

Kentucky Small Group



Standard Rx Plans

Rx Plan	Retail	Mail Order	Non-Network	Rx Deductible	Network OOP	Creditable?
B	\$10/\$25/\$40	\$10/\$65/\$120	50% (min \$40)	N/A	N/A	Yes
C	\$10/\$25/\$40/25% (\$150 max)	\$10/\$65/\$120/25% (\$150 max)	50% (min \$40)	N/A	\$2,500 4th Tier	Yes
G	\$10/\$30/\$60/25% (\$150 max)	\$10/\$75/\$180/25% (\$150 max)	50% (min \$60)	N/A	\$2,500 4th Tier	Yes
H	\$10/\$40/\$60/25% (\$150 max)	\$10/\$100/\$180/25% (\$150 max)	50% (min \$60)	N/A	\$2,500 4th Tier	Yes
I	\$15/\$40/\$60	\$15/\$100/\$180	50% (min \$60)	\$200 2nd and 3rd Tiers	N/A	Yes
J	\$15/\$40/\$60/25% (\$150 max)	\$15/\$100/\$180/25% (\$150 max)	50% (min \$60)	\$200 2nd and 3rd Tiers	\$2,500 4th Tier	Yes
K	\$15/\$30/25% (\$150 max)	\$15/\$75/25% (\$150 max)	50% (min \$60)	N/A	\$2,500 4th Tier	Yes
M	\$10 Generic	\$10 Generic	50% Generic Only	N/A	N/A	No
R	\$15/\$40/\$80	\$15/\$80/\$240	50% (min \$80)	N/A	N/A	Yes
X	\$10/\$15/\$25	\$10/\$40/\$75	50% (min \$25)	N/A	N/A	Yes
Y	\$10/\$25/\$40	No mail service	50% (min \$40)	N/A	N/A	Yes
7	\$10/\$25/\$40/25% (\$200 max)	\$10/\$65/\$120/25% (\$200 max)	50% (min \$40)	N/A	\$2,500 4th tier	Yes
AA	\$10/\$40/\$60/25% (\$200 max)	\$10/\$100/\$180/25% (\$200 max)	50% (min \$60)	N/A	\$2,500 4th tier	Yes
AE	\$10/\$30/\$60/25% (\$200 max)	\$10/\$75/\$180/25% (\$200 max)	50% (min \$60)	N/A	\$2,500 4th tier	Yes
AN	\$15/\$40/\$60/25% (\$200 max)	\$15/\$100/\$180/25% (\$200 max)	50% (min \$60)	\$200 2nd and 3rd Tiers	\$2,500 4th tier	Yes

Product	Deductible		Coinsurance		Prescription Drug % After Deductible	Out-of-pocket Max		Creditable?
	In-network	Out-of-network	In-network	Out-of-network		In-network	Out-of-network	
6.0 Lumenos HRA 1	\$1,000	\$2,000	10%	30%	10%	\$2,500	\$5,000	Yes
6.0 Lumenos HRA 2	\$1,000	\$2,000	20%	40%	20%	\$5,000	\$10,000	Yes
6.0 Lumenos HRA 3	\$1,500	\$3,000	20%	40%	20%	\$5,000	\$10,000	Yes
6.0 Lumenos HRA 4	\$2,000	\$4,000	20%	40%	20%	\$5,000	\$10,000	Yes
6.0 Lumenos HRA 5	\$2,500	\$5,000	20%	40%	20%	\$5,000	\$10,000	Yes
6.0 Lumenos HRA 6	\$2,500	\$5,000	20%	40%	20%	\$5,000	\$10,000	Yes
6.0 Lumenos HRA 8	\$2,000	\$5,000	20%	40%	20%	\$4,000	\$10,000	Yes
6.0 Lumenos HRA 51	\$1,000	\$2,000	10%	30%	10%	\$2,500	\$5,000	Yes
6.0 Lumenos HRA 52	\$1,000	\$2,000	20%	40%	20%	\$5,000	\$10,000	Yes
6.0 Lumenos HRA 53	\$1,500	\$3,000	20%	40%	20%	\$5,000	\$10,000	Yes

Kentucky Small Group – Standard Rx Plans (cont.)

Product	Deductible		Coinsurance		Prescription Drug % After Deductible	Out-of-pocket Max		Creditable?
	In-network	Out-of-network	In-network	Out-of-network		In-network	Out-of-network	
6.0 Lumenos HRA 54	\$2,000	\$4,000	20%	40%	20%	\$5,000	\$10,000	Yes
6.0 Lumenos HRA 55	\$2,500	\$5,000	20%	40%	20%	\$5,000	\$10,000	Yes
6.0 Lumenos HRA 56	\$2,500	\$5,000	20%	40%	20%	\$5,000	\$10,000	Yes
6.0 Lumenos HRA 70	\$2,000	\$4,000	20%	40%	20%	\$5,000	\$10,000	Yes
6.0 Lumenos HRA 71	\$2,000	\$4,000	20%	40%	20%	\$5,000	\$10,000	Yes
6.0 Lumenos HSA 1	\$1,250	\$2,500	10%	30%	10%	\$2,500	\$5,000	Yes
6.0 Lumenos HSA 1 (w/copays)	\$2,500	\$5,000	0%	30%	Rx AO	\$5,000	\$10,000	No
6.0 Lumenos HSA 2	\$2,500	\$5,000	10%	30%	10%	\$3,500	\$7,000	Yes
6.0 Lumenos HSA 2 (w/copays)	\$3,000	\$6,000	0%	30%	Rx AO	\$5,000	\$12,000	No
6.0 Lumenos HSA 3	\$3,000	\$6,000	10%	30%	10%	\$4,000	\$8,000	Yes
6.0 Lumenos HSA 3 (w/copays)	\$5,000	\$10,000	0%	30%	Rx AO	\$6,050	\$20,000	No
6.0 Lumenos HSA 4	\$2,000	\$4,000	20%	40%	20%	\$5,000	\$10,000	Yes
6.0 Lumenos HSA 5	\$5,000	\$10,000	10%	30%	10%	\$5,950	\$20,000	No
6.0 Lumenos HSA 6	\$3,000	\$6,000	20%	40%	20%	\$5,000	\$10,000	No
6.0 Lumenos HSA 7	\$5,000	\$10,000	10%	30%	10%	\$6,050	\$20,000	No
6.0 Lumenos HSA 51	\$1,250	\$2,500	10%	30%	10%	\$2,500	\$5,000	Yes
6.0 Lumenos HSA 52	\$2,500	\$5,000	10%	30%	10%	\$3,500	\$7,000	Yes
6.0 Lumenos HSA 53	\$3,000	\$6,000	10%	30%	10%	\$4,000	\$8,000	Yes
6.0 Lumenos HSA 54	\$2,000	\$4,000	20%	40%	20%	\$5,000	\$10,000	Yes
6.0 Lumenos HSA 55	\$5,000	\$10,000	10%	30%	10%	\$6,050	\$20,000	No
6.0 Lumenos HSA 70	\$3,000	\$6,000	20%	40%	20%	\$5,000	\$10,000	No
6.0 Lumenos HSA 71	\$2,500	\$5,000	20%	40%	20%	\$5,000	\$10,000	Yes
6.0 Lumenos HSA 72	\$3,000	\$6,000	20%	40%	20%	\$5,000	\$10,000	No
6.0 Lumenos HSA 73	\$5,000	\$10,000	10%	30%	10%	\$6,050	\$20,000	No
6.0 Lumenos HSA A51	\$2,500	\$5,000	10%	30%	10%	\$3,500	\$7,000	Yes
6.0 Lumenos HSA A52	\$3,000	\$6,000	10%	30%	10%	\$4,000	\$8,000	Yes
6.0 Lumenos HSA A53	\$5,000	\$10,000	10%	30%	10%	\$6,050	\$20,000	No
6.0 Lumenos HSA Option E1	\$2,500	\$5,000	20%	40%	20%	\$5,000	\$10,000	Yes
6.0 Lumenos HSA Option E2	\$3,000	\$6,000	20%	40%	20%	\$5,000	\$10,000	Yes
6.0 Lumenos HSA Option E3	\$5,000	\$10,000	10%	30%	10%	\$5,950	\$20,000	No
6.0 Lumenos HSA Option E4	\$5,000	\$10,000	10%	30%	10%	\$6,050	\$20,000	No
6.0 Lumenos HSA Option E5	\$2,500	\$5,000	20%	40%	20%	\$5,000	\$10,000	Yes
6.0 Lumenos HSA Option E7	\$2,500	\$5,000	20%	40%	20%	\$5,000	\$10,000	Yes
6.0 Lumenos HSA Option E8	\$3,000	\$6,000	20%	40%	20%	\$5,000	\$10,000	Yes
6.0 Lumenos HSA Option E9	\$5,000	\$10,000	10%	30%	10%	\$6,050	\$20,000	No
6.0 Lumenos HSA Option E51	\$2,500	\$5,000	20%	40%	20%	\$5,000	\$10,000	Yes
6.0 Lumenos HSA Option E52	\$3,000	\$6,000	20%	40%	20%	\$5,000	\$10,000	Yes
6.0 Lumenos HSA Option E53	\$5,000	\$10,000	10%	30%	10%	\$6,050	\$20,000	No
6.0 Lumenos HSA Option E70	\$2,500	\$5,000	20%	40%	20%	\$5,000	\$10,000	Yes
4.0/5.0 Lumenos Ded 1st HRA 1	\$1,000	\$1,000	20%	40%	20%	\$5,000	\$10,000	Yes

Kentucky Small Group – Standard Rx Plans (cont.)

Product	Deductible		Coinsurance		Prescription Drug % After Deductible	Out-of-pocket Max		Creditable?
	In-network	Out-of-network	In-network	Out-of-network		In-network	Out-of-network	
4.0/5.0 Lumenos Ded 1st HRA 2	\$2,000	\$2,000	20%	40%	20%	\$5,000	\$10,000	Yes
4.0/5.0 Lumenos Ded 1st HRA 3	\$2,000	\$2,000	20%	40%	20%	\$5,000	\$10,000	Yes
4.0/5.0 Lumenos Ded 1st HRA 4	\$3,000	\$3,000	20%	40%	20%	\$5,000	\$10,000	Yes
4.0/5.0 Lumenos Ded 1st HRA 5	\$4,000	\$4,000	20%	40%	20%	\$5,000	\$10,000	Yes
4.0/5.0 Lumenos Ded 1st HRA 6	\$5,000	\$5,000	20%	50%	20%	\$10,000	\$20,000	Yes
4.0/5.0 Lumenos Ded 1st HRA 7	\$7,500	\$7,500	20%	40%	20%	\$10,000	\$20,000	No
4.0/5.0 Lumenos HIA 1	\$500	\$500	10%	30%	20%	\$2,500	\$5,000	Yes
4.0/5.0 Lumenos HIA 2	\$500	\$500	20%	40%	20%	\$3,500	\$7,000	Yes
4.0/5.0 Lumenos HIA 3	\$1,000	\$1,000	20%	40%	20%	\$4,000	\$8,000	Yes
4.0/5.0 Lumenos HIA+ 1	\$1,000	\$1,000	10%	30%	10%	\$2,500	\$5,000	Yes
4.0/5.0 Lumenos HIA+ 2	\$2,000	\$2,000	0%	30%	Rx Z	\$3,000	\$6,000	Yes
4.0/5.0 Lumenos HIA+ 3	\$1,500	\$1,500	20%	40%	20%	\$5,000	\$10,000	Yes
4.0/5.0 Lumenos HIA+ 4	\$1,500	\$1,500	20%	40%	20%	\$5,000	\$10,000	Yes
4.0/5.0 Lumenos HIA+ 6	\$2,000	\$2,000	20%	40%	20%	\$5,000	\$10,000	Yes
4.0/5.0 Lumenos HIA+ 7	\$1,000	\$1,000	20%	40%	20%	\$5,000	\$10,000	Yes
4.0/5.0 Lumenos HIA+ 8	\$1,500	\$1,500	30%	50%	30%	\$5,000	\$10,000	Yes
4.0/5.0 Lumenos HRA 1	\$1,000	\$1,000	10%	30%	10%	\$2,500	\$5,000	Yes
4.0/5.0 Lumenos HRA 4	\$1,000	\$1,000	20%	40%	20%	\$5,000	\$10,000	Yes
4.0/5.0 Lumenos HRA 5	\$2,000	\$2,000	0%	30%	Rx Z	\$3,000	\$6,000	Yes
4.0/5.0 Lumenos HRA 6	\$2,000	\$2,000	0%	30%	Rx Z	\$3,000	\$6,000	Yes
4.0/5.0 Lumenos HRA 7	\$2,000	\$2,000	0%	30%	Rx Z	\$3,000	\$6,000	Yes
4.0/5.0 Lumenos HRA 8	\$1,500	\$1,500	20%	40%	20%	\$5,000	\$10,000	Yes
4.0/5.0 Lumenos HRA 9	\$1,500	\$1,500	20%	40%	20%	\$5,000	\$10,000	Yes
4.0/5.0 Lumenos HRA 10	\$2,500	\$2,500	0%	30%	Rx Z	\$3,500	\$7,000	Yes
4.0/5.0 Lumenos HRA 11	\$2,500	\$2,500	0%	30%	Rx Z	\$3,500	\$7,000	Yes
4.0/5.0 Lumenos HRA 12	\$2,000	\$2,000	20%	40%	20%	\$5,000	\$10,000	Yes
4.0/5.0 Lumenos HRA 13	\$2,500	\$2,500	0%	30%	Rx Z	\$3,500	\$7,000	Yes
4.0/5.0 Lumenos HRA 14	\$2,000	\$2,000	20%	40%	20%	\$5,000	\$10,000	Yes
4.0/5.0 Lumenos HRA 15	\$2,000	\$2,000	20%	40%	20%	\$5,000	\$10,000	Yes
4.0/5.0 Lumenos HRA 16	\$3,000	\$3,000	0%	30%	Rx Z	\$4,000	\$8,000	Yes
4.0/5.0 Lumenos HRA 17	\$3,000	\$3,000	0%	30%	Rx Z	\$4,000	\$8,000	Yes
4.0/5.0 Lumenos HRA 18	\$2,500	\$2,500	20%	40%	20%	\$5,000	\$10,000	Yes
4.0/5.0 Lumenos HRA 19	\$2,500	\$2,500	20%	40%	20%	\$5,000	\$10,000	Yes
4.0/5.0 Lumenos HRA 20	\$3,000	\$3,000	30%	50%	30%	\$5,000	\$10,000	Yes
4.0/5.0 Lumenos HRA 21	\$5,000	\$5,000	0%	30%	Rx Z	\$6,000	\$12,000	Yes*
4.0/5.0 Lumenos HSA 1	\$1,250	\$1,250	10%	30%	10%	\$2,500	\$5,000	Yes
4.0/5.0 Lumenos HSA 3	\$2,000	\$2,000	0%	30%	Rx Z	\$3,000	\$6,000	Yes
4.0/5.0 Lumenos HSA 4	\$1,500	\$1,500	20%	40%	20%	\$5,000	\$10,000	Yes

Kentucky Small Group – Standard Rx Plans (cont.)

Product	Deductible		Coinsurance		Prescription Drug % After Deductible	Out-of-pocket Max		Creditable?
	In-network	Out-of-network	In-network	Out-of-network		In-network	Out-of-network	
4.0/5.0 Lumenos HSA 5	\$2,500	\$2,500	0%	30%	Rx Z	\$3,500	\$7,000	Yes
4.0/5.0 Lumenos HSA 6	\$2,000	\$2,000	20%	40%	20%	\$5,000	\$10,000	Yes
4.0/5.0 Lumenos HSA 7	\$3,000	\$3,000	0%	30%	Rx Z	\$4,000	\$8,000	No
4.0/5.0 Lumenos HSA 8	\$2,500	\$2,500	20%	40%	20%	\$5,000	\$10,000	Yes
4.0/5.0 Lumenos HSA 9	\$3,000	\$3,000	20%	40%	20%	\$5,000	\$10,000	No
4.0/5.0 Lumenos HSA 10	\$5,000	\$5,000	0%	30%	Rx Z	\$5,800	\$11,600	No
4.0/5.0 Lumenos HSA Option E1	\$2,500	\$2,500	0%	30%	Rx Z	\$3,500	\$7,000	Yes
4.0/5.0 Lumenos HSA Option E2	\$2,500	\$2,500	20%	40%	20%	\$5,000	\$10,000	Yes
4.0/5.0 Lumenos HSA Option E3	\$3,000	\$3,000	0%	30%	Rx Z	\$4,000	\$8,000	Yes
4.0/5.0 Lumenos HSA Option E4	\$3,000	\$3,000	20%	40%	20%	\$5,000	\$10,000	Yes
4.0/5.0 Lumenos HSA Option E5	\$5,000	\$5,000	0%	30%	Rx Z	\$5,800	\$11,600	No
3.0 PPO HSA Option E1	\$2,500	\$5,000	20%	50%	20%	\$5,000	\$10,000	Yes
3.0 PPO HSA Option E2	\$2,500	\$5,000	20%	50%	20%	\$5,000	\$10,000	Yes
3.0 PPO HSA Option E3	\$3,000	\$6,000	0%	30%	0%	\$3,000	\$12,000	Yes
3.0 PPO HSA Option E4	\$3,000	\$6,000	0%	30%	0%	\$3,000	\$12,000	Yes
3.0 PPO HSA Option H1	\$5,000	\$10,000	0%	30%	0%	\$5,000	\$20,000	No
3.0 PPO HSA Option H2	\$5,000	\$10,000	0%	30%	0%	\$5,000	\$20,000	No
3.0 PPO HSA Option H3	\$3,000	\$6,000	20%	50%	20%	\$5,000	\$10,000	No
3.0 PPO HSA Option H4	\$2,500	\$5,000	20%	50%	20%	\$5,000	\$10,000	Yes
3.0 PPO HSA Option H5	\$2,500	\$5,000	20%	50%	20%	\$5,000	\$10,000	Yes
3.0 PPO HSA Option H6	\$3,000	\$6,000	0%	30%	0%	\$3,000	\$12,000	Yes
3.0 PPO HSA Option H7	\$3,000	\$6,000	0%	30%	0%	\$3,000	\$12,000	Yes
3.0 PPO HSA Option H8	\$2,000	\$4,000	20%	50%	20%	\$4,000	\$80,000	Yes
3.0 PPO HSA Option H9	\$2,000	\$4,000	20%	50%	20%	\$4,000	\$80,000	Yes
3.0 PPO HSA Option H10	\$2,650	\$5,300	0%	30%	0%	\$2,650	\$10,600	Yes
3.0 PPO HSA Option H11	\$2,650	\$5,300	0%	30%	0%	\$2,650	\$10,600	Yes
3.0 PPO HSA Option H12	\$2,000	\$4,000	0%	30%	0%	\$2,000	\$8,000	Yes
3.0 PPO HSA Option H13	\$1,500	\$3,000	10%	40%	10%	\$3,000	\$6,000	Yes
3.0 PPO HSA Option H14	\$2,000	\$4,000	0%	30%	0%	\$2,000	\$8,000	Yes
3.0 PPO HSA Option H15	\$1,100	\$2,200	20%	50%	20%	\$3,300	\$6,600	Yes
3.0 PPO HSA Option H16	\$1,500	\$3,000	10%	40%	10%	\$3,000	\$6,000	Yes
3.0 PPO HSA Option H18	\$1,100	\$2,200	0%	30%	0%	\$1,100	\$4,400	Yes
3.0 PPO HSA Option H19	\$1,100	\$2,200	0%	30%	0%	\$1,100	\$4,400	Yes
3.0 Lumenos HIA 1	\$500	\$500	10%	30%	20%	\$2,500	\$5,000	Yes
3.0 Lumenos HIA 2	\$500	\$500	20%	40%	20%	\$3,500	\$7,000	Yes
3.0 Lumenos HIA 3	\$750	\$750	10%	30%	20%	\$2,750	\$5,500	Yes
3.0 Lumenos HIA 4	\$750	\$750	20%	40%	20%	\$3,750	\$7,500	Yes
3.0 Lumenos HIA 5	\$1,000	\$1,000	10%	30%	20%	\$3,000	\$6,000	Yes
3.0 Lumenos HIA 6	\$1,000	\$1,000	20%	40%	20%	\$4,000	\$8,000	Yes

Kentucky Small Group – Standard Rx Plans (cont.)

Product	Deductible		Coinsurance		Prescription Drug % After Deductible	Out-of-pocket Max		Creditable?
	In-network	Out-of-network	In-network	Out-of-network		In-network	Out-of-network	
3.0 Lumenos HIA 7	\$500	\$500	30%	50%	30%	\$5,000	\$10,000	Yes
3.0 Lumenos HIA 8	\$1,000	\$1,000	30%	50%	30%	\$5,000	\$10,000	Yes
3.0 Lumenos HRA 1	\$1,000	\$1,000	10%	30%	10%	\$2,500	\$5,000	Yes
3.0 Lumenos HRA 2	\$1,000	\$1,000	10%	30%	10%	\$2,500	\$5,000	Yes
3.0 Lumenos HRA 3	\$1,000	\$1,000	20%	40%	20%	\$5,000	\$10,000	Yes
3.0 Lumenos HRA 4	\$1,000	\$1,000	20%	40%	20%	\$5,000	\$10,000	Yes
3.0 Lumenos HRA 5	\$1,500	\$1,500	0%	30%	0%	\$1,500	\$3,000	Yes
3.0 Lumenos HRA 6	\$1,500	\$1,500	0%	30%	0%	\$1,500	\$3,000	Yes
3.0 Lumenos HRA 7	\$1,500	\$1,500	0%	30%	0%	\$1,500	\$3,000	Yes
3.0 Lumenos HRA 8	\$1,500	\$1,500	0%	30%	0%	\$1,500	\$3,000	Yes
3.0 Lumenos HRA 9	\$1,500	\$1,500	20%	40%	20%	\$5,000	\$10,000	Yes
3.0 Lumenos HRA 10	\$1,500	\$1,500	20%	40%	20%	\$5,000	\$10,000	Yes
3.0 Lumenos HRA 11	\$1,500	\$1,500	20%	40%	20%	\$5,000	\$10,000	Yes
3.0 Lumenos HRA 12	\$1,500	\$1,500	20%	40%	20%	\$5,000	\$10,000	Yes
3.0 Lumenos HRA 13	\$2,000	\$2,000	0%	30%	0%	\$2,000	\$4,000	Yes
3.0 Lumenos HRA 14	\$2,000	\$2,000	0%	30%	0%	\$2,000	\$4,000	Yes
3.0 Lumenos HRA 15	\$2,000	\$2,000	0%	30%	0%	\$2,000	\$4,000	Yes
3.0 Lumenos HRA 16	\$2,000	\$2,000	0%	30%	0%	\$2,000	\$4,000	Yes
3.0 Lumenos HRA 17	\$2,000	\$2,000	0%	30%	0%	\$2,000	\$4,000	Yes
3.0 Lumenos HRA 18	\$2,000	\$2,000	0%	30%	0%	\$2,000	\$4,000	Yes
3.0 Lumenos HRA 19	\$2,000	\$2,000	20%	40%	20%	\$5,000	\$10,000	Yes
3.0 Lumenos HRA 20	\$2,000	\$2,000	20%	40%	20%	\$5,000	\$10,000	Yes
3.0 Lumenos HRA 21	\$2,000	\$2,000	20%	40%	20%	\$5,000	\$10,000	Yes
3.0 Lumenos HRA 22	\$2,000	\$2,000	20%	40%	20%	\$5,000	\$10,000	Yes
3.0 Lumenos HRA 23	\$2,000	\$2,000	20%	40%	20%	\$5,000	\$10,000	Yes
3.0 Lumenos HRA 24	\$2,000	\$2,000	20%	40%	20%	\$5,000	\$10,000	Yes
3.0 Lumenos HRA 25	\$2,500	\$2,500	0%	30%	0%	\$2,500	\$5,000	Yes
3.0 Lumenos HRA 26	\$2,500	\$2,500	0%	30%	0%	\$2,500	\$5,000	Yes
3.0 Lumenos HRA 27	\$2,500	\$2,500	0%	30%	0%	\$2,500	\$5,000	Yes
3.0 Lumenos HRA 28	\$2,500	\$2,500	0%	30%	0%	\$2,500	\$5,000	Yes
3.0 Lumenos HRA 29	\$2,500	\$2,500	0%	30%	0%	\$2,500	\$5,000	Yes
3.0 Lumenos HRA 30	\$2,500	\$2,500	0%	30%	0%	\$2,500	\$5,000	Yes
3.0 Lumenos HRA 31	\$2,500	\$2,500	20%	40%	20%	\$5,000	\$10,000	Yes
3.0 Lumenos HRA 32	\$2,500	\$2,500	20%	40%	20%	\$5,000	\$10,000	Yes
3.0 Lumenos HRA 33	\$2,500	\$2,500	20%	40%	20%	\$5,000	\$10,000	Yes
3.0 Lumenos HRA 34	\$2,500	\$2,500	20%	40%	20%	\$5,000	\$10,000	Yes
3.0 Lumenos HRA 35	\$2,500	\$2,500	20%	40%	20%	\$5,000	\$10,000	Yes
3.0 Lumenos HRA 36	\$2,500	\$2,500	20%	40%	20%	\$5,000	\$10,000	Yes
3.0 Lumenos HRA 37	\$3,000	\$3,000	0%	30%	0%	\$3,000	\$6,000	Yes
3.0 Lumenos HRA 38	\$3,000	\$3,000	0%	30%	0%	\$3,000	\$6,000	Yes
3.0 Lumenos HRA 39	\$3,000	\$3,000	0%	30%	0%	\$3,000	\$6,000	Yes
3.0 Lumenos HRA 40	\$3,000	\$3,000	0%	30%	0%	\$3,000	\$6,000	Yes

Kentucky Small Group – Standard Rx Plans (cont.)

Product	Deductible		Coinsurance		Prescription Drug % After Deductible	Out-of-pocket Max		Creditable?
	In-network	Out-of-network	In-network	Out-of-network		In-network	Out-of-network	
3.0 Lumenos HRA 41	\$3,000	\$3,000	20%	40%	20%	\$5,000	\$10,000	Yes
3.0 Lumenos HRA 42	\$3,000	\$3,000	20%	40%	20%	\$5,000	\$10,000	Yes
3.0 Lumenos HRA 43	\$3,000	\$3,000	20%	40%	20%	\$5,000	\$10,000	Yes
3.0 Lumenos HRA 44	\$3,000	\$3,000	20%	40%	20%	\$5,000	\$10,000	Yes
3.0 Lumenos HRA 45	\$3,000	\$3,000	30%	50%	30%	\$5,000	\$10,000	Yes
3.0 Lumenos HRA 46	\$5,000	\$5,000	0%	30%	0%	\$5,000	\$10,000	Yes
3.0 Lumenos HSA 1	\$1,250	\$1,250	10%	30%	10%	\$2,500	\$5,000	Yes
3.0 Lumenos HSA 2	\$1,250	\$1,250	20%	40%	20%	\$5,000	\$10,000	Yes
3.0 Lumenos HSA 3	\$1,500	\$1,500	0%	30%	0%	\$1,500	\$3,000	Yes
3.0 Lumenos HSA 4	\$1,500	\$1,500	10%	30%	10%	\$3,000	\$6,000	Yes
3.0 Lumenos HSA 5	\$1,500	\$1,500	20%	40%	20%	\$5,000	\$10,000	Yes
3.0 Lumenos HSA 6	\$2,000	\$2,000	0%	30%	0%	\$2,000	\$4,000	Yes
3.0 Lumenos HSA 7	\$2,000	\$2,000	20%	40%	20%	\$5,000	\$10,000	Yes
3.0 Lumenos HSA 8	\$2,500	\$2,500	0%	30%	0%	\$2,500	\$5,000	Yes
3.0 Lumenos HSA 9	\$2,500	\$2,500	20%	40%	20%	\$5,000	\$10,000	Yes
3.0 Lumenos HSA 10	\$3,000	\$3,000	0%	30%	0%	\$3,000	\$6,000	Yes
3.0 Lumenos HSA 11	\$3,000	\$3,000	20%	40%	20%	\$5,000	\$10,000	No
3.0 Lumenos HSA 12	\$5,000	\$5,000	0%	30%	0%	\$5,000	\$10,000	No
3.0 Lumenos HSA Option E8	\$2,500	\$2,500	0%	30%	0%	\$2,500	\$5,000	Yes
3.0 Lumenos HSA Option E9	\$2,500	\$2,500	20%	40%	20%	\$5,000	\$10,000	Yes
3.0 Lumenos HSA Option E10	\$3,000	\$3,000	0%	30%	0%	\$3,000	\$6,000	Yes
3.0 Lumenos HSA Option E11	\$3,000	\$3,000	20%	40%	20%	\$5,000	\$10,000	Yes
3.0 Lumenos HSA Option E12	\$5,000	\$5,000	0%	30%	0%	\$5,000	\$10,000	No
2.0 PPO HDHP 37	\$2,000	\$4,000	20%	50%	20%	\$4,000	\$8,000	Yes
2.0 PPO HDHP 38	\$2,000	\$4,000	20%	50%	20%	\$4,000	\$8,000	Yes
2.0 PPO HDHP 39	\$3,000	\$6,000	0%	30%	0%	\$3,000	\$12,000	Yes
2.0 PPO HDHP 40	\$3,000	\$6,000	20%	50%	20%	\$5,000	\$10,000	No
2.0 PPO HDHP 41	\$1,100	\$2,200	20%	50%	20%	\$3,300	\$6,600	Yes
2.0 PPO HDHP 42	\$1,100	\$2,200	0%	30%	0%	\$1,100	\$4,400	Yes
2.0 PPO HDHP 43	\$1,500	\$3,000	10%	40%	10%	\$3,000	\$6,000	Yes
2.0 PPO HDHP 44	\$2,500	\$5,000	20%	50%	20%	\$5,000	\$10,000	Yes
2.0 PPO HDHP 45	\$5,000	\$10,000	0%	30%	0%	\$5,000	\$10,000	No
2.0 PPO HDHP 46	\$1,100	\$2,200	0%	30%	0%	\$1,100	\$4,400	Yes
2.0 PPO HDHP 47	\$1,500	\$3,000	10%	40%	10%	\$3,000	\$6,000	Yes
2.0 PPO HDHP 48	\$2,500	\$5,000	20%	50%	20%	\$5,000	\$10,000	Yes
2.0 PPO HDHP 49	\$5,000	\$10,000	0%	30%	0%	\$5,000	\$10,000	No

These creditability testing results were calculated using 2012 Part D benefits. Please continue to use these results when determining the creditability of a standard plan from this listing's creation in November 2011 until an updated listing using 2013 Part D benefits is released in July/August 2012.