

# 2023 Creditable Coverage • Large Rx Riders List

# HMO, EPO, and PPO Plans



RX BENEFITS	CREDITABLE 2023	# CODE	HMO RIDERS	PPO RIDERS	EPO RIDERS
<b>3 TIER</b>					
\$5/\$20/\$35	Pass	3	HMRXL3A23	PPRXL3A23	EPRXL3A23
\$10/\$30/\$50	Pass	4	HMRXL4A23	PPRXL4A23	EPRXL4A23
\$5/\$25/\$40	Pass	5	HMRXL5A23	PPRXL5A23	EPRXL5A23
\$10/\$20/\$35	Pass	6	HMRXL6A23	PPRXL6A23	EPRXL6A23
\$10/\$25/\$40	Pass	7	HMRXL7A23	PPRXL7A23	EPRXL7A23
\$4/\$30/\$60	Pass	8	HMRXL8A23	PPRXL8A23	EPRXL8A23
\$10/\$40/\$70	Pass	35	HMRXL35A23	PPRXL35A23	EPRXL35A23
\$10/\$45/\$75	Pass	36	HMRXL36A23	PPRXL36A23	EPRXL36A23
\$10/\$50/\$80	Pass	37	HMRXL37A23	PPRXL37A23	EPRXL37A23
\$10/\$40/\$80	Pass	38	HMRXL38A23	PPRXL38A23	EPRXL38A23
\$10/\$50/\$100	Pass	39	HMRXL39A23	PPRXL39A23	EPRXL39A23
\$10/\$50/\$75	Pass	78	N/A	PPRXL78A23	EPRXL78A23
\$10/\$25/\$45	Pass	89	HMRXL89A23	N/A	N/A
\$5/\$20/\$40	Pass	90	HMRXL90A23	N/A	N/A
<b>% COINSURANCE</b>					
50% Coinsurance	Fail	19	HMRXL19A23	PPRXL19A23	EPRXL19A23
10%/25%/40% Coinsurance	Pass	76	N/A	EPRXL76A23	PPRXL76A23
<b>TIER 1 ONLY</b>					
\$10 tier-1 only	Fail	21	HMRXL21A23	PPRXL21A23	EPRXL21A23
<b>TIER 1 COPAYMENT W/ COINSURANCE</b>					
\$4/50% w/ No member per Rx max	Pass	22	HMRXL22A23	PPRXL22A23	EPRXL22A23
\$4/50% w/ \$100 member per Rx max	Pass	23	HMRXL23A23	PPRXL23A23	EPRXL23A23
\$10/\$50/50% w/ No member per Rx max	Pass	40	HMRXL40A23	PPRXL40A23	EPRXL40A23
\$10/\$40/50% w/ No member per Rx max	Pass	41	HMRXL41A23	PPRXL41A23	EPRXL41A23
\$10/\$50/\$80 w/ \$3000 Annual Max, then 50% Coinsurance	Pass	64	HMRXL64A23	PPRXL64A23	EPRXL64A23
<b>DEDUCTIBLE RX DESIGNS</b>					
\$100 Deductible then \$10/\$25/\$40	Pass	28	HMRXL28A23	PPRXL28A23	EPRXL28A23
\$100 Deductible then \$10/\$50/\$80	Pass	44	HMRXL44A23	PPRXL44A23	EPRXL44A23
\$250 Deductible then \$10/\$50/\$80	Pass	47	HMRXL47A23	PPRXL47A23	EPRXL47A23
\$250 Deductible then \$10/\$40/\$70 (tier-1 & mail order carved out of deductible)	Pass	70	HMRXL70A23	PPRXL70A23	EPRXL70A23
\$250 Deductible then \$10/\$50/\$80 (tier-1 & mail order carved out of deductible)	Pass	72	HMRXL72A23	PPRXL72A23	EPRXL72A23
\$500 Deductible then \$10/\$50/\$80 (tier-1 & mail order carved out of deductible)	Pass	73	HMRXL73A23	PPRXL73A23	EPRXL73A23
\$750 Deductible then \$10/\$50/\$80 (tier-1 & mail order carved out of deductible)	Pass	74	HMRXL74A23	PPRXL74A23	EPRXL74A23
\$200 Deductible then \$10/\$50/\$80	Pass	92	HMRXL92A23	N/A	N/A

# 2023 Large Group High Deductible Creditable Analysis



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).

2023 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
HDHM1L23	Y	\$1,500	\$5,000	Pass	Pass	Pass	Pass	Pass	Pass	Fail	Fail
HDHM2L23	Y	\$2,700	\$5,000	\$275	\$275	\$275	\$275	\$275	\$275	Fail	Fail
HDHM3L23	N	\$1,250	\$2,400	Pass	Pass	Pass	Pass	Pass	Pass	Fail	Fail
HM15L23 (Copay First)	Y	\$4,000	\$4,000	N/A	\$275	N/A	N/A	N/A	N/A	N/A	N/A
HM16L23 (Copay First)	Y	\$6,000	\$6,000	N/A	\$375	N/A	N/A	N/A	N/A	N/A	N/A
HM17L23 (Copay First)	Y	\$8,550	\$8,550	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
QEPOL0123	N	\$1,500	\$4,000	Pass	Pass	Pass	Pass	Pass	Pass	Fail	Fail
QEPOL0223	N	\$3,500	\$5,300	\$325	\$325	\$325	\$325	\$325	\$325	Fail	Fail
QEPOL1123	N	\$1,500	\$2,500	Pass	Pass	Pass	Pass	Pass	Pass	Fail	Fail
QEPOL1423	N	\$1,500	\$2,500	Pass	Pass	Pass	Pass	Pass	Pass	Fail	Fail
QEPOL1623	N	\$2,000	\$3,000	Pass	Pass	Pass	Pass	Pass	Pass	Fail	Fail
QEPOL1723	N	\$2,700	\$3,700	\$275	\$275	\$275	\$275	\$275	\$275	Fail	Fail
QEPOL1823	N	\$3,500	\$4,500	\$325	\$325	\$325	\$325	\$325	\$325	Fail	Fail
QEPOL1923	N	\$4,500	\$5,500	\$375	\$375	\$375	\$375	\$375	\$375	Fail	Fail
QEPOL2823	N	\$1,500	\$5,000	Pass	Pass	Pass	Pass	Pass	Pass	Fail	Fail
QEPOL3023	Y	\$1,500	\$5,000	Pass	Pass	Pass	Pass	Pass	Pass	Fail	Fail
QEPOL3123	Y	\$2,000	\$5,000	Pass	Pass	Pass	Pass	Pass	Pass	Fail	Fail
QEPOL3923	Y	\$1,500	\$7,500	Pass	Pass	Pass	Pass	Pass	Pass	Fail	Fail
QEPOL4123	N	\$3,000	\$7,500	\$325	\$325	\$325	\$325	\$325	\$325	Fail	Fail
QEPOL4223	N	\$3,000	\$3,500	\$275	\$275	\$275	\$275	\$275	\$275	Fail	Fail
QEPOL4323	N	\$3,000	\$5,000	\$275	\$275	\$275	\$275	\$275	\$275	Fail	Fail
QEPOL4423	N	\$3,000	\$5,000	\$275	\$275	\$275	\$275	\$275	\$275	Fail	Fail
QEPOL4523	N	\$3,000	\$5,000	\$275	\$275	\$275	\$275	\$275	\$275	Fail	Fail
QEPOL4623	N	\$3,000	\$7,500	\$325	\$325	\$325	\$325	\$325	\$325	Fail	Fail
QEPOL4823	Y	\$4,500	\$7,500	\$375	\$375	\$375	\$375	\$375	\$375	Fail	Fail
QEPOL4923	Y	\$5,000	\$7,500	\$400	\$400	\$400	\$400	\$400	\$400	Fail	Fail
QEPOL5223	N	\$3,000	\$4,000	\$275	\$275	\$275	\$275	\$275	\$275	Fail	Fail
QEPOL5523	N	\$5,000	\$6,350	\$400	\$400	\$400	\$400	\$400	\$400	Fail	Fail
QEPOL6023	Y	\$4,500	\$6,650	\$375	\$375	\$375	\$375	\$375	\$375	Fail	Fail
QEPOL6423	Y	\$4,500	\$7,500	\$375	\$375	\$375	\$375	\$375	\$375	Fail	Fail
QEPOL6623	N	\$2,800	\$7,500	\$275	\$275	\$275	\$275	\$275	\$275	Fail	Fail
QEPOL7223	Y	\$4,500	\$7,500	\$375	\$375	\$375	\$375	\$375	\$375	Fail	Fail
QEPOL7623	Y	\$2,500	\$5,000	\$275	\$275	\$275	\$275	\$275	\$275	Fail	Fail
QEPOL8023	N	\$3,500	\$4,500	\$325	\$325	\$325	\$325	\$325	\$325	Fail	Fail
QEPOL8423	N	\$2,800	\$7,500	\$275	\$275	\$275	\$275	\$275	\$275	Fail	Fail
QEPOL8823	Y	\$5,000	\$7,500	\$400	\$400	\$400	\$400	\$400	\$400	Fail	Fail
QEPOL8923	Y	\$3,000	\$5,000	\$275	\$275	\$275	\$275	\$275	\$275	Fail	Fail
QEPOL9623	Y	\$6,000	\$7,500	\$475	\$475	\$475	\$475	\$475	\$475	Fail	Fail

2023 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
EPOL14123 (Copay First)	Y	\$4,000	\$4,000	N/A	\$275	N/A	N/A	N/A	N/A	N/A	N/A
EPOL15323 (Copay First)	Y	\$7,500	\$7,500	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
EPOL15523 (Copay First)	Y	\$6,000	\$6,000	N/A	\$375	N/A	N/A	N/A	N/A	N/A	N/A
P51L23	N	\$2,700	\$5,300	\$275	\$275	\$275	\$275	\$275	\$275	Fail	Fail
PI1L23	N	\$1,500	\$4,000	Pass	Pass	Pass	Pass	Pass	Pass	Fail	Fail
PJ1L23	N	\$2,700	\$4,000	\$275	\$275	\$275	\$275	\$275	\$275	Fail	Fail
PK1L23	N	\$3,500	\$5,300	\$325	\$325	\$325	\$325	\$325	\$325	Fail	Fail
PL1L23	N	\$4,500	\$5,300	\$350	\$350	\$350	\$350	\$350	\$350	Fail	Fail
QPPOL0323	N	\$1,500	\$5,000	Pass	Pass	Pass	Pass	Pass	Pass	Fail	Fail
QPPOL0923	N	\$1,500	\$2,500	Pass	Pass	Pass	Pass	Pass	Pass	Fail	Fail
QPPOL1623	Y	\$1,500	\$5,000	Pass	Pass	Pass	Pass	Pass	Pass	Fail	Fail
QPPOL2523	N	\$2,600	\$3,500	Pass	Pass	Pass	Pass	Pass	Pass	Fail	Fail
QPPOL2723	N	\$7,050	\$7,050	\$725	\$725	\$725	\$725	\$725	\$725	Fail	Fail
QPPOL2823 (Umbrella Deductible/OOP)	N	\$2,700	\$4,000	\$275	\$275	\$275	\$275	\$275	\$275	Fail	Fail
QPPOL2923 (Umbrella Deductible/OOP)	N	\$4,500	\$5,300	\$375	\$375	\$375	\$375	\$375	\$375	Fail	Fail
QPPOL3023 (Umbrella Deductible/OOP)	N	\$1,500	\$4,000	Pass	Pass	Pass	Pass	Pass	Pass	Fail	Fail
QPPOL3223	Y	\$4,500	\$7,500	\$375	\$375	\$375	\$375	\$375	\$375	Fail	Fail
QPPOL3323	Y	\$5,000	\$7,500	\$400	\$400	\$400	\$400	\$400	\$400	Fail	Fail
QPPOL3523	N	\$1,500	\$2,350	Pass	Pass	Pass	Pass	Pass	Pass	Fail	Fail
QPPOL3623	N	\$2,000	\$4,000	Pass	Pass	Pass	Pass	Pass	Pass	Fail	Fail
QPPOL3723	N	\$1,500	\$5,000	Pass	Pass	Pass	Pass	Pass	Pass	Fail	Fail
QPPOL4423	N	\$2,700	\$4,000	\$275	\$275	\$275	\$275	\$275	\$275	Fail	Fail
QPPOL4623	N	\$3,000	\$5,500	\$275	\$275	\$275	\$275	\$275	\$275	Fail	Fail
QPPOL4723	N	\$2,600	\$5,200	\$275	\$275	\$275	\$275	\$275	\$275	Fail	Fail
QPPOL4823	N	\$2,600	\$5,200	\$275	\$275	\$275	\$275	\$275	\$275	Fail	Fail
QPPOL4923	N	\$6,650	\$6,650	\$500	\$500	\$500	\$500	\$500	\$500	Fail	Fail
QPPOL5023	N	\$5,500	\$5,500	\$450	\$450	\$450	\$450	\$450	\$450	Fail	Fail
QPPOL5123	N	\$3,500	\$6,550	\$325	\$325	\$325	\$325	\$325	\$325	Fail	Fail
QPPOL5223	N	\$3,000	\$6,000	\$275	\$275	\$275	\$275	\$275	\$275	Fail	Fail
QPPOL5323	N	\$2,600	\$5,500	\$275	\$275	\$275	\$275	\$275	\$275	Fail	Fail
QPPOL5423	N	\$1,500	\$3,000	Pass	Pass	Pass	Pass	Pass	Pass	Fail	Fail
QPPOL5523	N	\$6,350	\$6,350	\$500	\$500	\$500	\$500	\$500	\$500	Fail	Fail
QPPOL5623	N	\$4,000	\$6,650	\$375	\$375	\$375	\$375	\$375	\$375	Fail	Fail
QPPOL5723	N	\$1,800	\$3,600	Pass	Pass	Pass	Pass	Pass	Pass	Fail	Fail
QPPOL5823	N	\$4,000	\$6,350	\$350	\$350	\$350	\$350	\$350	\$350	Fail	Fail
QPPOL6123	Y	\$2,000	\$6,350	\$275	\$275	\$275	\$275	\$275	\$275	Fail	Fail

2023 PLAN NAME	\$4/50%/50% W/ NO MEMBER PER RX MAX	\$4/50%/50% W/ \$100 MEMBER PER RX MAX	\$10/\$40/\$70	\$10/\$45/\$75	\$10/\$50/\$80	\$10/\$40/\$80	\$10/\$50/\$100	\$10/\$50/50% W/ NO MEMBER PER RX MAX	\$10/\$40/50% W/ NO MEMBER PER RX MAX
HDHM1L23	Pass	Pass	Pass	Pass	Pass	Pass	Pass	Pass	Pass
HDHM2L23	\$275	\$275	\$275	\$275	\$275	\$275	\$275	\$275	\$275
HDHM3L23	Pass	Pass	Pass	Pass	Pass	Pass	Pass	Pass	Pass
HM15L23 (Copay First)	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
HM16L23 (Copay First)	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
HM17L23 (Copay First)	N/A	N/A	N/A	N/A	\$725	N/A	N/A	N/A	N/A
QEPOL0123	Pass	Pass	Pass	Pass	Pass	Pass	Pass	Pass	Pass
QEPOL0223	\$325	\$325	\$325	\$325	\$325	\$325	\$325	\$325	\$325
QEPOL1123	Pass	Pass	Pass	Pass	Pass	Pass	Pass	Pass	Pass
QEPOL1423	Pass	Pass	Pass	Pass	Pass	Pass	Pass	Pass	Pass
QEPOL1623	Pass	Pass	Pass	Pass	Pass	Pass	Pass	Pass	Pass
QEPOL1723	\$275	\$275	\$275	\$275	\$275	\$275	\$275	\$275	\$275
QEPOL1823	\$325	\$325	\$325	\$325	\$325	\$325	\$325	\$325	\$325
QEPOL1923	\$375	\$375	\$375	\$375	\$375	\$375	\$375	\$375	\$375
QEPOL2823	Pass	Pass	Pass	Pass	Pass	Pass	Pass	Pass	Pass
QEPOL3023	Pass	Pass	Pass	Pass	Pass	Pass	Pass	Pass	Pass
QEPOL3123	Pass	Pass	Pass	Pass	Pass	Pass	Pass	Pass	Pass
QEPOL3923	Pass	Pass	Pass	Pass	Pass	Pass	Pass	Pass	Pass
QEPOL4123	\$325	\$325	\$325	\$325	\$325	\$325	\$325	\$325	\$325
QEPOL4223	\$275	\$275	\$275	\$275	\$275	\$275	\$275	\$275	\$275
QEPOL4323	\$275	\$275	\$275	\$275	\$275	\$275	\$275	\$275	\$275
QEPOL4423	\$275	\$275	\$275	\$275	\$275	\$275	\$275	\$275	\$275
QEPOL4523	\$275	\$275	\$275	\$275	\$275	\$275	\$275	\$275	\$275
QEPOL4623	\$325	\$325	\$325	\$325	\$325	\$325	\$325	\$325	\$325
QEPOL4823	\$375	\$375	\$375	\$375	\$375	\$375	\$375	\$375	\$375
QEPOL4923	\$400	\$400	\$400	\$400	\$400	\$400	\$400	\$400	\$400
QEPOL5223	\$275	\$275	\$275	\$275	\$275	\$275	\$275	\$275	\$275
QEPOL5523	\$400	\$400	\$400	\$400	\$400	\$400	\$400	\$400	\$400
QEPOL6023	\$375	\$375	\$375	\$375	\$375	\$375	\$375	\$375	\$375
QEPOL6423	\$375	\$375	\$375	\$375	\$375	\$375	\$375	\$375	\$375
QEPOL6623	\$275	\$275	\$275	\$275	\$275	\$275	\$275	\$275	\$275
QEPOL7223	\$375	\$375	\$375	\$375	\$375	\$375	\$375	\$375	\$375
QEPOL7623	\$275	\$275	\$275	\$275	\$275	\$275	\$275	\$275	\$275
QEPOL8023	\$325	\$325	\$325	\$325	\$325	\$325	\$325	\$325	\$325
QEPOL8423	\$275	\$275	\$275	\$275	\$275	\$275	\$275	\$275	\$275
QEPOL8823	\$400	\$400	\$400	\$400	\$400	\$400	\$400	\$400	\$400
QEPOL8923	\$275	\$275	\$275	\$275	\$275	\$275	\$275	\$275	\$275
QEPOL9623	\$475	\$475	\$475	\$475	\$475	\$475	\$475	\$475	\$475
EPOL14123 (Copay First)	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
EPOL15323 (Copay First)	N/A	N/A	\$725	N/A	N/A	N/A	N/A	N/A	N/A



				RXL99
PRODUCT	2023 PLAN NAME	IN NETWORK INDIVIDUAL DEDUCTIBLE	IN NETWORK INDIVIDUAL OUT OF POCKET MAXIMUM	(DED COVERED IN FULL RX OOP MAX HD PLANS ONLY)
HDEPO	QEPOL2223	\$5,025	\$5,025	\$725
HDEPO	QEPOL3323	\$7,500	\$7,500	\$725
HDEPO	QEPOL5323	\$7,500	\$7,500	\$725
HDPPPO	QPPOL2723	\$7,500	\$7,500	\$725
HDPPPO	QPPOL3423	\$7,500	\$7,500	\$725

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