

2026 BMO Medical Plans



For 2026, BMO is offering two medical plan options — with more choice and flexibility for you and your family. Below are the in-network benefits. You can find all the plan details and premium rates on bmousbenefits.com.

	HDHP	PPO
Compare	Lower premiums, higher deductible	Higher premiums, lower deductible
Health Savings Account		
Employer HSA Funding (individual / family)	Yes, with a core contribution from BMO: \$500 / \$1,000	Not eligible
Medical		
Annual Deductible (individual / family)	\$1,750 / \$3,500 (includes medical and prescription drugs)	\$750 / \$1,500 (includes medical only)
Deductible Type*	Aggregate	Embedded
Annual Out-of-Pocket Maximum (individual / family)	\$3,425 / \$6,850 (includes deductible, copays and coinsurance for medical and prescription drugs)	\$3,000 / \$6,000 (includes deductible, copays and coinsurance for medical and prescription drugs)
Well Care/Preventive Care	You pay nothing	
Office Visits (PCP / Specialists)	20% coinsurance after deductible	\$25 / \$40 copay
Coinsurance	20%	20%
Urgent Care Visit	20% coinsurance after deductible	\$150 copay
Emergency Room Visit	\$100 copay** and 20% coinsurance	\$300 copay**
Annual Benefit Maximum	None	
Lifetime Maximum	None	
Prescription Drugs		
Annual Deductible (individual / family)	Combined with medical	\$250 / \$500 (includes prescription drugs only)
Annual Out-of-Pocket Maximum	Combined with medical	
Generic	Retail: \$10 copay / Mail order: \$25 copay	
Formulary	30% coinsurance Retail: \$25 minimum; \$100 maximum / Mail order: \$62.50 minimum; \$250 maximum	
Non-Formulary	40% coinsurance Retail: \$50 minimum; no maximum / Mail order: \$125 minimum; no maximum	

*How the deductibles work:

The HDHP plan has an “aggregate deductible,” which means: As a family, you have one family deductible and out-of-pocket maximum that applies to the entire family. If combined expenses for the family meet the family deductible, the deductible is considered to be met for the entire family and the plan begins to pay coinsurance for the whole family. The plan works similarly for the out-of-pocket maximum.

The PPO plan has an “embedded deductible,” which means: Each member of your family has an individual deductible and individual out-of-pocket maximum. If any one person in the family meets the individual deductible amount, the plan starts paying coinsurance for that person. If expenses for two or more family members reach the family deductible amount, the whole family has met the deductible and the plan begins to pay coinsurance for the whole family. The plan works similarly for the out-of-pocket maximum.

**ER copay is waived if admitted.