

**Large Group  
Pharmacy Plans for Creditable Coverage 2020**



Humana has verified that the benefit plans listed on these pages either PASS or DO NOT PASS (FAILED) the gross actuarial value test for creditable coverage. This is indicated by a “YES” or “NO” under the Creditable Coverage column below. However, as the employer, you are responsible for assessing that the plan(s) you’ve selected and implemented actually provides creditable coverage.

<b>RX3 (No Specialty Tier)</b>			
<b>Pharmacy Plans</b>	<b>Rx Only Deductible</b>	<b>Maximum Out-of-Pocket</b>	<b>Creditable Coverage</b>
RX2 6/15	0	6350	YES
RX2 8/14	0	NO MOOP	YES
RX3 5/15/30	0	2500	YES
RX3 10/25/40	0	2500	YES
RX3 10/25/40	0	3175	YES
RX3 10/25/40	0	NO MOOP	YES
RX3 10/25/50	0	NO MOOP	YES
RX3 10/30/50	0	350	YES
RX3 10/30/50	0	1000	YES
RX3 10/30/50	0	1500	YES
RX3 10/30/50	0	2500	YES
RX3 10/30/50	0	4250	YES
RX3 10/30/50	0	NO MOOP	YES
RX3 10/40/60	0	2500	YES

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<b>RX3 + Specialty</b>			
<b>Pharmacy Plans</b>	<b>Rx Only Deductible</b>	<b>Maximum Out-of-Pocket</b>	<b>Creditable Coverage</b>
RX3S 10/25/40/25%	0	2000	YES
RX3S 10/25/40/25%	0	3000	YES
RX3S 10/25/40/25%	0	4000	YES
RX3S 10/25/40/25%	0	5000	YES
RX3S 10/25/40/25%	0	6500	YES
RX3S 10/25/40/25%	0	7900	YES
RX3S 10/25/40/25% max 150	0	6350	YES
RX3S 10/25/50/25%	0	2500	YES
RX3S 10/30/50/25%	0	750	YES
RX3S 10/30/50/25%	0	2000	YES
RX3S 10/30/50/25%	0	2500	YES
RX3S 10/30/50/25%	0	3000	YES
RX3S 10/30/50/25%	0	3500	YES
RX3S 10/30/50/25%	0	4000	YES
RX3S 10/30/50/25%	0	5000	YES
RX3S 10/30/50/25%	0	6500	YES
RX3S 10/30/50/25%	0	7900	YES
RX3S 10/30/60/25%	0	3000	YES
RX3S 10/40/60/25%	0	2000	YES
RX3S 10/40/60/25%	0	2500	YES
RX3S 10/40/60/25%	0	3000	YES
RX3S 10/40/60/25%	0	4000	YES
RX3S 10/40/60/25%	0	5000	YES
RX3S 10/40/60/25%	0	6500	YES
RX3S 10/40/60/25%	0	7900	YES
RX3S 10/40/70/25%	0	7900	YES
RX3S 10/40/70/25%	200	2500	YES

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<b>RX3 + Specialty</b>			
<b>Pharmacy Plans</b>	<b>Rx Only Deductible</b>	<b>Maximum Out-of-Pocket</b>	<b>Creditable Coverage</b>
RX3S 10/40/70/25%	200	5000	YES
RX3S 10/40/70/25%	200	6500	YES
RX3S 10/40/70/25%	250	6500	YES
RX3S 10/40/80/25%	0	4500	YES
RX3S 15/30/50/25%	0	2000	YES
RX3S 15/30/50/25%	0	2500	YES
RX3S 15/30/50/25%	0	3000	YES
RX3S 15/30/50/25%	0	3500	YES
RX3S 15/30/50/25%	0	4000	YES
RX3S 15/30/50/25%	0	5000	YES
RX3S 15/30/50/25%	0	6500	YES
RX3S 15/30/50/25%	0	7900	YES
RX3S 15/35/55/25%	0	3000	YES
RX3S 15/35/55/25%	0	4000	YES
RX3S 15/40/60/25%	0	6600	YES

**Large Group  
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<b>RX4</b>				
<b>Pharmacy Plans</b>	<b>Rx Only Deductible</b>	<b>Tier 4 Maximum Out-of-Pocket</b>	<b>All Tier Maximum Out-of-Pocket</b>	<b>Creditable Coverage</b>
RX4 5/20/40/25%	0	2500	NO MOOP	YES
RX4 10/20/40/25%	0		2000	YES
RX4 10/20/40/25%	0		2500	YES
RX4 10/20/40/25%	0		5000	YES
RX4 10/20/40/25%	0	2500	NO MOOP	YES
RX4 10/25/45/25%	0		3500	YES
RX4 10/25/45/25%	0		5000	YES
RX4 10/25/45/25%	0	2500	NO MOOP	YES
RX4 10/25/50/25%	0		2000	YES
RX4 10/25/50/25%	0		2500	YES
RX4 10/25/50/25%	0		3000	YES
RX4 10/25/50/25%	0		3500	YES
RX4 10/25/50/25%	0		4000	YES
RX4 10/25/50/25%	0		5000	YES
RX4 10/25/50/25%	0		6500	YES
RX4 10/25/50/25%	0		7900	YES
RX4 10/25/50/25%	0	0	NO MOOP	YES
RX4 10/30/50/100	0		6500	YES
RX4 10/30/50/100	150		6500	YES
RX4 10/30/50/25%	0		2000	YES
RX4 10/30/50/25%	0		2500	YES
RX4 10/30/50/25%	0		3000	YES
RX4 10/30/50/25%	0		3500	YES
RX4 10/30/50/25%	0		4000	YES
RX4 10/30/50/25%	0		5000	YES
RX4 10/30/50/25%	0		6000	YES
RX4 10/30/50/25%	0		6350	YES
RX4 10/30/50/25%	0		6500	YES

**Large Group  
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<b>RX4</b>				
<b>Pharmacy Plans</b>	<b>Rx Only Deductible</b>	<b>Tier 4 Maximum Out-of-Pocket</b>	<b>All Tier Maximum Out-of-Pocket</b>	<b>Creditable Coverage</b>
RX4 10/30/50/25%	0		7900	YES
RX4 10/30/50/25%	0	2500	NO MOOP	YES
RX4 10/30/50/25% max 100	0		2500	YES
RX4 10/30/50/25% max 250	0		6500	YES
RX4 10/35/55/25%	0		2000	YES
RX4 10/35/55/25%	0		2500	YES
RX4 10/35/55/25%	0		3000	YES
RX4 10/35/55/25%	0		3500	YES
RX4 10/35/55/25%	0		4000	YES
RX4 10/35/55/25%	0		5000	YES
RX4 10/35/55/25%	0		6000	YES
RX4 10/35/55/25%	0		6500	YES
RX4 10/35/55/25%	0		7150	YES
RX4 10/35/55/25%	0		7900	YES
RX4 10/35/55/25%	0	2500	NO MOOP	YES
RX4 10/35/55/25%	0		NO MOOP	YES
RX4 10/35/55/25%	250		3500	YES
RX4 10/40/60/25%	0		3000	YES
RX4 10/40/70/25%	0		2000	YES
RX4 10/40/70/25%	0		2500	YES
RX4 10/40/70/25%	0		3000	YES
RX4 10/40/70/25%	0		3500	YES
RX4 10/40/70/25%	0		4000	YES
RX4 10/40/70/25%	0		5000	YES
RX4 10/40/70/25%	0		6000	YES
RX4 10/40/70/25%	0		6350	YES
RX4 10/40/70/25%	0		6500	YES
RX4 10/40/70/25%	0		7150	YES

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<b>RX4</b>				
<b>Pharmacy Plans</b>	<b>Rx Only Deductible</b>	<b>Tier 4 Maximum Out-of-Pocket</b>	<b>All Tier Maximum Out-of-Pocket</b>	<b>Creditable Coverage</b>
RX4 10/40/70/25%	0		NO MOOP	NO
RX4 10/40/70/25%	250		2000	YES
RX4 10/40/70/25%	250		2500	YES
RX4 10/40/70/25%	250		3000	YES
RX4 10/40/70/25%	250		3500	YES
RX4 10/40/70/25%	250		4000	YES
RX4 10/40/70/25%	250		5000	YES
RX4 10/40/70/25%	250		6350	YES
RX4 10/40/70/25%	250		6500	YES
RX4 10/40/70/25%	5000		6000	NO
RX4 10/40/70/25% max 150	0		6500	YES
RX4 10/40/75/25%	0		6000	YES
RX4 10/45/65/25%	0		5000	YES
RX4 10/45/65/25%	0		6500	YES
RX4 10/45/70/25%	0		2500	YES
RX4 10/45/80/25%	0		2500	YES
RX4 10/45/80/25%	0		3500	YES
RX4 10/45/80/25%	0		5000	YES
RX4 10/45/90/25%	0		3000	YES
RX4 10/45/90/25%	0		4000	YES
RX4 10/45/90/25%	0		5000	YES
RX4 10/45/90/25%	0		6000	YES
RX4 10/45/90/25%	0		6500	YES
RX4 10/45/90/25%	0		7150	YES
RX4 10/45/90/25%	0		7300	YES
RX4 15/30/50/25%	0		2000	YES
RX4 15/30/50/25%	0		2500	YES
RX4 15/30/50/25%	0		3000	YES

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<b>RX4</b>				
<b>Pharmacy Plans</b>	<b>Rx Only Deductible</b>	<b>Tier 4 Maximum Out-of-Pocket</b>	<b>All Tier Maximum Out-of-Pocket</b>	<b>Creditable Coverage</b>
RX4 15/30/50/25%	0		3500	YES
RX4 15/30/50/25%	0		4000	YES
RX4 15/30/50/25%	0		5000	YES
RX4 15/30/50/25%	0		6500	YES
RX4 15/30/50/25%	0		7900	YES
RX4 15/30/55/25%	0	2500	NO MOOP	YES
RX4 15/35/50/30% max 120	0		6250	YES
RX4 15/35/55/25%	0		2000	YES
RX4 15/35/55/25%	0		2500	YES
RX4 15/35/55/25%	0		3000	YES
RX4 15/35/55/25%	0		3500	YES
RX4 15/35/55/25%	0		4000	YES
RX4 15/35/55/25%	0		5000	YES
RX4 15/35/55/25%	0		6500	YES
RX4 15/35/55/25%	0		7900	YES
RX4 15/35/55/25%	0	2500	NO MOOP	YES
RX4 15/35/55/25%	200		3000	YES
RX4 15/35/55/25% max 150	0		2500	YES
RX4 15/40/60/25%	0		2500	YES
RX4 15/40/60/25%	0		3000	YES

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<b>RX5</b>			
<b>Pharmacy Plans</b>	<b>Rx Only Deductible</b>	<b>Maximum Out-of-Pocket</b>	<b>Creditable Coverage</b>
Rx5 5/20/50/100/500	0	5000	YES
Rx5 5/20/50/100/500	0	7900	YES
Rx5 5/25/70/150/500	0	5000	YES
Rx5 5/25/70/150/500	0	7900	YES



**Large Group  
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<b>Aggregate HDHP</b>				
<b>Plan Design</b>	<b>Coinsurance</b>	<b>Deductible*</b>	<b>Maximum Out-of-Pocket</b>	<b>Creditable Coverage</b>
Aggregate HDHP	100.0%	1500	1500	YES
Aggregate HDHP	100.0%	2000	2000	YES
Aggregate HDHP	100.0%	2250	2250	YES
Aggregate HDHP	100.0%	2500	2500	YES
Aggregate HDHP	100.0%	3000	3000	YES
Aggregate HDHP	100.0%	3400	3400	YES
Aggregate HDHP	90.0%	1500	3000	YES
Aggregate HDHP	90.0%	1500	3400	YES
Aggregate HDHP	90.0%	2000	3000	YES
Aggregate HDHP	90.0%	2000	3400	YES
Aggregate HDHP	90.0%	2500	3000	YES
Aggregate HDHP	90.0%	2500	3400	YES
Aggregate HDHP	90.0%	2500	5000	YES
Aggregate HDHP	80.0%	1500	2000	YES
Aggregate HDHP	80.0%	1500	3000	YES
Aggregate HDHP	80.0%	2000	2500	YES
Aggregate HDHP	80.0%	2000	3000	YES
Aggregate HDHP	80.0%	2000	3400	YES
Aggregate HDHP	80.0%	2500	3000	YES
Aggregate HDHP	80.0%	2500	3400	YES

**Large Group  
Pharmacy Plans for Creditable Coverage 2020**



<b>Embedded HDHP</b>				
<b>Plan Design</b>	<b>Coinsurance</b>	<b>Deductible*</b>	<b>Maximum Out-of-Pocket</b>	<b>Creditable Coverage</b>
Embedded HDHP	100.0%	2700	2700	YES
Embedded HDHP	100.0%	2800	2800	YES
Embedded HDHP	100.0%	3000	3000	YES
Embedded HDHP	100.0%	4000	4000	YES
Embedded HDHP	100.0%	4500	4500	YES
Embedded HDHP	100.0%	5000	5000	YES
Embedded HDHP	100.0%	6350	6350	YES
Embedded HDHP	100.0%	6500	6500	YES
Embedded HDHP	100.0%	6550	6550	YES
Embedded HDHP	90.0%	2700	4000	YES
Embedded HDHP	90.0%	2700	6650	YES
Embedded HDHP	90.0%	2800	4000	YES
Embedded HDHP	90.0%	2800	5000	YES
Embedded HDHP	90.0%	2800	6350	YES
Embedded HDHP	90.0%	3000	4000	YES
Embedded HDHP	90.0%	3000	5000	YES
Embedded HDHP	90.0%	3000	6350	YES
Embedded HDHP	90.0%	3500	5000	YES
Embedded HDHP	90.0%	4000	5000	YES
Embedded HDHP	90.0%	4000	6000	YES
Embedded HDHP	90.0%	5000	6000	YES
Embedded HDHP	90.0%	5000	6350	YES
Embedded HDHP	90.0%	5000	6550	YES
Embedded HDHP	80.0%	2700	4000	YES
Embedded HDHP	80.0%	2700	5000	YES
Embedded HDHP	80.0%	2800	4000	YES
Embedded HDHP	80.0%	2800	5000	YES

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<b>Embedded HDHP</b>				
<b>Plan Design</b>	<b>Coinsurance</b>	<b>Deductible*</b>	<b>Maximum Out-of-Pocket</b>	<b>Creditable Coverage</b>
Embedded HDHP	80.0%	2800	6350	YES
Embedded HDHP	80.0%	3000	4000	YES
Embedded HDHP	80.0%	3000	5000	YES
Embedded HDHP	80.0%	3000	6000	YES
Embedded HDHP	80.0%	3000	6350	YES
Embedded HDHP	80.0%	4000	5000	YES
Embedded HDHP	80.0%	4000	5950	YES
Embedded HDHP	80.0%	4000	6000	YES
Embedded HDHP	80.0%	4000	6350	YES
Embedded HDHP	80.0%	5000	6000	YES
Embedded HDHP	80.0%	5000	6350	YES
Embedded HDHP	80.0%	5000	6550	YES
Embedded HDHP	80.0%	5000	6650	YES
Embedded HDHP	70.0%	3000	6000	YES
Embedded HDHP	70.0%	4500	6350	YES
Embedded HDHP	70.0%	4500	6650	YES
Embedded HDHP	70.0%	5000	6000	YES

**Large Group  
Pharmacy Plans for Creditable Coverage 2020**



<b>Aggregate HDHP with Rx4</b>					
<b>Plan Design</b>	<b>Coinsurance</b>	<b>RX4</b>	<b>Deductible*</b>	<b>Maximum Out-of-Pocket</b>	<b>Creditable Coverage</b>
Aggregate HDHP	100.0%	RX4 10/30/50/25%	2000	3000	YES
Aggregate HDHP	100.0%	RX4 10/30/50/25%	2000	3400	YES
Aggregate HDHP	100.0%	RX4 10/30/50/25%	2500	3000	YES
Aggregate HDHP	100.0%	RX4 10/30/50/25%	2500	3400	YES
Aggregate HDHP	100.0%	RX4 10/40/70/25%	1500	3000	YES
Aggregate HDHP	100.0%	RX4 10/40/70/25%	2000	3000	YES
Aggregate HDHP	100.0%	RX4 10/40/70/25%	2000	3400	YES
Aggregate HDHP	100.0%	RX4 10/40/70/25%	2500	3000	YES
Aggregate HDHP	100.0%	RX4 10/40/70/25%	2500	3400	YES
Aggregate HDHP	90.0%	RX4 10/30/50/25%	2500	3400	YES
Aggregate HDHP	90.0%	RX4 10/40/70/25%	1500	3000	YES
Aggregate HDHP	90.0%	RX4 10/40/70/25%	2500	3400	YES
Aggregate HDHP	80.0%	RX4 10/30/50/25%	1500	3000	YES
Aggregate HDHP	80.0%	RX4 10/30/50/25%	1500	3400	YES
Aggregate HDHP	80.0%	RX4 10/30/50/25%	2000	3000	YES
Aggregate HDHP	80.0%	RX4 10/30/50/25%	2000	3400	YES
Aggregate HDHP	80.0%	RX4 10/30/50/25%	2500	3250	YES
Aggregate HDHP	80.0%	RX4 10/30/50/25%	2500	3400	YES
Aggregate HDHP	80.0%	RX4 10/40/70/25%	1500	3000	YES
Aggregate HDHP	80.0%	RX4 10/40/70/25%	1500	3400	YES
Aggregate HDHP	80.0%	RX4 10/40/70/25%	2000	3000	YES
Aggregate HDHP	80.0%	RX4 10/40/70/25%	2000	3400	YES
Aggregate HDHP	80.0%	RX4 10/40/70/25%	2500	3000	YES
Aggregate HDHP	80.0%	RX4 10/40/70/25%	2500	3400	YES
Aggregate HDHP	70.0%	RX4 10/40/70/25%	2500	3000	YES

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<b>Embedded HDHP with Rx4</b>					
<b>Plan Design</b>	<b>Coinsurance</b>	<b>RX4</b>	<b>Deductible*</b>	<b>Maximum Out-of-Pocket</b>	<b>Creditable Coverage</b>
Embedded HDHP	100.0%	RX4 10/30/50/25%	3000	4000	YES
Embedded HDHP	100.0%	RX4 10/30/50/25%	3000	5000	YES
Embedded HDHP	100.0%	RX4 10/30/50/25%	3000	6350	YES
Embedded HDHP	100.0%	RX4 10/30/50/25%	4000	6350	YES
Embedded HDHP	100.0%	RX4 10/30/50/25%	5000	6000	YES
Embedded HDHP	100.0%	RX4 10/30/50/25%	5000	6350	YES
Embedded HDHP	100.0%	RX4 10/30/50/25%	5600	6350	YES
Embedded HDHP	100.0%	RX4 10/30/60/25% max 200	3500	4000	YES
Embedded HDHP	100.0%	RX4 10/40/70/25%	0	6000	YES
Embedded HDHP	100.0%	RX4 10/40/70/25%	3000	4000	YES
Embedded HDHP	100.0%	RX4 10/40/70/25%	3000	5000	YES
Embedded HDHP	100.0%	RX4 10/40/70/25%	3000	6350	YES
Embedded HDHP	100.0%	RX4 10/40/70/25%	4000	5000	YES
Embedded HDHP	100.0%	RX4 10/40/70/25%	4000	6350	YES
Embedded HDHP	100.0%	RX4 10/40/70/25%	5000	6350	YES
Embedded HDHP	100.0%	RX4 10/40/70/25%	5600	6350	YES
Embedded HDHP	100.0%	RX4 10/40/70/25%	6000	6650	NO
Embedded HDHP	90.0%	RX4 10/30/50/25%	2700	4000	YES
Embedded HDHP	90.0%	RX4 10/30/50/25%	3000	6350	YES
Embedded HDHP	90.0%	RX4 10/30/50/25%	4000	6350	YES
Embedded HDHP	90.0%	RX4 10/40/70/25%	3000	5000	YES
Embedded HDHP	90.0%	RX4 10/40/70/25%	3000	6000	YES
Embedded HDHP	90.0%	RX4 10/40/70/25%	3000	6350	YES
Embedded HDHP	90.0%	RX4 10/40/70/25%	4000	5000	YES
Embedded HDHP	90.0%	RX4 10/40/70/25%	4000	6350	YES
Embedded HDHP	90.0%	RX4 10/40/70/25%	5000	6350	YES
Embedded HDHP	80.0%	RX4 10/30/50/25%	3000	4000	YES

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<b>Embedded HDHP with Rx4</b>					
<b>Plan Design</b>	<b>Coinsurance</b>	<b>RX4</b>	<b>Deductible*</b>	<b>Maximum Out-of-Pocket</b>	<b>Creditable Coverage</b>
Embedded HDHP	80.0%	RX4 10/30/50/25%	3000	5000	YES
Embedded HDHP	80.0%	RX4 10/30/50/25%	3000	6350	YES
Embedded HDHP	80.0%	RX4 10/30/50/25%	4000	5000	YES
Embedded HDHP	80.0%	RX4 10/30/50/25%	4000	6350	YES
Embedded HDHP	80.0%	RX4 10/30/50/25%	5000	6000	YES
Embedded HDHP	80.0%	RX4 10/30/50/25%	5000	6350	YES
Embedded HDHP	80.0%	RX4 10/40/70/25%	3000	4000	YES
Embedded HDHP	80.0%	RX4 10/40/70/25%	3000	5000	YES
Embedded HDHP	80.0%	RX4 10/40/70/25%	3000	6000	YES
Embedded HDHP	80.0%	RX4 10/40/70/25%	3000	6350	YES
Embedded HDHP	80.0%	RX4 10/40/70/25%	4000	5000	YES
Embedded HDHP	80.0%	RX4 10/40/70/25%	4000	6350	YES
Embedded HDHP	80.0%	RX4 10/40/70/25%	5000	6000	YES
Embedded HDHP	80.0%	RX4 10/40/70/25%	5000	6350	YES
Embedded HDHP	80.0%	RX4 10/40/70/25%	5000	6550	YES
Embedded HDHP	70.0%	RX4 10/30/50/25%	5000	6000	YES
Embedded HDHP	70.0%	RX4 10/40/70/25%	5000	6000	YES

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# Humana

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.