#### Humana

#### What is Creditable Coverage?

Prescription drug coverage is creditable if the actuarial value of the coverage equals or exceeds the actuarial value of defined standard prescription drug coverage under Medicare Part D, and demonstrated through the use of generally accepted actuarial principles and in accordance with CMS guidelines. Humana has performed a bulk testing of Humana Rx plans and verified that the plans listed on this document either PASS or FAILED the gross actuarial value test for creditable coverage. This is indicated by a "YES" or "NO" under the Creditable Coverage column. However, according to CMS guidelines, the employers are responsible for assessing that the plan(s) they've selected and implemented actually provides creditable coverage.

#### **User Instruction**

This document was created to assist a user in determining whether a Humana Rx plan is considered creditable coverage for 2023. Step 1: Review your Summary of Benefit and Coverage and make note of the following plan design elements:

- □ Non-HDHP plans:
  - Rx type (e.g. RX3 and RX4)
  - In-Network Rx Deductible
  - In-Network Rx copay and/or coinsurance
  - In-Network Maximum Out-of-Pocket (MOOP)
    - Pre-ACA plans (e.g. grandfathered or transitional relief plans) usually have NO MOOP or Rx-only MOOP that applies to specialty drugs only.
    - 2014+ generation plans: you will need Medical/Rx integrated MOOP that applies to all tier.
- ☐ HDHP plans:
  - HDHP type (e.g. Aggregate vs. Embedded)
  - In-Network Plan Coinsurance
  - In-Network Plan Deductible
  - In-Network Maximum Out-of-Pocket (MOOP)
  - Rx copay and/or coinsurance after plan deductible if applicable (e.g. Rx4 after deducible is met).

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#### **Small Group**

#### **Pharmacy Plans for Creditable Coverage 2023**



<u>Step 2</u>: Review the "List of Available Tables" below and determine which table most resembles the plan design defined in Summary of Benefit and Coverage.

List of Available Tables

- Pre-2014 Generation RX3 (No Specialty Tier)
- Pre-2014 Generation RX4
- 2014+ Generation RX3 + Specialty
- 2014+ Generation RX4
- 2014+ Generation RX5
- RxImpact Allowance
- Aggregate HDHP
- Embedded HDHP
- Aggregate HDHP with RX4
- Embedded HDHP with RX4
- RX5 Blended

Step 3: Refer to the appropriate table and locate your plan design.

#### Example #1

Rx Plan Design: RX4 10/20/40/25%

Rx Deductible: \$0 Tier 4 MOOP: \$2500 All Tier MOOP: Unlimited

As this plan has tier 4 MOOP and no all tier MOOP, this is pre-ACA Rx4 plan.

It is the first plan on the Pre-2014 Generation RX4 Table and is considered as creditable coverage for 2023.

#### Example #2

Rx Plan Design: RX5 15/25/200/325/1200 Rx Deductible: \$0 All Tier MOOP: \$9100

As this plan has Med/Rx integrated MOOP that applies to all tier, this is 2014+ generation Rx4 plan. It is the last plan on the 2014+ Generation RX5 Table and is considered as creditable coverage for 2023.

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Pre-2014 Generation RX3						
Rx Maximum Creditable						
Pharmacy Plans	Deductible	Out-of-Pocket	Coverage			
RX3 10/25/50	0	NO MOOP	YES			
RX3 10/40/60	0	NO MOOP	YES			
RX3 15/30/50	0	NO MOOP	YES			
RX3 20/40/65	0	NO MOOP	YES			



	Pre-2014 Ge	neration RX4		
		Tier 4	All Tier	
	Rx Only	Maximum	Maximum	Creditable
Pharmacy Plans	Deductible	Out-of-Pocket	Out-of-Pocket	Coverage
RX4 10/20/40/25%	0	2500	NO MOOP	YES
RX4 10/25/45/25%	0	2500	NO MOOP	YES
RX4 10/25/45/25%	0		NO MOOP	YES
RX4 10/25/50/25%	0	2500	NO MOOP	YES
RX4 10/30/50/25%	0	2500	NO MOOP	YES
RX4 10/30/50/25%	0	3500	NO MOOP	YES
RX4 10/30/50/25%	0		NO MOOP	YES
RX4 10/35/55/25%	0	2500	NO MOOP	YES
RX4 10/35/55/25%	0	3500	NO MOOP	YES
RX4 10/35/55/25%	0	5000	NO MOOP	YES
RX4 10/35/55/25%	0		NO MOOP	YES
RX4 10/35/55/25%	250	3500	NO MOOP	YES
RX4 10/35/55/25%	250		NO MOOP	YES
RX4 10/35/65/25%	250	3500	NO MOOP	YES
RX4 10/40/65/25%	0	2500	NO MOOP	YES
RX4 10/40/65/25%	0	3500	NO MOOP	YES
RX4 10/40/65/25%	0		NO MOOP	YES
RX4 10/40/70/25%	0	3500	NO MOOP	YES
RX4 10/40/70/25%	0	5000	NO MOOP	YES
RX4 10/45/70/25%	0	2500	NO MOOP	YES
RX4 10/45/70/25%	250	3500	NO MOOP	YES
RX4 10/45/75/25%	0	3500	NO MOOP	YES
RX4 10/45/75/25%	500	3500	NO MOOP	YES
RX4 10/45/90/25%	0	5000	NO MOOP	YES

Pre-2014 RX4 Page 4 of 19



2014+ Generation RX3 + Specialty					
Rx Only Maximum Creditable					
Pharmacy Plans	Deductible	Out-of-Pocket	Coverage		
RX3S 10/40/60/25%	0	2000	YES		
RX3S 10/40/60/25%	0	4000	YES		
RX3S 10/40/60/25%	0	6500	YES		

2014+ Gen RX3 + Specialty Page 5 of 19



20	)14+ Generation F	27/1	
20	14+ Generation i	All Tier	
	Rx Only	Maximum	Creditable
Pharmacy Plans	, Deductible	Out-of-Pocket	Coverage
RX4 10/30/50/25%	0	2000	YES
RX4 10/30/50/25%	0	4000	YES
RX4 10/35/55/25%	0	2000	YES
RX4 10/35/55/25%	0	3000	YES
RX4 10/35/55/25%	0	4000	YES
RX4 10/35/55/25%	0	5000	YES
RX4 10/35/55/25%	0	6500	YES
RX4 10/40/70/25%	0	4000	YES
RX4 10/40/70/25%	0	5000	YES
RX4 10/40/70/25%	0	6500	YES
RX4 10/40/70/25%	0	7900	YES
RX4 10/40/70/25%	0	8550	YES
RX4 10/40/70/25%	250	6500	YES
RX4 10/45/90/25%	0	5000	YES
RX4 10/45/90/25%	0	5500	YES
RX4 10/45/90/25%	0	6000	YES
RX4 10/45/90/25%	0	6500	YES
RX4 10/45/90/25%	0	7900	YES
RX4 10/45/90/25%	0	8550	YES
RX4 10/45/90/25%	0	8700	YES
RX4 10/45/90/25%	100	8550	YES
RX4 10/45/90/25%	250	8550	YES
RX4 10/45/90/25%	350	8550	YES
RX4 10/45/90/25%	500	8550	YES
RX4 10/45/90/25%	600	8550	YES
RX4 10/45/90/25% max 100	0	6500	YES
RX4 10/45/90/30%	0	5000	YES

2014+ Gen RX4 Page 6 of 19



2014+ Generation RX4					
	All Tier				
	Rx Only	Maximum	Creditable		
Pharmacy Plans	Deductible	<b>Out-of-Pocket</b>	Coverage		
RX4 10/45/90/30%	0	6000	YES		
RX4 10/45/90/30%	0	8550	YES		
RX4 10/45/90/30%	250	8550	YES		
RX4 10/45/90/30%	500	8550	YES		
RX4 10/45/90/500	0	6500	YES		
RX4 10/50/100/25%	0	5000	YES		
RX4 10/50/100/25%	0	5500	YES		
RX4 10/50/100/25%	0	6500	YES		
RX4 10/50/100/25%	0	7150	YES		
RX4 10/50/100/25%	0	8550	YES		
RX4 10/50/100/25%	0	8700	YES		
RX4 10/50/100/25%	500	8550	YES		
RX4 10/50/200/600	0	7800	YES		
RX4 10/55/100/25%	0	5000	YES		
RX4 10/55/100/25%	250	8550	YES		
RX4 10/55/100/25% max 100	0	5000	YES		
RX4 10/55/100/25% max 100	250	8550	YES		
RX4 15/35/55/25%	0	5000	YES		
RX4 20/125/300/650	0	8550	YES		
RX4 30/200/350/700	0	9100	YES		

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	2014+ Generat	ion RX5	
	Rx Only	Maximum	Creditable
Pharmacy Plans	Deductible	Out-of-Pocket	Coverage
RX5 5/15/100/150/500	0	7000	YES
RX5 5/15/100/150/500	0	9100	YES
RX5 5/15/100/150/1000	0	7000	YES
RX5 5/15/100/150/1000	0	9100	YES
RX5 5/15/100/150/1200	0	7000	YES
RX5 5/15/100/150/1200	0	9100	YES
RX5 5/15/20%/25%/30%	0	3250	YES
RX5 5/15/20%/25%/30%	0	5000	YES
RX5 5/15/20%/25%/30%	0	5500	YES
RX5 5/15/20%/25%/30%	0	6000	YES
RX5 5/15/20%/25%/30%	0	6500	YES
RX5 5/15/20%/25%/30%	0	7000	YES
RX5 5/15/20%/25%/30%	0	7500	YES
RX5 5/15/20%/25%/30%	0	8000	YES
RX5 5/15/20%/25%/30%	0	8550	YES
RX5 5/15/20%/25%/30%	0	9100	YES
RX5 5/15/20%/25%/35%	0	5000	YES
RX5 5/15/20%/25%/35%	0	5500	YES
RX5 5/15/20%/25%/35%	0	6000	YES
RX5 5/15/20%/25%/35%	0	6500	YES
RX5 5/15/20%/25%/35%	0	9100	YES
RX5 5/15/75/100/100	0	5000	YES
RX5 5/15/75/100/100	0	5500	YES
RX5 5/15/75/100/100	0	6000	YES
RX5 5/15/75/100/100	0	6500	YES
RX5 5/15/75/100/100	0	8500	YES
RX5 5/15/75/100/100	0	8550	YES
RX5 5/15/75/100/100	0	8700	YES

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	2014+ Generat	ion RX5	
	Rx Only	Maximum	Creditable
Pharmacy Plans	Deductible	Out-of-Pocket	Coverage
RX5 5/15/75/150/450	0	8550	YES
RX5 5/15/75/150/500	0	5000	YES
RX5 5/15/75/150/500	0	6000	YES
RX5 5/15/75/150/500	0	6500	YES
RX5 5/15/75/150/500	0	7500	YES
RX5 5/15/75/150/500	0	7850	YES
RX5 5/15/75/150/500	0	7900	YES
RX5 5/15/75/150/500	0	8550	YES
RX5 5/15/75/150/500	0	8700	YES
RX5 5/15/75/150/800	0	4500	YES
RX5 5/15/75/150/800	0	5000	YES
RX5 5/15/75/150/800	0	5500	YES
RX5 5/15/75/150/800	0	6000	YES
RX5 5/15/75/150/800	0	6500	YES
RX5 5/15/75/150/800	0	7000	YES
RX5 5/15/75/150/800	0	7500	YES
RX5 5/15/75/150/800	0	8550	YES
RX5 5/15/75/150/800	0	8700	YES
RX5 5/15/75/150/1200	0	4500	YES
RX5 5/15/75/150/1200	0	5000	YES
RX5 5/15/75/150/1200	0	5500	YES
RX5 5/15/75/150/1200	0	6000	YES
RX5 5/15/75/150/1200	0	6500	YES
RX5 5/15/75/150/1200	0	7000	YES
RX5 5/15/75/150/1200	0	7500	YES
RX5 5/15/75/150/1200	0	8550	YES
RX5 5/15/75/150/1200	0	8700	YES
RX5 5/20/50/100/100	0	5000	YES

2014+ Gen RX5 Page 9 of 19



2014+ Generation RX5				
	Rx Only	Maximum	Creditable	
Pharmacy Plans	Deductible	Out-of-Pocket	Coverage	
RX5 5/20/50/100/100	0	6500	YES	
RX5 5/20/50/100/100	0	7900	YES	
RX5 5/20/50/100/450	0	5000	YES	
RX5 5/20/50/100/450	0	6500	YES	
RX5 5/20/50/100/450	0	7900	YES	
RX5 5/20/50/100/450	0	8550	YES	
RX5 5/20/50/100/500	0	5000	YES	
RX5 5/20/50/100/500	0	7900	YES	
RX5 10/15/100/100/100	0	5000	YES	
RX5 10/15/100/100/100	0	5500	YES	
RX5 10/15/100/100/100	0	6000	YES	
RX5 10/15/100/100/100	0	6500	YES	
RX5 10/15/100/100/100	0	7000	YES	
RX5 10/15/100/100/100	0	9100	YES	
RX5 15/25/200/325/500	0	9100	YES	
RX5 15/25/200/325/1200	0	9100	YES	

2014+ Gen RX5 Page 10 of 19

#### Small Group

#### **Pharmacy Plans for Creditable Coverage 2023**



RxImpact Allowance					
Group A&C Group B&D Annual  Max Rx Max Rx Out-of-Pocket Cred					
Allowance	Out-of-Pocket	Out-of-Pocket	Maximum	Coverage	
RXIA 30 / 20 / 10 / 0	NONE	NONE	NO MOOP	NO	
RXIA 30 / 20 / 10 / 0	100	NONE	NO MOOP	NO	

RxImpact Allowance Page 11 of 19



#### Aggregate HDHP

			Maximum	Creditable
Plan Design	Coinsurance	Deductible*	Out-of-Pocket	Coverage
Aggregate HDHP	100.0%	1500	1500	YES
Aggregate HDHP	100.0%	2000	2000	YES
Aggregate HDHP	100.0%	2500	2500	YES
Aggregate HDHP	100.0%	3000	3000	YES
Aggregate HDHP	100.0%	3400	3400	YES
Aggregate HDHP	100.0%	3500	3500	YES
Aggregate HDHP	100.0%	4000	4000	YES
Aggregate HDHP	100.0%	5000	5000	YES
Aggregate HDHP	90.0%	2000	5000	YES
Aggregate HDHP	90.0%	2500	4000	YES
Aggregate HDHP	90.0%	2500	5000	YES
Aggregate HDHP	90.0%	3000	4000	YES
Aggregate HDHP	90.0%	3000	5000	YES
Aggregate HDHP	80.0%	1500	5000	YES
Aggregate HDHP	80.0%	2500	5000	YES
Aggregate HDHP	80.0%	2500	5950	YES
Aggregate HDHP	80.0%	3000	5000	YES
Aggregate HDHP	80.0%	3000	5950	YES
Aggregate HDHP	80.0%	3500	5000	YES
Aggregate HDHP	80.0%	3750	5950	YES
Aggregate HDHP	80.0%	4000	5000	YES
Aggregate HDHP	80.0%	4000	5950	YES
Aggregate HDHP	70.0%	2500	5000	YES



#### **Embedded HDHP**

			Maximum	Creditable
Plan Design	Coinsurance	Deductible*	Out-of-Pocket	Coverage
Embedded HDHP	100.0%	3000	3000	YES
Embedded HDHP	100.0%	3500	3500	YES
Embedded HDHP	100.0%	4000	4000	YES
Embedded HDHP	100.0%	5000	5000	YES
Embedded HDHP	100.0%	6350	6350	YES
Embedded HDHP	100.0%	7000	7000	YES
Embedded HDHP	100.0%	8550	8550	YES
Embedded HDHP	90.0%	2900	4000	YES
Embedded HDHP	90.0%	2900	5450	YES
Embedded HDHP	90.0%	3000	3750	YES
Embedded HDHP	90.0%	3000	4000	YES
Embedded HDHP	90.0%	3000	5000	YES
Embedded HDHP	90.0%	3000	5950	YES
Embedded HDHP	90.0%	3000	6350	YES
Embedded HDHP	90.0%	4000	5000	YES
Embedded HDHP	90.0%	4500	6900	YES
Embedded HDHP	90.0%	5000	6350	YES
Embedded HDHP	90.0%	6500	6900	YES
Embedded HDHP	90.0%	6700	7050	YES
Embedded HDHP	80.0%	3000	5000	YES
Embedded HDHP	80.0%	3000	5950	YES
Embedded HDHP	80.0%	3000	6000	YES
Embedded HDHP	80.0%	3000	6750	YES
Embedded HDHP	80.0%	3250	6000	YES
Embedded HDHP	80.0%	3500	6900	YES
Embedded HDHP	80.0%	4000	5000	YES
Embedded HDHP	80.0%	4000	5950	YES



#### **Embedded HDHP**

			Maximum	Creditable
Plan Design	Coinsurance	Deductible*	Out-of-Pocket	Coverage
Embedded HDHP	80.0%	4000	6350	YES
Embedded HDHP	80.0%	4000	6900	YES
Embedded HDHP	80.0%	4000	7050	YES
Embedded HDHP	80.0%	5000	6350	YES
Embedded HDHP	80.0%	5000	6750	YES
Embedded HDHP	80.0%	6500	6900	YES
Embedded HDHP	80.0%	6500	7050	YES
Embedded HDHP	80.0%	6700	7050	YES
Embedded HDHP	80.0%	7200	8550	NO
Embedded HDHP	70.0%	4000	5000	YES
Embedded HDHP	70.0%	4000	7000	YES
Embedded HDHP	70.0%	4500	6350	YES
Embedded HDHP	70.0%	5000	7000	YES
Embedded HDHP	70.0%	6200	6900	YES
Embedded HDHP	70.0%	6200	7050	YES
Embedded HDHP	60.0%	4000	6750	YES
Embedded HDHP	60.0%	6000	7050	YES
Embedded HDHP	60.0%	7000	8550	NO
Embedded HDHP	50.0%	3000	6750	YES
Embedded HDHP	50.0%	4000	6750	YES
Embedded HDHP	50.0%	6000	6900	YES
Embedded HDHP	50.0%	6000	7050	NO
Embedded HDHP	50.0%	6100	8550	NO
Embedded HDHP	50.0%	6200	8550	NO
Embedded HDHP	50.0%	7000	8550	NO

Embedded HDHP

#### **Small Group**

#### **Pharmacy Plans for Creditable Coverage 2023**



Aggregate HDHP with Rx4						
				Maximum	Creditable	
Plan Design	Coinsurance	RX4	Deductible*	Out-of-Pocket	Coverage	
Aggregate HDHP	100.0%	RX4 10/30/50/25%	2500	5950	YES	
Aggregate HDHP	100.0%	RX4 10/40/70/25%	2500	5000	YES	
Aggregate HDHP	100.0%	RX4 10/40/70/25%	4000	5000	YES	



Embedded HDHP with Rx4						
Plan Design	Coinsurance	RX4	Deductible*	Maximum Out-of-Pocket	Creditable Coverage	
Embedded HDHP	100.0%	RX4 10/35/55/25%	3000	5950	YES	
Embedded HDHP	100.0%	RX4 10/35/55/25%	4000	5950	YES	
Embedded HDHP	100.0%	RX4 10/40/70/25%	3000	5000	YES	
Embedded HDHP	100.0%	RX4 10/40/70/25%	3000	5950	YES	
Embedded HDHP	100.0%	RX4 10/40/70/25%	4000	5000	YES	
Embedded HDHP	100.0%	RX4 10/40/70/25%	4000	5950	YES	
Embedded HDHP	100.0%	RX4 10/45/70/25%	4000	5950	YES	



		RX5 Blended			
				Maximum	Creditable
Plan Design	Coinsurance	RX	Deductible*	Out-of-Pocket	Coverage
OnHand	100.0%	Rx5 5/5/dc max 100/dc max 100/dc max 100	5500	5500	YES
OnHand	100.0%	Rx5 5/5/dc max 100/dc max 100/dc max 100	6000	6000	YES
OnHand	100.0%	Rx5 5/5/dc max 100/dc max 100/dc max 100	6500	6500	YES
OnHand	100.0%	Rx5 5/5/dc max 100/dc max 100/dc max 100	7500	7500	YES
OnHand	100.0%	Rx5 5/5/dc max 100/dc max 100/dc max 100	8000	8000	YES
OnHand	100.0%	Rx5 5/5/dc max 100/dc max 100/dc max 100	9100	9100	YES
OnHand	100.0%	Rx5 5/5/dc/dc/dc	4500	4500	YES
OnHand	100.0%	Rx5 5/5/dc/dc/dc	5000	5000	YES
OnHand	100.0%	Rx5 5/5/dc/dc/dc	5500	5500	YES
OnHand	100.0%	Rx5 5/5/dc/dc/dc	6000	6000	YES
OnHand	100.0%	Rx5 5/5/dc/dc/dc	6500	6500	YES
OnHand	100.0%	Rx5 5/5/dc/dc/dc	7500	7500	YES
OnHand	100.0%	Rx5 5/5/dc/dc/dc	7900	7900	YES
OnHand	100.0%	Rx5 5/5/dc/dc/dc	8000	8000	YES
OnHand	100.0%	Rx5 5/5/dc/dc/dc	8550	8550	YES
OnHand	100.0%	Rx5 5/5/dc/dc/dc	8700	8700	YES
OnHand	100.0%	Rx5 5/5/dc/dc/dc	9100	9100	YES
OnHand	80.0%	Rx5 5/5/dc max 100/dc max 100/dc max 100	6000	7350	YES
OnHand	80.0%	Rx5 5/5/dc/dc/dc	6000	7350	YES
Rx5Blended	60.0%	Rx5 5/5/dc/dc/dc	4500	8000	YES
Rx5Blended	60.0%	Rx5 5/5/dc/dc/dc	5000	9100	NO
Rx5Blended	60.0%	Rx5 5/5/dc/dc/dc	5500	8000	YES
Rx5Blended	60.0%	Rx5 5/5/dc/dc/dc	7000	8700	NO
Rx5Blended	60.0%	Rx5 5/5/dc/dc/dc	7500	8700	NO
Rx5Blended	60.0%	Rx5 5/5/dc/dc/dc	8000	9100	NO
Rx5Blended	50.0%	Rx5 5/5/dc max 100/dc max 100/dc max 100	4500	8000	YES
Rx5Blended	50.0%	Rx5 5/5/dc max 100/dc max 100/dc max 100	5000	9100	YES
Rx5Blended	50.0%	Rx5 5/5/dc max 100/dc max 100/dc max 100	5500	8000	YES
Rx5Blended	50.0%	Rx5 5/5/dc max 100/dc max 100/dc max 100	8000	9100	NO



RX5 Blended					
				Maximum	Creditable
Plan Design	Coinsurance	RX	Deductible*	Out-of-Pocket	Coverage
Rx5Blended	50.0%	Rx5 5/5/dc/dc/dc	4500	8000	YES
Rx5Blended	50.0%	Rx5 5/5/dc/dc/dc	5000	9100	NO
Rx5Blended	50.0%	Rx5 5/5/dc/dc/dc	5500	8000	YES
Rx5Blended	50.0%	Rx5 5/5/dc/dc/dc	7000	8700	NO
Rx5Blended	50.0%	Rx5 5/5/dc/dc/dc	7500	7500	YES
Rx5Blended	50.0%	Rx5 5/5/dc/dc/dc	7500	8700	NO
Rx5Blended	50.0%	Rx5 5/5/dc/dc/dc	8000	9100	NO

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Humana Plans are offered by the Humana Family of Insurance and Health Plan Companies.

Please refer to your Benefit Plan Document (Certificate of Coverage/Insurance) for more information on the company providing your benefits.

Our health benefit plans have Limitations and Exclusions.

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