Preferred brand name drugs	\$50 Copayment
Tier Three	
Non-preferred brand name drugs	\$75 Copayment
Specified high-cost generic drugs	
Tier Four	Preferred Specialty:
Preferred specialty drugs	\$100 Copayment
Non-preferred specialty drugs	
	Non-preferred
	Specialty:
	\$200 Copayment

Home Delivery or Extended Retail Supply Pharmacy – 90-day supply

Benefit Description	You Pay
Tier One	Low-cost Generic:
Low-cost generic drugs	\$10 Copayment
Preferred generic drugs	
	Preferred Generic:
	\$20 Copayment
Tier Two	\$100 Consyment
Preferred brand name drugs	\$100 Copayment
Tier Three	
Non-preferred brand name drugs	\$150 Copayment
Specified high-cost generic drugs	

Except as amended, your Schedule of Benefits remains unchanged.

PLEASE KEEP THIS NOTICE WITH YOUR SCHEDULE OF BENEFITS FOR FUTURE REFERENCE.

MSBST16 - Corr