

**Small 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.

| RX3 (No Specialty Tier) | | | |
|--------------------------------|-------------------------------|----------------------------------|--------------------------------|
| Pharmacy Plans | Rx Only Deductible | Maximum Out-of-Pocket | Creditable Coverage |
| RX3 10/25/50 | 0 | NO MOOP | YES |
| RX3 10/40/60 | 0 | NO MOOP | YES |
| RX3 10/50/100 | 0 | NO MOOP | YES |
| RX3 15/30/50 | 0 | NO MOOP | YES |
| RX3 20/40/65 | 0 | NO MOOP | YES |

Small Group

Pharmacy Plans For Creditable Coverage 2020



| RX3 + Specialty | | | |
|--------------------|--------------------|-----------------------|---------------------|
| Pharmacy Plans | Rx Only Deductible | Maximum Out-of-Pocket | Creditable Coverage |
| RX3S 10/40/60/25% | 0 | 2000 | 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 10/40/75/25% | 0 | 5000 | YES |
| RX3S 10/40/75/25% | 0 | 6000 | YES |
| RX3S 10/40/75/25% | 0 | 7350 | YES |
| RX3S 10/50/100/25% | 0 | 5500 | YES |
| RX3S 10/50/100/25% | 0 | 6500 | YES |
| RX3S 10/50/100/25% | 0 | 7350 | YES |

Small Group

Pharmacy Plans For Creditable Coverage 2020



| RX4 | | | | |
|------------------|-----------------------|------------------------------------|--------------------------------------|------------------------|
| Pharmacy Plans | Rx Only Deductible | Tier 4 Maximum Out-of-Pocket | All Tier Maximum Out-of-Pocket | Creditable Coverage |
| RX4 5/20/40/25% | 0 | 2500 | NO MOOP | YES |
| RX4 10/20/40/25% | 0 | 2500 | NO MOOP | YES |
| RX4 10/20/40/25% | 0 | | 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 | | 2000 | YES |
| RX4 10/30/50/25% | 0 | | 4000 | 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 | | 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 | | 4500 | YES |
| RX4 10/35/55/25% | 0 | | 5000 | YES |
| RX4 10/35/55/25% | 0 | | 5500 | YES |
| RX4 10/35/55/25% | 0 | | 6000 | YES |
| RX4 10/35/55/25% | 0 | | 6500 | YES |

Small Group

Pharmacy Plans For Creditable Coverage 2020



| RX4 | | | | |
|--------------------------|--------------------|------------------------------|--------------------------------|---------------------|
| Pharmacy Plans | Rx Only Deductible | Tier 4 Maximum Out-of-Pocket | All Tier Maximum Out-of-Pocket | Creditable Coverage |
| RX4 10/35/55/25% | 0 | | 7000 | YES |
| RX4 10/35/55/25% | 0 | | 7500 | 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 | NO |
| RX4 10/35/55/25% max 100 | 0 | | 3500 | YES |
| RX4 10/35/55/25% max 100 | 0 | | 5000 | YES |
| RX4 10/35/55/25% max 100 | 0 | | 5500 | YES |
| RX4 10/35/55/25% max 100 | 0 | | 6000 | YES |
| RX4 10/35/55/25% max 100 | 0 | | 7500 | YES |
| RX4 10/35/55/275 | 0 | | 3500 | YES |
| RX4 10/35/55/30% | 0 | | 5000 | YES |
| RX4 10/35/55/30% | 0 | | 5500 | YES |
| RX4 10/35/55/375 | 0 | | 4500 | YES |
| RX4 10/35/55/500 | 0 | | 6000 | 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 | NO |
| RX4 10/40/70/25% | 0 | 3500 | NO MOOP | YES |
| RX4 10/40/70/25% | 0 | 5000 | NO MOOP | YES |
| RX4 10/40/70/25% | 0 | | 4000 | YES |
| RX4 10/40/70/25% | 0 | | 4500 | YES |
| RX4 10/40/70/25% | 0 | | 5000 | YES |

Small Group

Pharmacy Plans For Creditable Coverage 2020



| RX4 | | | | |
|--------------------------|--------------------|------------------------------|--------------------------------|---------------------|
| Pharmacy Plans | Rx Only Deductible | Tier 4 Maximum Out-of-Pocket | All Tier Maximum Out-of-Pocket | Creditable Coverage |
| RX4 10/40/70/25% | 0 | | 6000 | YES |
| RX4 10/40/70/25% | 0 | | 6500 | YES |
| RX4 10/40/70/25% | 0 | | 7350 | YES |
| RX4 10/40/70/25% | 250 | | 6500 | YES |
| RX4 10/40/75/25% | 0 | | 3000 | YES |
| RX4 10/40/75/25% | 0 | | 4000 | YES |
| RX4 10/40/75/25% | 0 | | 4500 | YES |
| RX4 10/40/75/25% | 0 | | 5000 | YES |
| RX4 10/40/75/25% | 0 | | 5500 | YES |
| RX4 10/40/75/25% | 0 | | 6000 | YES |
| RX4 10/40/75/25% | 0 | | 6500 | YES |
| RX4 10/40/75/25% | 0 | | 7350 | YES |
| RX4 10/40/75/25% | 0 | | 7500 | YES |
| RX4 10/40/75/25% | 0 | | 8150 | YES |
| RX4 10/40/75/25% | 250 | | 7350 | YES |
| RX4 10/40/75/25% | 500 | | 7900 | NO |
| RX4 10/40/75/25% max 100 | 0 | | 3000 | YES |
| RX4 10/40/75/25% max 100 | 0 | | 5000 | YES |
| RX4 10/40/75/25% max 100 | 0 | | 5500 | YES |
| RX4 10/40/75/25% max 100 | 0 | | 6000 | YES |
| RX4 10/40/75/25% max 100 | 0 | | 6500 | YES |
| RX4 10/40/75/250 | 0 | | 3000 | YES |
| RX4 10/40/75/30% | 0 | | 5000 | YES |
| RX4 10/40/75/30% | 0 | | 6000 | YES |

Small Group

Pharmacy Plans For Creditable Coverage 2020



| RX4 | | | | |
|------------------|--------------------|------------------------------|--------------------------------|---------------------|
| Pharmacy Plans | Rx Only Deductible | Tier 4 Maximum Out-of-Pocket | All Tier Maximum Out-of-Pocket | Creditable Coverage |
| RX4 10/40/75/30% | 0 | | 6500 | YES |
| RX4 10/40/75/500 | 0 | | 6000 | YES |
| RX4 10/40/75/500 | 0 | | 6500 | YES |
| RX4 10/40/75/575 | 0 | | 7350 | YES |
| RX4 10/40/90/25% | 0 | | 5500 | YES |
| RX4 10/45/70/25% | 0 | 2500 | NO MOOP | YES |
| RX4 10/45/70/25% | 0 | 3500 | 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 | NO |
| RX4 10/45/90/25% | 0 | 5000 | NO MOOP | 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 | | 7000 | YES |
| RX4 10/45/90/25% | 0 | | 7350 | YES |
| RX4 10/45/90/25% | 0 | | 7900 | YES |
| RX4 10/45/90/25% | 0 | | 8150 | YES |
| RX4 10/45/90/25% | 100 | | 7900 | YES |
| RX4 10/45/90/25% | 100 | | 8150 | YES |
| RX4 10/45/90/25% | 250 | | 6500 | YES |
| RX4 10/45/90/25% | 250 | | 7000 | YES |
| RX4 10/45/90/25% | 250 | | 7350 | YES |

Small Group

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| RX4 | | | | |
|--------------------------|--------------------|------------------------------|--------------------------------|---------------------|
| Pharmacy Plans | Rx Only Deductible | Tier 4 Maximum Out-of-Pocket | All Tier Maximum Out-of-Pocket | Creditable Coverage |
| RX4 10/45/90/25% | 250 | | 7900 | YES |
| RX4 10/45/90/25% | 250 | | 8150 | YES |
| RX4 10/45/90/25% | 350 | | 8150 | NO |
| RX4 10/45/90/25% | 500 | | 7000 | NO |
| RX4 10/45/90/25% | 500 | | 7900 | NO |
| RX4 10/45/90/25% | 500 | | 8150 | NO |
| RX4 10/45/90/25% | 600 | | 8150 | NO |
| RX4 10/45/90/25% max 100 | 0 | | 5000 | YES |
| RX4 10/45/90/25% max 100 | 100 | | 7900 | YES |
| RX4 10/45/90/25% max 100 | 250 | | 7900 | YES |
| RX4 10/45/90/25% max 100 | 250 | | 8150 | YES |
| RX4 10/45/90/25% max 100 | 500 | | 7900 | YES |
| RX4 10/45/90/25% max 100 | 500 | | 8150 | YES |
| RX4 10/45/90/30% | 0 | | 5000 | YES |
| RX4 10/45/90/30% | 250 | | 8150 | YES |
| RX4 10/45/90/30% | 500 | | 8150 | NO |
| RX4 10/45/90/500 | 0 | | 7350 | YES |
| RX4 10/45/90/575 | 0 | | 7000 | YES |
| RX4 10/50/100/25% | 0 | | 4000 | YES |
| RX4 10/50/100/25% | 0 | | 5500 | YES |
| RX4 10/50/100/25% | 0 | | 7150 | YES |
| RX4 10/50/100/25% | 0 | | 7350 | YES |
| RX4 10/50/100/25% | 0 | | 7900 | YES |
| RX4 10/50/100/25% | 0 | | 8150 | YES |

**Small Group
Pharmacy Plans For Creditable Coverage 2020**



| RX4 | | | | |
|---------------------------|-------------------------------|---|---|--------------------------------|
| Pharmacy Plans | Rx Only Deductible | Tier 4 Maximum Out-of-Pocket | All Tier Maximum Out-of-Pocket | Creditable Coverage |
| RX4 10/50/100/25% | 250 | | 7900 | NO |
| RX4 10/50/100/25% | 250 | | 8150 | NO |
| RX4 10/50/100/25% | 500 | | 8150 | NO |
| RX4 10/50/100/25% max 100 | 0 | | 7900 | YES |
| RX4 10/50/100/500 | 0 | | 7900 | YES |
| RX4 15/50/100/25% | 0 | | 7350 | YES |

Small Group

Pharmacy Plans For Creditable Coverage 2020



| RX5 | | | |
|---------------------|-----------------------|--------------------------|------------------------|
| Pharmacy Plans | Rx Only Deductible | Maximum Out-of-Pocket | Creditable Coverage |
| 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 | 8150 | YES |
| RX5 5/15/75/150/500 | 0 | 2000 | YES |
| RX5 5/15/75/150/500 | 0 | 3000 | YES |
| RX5 5/15/75/150/500 | 0 | 3500 | YES |
| RX5 5/15/75/150/500 | 0 | 4000 | YES |
| RX5 5/15/75/150/500 | 0 | 4500 | YES |
| RX5 5/15/75/150/500 | 0 | 5000 | YES |
| RX5 5/15/75/150/500 | 0 | 5500 | 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 | 7000 | YES |
| RX5 5/15/75/150/500 | 0 | 7350 | 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 | 8150 | YES |
| RX5 5/20/50/100/100 | 0 | 5500 | YES |
| RX5 5/20/50/100/100 | 0 | 6000 | YES |
| RX5 5/20/50/100/100 | 0 | 6500 | YES |
| RX5 5/20/50/100/100 | 0 | 7350 | YES |
| RX5 5/20/50/100/100 | 0 | 7900 | YES |
| RX5 5/20/50/100/500 | 0 | 4000 | YES |

**Small Group
Pharmacy Plans For Creditable Coverage 2020**



| RX5 | | | |
|-----------------------|-------------------------------|----------------------------------|--------------------------------|
| Pharmacy Plans | Rx Only Deductible | Maximum Out-of-Pocket | Creditable Coverage |
| RX5 5/20/50/100/500 | 0 | 4500 | YES |
| RX5 5/20/50/100/500 | 0 | 5000 | YES |
| RX5 5/20/50/100/500 | 0 | 5500 | YES |
| RX5 5/20/50/100/500 | 0 | 6000 | YES |
| RX5 5/20/50/100/500 | 0 | 6500 | YES |
| RX5 5/20/50/100/500 | 0 | 7000 | YES |
| RX5 5/20/50/100/500 | 0 | 7350 | YES |
| RX5 5/20/50/100/500 | 0 | 7900 | YES |
| RX5 5/25/70/150/500 | 0 | 7900 | YES |

**Small Group
Pharmacy Plans For Creditable Coverage 2020**



| RxImpact Allowance | | | | |
|---------------------------|---|---|---|--------------------------------|
| Allowance | Group A&C Max Rx Out-of-Pocket | Group B&D Max Rx Out-of-Pocket | Annual Out-of-Pocket Maximum | Creditable Coverage |
| RXIA 30 / 20 / 10 / 0 | 100 | NONE | 2500 | YES |
| RXIA 30 / 20 / 10 / 0 | 100 | NONE | NO MOOP | NO |
| RXIA 30 / 20 / 10 / 0 | NONE | NONE | NO MOOP | NO |

**Small Group
Pharmacy Plans For Creditable Coverage 2020**



| In-Network | | | | |
|--------------------|--------------------|--------------------|------------------------------|----------------------------|
| Plan Design | Coinsurance | Deductible* | Maximum Out-of-Pocket | Creditable 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% | 3675 | 3675 | YES |
| Aggregate HDHP | 100.0% | 3950 | 3950 | 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 | 90.0% | 4000 | 5000 | YES |
| Aggregate HDHP | 80.0% | 1500 | 4000 | YES |
| Aggregate HDHP | 80.0% | 1500 | 5000 | YES |
| Aggregate HDHP | 80.0% | 2000 | 4000 | YES |
| Aggregate HDHP | 80.0% | 2000 | 5000 | YES |
| Aggregate HDHP | 80.0% | 2500 | 4000 | YES |
| Aggregate HDHP | 80.0% | 2500 | 5000 | YES |
| Aggregate HDHP | 80.0% | 2500 | 5950 | YES |
| Aggregate HDHP | 80.0% | 3000 | 4000 | YES |
| Aggregate HDHP | 80.0% | 3000 | 5000 | YES |

**Small Group
Pharmacy Plans For Creditable Coverage 2020**



| In-Network | | | | |
|--------------------|--------------------|--------------------|------------------------------|----------------------------|
| Plan Design | Coinsurance | Deductible* | Maximum Out-of-Pocket | Creditable Coverage |
| 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 | 80.0% | 5000 | 5950 | YES |
| Aggregate HDHP | 70.0% | 2500 | 5000 | YES |

**Small Group
Pharmacy Plans For Creditable Coverage 2020**



| In-Network | | | | |
|--------------------|--------------------|--------------------|------------------------------|----------------------------|
| Plan Design | Coinsurance | Deductible* | Maximum Out-of-Pocket | Creditable Coverage |
| 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% | 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% | 6500 | 6500 | YES |
| Embedded HDHP | 100.0% | 7900 | 7900 | NO |
| 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% | 5000 | 6350 | YES |
| Embedded HDHP | 80.0% | 3000 | 4000 | YES |
| Embedded HDHP | 80.0% | 3000 | 5000 | YES |
| Embedded HDHP | 80.0% | 3000 | 5950 | YES |
| Embedded HDHP | 80.0% | 3500 | 5000 | YES |
| Embedded HDHP | 80.0% | 3500 | 6550 | YES |
| Embedded HDHP | 80.0% | 4000 | 5000 | YES |
| Embedded HDHP | 80.0% | 4000 | 5950 | YES |
| Embedded HDHP | 80.0% | 4000 | 6350 | YES |
| Embedded HDHP | 80.0% | 5000 | 6350 | YES |

**Small Group
Pharmacy Plans For Creditable Coverage 2020**



In-Network

| Plan Design | Coinsurance | Deductible* | Maximum Out-of-Pocket | Creditable Coverage |
|--------------------|--------------------|--------------------|------------------------------|----------------------------|
| Embedded HDHP | 80.0% | 5500 | 6550 | YES |
| Embedded HDHP | 70.0% | 4000 | 5000 | YES |
| Embedded HDHP | 70.0% | 4500 | 6350 | YES |
| Embedded HDHP | 70.0% | 5500 | 6550 | YES |
| Embedded HDHP | 70.0% | 5500 | 7900 | NO |
| Embedded HDHP | 60.0% | 5000 | 6550 | NO |
| Embedded HDHP | 50.0% | 3000 | 6550 | YES |
| Embedded HDHP | 50.0% | 4000 | 6550 | YES |
| Embedded HDHP | 50.0% | 5000 | 6550 | NO |
| Embedded HDHP | 50.0% | 5500 | 6650 | NO |

**Small Group
Pharmacy Plans For Creditable Coverage 2020**



| In-Network | | | | | |
|--------------------|--------------------|------------------|--------------------|------------------------------|----------------------------|
| Plan Design | Coinsurance | RX4 | Deductible* | Maximum Out-of-Pocket | Creditable Coverage |
| Aggregate HDHP | 100.0% | RX4 10/30/50/25% | 2500 | 5950 | YES |
| Aggregate HDHP | 100.0% | RX4 10/35/55/25% | 2500 | 5950 | YES |
| Aggregate HDHP | 100.0% | RX4 10/40/70/25% | 2500 | 5000 | YES |
| Aggregate HDHP | 100.0% | RX4 10/40/70/25% | 3000 | 5000 | YES |
| Aggregate HDHP | 100.0% | RX4 10/40/70/25% | 3125 | 5950 | YES |
| Aggregate HDHP | 100.0% | RX4 10/40/70/25% | 4000 | 5000 | YES |
| Aggregate HDHP | 100.0% | RX4 10/40/70/25% | 5000 | 5950 | NO |

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Pharmacy Plans For Creditable Coverage 2020**



| In-Network | | | | | |
|--------------------|--------------------|------------------|--------------------|------------------------------|----------------------------|
| Plan Design | Coinsurance | RX4 | Deductible* | Maximum Out-of-Pocket | Creditable Coverage |
| Embedded HDHP | 100.0% | RX4 10/30/50/25% | 5000 | 6350 | YES |
| 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 |

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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.