

ASO

Pharmacy Plans for Creditable Coverage 2021



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.

RX2				
Pharmacy Plans	Rx Deductible	Maximum Out-of-Pocket	Maximum Allowable Benefit	Creditable Coverage
RX2 10/20	0	2500	NO MAB	YES
RX2 10/20	0	NO MOOP	NO MAB	YES
RX2 20%/20%	0	2500	100000	YES
RX2 20%/20%	0	NO MOOP	100000	YES

RX3 (No Specialty Tier)			
Pharmacy Plans	Rx Deductible	Maximum Out-of-Pocket	Creditable Coverage
RX3 0/15/25	0	2000	YES
RX3 3/7/15	0	400	YES
RX3 5/15/25	0	5000	YES
RX3 10/20/35% min 40 max 100	0	3000	YES
RX3 10/20/50	50	3000	YES
RX3 10/25% min 30/30% min 60	0	3900	YES
RX3 10/25% min 35/30% min 60	0	4850	YES
RX3 10/25/50	0	NO MOOP	YES
RX3 10/35/50	200	6450	YES
RX3 10/35/60	0	5000	YES
RX3 13/18/22	0	6850	YES
RX3 15/30/50	0	2500	YES

RX3 + Specialty			
Pharmacy Plans	Rx Deductible	Maximum Out-of-Pocket	Creditable Coverage
RX3S 10/30/50/25%	0	4500	YES
RX3S 10/30/50/25%	0	5000	YES
RX3S 10/35/55/25%	0	3250	YES
RX3S 10/35/60/25%	0	4000	YES
RX3S 10/50/80/25%	0	2800	YES
RX3S 15/35/60/25%	0	1200	YES
RX3S 15/35/60/25%	0	2000	YES
RX3S 15/40/60/25%	0	4000	YES
RX3S 20/50/100%/25%	0	NO MOOP	NO
RX3S 30% min 30/50% min 50/100%/25%	0	NO MOOP	NO
RX3S 35% min 10 max 60/35% min 10 max 60/35% min 10 max 200/25%	0	4000	YES

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RX4			
Pharmacy Plans	Rx Deductible	All Tier Maximum Out-of-Pocket	Creditable Coverage
RX4 10/20/40/25%	0	4500	YES
RX4 10/20/40/25%	0	7000	YES
RX4 10/25/50/25%	0	2500	YES
RX4 10/25/50/25%	0	3000	YES
RX4 10/25/50/25%	0	6500	YES
RX4 10/25/50/25% max 250	0	2500	YES
RX4 10/30/50/25%	0	2500	YES
RX4 10/30/50/25%	0	5000	YES
RX4 10/30/50/25%	0	6350	YES
RX4 10/30/50/25%	0	6500	YES
RX4 10/30/50/25%	0	7900	YES
RX4 10/30/60/30%	0	2500	YES
RX4 10/30/70/25%	0	2500	YES
RX4 10/35/55/25%	0	2500	YES
RX4 10/35/55/25%	0	5000	YES
RX4 10/35/55/25%	0	5500	YES
RX4 10/35/55/25%	0	6500	YES
RX4 10/40/100/25%	0	3000	YES
RX4 10/40/60/25%	0	6350	YES
RX4 10/40/70/25%	0	2500	YES
RX4 10/40/70/25%	0	5000	YES
RX4 10/40/70/25%	0	6250	YES
RX4 10/40/70/25%	0	6500	YES
RX4 10/40/70/25%	250	5000	YES
RX4 10/40/70/25%	250	6500	YES
RX4 10/40/70/25%	250	7900	YES
RX4 10/40/70/25%	500	3000	YES
RX4 10/40/70/25%	500	6500	YES

RX4			
Pharmacy Plans	Rx Deductible	All Tier Maximum Out-of-Pocket	Creditable Coverage
RX4 10/40/70/50%	250	6500	YES
RX4 10/40/75/25%	0	2500	YES
RX4 10/45/65/25%	100	2500	YES
RX4 10/45/70/25%	0	2500	YES
RX4 10/45/90/25%	0	6500	YES
RX4 10/45/90/25% max 350	0	5000	YES
RX4 15/30/50/25%	0	2500	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 15/30/55/25%	0	5000	YES
RX4 15/30/55/25% max 250	0	2500	YES
RX4 15/35/55/25%	0	2500	YES
RX4 15/35/55/25%	0	3000	YES
RX4 15/40/60/25% max 150	0	1350	YES
RX4 15/40/60/25% max 250	200	5000	YES
RX4 20/35/60/25% max 100	0	2400	YES
RX4 20/35/60/25% max 100	0	4200	YES

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RX4			
Pharmacy Plans	Rx Deductible	All Tier Maximum Out-of-Pocket	Creditable Coverage

RxImpact Allowance			
Pharmacy Plans	Rx Deductible	Maximum Out-of-Pocket	Creditable Coverage
RXIA 30 max 75 / 20 / 10 max 75 / 0	0	1500	YES

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Pharmacy Plans for Creditable Coverage 2021



Aggregate HDHP				
Plan Design	Coinsurance	Deductible*	Maximum Out-of-Pocket	Creditable Coverage
Aggregate HDHP	100.0%	3050	3050	YES
Aggregate HDHP	100.0%	4000	4000	YES
Aggregate HDHP	90.0%	2000	2500	YES
Aggregate HDHP	90.0%	2000	3425	YES
Aggregate HDHP	90.0%	2500	3675	YES
Aggregate HDHP	80.0%	1500	2700	YES
Aggregate HDHP	80.0%	1500	4075	YES
Aggregate HDHP	80.0%	2000	3675	YES
Aggregate HDHP	80.0%	2500	3000	YES
Aggregate HDHP	80.0%	2500	3425	YES

Aggregate HDHP with Rx4					
Plan Design	Coinsurance	RX4	Deductible*	Maximum Out-of-Pocket	Creditable Coverage
Aggregate HDHP	100.0%	RX4 10/40/60/25%	2800	6350	YES
Aggregate HDHP	80.0%	RX4 10/40/70/25%	1500	3000	YES
Aggregate HDHP	80.0%	RX4 10/40/70/25%	2300	3800	YES
Aggregate HDHP	80.0%	RX4 10/40/70/25%	3000	4500	YES
Aggregate HDHP	80.0%	RX4 15/30/55/20% max 250	2000	3400	YES

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

On Hand					
Plan Design	Coinsurance	RX	Deductible*	Maximum Out-of-Pocket	Creditable Coverage
On Hand	100.0%	5/5/dc/dc/dc	1000	1000	YES
On Hand	100.0%	5/5/dc/dc/dc	1500	1500	YES
On Hand	100.0%	5/5/dc/dc/dc	2000	2000	YES
On Hand	100.0%	5/5/dc/dc/dc	2500	2500	YES
On Hand	100.0%	5/5/dc/dc/dc	3000	3000	YES
On Hand	100.0%	5/5/dc/dc/dc	3500	3500	YES
On Hand	100.0%	5/5/dc/dc/dc	4000	4000	YES
On Hand	100.0%	5/5/dc/dc/dc	4500	4500	YES
On Hand	100.0%	5/5/dc/dc/dc	5000	5000	YES
On Hand	100.0%	5/5/dc/dc/dc	5500	5500	YES
On Hand	100.0%	5/5/dc/dc/dc	6000	6000	YES
On Hand	100.0%	5/5/dc/dc/dc	6500	6500	YES
On Hand	100.0%	5/5/dc/dc/dc	7000	7000	NO

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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.