

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 2024.

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 MOOP, Rx MOOP, and in-network plan MOOP (aka super MOOP).
 - 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 deductible is met).

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Step 2: 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
- 2014 Generation RX3 + Specialty
- 2014 Generation RX4
- 2014+ Generation RX3(No Specialty Tier)
- 2014+ Generation RX3 + Specialty
- 2014+ Generation RX4
- 2014+ Generation RX5
- 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 2024.

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Example #2

Rx Plan Design: RX3S 10/30/50/25%

Rx Deductible: \$0 Rx MOOP: \$2500 Medical MOOP: \$6000 Super MOOP: \$6250

As this plan has Medical, Rx and In-Network Provider MOOP, this is 2014 generation Rx3S plan.

It is the third plan on the 2014 Generation RX3 + Specialty Table and is considered as creditable coverage for 2024.

Example #3

Rx Plan Design: RX4 10/25/50/25%

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

As this plan has Med/Rx integrated MOOP that applies to all tier, this is 2014+ generation Rx4 plan.

It is the eleventh plan on the 2014+ Generation RX4 Table and is considered as creditable coverage for 2024.

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Pre-2014 Generation RX3(No Specialty Tier)			
Pharmacy Plans	Rx Only Deductible	Maximum Out-of-Pocket	Creditable Coverage
RX2 8/14	0	NO MOOP	YES
RX3 10/25/40	0	NO MOOP	YES

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Pre-2014 Generation RX4				
Pharmacy Plans	Rx Only Deductible	Tier 4 Maximum Out-of-Pocket	All Tier Maximum Out-of-Pocket	Creditable Coverage
RX4 10/20/40/25%	0	2500	NO MOOP	YES
RX4 10/25/45/25%	0	2500	NO MOOP	YES
RX4 10/25/50/25%	0		NO MOOP	YES
RX4 10/30/50/25%	0	2500	NO MOOP	YES
RX4 10/35/55/25%	0	2500	NO MOOP	YES
RX4 10/35/55/25%	0		NO MOOP	YES
RX4 10/40/70/25%	0		NO MOOP	YES
RX4 15/35/55/25%	0	2500	NO MOOP	YES

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2014 Generation RX3					
Pharmacy Plans	Rx Only Deductible	Rx Maximum Out-of-Pocket	Medical Maximum Out-of-Pocket	Network Provider Maximum Out-of-Pocket	Creditable Coverage
RX3 10/25/40	0	2500	2500	2500	YES

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2014 Generation RX3 + Specialty					
Pharmacy Plans	Rx Only Deductible	Rx Maximum Out-of-Pocket	Medical Maximum Out-of-Pocket	Network Provider Maximum Out-of-Pocket	Creditable Coverage
RX3S 10/25/50/25%	0	2500	2000	4500	YES
RX3S 10/30/50/25%	0	2500	4000	6250	YES
RX3S 10/30/50/25%	0	2500	6000	6250	YES
RX3S 10/40/60/25%	0	2500	3000	5500	YES
RX3S 15/30/50/25%	0	2500	2000	4500	YES

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2014 Generation RX4					
Pharmacy Plans	Rx Only Deductible	Rx Maximum Out-of-Pocket	Medical Maximum Out-of-Pocket	Network Provider	Creditable Coverage
				Maximum Out-of-Pocket	
RX4 10/20/40/25%	0	2500	2500	5000	YES
RX4 10/20/40/25%	0	5000	1000	6000	YES
RX4 10/20/40/25%	0	5000	2000	6250	YES
RX4 10/25/45/25%	0	3500	3000	6250	YES
RX4 10/25/50/25%	0	2500	1000	3500	YES
RX4 10/30/50/25%	0	2500	1000	3500	YES
RX4 10/30/50/25%	0	2500	3000	5500	YES
RX4 10/30/50/25%	0	3500	3500	6250	YES
RX4 10/30/50/25%	0	5000	5000	6250	YES
RX4 10/35/55/25%	0	2500	2000	4500	YES
RX4 10/35/55/25%	0	2500	3000	5500	YES
RX4 10/35/55/25%	0	2500	5000	6250	YES
RX4 10/35/55/25%	0	3500	3000	6250	YES
RX4 10/35/55/25%	0	3500	4000	6250	YES
RX4 10/35/55/25%	0	3500	5000	6250	YES
RX4 10/35/55/25%	0	3500	6000	6250	YES
RX4 10/35/55/25%	0	5000	3000	6250	YES
RX4 10/35/55/25%	0	5000	5000	6250	YES
RX4 10/35/55/25%	0	5000	6000	6250	YES
RX4 10/35/55/25%	0	5000	6000	6250	YES
RX4 10/40/70/25%	0	2500	5000	6250	YES
RX4 10/40/70/25%	0	2500	6000	6250	YES
RX4 10/40/70/25%	0	3500	3500	6250	YES
RX4 10/40/70/25%	0	5000	3000	6250	YES
RX4 10/40/70/25%	0	5000	4000	6250	YES
RX4 10/40/70/25%	0	5000	5000	6250	YES
RX4 10/40/70/25%	0	5000	6000	6250	YES
RX4 10/40/70/25%	250	2500	6000	6250	YES
RX4 10/40/70/25%	250	3500	6000	6250	YES
RX4 10/45/80/25%	0	2500	6000	6250	YES
RX4 10/45/80/25%	0	3500	5000	6250	YES
RX4 10/45/80/25%	0	5000	5000	6250	YES
RX4 10/45/80/25%	0	5000	6000	6250	YES
RX4 10/45/90/25%	0	5000	6000	6250	YES
RX4 15/30/50/25%	0	2500	3000	5500	YES

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2014 Generation RX4					
Pharmacy Plans	Rx Only Deductible	Rx Maximum Out-of-Pocket	Medical Maximum Out-of-Pocket	Network Provider	Creditable Coverage
				Maximum Out-of-Pocket	
RX4 15/30/50/25%	0	3500	2000	5500	YES
RX4 15/30/50/25%	0	5000	5000	6250	YES
RX4 15/35/55/25%	0	2500	3000	5500	YES
RX4 15/35/55/25%	0	2500	6000	6250	YES
RX4 15/35/55/25%	0	2500	6500	6500	YES
RX4 15/35/55/25%	0	5000	2000	6250	YES
RX4 15/35/55/25%	0	5000	3000	6250	YES
RX4 15/35/55/25%	0	5000	4000	6250	YES
RX4 15/35/55/25%	0	5000	5000	6250	YES
RX4 15/35/55/25%	0	5000	6000	6250	YES
RX4 15/35/55/25% max 150	0	2500	4500	6250	YES
RX4 15/40/60/25%	0	2500	3850	6350	YES
RX4 15/40/60/25%	0	2500	6350	6350	YES

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2014+ Generation RX3 (No Specialty Tier)			
Pharmacy Plans	Rx Only Deductible	Maximum Out-of-Pocket	Creditable Coverage
RX3 10/20/40	0	2500	YES
RX3 10/30/50	0	6500	YES
RX3 10/30/60	0	3000	YES
RX3 10/35/60	0	6600	YES
RX3 10/40/70	200	5000	YES
RX3 10/40/80	0	2750	YES
RX3 10/50/100	0	2000	YES
RX3 15/50/70	0	3000	YES
RX3 20/40/60	0	7150	YES
RX3 25% max 25/35% max 50/45% max 75	0	7050	YES

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2014+ Generation RX3 + Specialty			
Pharmacy Plans	Rx Only Deductible	Maximum Out-of-Pocket	Creditable Coverage
RX3S 5/35/70/25%	0	2000	YES
RX3S 10/25/40/25%	0	1500	YES
RX3S 10/25/40/25%	0	2000	YES
RX3S 10/25/40/25%	0	2500	YES
RX3S 10/25/40/25%	0	3000	YES
RX3S 10/25/40/25%	0	3500	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%	0	8550	YES
RX3S 10/25/40/25%	0	8700	YES
RX3S 10/25/40/25% max 350	0	6000	YES
RX3S 10/25/50/25%	0	3500	YES
RX3S 10/25/50/25%	0	5000	YES
RX3S 10/30/50/100	0	5000	YES
RX3S 10/30/50/25%	0	750	YES
RX3S 10/30/50/25%	0	2000	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	6000	YES
RX3S 10/30/50/25%	0	6500	YES
RX3S 10/30/50/25%	0	7900	YES
RX3S 10/30/50/25%	0	8550	YES
RX3S 10/30/50/25%	0	8700	YES
RX3S 10/30/50/25% max 350	0	6500	YES

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2014+ Generation RX3 + Specialty			
Pharmacy Plans	Rx Only Deductible	Maximum Out-of-Pocket	Creditable Coverage
RX3S 10/30/60/25%	0	2000	YES
RX3S 10/30/60/25%	0	2200	YES
RX3S 10/30/60/25% max 350	0	7150	YES
RX3S 10/30/70/70	0	3500	YES
RX3S 10/30/70/70	0	7150	YES
RX3S 10/35/60/200	0	2250	YES
RX3S 10/35/60/200	0	2750	YES
RX3S 10/35/75/25%	0	5000	YES
RX3S 10/40/60/60	0	6500	YES
RX3S 10/40/60/120	0	5000	YES
RX3S 10/40/60/25%	0	2000	YES
RX3S 10/40/60/25%	0	2400	YES
RX3S 10/40/60/25%	0	3000	YES
RX3S 10/40/60/25%	0	3800	YES
RX3S 10/40/60/25%	0	4000	YES
RX3S 10/40/60/25%	0	4800	YES
RX3S 10/40/60/25%	0	5000	YES
RX3S 10/40/60/25%	0	6000	YES
RX3S 10/40/60/25%	0	6500	YES
RX3S 10/40/60/25%	0	7900	YES
RX3S 10/40/60/25%	0	8550	YES
RX3S 10/40/60/25%	0	8700	YES
RX3S 10/40/60/25% max 350	0	7900	YES
RX3S 10/40/70/25%	0	2000	YES
RX3S 10/40/70/25%	0	2500	YES
RX3S 10/40/70/25%	0	3000	YES
RX3S 10/40/70/25%	0	3500	YES
RX3S 10/40/70/25%	0	4000	YES

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2014+ Generation RX3 + Specialty			
Pharmacy Plans	Rx Only Deductible	Maximum Out-of-Pocket	Creditable Coverage
RX3S 10/40/70/25%	0	5000	YES
RX3S 10/40/70/25%	0	6500	YES
RX3S 10/40/70/25%	0	7900	YES
RX3S 10/40/70/25%	0	8550	YES
RX3S 10/40/70/25%	0	8700	YES
RX3S 10/40/70/25%	200	2000	YES
RX3S 10/40/70/25%	200	2500	YES
RX3S 10/40/70/25%	200	3000	YES
RX3S 10/40/70/25%	200	3500	YES
RX3S 10/40/70/25%	200	4000	YES
RX3S 10/40/70/25%	200	5000	YES
RX3S 10/40/70/25%	200	6500	YES
RX3S 10/40/70/25%	200	7900	YES
RX3S 10/40/70/25%	200	8550	YES
RX3S 10/40/70/25%	200	8700	YES
RX3S 10/40/80/20% max 250	0	2000	YES
RX3S 10/40/80/25%	0	2000	YES
RX3S 10/40/85/250	0	7150	YES
RX3S 10/45/90/180	0	6000	YES
RX3S 10/45/90/25%	0	4000	YES
RX3S 10/45/90/25%	0	6500	YES
RX3S 10/45/90/25%	0	8150	YES
RX3S 10/60/100/100	0	3000	YES
RX3S 10/75/150/25%	0	6500	YES
RX3S 15/30/50/25%	0	1500	YES
RX3S 15/30/50/25%	0	2000	YES
RX3S 15/30/50/25%	0	3000	YES
RX3S 15/30/50/25%	0	3500	YES

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2014+ Generation RX3 + Specialty			
Pharmacy Plans	Rx Only Deductible	Maximum Out-of-Pocket	Creditable Coverage
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 15/30/50/25%	0	8550	YES
RX3S 15/30/50/25%	0	8700	YES
RX3S 15/40/80/25%	0	5000	YES
RX3S 15/40/80/25% max 200	0	8500	YES
RX3S 15/45/70/25%	0	5000	YES
RX3S 20/40/70/60%	200	7350	YES
RX3S 20/50/95/20% max 200	0	6000	YES
RX3S 20/50/95/20% max 200	0	6500	YES
RX3S 20/60/100/30% max 250	0	7350	YES

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2014+ Generation RX4			
Pharmacy Plans	Rx Only Deductible	All Tier Maximum Out-of-Pocket	Creditable Coverage
RX4 10/20/40/25%	0	1500	YES
RX4 10/20/40/25%	0	2000	YES
RX4 10/20/40/25%	0	2500	YES
RX4 10/20/40/25%	0	3500	YES
RX4 10/20/40/25%	0	5000	YES
RX4 10/25/45/25%	0	1500	YES
RX4 10/25/45/25%	0	2500	YES
RX4 10/25/45/25%	0	3500	YES
RX4 10/25/45/25%	0	5000	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	8550	YES
RX4 10/25/50/25%	0	8700	YES
RX4 10/25/50/25% max 300	0	4500	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

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2014+ Generation RX4			
Pharmacy Plans	Rx Only Deductible	All Tier Maximum Out-of-Pocket	Creditable Coverage
RX4 10/30/50/25%	0	6500	YES
RX4 10/30/50/25%	0	7900	YES
RX4 10/30/50/25%	0	8550	YES
RX4 10/30/50/25%	0	8700	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	6250	YES
RX4 10/35/55/25%	0	6500	YES
RX4 10/35/55/25%	0	7150	YES
RX4 10/35/55/25%	0	7500	YES
RX4 10/35/55/25%	0	7900	YES
RX4 10/35/55/25%	0	8550	YES
RX4 10/35/55/25%	0	8700	YES
RX4 10/35/55/25%	100	6000	YES
RX4 10/35/55/25% max 250	0	5000	YES
RX4 10/35/70/200	0	4000	YES
RX4 10/35/75/25%	0	6000	YES
RX4 10/35/75/25%	0	6500	YES
RX4 10/35/75/25%	0	7000	YES
RX4 10/40/60/25%	0	7900	YES
RX4 10/40/60/25% max 350	0	5500	YES
RX4 10/40/70/250	0	3000	YES

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2014+ Generation RX4			
Pharmacy Plans	Rx Only Deductible	All Tier Maximum Out-of-Pocket	Creditable Coverage
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	6500	YES
RX4 10/40/70/25%	0	6650	YES
RX4 10/40/70/25%	0	7150	YES
RX4 10/40/70/25%	0	7900	YES
RX4 10/40/70/25%	0	8550	YES
RX4 10/40/70/25%	0	8700	YES
RX4 10/40/70/25%	100	7350	YES
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	6000	YES
RX4 10/40/70/25%	250	6500	YES
RX4 10/40/70/25%	250	7000	YES
RX4 10/40/70/25%	250	7900	YES
RX4 10/40/70/25%	250	8550	YES
RX4 10/40/70/25%	250	8700	YES
RX4 10/40/70/25%	250	7000	YES

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2014+ Generation RX4			
Pharmacy Plans	Rx Only Deductible	All Tier Maximum Out-of-Pocket	Creditable Coverage
RX4 10/40/70/25%	250	7150	YES
RX4 10/40/70/25%	250	7500	YES
RX4 10/40/70/25%	250	7900	YES

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2014+ Generation RX4

Pharmacy Plans	Rx Only Deductible	All Tier Maximum Out-of-Pocket	Creditable Coverage
RX4 10/40/70/25%	250	8000	YES
RX4 10/40/70/25%	250	8550	YES
RX4 10/40/70/25%	250	8700	YES
RX4 10/40/70/25%	5000	7900	NO
RX4 10/40/70/25% max 300	0	4000	YES
RX4 10/40/70/25% max 300	0	7900	YES
RX4 10/40/75/25%	0	5500	YES
RX4 10/40/85/250	0	7150	YES
RX4 10/40/85/25% max 250	0	6000	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	2000	YES
RX4 10/45/90/25%	0	3000	YES
RX4 10/45/90/25%	0	3500	YES
RX4 10/45/90/25%	0	4000	YES
RX4 10/45/90/25%	0	4500	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	7900	YES
RX4 10/45/90/25%	0	8550	YES
RX4 10/45/90/25%	0	8700	YES
RX4 10/45/90/25%	250	8550	YES
RX4 10/45/90/25% max 200	0	6000	YES

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2014+ Generation RX4

Pharmacy Plans	Rx Only Deductible	All Tier Maximum Out-of-Pocket	Creditable Coverage
RX4 10/45/90/25% max 200	0	6500	YES
RX4 10/45/90/25% max 200	0	7900	YES
RX4 10/50/80/25%	250	6500	YES
RX4 10/50/80/25%	250	7000	YES
RX4 10/50/80/25%	250	8550	YES
RX4 15/25/40/150	0	5000	YES
RX4 15/30/45/150	0	5000	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
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 15/30/50/25%	0	8550	YES
RX4 15/30/50/25%	0	8700	YES
RX4 15/35/55/20% max 250	0	5000	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	8550	YES

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2014+ Generation RX4			
Pharmacy Plans	Rx Only Deductible	All Tier Maximum Out-of-Pocket	Creditable Coverage
RX4 15/35/55/25%	0	8700	YES
RX4 15/35/55/25% max 150	0	2500	YES
RX4 15/40/60/25%	350	3000	YES

**Large Group
Pharmacy Plans for Creditable Coverage 2024**



2014+ Generation RX5			
Pharmacy Plans	Rx Only Deductible	Maximum Out-of-Pocket	Creditable Coverage
RX5 5/15/75/100/100	0	2000	YES
RX5 5/15/75/100/100	0	3000	YES
RX5 5/15/75/100/100	0	3500	YES
RX5 5/15/75/100/100	0	4000	YES
RX5 5/15/75/100/100	0	5000	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	7900	YES
RX5 5/15/75/100/100	0	8700	YES
RX5 5/15/75/150/450	0	2000	YES
RX5 5/15/75/150/450	0	3000	YES
RX5 5/15/75/150/450	0	4000	YES
RX5 5/15/75/150/450	0	5000	YES
RX5 5/15/75/150/450	0	6000	YES
RX5 5/15/75/150/450	0	6500	YES
RX5 5/15/75/150/450	0	7900	YES
RX5 5/15/75/150/450	0	8550	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	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	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	2000	YES

**Large Group
Pharmacy Plans for Creditable Coverage 2024**



2014+ Generation RX5			
Pharmacy Plans	Rx Only Deductible	Maximum Out-of-Pocket	Creditable Coverage
RX5 5/15/75/150/800	0	3000	YES
RX5 5/15/75/150/800	0	4000	YES
RX5 5/15/75/150/800	0	5000	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	7900	YES
RX5 5/15/75/150/800	0	8550	YES
RX5 5/15/75/150/1200	0	2000	YES
RX5 5/15/75/150/1200	0	3000	YES
RX5 5/15/75/150/1200	0	3500	YES
RX5 5/15/75/150/1200	0	4000	YES
RX5 5/15/75/150/1200	0	5000	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	7900	YES
RX5 5/15/75/150/1200	0	8000	YES
RX5 5/15/75/150/1200	0	8550	YES
RX5 5/15/75/150/1200	0	8700	YES
RX5 5/15/75/150/1200	250	2000	YES
RX5 5/15/75/150/1200	250	3000	YES
RX5 5/15/75/150/1200	250	3500	YES
RX5 5/15/75/150/1200	250	4000	YES
RX5 5/15/75/150/1200	250	5000	YES
RX5 5/15/75/150/1200	250	6000	YES
RX5 5/15/75/150/1200	250	6500	YES
RX5 5/15/75/150/1200	250	7000	YES

**Large Group
Pharmacy Plans for Creditable Coverage 2024**



2014+ Generation RX5			
Pharmacy Plans	Rx Only Deductible	Maximum Out-of-Pocket	Creditable Coverage
RX5 5/15/75/150/1200	250	7500	YES
RX5 5/15/75/150/1200	250	7900	YES
RX5 5/15/75/150/1200	250	8000	YES
RX5 5/15/75/150/1200	250	8550	YES
RX5 5/15/75/150/1200	250	8700	YES
RX5 5/15/20%/25%/35%	0	5500	YES
RX5 5/20/50/100/100	0	5000	YES
RX5 5/20/50/100/100	0	6500	YES
RX5 5/20/50/100/100	0	7900	YES
RX5 5/20/50/100/100	0	8700	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	2000	YES
RX5 5/20/50/100/500	0	3000	YES
RX5 5/20/50/100/500	0	4000	YES
RX5 5/20/50/100/500	0	5000	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	7500	YES
RX5 5/20/50/100/500	0	7900	YES
RX5 5/20/50/100/500	0	8000	YES
RX5 5/20/50/100/500	0	8550	YES
RX5 5/20/50/100/500	0	8700	YES
RX5 5/25/70/100/100	0	5000	YES
RX5 5/25/70/100/100	0	6500	YES

**Large Group
Pharmacy Plans for Creditable Coverage 2024**



2014+ Generation RX5			
Pharmacy Plans	Rx Only Deductible	Maximum Out-of-Pocket	Creditable Coverage
RX5 5/25/70/100/100	0	7900	YES
RX5 5/25/70/100/100	0	8700	YES
RX5 5/25/70/150/450	0	5000	YES
RX5 5/25/70/150/450	0	6500	YES
RX5 5/25/70/150/450	0	7900	YES
RX5 5/25/70/150/450	0	8550	YES
RX5 5/25/70/150/500	0	5000	YES
RX5 5/25/70/150/500	0	6500	YES
RX5 5/25/70/150/500	0	7000	YES
RX5 5/25/70/150/500	0	7900	YES
RX5 5/25/70/150/500	0	8550	YES
RX5 5/25/70/150/500	0	8700	YES
RX5 10/45/65/100/25%	0	8150	YES

**Large Group
Pharmacy Plans for Creditable Coverage 2024**



Aggregate HDHP				
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%	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%	1750	3000	YES
Aggregate HDHP	90.0%	2000	3000	YES
Aggregate HDHP	90.0%	2000	3400	YES
Aggregate HDHP	90.0%	2150	3150	YES
Aggregate HDHP	90.0%	2500	3400	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	3400	YES

**Large Group
Pharmacy Plans for Creditable Coverage 2024**



Embedded HDHP

Plan Design	Coinsurance	Deductible*	Maximum Out-of-Pocket	Creditable Coverage
Embedded HDHP	100.0%	2800	2800	YES
Embedded HDHP	100.0%	3000	3000	YES
Embedded HDHP	100.0%	3400	3400	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%	6550	6550	YES
Embedded HDHP	100.0%	6650	6650	YES
Embedded HDHP	100.0%	7000	7000	YES
Embedded HDHP	100.0%	7050	7050	YES
Embedded HDHP	100.0%	7500	7500	YES
Embedded HDHP	90.0%	2500	5000	YES
Embedded HDHP	90.0%	2800	3000	YES
Embedded HDHP	90.0%	2800	4000	YES
Embedded HDHP	90.0%	2800	4250	YES
Embedded HDHP	90.0%	2800	5000	YES
Embedded HDHP	90.0%	2800	5600	YES
Embedded HDHP	90.0%	2800	6650	YES
Embedded HDHP	90.0%	3000	3200	YES
Embedded HDHP	90.0%	3000	4000	YES
Embedded HDHP	90.0%	3000	4250	YES
Embedded HDHP	90.0%	3000	5000	YES
Embedded HDHP	90.0%	3000	6000	YES
Embedded HDHP	90.0%	3000	6350	YES
Embedded HDHP	90.0%	3000	6650	YES
Embedded HDHP	90.0%	4000	5000	YES

**Large Group
Pharmacy Plans for Creditable Coverage 2024**



Embedded HDHP

Plan Design	Coinsurance	Deductible*	Maximum Out-of-Pocket	Creditable Coverage
Embedded HDHP	90.0%	4000	6350	YES
Embedded HDHP	90.0%	5000	6350	YES
Embedded HDHP	85.0%	3250	4500	YES
Embedded HDHP	85.0%	3500	5000	YES
Embedded HDHP	80.0%	2800	3500	YES
Embedded HDHP	80.0%	2800	4000	YES
Embedded HDHP	80.0%	2800	5000	YES
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%	3000	6750	YES
Embedded HDHP	80.0%	3350	5000	YES
Embedded HDHP	80.0%	4000	5000	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	6750	YES
Embedded HDHP	80.0%	5000	7000	YES
Embedded HDHP	80.0%	6000	6600	YES
Embedded HDHP	70.0%	3000	6000	YES
Embedded HDHP	70.0%	4500	6350	YES
Embedded HDHP	70.0%	5000	6900	YES
Embedded HDHP	50.0%	2800	4000	YES
Embedded HDHP	50.0%	3000	4000	YES

**Large Group
Pharmacy Plans for Creditable Coverage 2024**



Embedded HDHP

Plan Design	Coinsurance	Deductible*	Maximum Out-of-Pocket	Creditable Coverage
Embedded HDHP	50.0%	3000	5000	YES
Embedded HDHP	50.0%	3000	6750	YES
Embedded HDHP	50.0%	3500	4000	YES
Embedded HDHP	50.0%	4000	5000	YES
Embedded HDHP	50.0%	4000	6000	YES
Embedded HDHP	50.0%	4000	6750	YES
Embedded HDHP	50.0%	4500	6750	YES
Embedded HDHP	50.0%	5000	6000	YES
Embedded HDHP	50.0%	5000	6350	YES
Embedded HDHP	50.0%	5000	6750	YES
Embedded HDHP	50.0%	5000	7000	YES
Embedded HDHP	50.0%	5500	6750	YES
Embedded HDHP	50.0%	6000	7000	YES
Embedded HDHP	50.0%	7000	7500	NO
Embedded HDHP	50.0%	7900	8150	YES

**Large Group
Pharmacy Plans for Creditable Coverage 2024**



Aggregate HDHP with RX4					
Plan Design	Coinsurance	RX4	Deductible*	Maximum Out-of-Pocket	Creditable Coverage
Aggregate HDHP	100.0%	RX4 10/30/50/25%	2000	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%	1500	3400	YES
Aggregate HDHP	90.0%	RX4 10/30/50/25%	2500	3400	YES
Aggregate HDHP	90.0%	RX4 10/40/70/25%	2000	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	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	3400	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

**Large Group
Pharmacy Plans for Creditable Coverage 2024**



Embedded HDHP with RX4

Plan Design	Coinsurance	RX4	Deductible*	Maximum Out-of-Pocket	Creditable Coverage
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	5000	YES
Embedded HDHP	100.0%	RX4 10/30/50/25%	4000	6350	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 10/40/70/25%	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	5500	YES
Embedded HDHP	100.0%	RX4 10/40/70/25%	3000	6350	YES
Embedded HDHP	100.0%	RX4 10/40/70/25%	3500	5000	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%	4000	6500	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	YES
Embedded HDHP	100.0%	RX4 10/40/70/25%	6000	7000	YES
Embedded HDHP	100.0%	RX4 10/50/80/25%	3000	3500	YES
Embedded HDHP	100.0%	RX4 10/50/80/25% max 350	5000	6650	YES
Embedded HDHP	100.0%	RX4 15/35/60/20%	5000	6750	YES
Embedded HDHP	90.0%	RX4 10/30/50/25%	3000	6350	YES
Embedded HDHP	90.0%	RX4 10/30/50/25%	5000	6350	YES
Embedded HDHP	90.0%	RX4 10/40/70/25%	3000	4000	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

**Large Group
Pharmacy Plans for Creditable Coverage 2024**



Embedded HDHP with RX4

Plan Design	Coinsurance	RX4	Deductible*	Maximum Out-of-Pocket	Creditable Coverage
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 5/50/150/300	5000	6650	YES
Embedded HDHP	80.0%	RX4 10/30/50/25%	2800	6350	YES
Embedded HDHP	80.0%	RX4 10/30/50/25%	3000	4000	YES
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%	3000	6750	YES
Embedded HDHP	80.0%	RX4 10/30/50/25%	3500	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	6350	YES
Embedded HDHP	80.0%	RX4 10/30/50/25%	5000	6750	YES
Embedded HDHP	80.0%	RX4 10/35/60/25% max 200	5000	6650	YES
Embedded HDHP	80.0%	RX4 10/35/60/60	5000	6550	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	6350	YES
Embedded HDHP	80.0%	RX4 10/40/70/25%	3000	6750	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%	4000	7900	YES
Embedded HDHP	80.0%	RX4 10/40/70/25%	4000	8700	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

**Large Group
Pharmacy Plans for Creditable Coverage 2024**



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	6750	YES
Embedded HDHP	80.0%	RX4 10/40/70/25%	5000	7050	YES
Embedded HDHP	80.0%	RX4 10/40/70/25%	6000	6650	YES
Embedded HDHP	80.0%	RX4 10/40/70/25%	6000	6900	YES
Embedded HDHP	80.0%	RX4 10/40/70/25%	6000	7000	YES
Embedded HDHP	80.0%	RX4 10/40/20% min 90/30% min 300	6250	6650	YES
Embedded HDHP	80.0%	RX4 10/40/85/250	4000	6000	YES
Embedded HDHP	70.0%	RX4 10/40/70/25%	5000	6000	YES
Embedded HDHP	60.0%	RX4 10/40/70/25%	3000	6750	YES
Embedded HDHP	60.0%	RX4 10/40/70/25%	4000	6750	YES
Embedded HDHP	50.0%	RX4 10/40/70/25%	3000	6750	YES
Embedded HDHP	50.0%	RX4 10/40/70/25%	4000	6750	YES
Embedded HDHP	50.0%	RX4 10/40/70/25% max 200	4000	6750	YES

**Large Group
Pharmacy Plans for Creditable Coverage 2024**



RX5 Blended					
Plan Design	Coinsurance	RX	Deductible*	Maximum Out-of-Pocket	Creditable Coverage
OnHand	100.0%	5/5/dc/dc/dc	1000	1000	YES
OnHand	100.0%	5/5/dc/dc/dc	1500	1500	YES
OnHand	100.0%	5/5/dc/dc/dc	2000	2000	YES
OnHand	100.0%	5/5/dc/dc/dc	2500	2500	YES
OnHand	100.0%	5/5/dc/dc/dc	3000	3000	YES
OnHand	100.0%	5/5/dc/dc/dc	3500	3500	YES
OnHand	100.0%	5/5/dc/dc/dc	4000	4000	YES
OnHand	100.0%	5/5/dc/dc/dc	4500	4500	YES
OnHand	100.0%	5/5/dc/dc/dc	5000	5000	YES
OnHand	100.0%	5/5/dc/dc/dc	5500	5500	YES
OnHand	100.0%	5/5/dc/dc/dc	6000	6000	YES
OnHand	100.0%	5/5/dc/dc/dc	6500	6500	YES
OnHand	100.0%	5/5/dc/dc/dc	7000	7000	YES
OnHand	100.0%	5/5/dc/dc/dc	7500	7500	YES
OnHand	100.0%	5/5/dc/dc/dc	7900	7900	YES
OnHand	50.0%	5/5/dc/dc/dc	2500	5000	YES
OnHand	50.0%	5/5/dc/dc/dc	5000	5000	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.