

2024 Creditable Coverage • Large Rx Riders List

HMO, EPO, and PPO Plans



RX BENEFITS	CREDITABLE 2024	# CODE	HMO RIDERS	PPO RIDERS	EPO RIDERS
3-TIER					
\$5/\$20/\$35	Pass	3	HMRXL3A24	PPRXL3A24	EPRXL3A24
\$10/\$30/\$50	Pass	4	HMRXL4A24	PPRXL4A24	EPRXL4A24
\$5/\$25/\$40	Pass	5	HMRXL5A24	PPRXL5A24	EPRXL5A24
\$10/\$20/\$35	Pass	6	HMRXL6A24	PPRXL6A24	EPRXL6A24
\$10/\$25/\$40	Pass	7	HMRXL7A24	PPRXL7A24	EPRXL7A24
\$4/\$30/\$60	Pass	8	HMRXL8A24	PPRXL8A24	EPRXL8A24
\$10/\$40/\$70	Pass	35	HMRXL35A24	PPRXL35A24	EPRXL35A24
\$10/\$45/\$75	Pass	36	HMRXL36A24	PPRXL36A24	EPRXL36A24
\$10/\$50/\$80	Pass	37	HMRXL37A24	PPRXL37A24	EPRXL37A24
\$10/\$40/\$80	Pass	38	HMRXL38A24	PPRXL38A24	EPRXL38A24
\$10/\$50/\$100	Pass	39	HMRXL39A24	PPRXL39A24	EPRXL39A24
\$10/\$50/\$75	Pass	78	N/A	PPRXL78A24	EPRXL78A24
\$10/\$25/\$45	Pass	89	HMRXL89A24	N/A	N/A
\$5/\$20/\$40	Pass	90	HMRXL90A24	N/A	N/A
% COINSURANCE					
50% Coinsurance	Fail	19	HMRXL19A24	PPRXL19A24	EPRXL19A24
10%/25%/40% Coinsurance	Pass	76	N/A	EPRXL76A24	PPRXL76A24
TIER-1 ONLY					
\$10 tier-1 only	Fail	21	HMRXL21A24	PPRXL21A24	EPRXL21A24
TIER-1 COPAYMENT W/ COINSURANCE					
\$4/50% w/ No member per Rx max	Pass	22	HMRXL22A24	PPRXL22A24	EPRXL22A24
\$4/50% w/ \$100 member per Rx max	Pass	23	HMRXL23A24	PPRXL23A24	EPRXL23A24
\$10/\$50/50% w/ No member per Rx max	Pass	40	HMRXL40A24	PPRXL40A24	EPRXL40A24
\$10/\$40/50% w/ No member per Rx max	Pass	41	HMRXL41A24	PPRXL41A24	EPRXL41A24
\$10/\$50/\$80 w/ \$3000 Annual Max, then 50% Coinsurance	Pass	64	HMRXL64A24	PPRXL64A24	EPRXL64A24
DEDUCTIBLE RX DESIGNS					
\$100 Deductible then \$10/\$25/\$40	Pass	28	HMRXL28A24	PPRXL28A24	EPRXL28A24
\$100 Deductible then \$10/\$50/\$80	Pass	44	HMRXL44A24	PPRXL44A24	EPRXL44A24
\$250 Deductible then \$10/\$50/\$80	Pass	47	HMRXL47A24	PPRXL47A24	EPRXL47A24
\$250 Deductible then \$10/\$40/\$70 (tier-1 & mail order carved out of deductible)	Pass	70	HMRXL70A24	PPRXL70A24	EPRXL70A24
\$250 Deductible then \$10/\$50/\$80 (tier-1 & mail order carved out of deductible)	Pass	72	HMRXL72A24	PPRXL72A24	EPRXL72A24
\$500 Deductible then \$10/\$50/\$80 (tier-1 & mail order carved out of deductible)	Pass	73	HMRXL73A24	PPRXL73A24	EPRXL73A24
\$750 Deductible then \$10/\$50/\$80 (tier-1 & mail order carved out of deductible)	Pass	74	HMRXL74A24	PPRXL74A24	EPRXL74A24
\$200 Deductible then \$10/\$50/\$80	Pass	92	HMRXL92A24	N/A	N/A

2024 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).

2024 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
HDHM1L24	Y	\$1,500	\$5,000	Pass	Pass	Pass	Pass	Pass	Pass	\$275	Fail
HDHM2L24	Y	\$2,700	\$5,000	Pass	Pass	Pass	Pass	Pass	Pass	\$275	Fail
HDHM3L24	N	\$1,250	\$2,400	Pass	Pass	Pass	Pass	Pass	Pass	\$275	Fail
HM15L24 (Copay First)	Y	\$4,000	\$4,000	Pass	Pass	Pass	Pass	Pass	Pass	\$275	Fail
HM16L24 (Copay First)	Y	\$6,000	\$6,000	Pass	Pass	Pass	Pass	Pass	Pass	\$275	Fail
HM17L24 (Copay First)	Y	\$8,550	\$8,550	\$275	\$275	\$275	\$275	\$275	\$275	\$275	Fail
QEPOL0124	N	\$1,600	\$4,000	Pass	Pass	Pass	Pass	Pass	Pass	\$275	Fail
QEPOL0224	N	\$3,500	\$5,300	Pass	Pass	Pass	Pass	Pass	Pass	\$275	Fail
QEPOL1124	N	\$1,600	\$2,500	Pass	Pass	Pass	Pass	Pass	Pass	\$275	Fail
QEPOL1424	N	\$1,600	\$2,500	Pass	Pass	Pass	Pass	Pass	Pass	\$275	Fail
QEPOL1624	N	\$2,000	\$3,000	Pass	Pass	Pass	Pass	Pass	Pass	\$275	Fail
QEPOL1724	N	\$2,700	\$3,700	Pass	Pass	Pass	Pass	Pass	Pass	\$275	Fail
QEPOL1824	N	\$3,500	\$4,500	Pass	Pass	Pass	Pass	Pass	Pass	\$275	Fail
QEPOL1924	N	\$4,500	\$5,500	Pass	Pass	Pass	Pass	Pass	Pass	\$275	Fail
QEPOL2824	N	\$1,600	\$5,000	Pass	Pass	Pass	Pass	Pass	Pass	\$275	Fail
QEPOL3024	Y	\$1,600	\$5,000	Pass	Pass	Pass	Pass	Pass	Pass	\$275	Fail
QEPOL3124	Y	\$2,000	\$5,000	Pass	Pass	Pass	Pass	Pass	Pass	\$275	Fail
QEPOL3924	Y	\$1,600	\$8,050	Pass	Pass	Pass	Pass	Pass	Pass	\$275	Fail
QEPOL4124	N	\$3,200	\$8,050	Pass	Pass	Pass	Pass	Pass	Pass	\$275	Fail
QEPOL4224	N	\$3,200	\$3,500	Pass	Pass	Pass	Pass	Pass	Pass	\$275	Fail
QEPOL4324	N	\$3,200	\$5,000	Pass	Pass	Pass	Pass	Pass	Pass	\$275	Fail
QEPOL4424	N	\$3,200	\$5,000	Pass	Pass	Pass	Pass	Pass	Pass	\$275	Fail
QEPOL4524	N	\$3,000	\$5,000	Pass	Pass	Pass	Pass	Pass	Pass	\$275	Fail
QEPOL4624	N	\$3,200	\$8,050	Pass	Pass	Pass	Pass	Pass	Pass	\$275	Fail
QEPOL4824	Y	\$4,500	\$8,050	Pass	Pass	Pass	Pass	Pass	Pass	\$275	Fail
QEPOL4924	Y	\$5,000	\$8,050	Pass	Pass	Pass	Pass	Pass	Pass	\$275	Fail
QEPOL5224	N	\$3,200	\$4,000	Pass	Pass	Pass	Pass	Pass	Pass	\$275	Fail
QEPOL5524	N	\$5,000	\$6,350	Pass	Pass	Pass	Pass	Pass	Pass	\$275	Fail
QEPOL6024	Y	\$4,500	\$6,650	Pass	Pass	Pass	Pass	Pass	Pass	\$275	Fail
QEPOL6424	Y	\$4,500	\$8,050	Pass	Pass	Pass	Pass	Pass	Pass	\$275	Fail
QEPOL6624	N	\$2,800	\$8,050	Pass	Pass	Pass	Pass	Pass	Pass	\$275	Fail
QEPOL7224	Y	\$4,500	\$8,050	Pass	Pass	Pass	Pass	Pass	Pass	\$275	Fail
QEPOL7624	Y	\$2,500	\$5,000	Pass	Pass	Pass	Pass	Pass	Pass	\$275	Fail
QEPOL8024	N	\$3,500	\$4,500	Pass	Pass	Pass	Pass	Pass	Pass	\$275	Fail
QEPOL8424	N	\$2,800	\$8,050	Pass	Pass	Pass	Pass	Pass	Pass	\$275	Fail
QEPOL8824	Y	\$5,000	\$8,050	Pass	Pass	Pass	Pass	Pass	Pass	\$275	Fail
QEPOL8924	Y	\$3,200	\$5,000	Pass	Pass	Pass	Pass	Pass	Pass	\$275	Fail
QEPOL9624	Y	\$6,000	\$8,050	Pass	Pass	Pass	Pass	Pass	Pass	\$275	Fail

2024 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
QEPOL10324	Y	\$2,800	\$5,000	Pass	Pass	Pass	Pass	Pass	Pass	\$275	Fail
EPOL14124 (Copay First)	Y	\$4,000	\$4,000	Pass	Pass	Pass	Pass	Pass	Pass	\$275	Fail
EPOL15324 (Copay First)	Y	\$7,500	\$7,500	Pass	Pass	Pass	Pass	Pass	Pass	\$275	Fail
EPOL15524 (Copay First)	Y	\$6,000	\$6,000	Pass	Pass	Pass	Pass	Pass	Pass	\$275	Fail
P51L24	N	\$2,700	\$5,300	Pass	Pass	Pass	Pass	Pass	Pass	\$275	Fail
P11L24	N	\$1,600	\$4,000	Pass	Pass	Pass	Pass	Pass	Pass	\$275	Fail
PJ1L24	N	\$2,700	\$4,000	Pass	Pass	Pass	Pass	Pass	Pass	\$275	Fail
PK1L24	N	\$3,500	\$5,300	Pass	Pass	Pass	Pass	Pass	Pass	\$275	Fail
PL1L24	N	\$4,500	\$5,300	Pass	Pass	Pass	Pass	Pass	Pass	\$275	Fail
QPPOL0324	N	\$1,600	\$5,000	Pass	Pass	Pass	Pass	Pass	Pass	\$275	Fail
QPPOL0924	N	\$1,600	\$2,500	Pass	Pass	Pass	Pass	Pass	Pass	\$275	Fail
QPPOL1624	Y	\$1,600	\$5,000	Pass	Pass	Pass	Pass	Pass	Pass	\$275	Fail
QPPOL2524	N	\$2,600	\$3,500	Pass	Pass	Pass	Pass	Pass	Pass	\$275	Fail
"QPPOL2824 (Umbrella Deductible/OOP)"	N	\$2,700	\$4,000	Pass	Pass	Pass	Pass	Pass	Pass	\$275	Fail
"QPPOL2924 (Umbrella Deductible/OOP)"	N	\$4,500	\$5,300	Pass	Pass	Pass	Pass	Pass	Pass	\$275	Fail
"QPPOL3024 (Umbrella Deductible/OOP)"	N	\$1,600	\$4,000	Pass	Pass	Pass	Pass	Pass	Pass	\$275	Fail
QPPOL3224	Y	\$4,500	\$8,050	Pass	Pass	Pass	Pass	Pass	Pass	\$275	Fail
QPPOL3324	Y	\$5,000	\$8,050	Pass	Pass	Pass	Pass	Pass	Pass	\$275	Fail
QPPOL3524	N	\$1,600	\$2,350	Pass	Pass	Pass	Pass	Pass	Pass	\$275	Fail
QPPOL3624	N	\$2,000	\$4,000	Pass	Pass	Pass	Pass	Pass	Pass	\$275	Fail
QPPOL3724	N	\$1,600	\$5,000	Pass	Pass	Pass	Pass	Pass	Pass	\$275	Fail
QPPOL4424	N	\$2,700	\$4,000	Pass	Pass	Pass	Pass	Pass	Pass	\$275	Fail
QPPOL4624	N	\$3,200	\$5,500	Pass	Pass	Pass	Pass	Pass	Pass	\$275	Fail
QPPOL4724	N	\$2,600	\$5,200	Pass	Pass	Pass	Pass	Pass	Pass	\$275	Fail
QPPOL4824	N	\$2,600	\$5,200	Pass	Pass	Pass	Pass	Pass	Pass	\$275	Fail
QPPOL4924	N	\$6,650	\$6,650	Pass	Pass	Pass	Pass	Pass	Pass	\$275	Fail
QPPOL5024	N	\$5,500	\$5,500	Pass	Pass	Pass	Pass	Pass	Pass	\$275	Fail
QPPOL5124	N	\$3,500	\$6,550	Pass	Pass	Pass	Pass	Pass	Pass	\$275	Fail
QPPOL5224	N	\$3,000	\$6,000	Pass	Pass	Pass	Pass	Pass	Pass	\$275	Fail
QPPOL5324	N	\$2,600	\$5,500	Pass	Pass	Pass	Pass	Pass	Pass	\$275	Fail
QPPOL5424	N	\$1,600	\$3,000	Pass	Pass	Pass	Pass	Pass	Pass	\$275	Fail
QPPOL5524	N	\$6,350	\$6,350	Pass	Pass	Pass	Pass	Pass	Pass	\$275	Fail
QPPOL5624	N	\$4,000	\$6,650	Pass	Pass	Pass	Pass	Pass	Pass	\$275	Fail
QPPOL5724	N	\$1,800	\$3,600	Pass	Pass	Pass	Pass	Pass	Pass	\$275	Fail
QPPOL5824	N	\$4,000	\$6,350	Pass	Pass	Pass	Pass	Pass	Pass	\$275	Fail
QPPOL6124	Y	\$2,000	\$6,350	Pass	Pass	Pass	Pass	Pass	Pass	\$275	Fail
QPPOL6224	Y	\$2,000	\$4,000	Pass	Pass	Pass	Pass	Pass	Pass	\$275	Fail

				RXL99
PRODUCT	2023 PLAN NAME	IN-NETWORK INDIVIDUAL DEDUCTIBLE	IN-NETWORK INDIVIDUAL OUT-OF POCKET MAXIMUM	COVERED IN FULL RX (DED = OOP MAX HD PLANS ONLY)
HDEPO	QEPOL2224	\$5,025	\$5,025	Pass
HDEPO	QEPOL3324	\$8,050	\$8,050	\$275
HDEPO	QEPOL5324	\$8,050	\$8,050	\$275
HDPPPO	QPPOL2724	\$8,050	\$8,050	\$275
HDPPPO	QPPOL3424	\$8,050	\$8,050	\$275

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