

2021 Creditable Coverage • Large Rx Riders List

HMO, EPO, and PPO Plans



There are no small group prescription drug riders. Prescription coverage is a required essential health benefit (EHB) under the Affordable Care Act (ACA) and is included with the base medical plan. All small group plans are creditable, including Healthy New York.

RX BENEFITS	CREDITABLE 2021	# CODE	HMO RIDERS	PPO RIDERS	EPO RIDERS
3-TIER					
\$5/\$20/\$35	Pass	3	HMRXL3A21	PPRXL3A21	EPRXL3A21
\$10/\$30/\$50	Pass	4	HMRXL4A21	PPRXL4A21	EPRXL4A21
\$5/\$25/\$40	Pass	5	HMRXL5A21	PPRXL5A21	EPRXL5A21
\$10/\$20/\$35	Pass	6	HMRXL6A21	PPRXL6A21	EPRXL6A21
\$10/\$25/\$40	Pass	7	HMRXL7A21	PPRXL7A21	EPRXL7A21
\$4/\$30/\$60	Pass	8	HMRXL8A21	PPRXL8A21	EPRXL8A21
\$10/\$40/\$70	Pass	35	HMRXL35A21	PPRXL35A21	EPRXL35A21
\$10/\$45/\$75	Pass	36	HMRXL36A21	PPRXL36A21	EPRXL36A21
\$10/\$50/\$80	Pass	37	HMRXL37A21	PPRXL37A21	EPRXL37A21
\$10/\$40/\$80	Pass	38	HMRXL38A21	PPRXL38A21	EPRXL38A21
\$10/\$50/\$100	Pass	39	HMRXL39A21	PPRXL39A21	EPRXL39A21
\$10/\$50/\$75	Pass	78	N/A	PPRXL78A21	EPRXL78A21
\$10/\$25/\$45	Pass	89	HMRXL89A21	N/A	N/A
\$5/\$20/\$40	Pass	89	HMRXL90A21	N/A	N/A
% COINSURANCE					
50% Coinsurance	Fail	19	HMRXL19A21	PPRXL19A21	EPRXL19A21
10%/25%/40% Coinsurance	Pass	76	N/A	EPRXL76A21	PPRXL76A21
TIER-1 ONLY					
\$10 tier-1 only	Fail	21	HMRXL21A21	PPRXL21A21	EPRXL21A21
TIER-1 COPAYMENT W/ COINSURANCE					
\$4/50% w/ No member per Rx max	Pass	22	HMRXL22A21	PPRXL22A21	EPRXL22A21
\$4/50% w/ \$100 member per Rx max	Pass	23	HMRXL23A21	PPRXL23A21	EPRXL23A21
\$10/\$50/50% w/ No member per Rx max	Pass	40	HMRXL40A21	PPRXL40A21	EPRXL40A21
\$10/\$40/50% w/ No member per Rx max	Pass	41	HMRXL41A21	PPRXL41A21	EPRXL41A21
\$10/\$50/\$80 w/ \$3000 Annual Max, then 50% Coinsurance	Pass	64	HMRXL64A21	PPRXL64A21	EPRXL64A21
DEDUCTIBLE RX DESIGNS					
\$100 Deductible then \$10/\$25/\$40	Pass	28	HMRXL28A21	PPRXL28A21	EPRXL28A21
\$100 Deductible then \$10/\$50/\$80	Pass	44	HMRXL44A21	PPRXL44A21	EPRXL44A21
\$250 Deductible then \$10/\$50/\$80	Pass	47	HMRXL47A21	PPRXL47A21	EPRXL47A21
\$250 Deductible then \$10/\$40/\$70 (tier-1 & mail order carved out of deductible)	Pass	70	HMRXL70A21	PPRXL70A21	EPRXL70A21
\$250 Deductible then \$10/\$50/\$80 (tier-1 & mail order carved out of deductible)	Pass	72	HMRXL72A21	PPRXL72A21	EPRXL72A21
\$500 Deductible then \$10/\$50/\$80 (tier-1 & mail order carved out of deductible)	Pass	73	HMRXL73A21	PPRXL73A21	EPRXL73A21
\$750 Deductible then \$10/\$50/\$80 (tier-1 & mail order carved out of deductible)	Pass	74	HMRXL74A21	PPRXL74A21	EPRXL74A21

2021 Large Group High Deductible Creditable Analysis



There are no small group prescription drug riders. Prescription coverage is a required essential health benefit (EHB) under the Affordable Care Act (ACA) and is included with the base medical plan. All small group plans are creditable, including Healthy New York.

In the body of the charts below, under the Rx Riders Options columns, you will find several results: pass (indicating a rider is creditable), fail (indicating a rider is not creditable), or a dollar amount. The dollar amount represents the minimum amount the employer would need to fund the HRA for the rider to be creditable (pass). If the employer funds less than the amount listed, the rider is not creditable (fail).

2021 PLAN NAME	SPLIT COPAY (Y/N)	IN-NETWORK INDIVIDUAL DEDUCTIBLE	IN-NETWORK INDIVIDUAL OUT-OF-POCKET MAXIMUM	\$5/\$20/\$35	\$10/\$30/\$50	\$5/\$25/\$40	\$10/\$20/\$35	\$10/\$25/\$40	\$4/\$30/\$60	50% COINSURANCE	\$10 COPAY TIER-1 ONLY
HDHM1L21	Y	\$1,500	\$5,000	Pass	Pass	Pass	Pass	Pass	Pass	Fail	Fail
HDHM2L21	Y	\$2,700	\$5,000	\$250	\$250	\$250	\$250	\$250	\$250	Fail	Fail
HDHM3L21	N	\$1,250	\$2,400	Pass	Pass	Pass	Pass	Pass	Pass	Fail	Fail
QEPOL0121	N	\$1,500	\$4,000	Pass	Pass	Pass	Pass	Pass	Pass	Fail	Fail
QEPOL0221	N	\$3,500	\$5,300	\$300	\$300	\$300	\$300	\$300	\$300	Fail	Fail
QEPOL1121	N	\$1,500	\$2,500	Pass	Pass	Pass	Pass	Pass	Pass	Fail	Fail
QEPOL1421	N	\$1,500	\$2,500	Pass	Pass	Pass	Pass	Pass	Pass	Fail	Fail
QEPOL1621	N	\$2,000	\$3,000	Pass	Pass	Pass	Pass	Pass	Pass	Fail	Fail
QEPOL1721	N	\$2,700	\$3,700	\$250	\$250	\$250	\$250	\$250	\$250	Fail	Fail
QEPOL1821	N	\$3,500	\$4,500	\$300	\$300	\$300	\$300	\$300	\$300	Fail	Fail
QEPOL1921	N	\$4,500	\$5,500	Pass	Pass	Pass	Pass	Pass	Pass	Fail	Fail
QEPOL2821	N	\$1,500	\$5,000	Pass	Pass	Pass	Pass	Pass	Pass	Fail	Fail
QEPOL3021	Y	\$1,500	\$5,000	Pass	Pass	Pass	Pass	Pass	Pass	Fail	Fail
QEPOL3121	Y	\$2,000	\$5,000	Pass	Pass	Pass	Pass	Pass	Pass	Fail	Fail
QEPOL3921	Y	\$1,400	\$7,000	Pass	Pass	Pass	Pass	Pass	Pass	Fail	Fail
QEPOL4121	N	\$3,000	\$7,000	\$300	\$300	\$300	\$300	\$300	\$300	Fail	Fail
QEPOL4221	N	\$2,800	\$3,500	\$250	\$250	\$250	\$250	\$250	\$250	Fail	Fail
QEPOL4321	N	\$2,800	\$5,000	\$250	\$250	\$250	\$250	\$250	\$250	Fail	Fail
QEPOL4421	N	\$2,800	\$5,000	\$250	\$250	\$250	\$250	\$250	\$250	Fail	Fail
QEPOL4521	N	\$2,800	\$5,000	\$250	\$250	\$250	\$250	\$250	\$250	Fail	Fail
QEPOL4621	N	\$3,000	\$7,000	\$300	\$300	\$300	\$300	\$300	\$300	Fail	Fail
QEPOL4821	Y	\$4,500	\$7,000	\$350	\$350	\$350	\$350	\$350	\$350	Fail	Fail
QEPOL4921	Y	\$5,000	\$7,000	\$700	\$700	\$700	\$700	\$700	\$700	Fail	Fail
QEPOL5221	N	\$3,000	\$4,000	\$250	\$250	\$250	\$250	\$250	\$250	Fail	Fail
QEPOL5521	N	\$5,000	\$6,350	\$700	\$700	\$700	\$700	\$700	\$700	Fail	Fail

2021 PLAN NAME	SPLIT COPAY (Y/N)	IN-NETWORK INDIVIDUAL DEDUCTIBLE	IN-NETWORK INDIVIDUAL OUT-OF POCKET MAXIMUM	\$5/\$20/\$35	\$10/\$30/\$50	\$5/\$25/\$40	\$10/\$20/\$35	\$10/\$25/\$40	\$4/\$30/\$60	50% COINSURANCE	\$10 COPAY TIER-1 ONLY
QEPOL6021	Y	\$4,500	\$6,650	\$350	\$350	\$350	\$350	\$350	\$350	Fail	Fail
QEPOL6421	Y	\$4,500	\$7,000	\$350	\$350	\$350	\$350	\$350	\$350	Fail	Fail
QEPOL6621	N	\$2,800	\$7,000	\$250	\$250	\$250	\$250	\$250	\$250	Fail	Fail
QEPOL7221	Y	\$4,500	\$7,000	\$350	\$350	\$350	\$350	\$350	\$350	Fail	Fail
QEPOL7621	Y	\$2,500	\$5,000	\$250	\$250	\$250	\$250	\$250	\$250	Fail	Fail
QEPOL8021	N	\$3,500	\$4,500	\$300	\$300	\$300	\$300	\$300	\$300	Fail	Fail
P51L21	N	\$2,700	\$5,300	\$250	\$250	\$250	\$250	\$250	\$250	Fail	Fail
PI1L21	N	\$1,500	\$4,000	Pass	Pass	Pass	Pass	Pass	Pass	Fail	Fail
PJ1L21	N	\$2,700	\$4,000	\$250	\$250	\$250	\$250	\$250	\$250	Fail	Fail
PK1L21	N	\$3,500	\$5,300	\$300	\$300	\$300	\$300	\$300	\$300	Fail	Fail
PL1L21	N	\$4,500	\$5,300	\$325	\$325	\$325	\$325	\$325	\$325	Fail	Fail
QPPOL0321	N	\$1,500	\$5,000	Pass	Pass	Pass	Pass	Pass	Pass	Fail	Fail
QPPOL0921	N	\$1,500	\$2,500	Pass	Pass	Pass	Pass	Pass	Pass	Fail	Fail
QPPOL1621	Y	\$1,500	\$5,000	Pass	Pass	Pass	Pass	Pass	Pass	Fail	Fail
QPPOL2521	N	\$2,600	\$3,500	Pass	Pass	Pass	Pass	Pass	Pass	Fail	Fail
QPPOL2721	N	\$7,000	\$7,000	\$700	\$700	\$700	\$700	\$700	\$700	Fail	Fail
QPPOL2821 (Umbrella Deductible/OOP)	N	\$2,700	\$4,000	\$250	\$250	\$250	\$250	\$250	\$250	Fail	Fail
QPPOL2921 (Umbrella Deductible/OOP)	N	\$4,500	\$5,300	\$350	\$350	\$350	\$350	\$350	\$350	Fail	Fail
QPPOL3021 (Umbrella Deductible/OOP)	N	\$1,500	\$4,000	Pass	Pass	Pass	Pass	Pass	Pass	Fail	Fail
QPPOL3221	Y	\$4,500	\$7,000	\$350	\$350	\$350	\$350	\$350	\$350	Fail	Fail
QPPOL3321	Y	\$5,000	\$7,000	\$700	\$700	\$700	\$700	\$700	\$700	Fail	Fail
QPPOL3521	N	\$1,400	\$2,350	Pass	Pass	Pass	Pass	Pass	Pass	Fail	Fail
QPPOL3621	N	\$2,000	\$4,000	\$250	\$250	\$250	\$250	\$250	\$250	Fail	Fail
QPPOL3721	N	\$1,500	\$5,000	Pass	Pass	Pass	Pass	Pass	Pass	Fail	Fail

		RXL91	RXL99
PRODUCT	2021 PLAN NAME	COVERED IN FULL RX (\$5,000 DED/ \$5,000 OOP MAX HD PLANS ONLY)	COVERED IN FULL RX (\$7,000 DED/ \$7,000 OOP MAX HD PLANS ONLY)
HDEPO	QEPOL2221	\$600	\$700
HDEPO	QEPOL3321	\$600	\$700
HDEPO	QEPOL5321	\$600	\$700
HDPPO	QPPOL2721	\$600	\$700
HDPPO	QPPOL3421	\$600	\$700

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