2026 Creditable Coverage • Large Rx Riders List

HMO, EPO, and PPO Plans



| Rx Benefits | Creditable 2026 | # Code | HMO Riders | PPO Riders | EPO Riders |
|---|-----------------|--------|------------|------------|------------|
| 3-Tier | | | | | |
| \$5/\$20/\$35 | Pass | 3 | HMRXL3A26 | PPRXL3A26 | EPRXL3A26 |
| \$10/\$30/\$50 | Pass | 4 | HMRXL4A26 | PPRXL4A26 | EPRXL4A26 |
| \$5/\$25/\$40 | Pass | 5 | HMRXL5A26 | PPRXL5A26 | EPRXL5A26 |
| \$10/\$20/\$35 | Pass | 6 | HMRXL6A26 | PPRXL6A26 | EPRXL6A26 |
| \$10/\$25/\$40 | Pass | 7 | HMRXL7A26 | PPRXL7A26 | EPRXL7A26 |
| \$4/\$30/\$60 | Pass | 8 | HMRXL8A26 | PPRXL8A26 | EPRXL8A26 |
| \$10/\$40/\$70 | Pass | 35 | HMRXL35A26 | PPRXL35A26 | EPRXL35A26 |
| \$10/\$45/\$75 | Pass | 36 | HMRXL36A26 | PPRXL36A26 | EPRXL36A26 |
| \$10/\$50/\$80 | Pass | 37 | HMRXL37A26 | PPRXL37A26 | EPRXL37A26 |
| \$10/\$40/\$80 | Pass | 38 | HMRXL38A26 | PPRXL38A26 | EPRXL38A26 |
| \$10/\$50/\$100 | Pass | 39 | HMRXL39A26 | PPRXL39A26 | EPRXL39A26 |
| \$10/\$50/\$75 | Pass | 78 | N/A | PPRXL78A26 | EPRXL78A26 |
| \$10/\$25/\$45 | Pass | 89 | HMRXL89A26 | N/A | N/A |
| \$5/\$20/\$40 | Pass | 90 | HMRXL90A26 | N/A | N/A |
| % Coinsurance | | | | | |
| 50% Coinsurance | Fail | 19 | HMRXL19A26 | PPRXL19A26 | EPRXL19A26 |
| 10%/25%/40% Coinsurance | Pass | 76 | N/A | EPRXL76A26 | PPRXL76A26 |
| Tier-1 Only | | | | | |
| \$10 tier-1 only | Fail | 21 | HMRXL21A26 | PPRXL21A26 | EPRXL21A26 |
| Tier-1 Copayment w/ Coinsurance | | | | | |
| \$4/50% w/ No member per Rx max | Pass | 22 | HMRXL22A26 | PPRXL22A26 | EPRXL22A26 |
| \$4/50% w/ \$100 member per Rx max | Pass | 23 | HMRXL23A26 | PPRXL23A26 | EPRXL23A26 |
| \$10/\$50/50% w/ No member per Rx max | Pass | 40 | HMRXL40A26 | PPRXL40A26 | EPRXL40A26 |
| \$10/\$40/50% w/ No member per Rx max | Pass | 41 | HMRXL41A26 | PPRXL41A26 | EPRXL41A26 |
| \$10/\$50/\$80 w/ \$3000 Annual Max, then 50% Coinsurance | Pass | 64 | HMRXL64A26 | PPRXL64A26 | EPRXL64A26 |
| Deductible Rx Designs | | | | | |
| \$100 Deductible then \$10/\$25/\$40 | Pass | 28 | HMRXL28A26 | PPRXL28A26 | EPRXL28A26 |
| \$100 Deductible then \$10/\$50/\$80 | Pass | 44 | HMRXL44A26 | PPRXL44A26 | EPRXL44A26 |
| \$250 Deductible then \$10/\$50/\$80 | Pass | 47 | HMRXL47A26 | PPRXL47A26 | EPRXL47A26 |
| \$250 Deductible then \$10/\$40/\$70 (tier-1 & mail order carved out of deductible) | Pass | 70 | HMRXL70A26 | PPRXL70A26 | EPRXL70A26 |
| \$250 Deductible then \$10/\$50/\$80 (tier-1 & mail order carved out of deductible) | Pass | 72 | HMRXL72A26 | PPRXL72A26 | EPRXL72A26 |
| \$500 Deductible then \$10/\$50/\$80 (tier-1 & mail order carved out of deductible) | Pass | 73 | HMRXL73A26 | PPRXL73A26 | EPRXL73A26 |
| \$750 Deductible then \$10/\$50/\$80 (tier-1 & mail order carved out of deductible) | Pass | 74 | HMRXL74A26 | PPRXL74A26 | EPRXL74A26 |
| \$200 Deductible then \$10/\$50/\$80 | Pass | 92 | HMRXL92A26 | N/A | N/A |

2026 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 or HSA for the rider to be creditable (pass). If the employer funds less than the amount listed, the rider is not creditable (fail).

| 2026 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 |
|-----------------------|----------------------|-------------------------------------|--|---------------|----------------|---------------|----------------|----------------|---------------|-----------------|---------------------------|
| HDHM1L26 | Υ | \$1,500 | \$5,000 | Pass | Pass | Pass | Pass | Pass | Pass | Pass | Fail / \$992 |
| HDHM2L26 | Υ | \$2,700 | \$5,000 | Pass | Pass | Pass | Pass | Pass | Pass | Fail / \$78 | Fail / \$995 |
| HDHM3L26 | N | \$1,250 | \$2,400 | Pass | Pass | Pass | Pass | Pass | Pass | Pass | Fail / \$991 |
| HM15L26 (Copay First) | Υ | \$4,000 | \$4,000 | Pass | Pass | Pass | Pass | Pass | Pass | Fail / \$232 | Fail / \$999 |
| HM16L26 (Copay First) | Υ | \$6,000 | \$6,000 | Pass | Pass | Pass | Pass | Pass | Pass | Fail / \$437 | Fail / \$1003 |
| HM17L26 (Copay First) | Υ | \$8,550 | \$8,550 | Fail / \$382 | Fail / \$398 | Fail / \$390 | Fail / \$383 | Fail / \$391 | Fail / \$396 | Fail / \$665 | Fail / \$1008 |
| QEPOL0126 | N | \$1,700 | \$4,000 | Pass | Pass | Pass | Pass | Pass | Pass | Pass | Fail / \$993 |
| QEPOL0226 | N | \$3,500 | \$5,300 | Pass | Pass | Pass | Pass | Pass | Pass | Fail / \$175 | Fail / \$997 |
| QEPOL1126 | N | \$1,700 | \$2,500 | Pass | Pass | Pass | Pass | Pass | Pass | Pass | Fail / \$993 |
| QEPOL1426 | N | \$1,700 | \$2,500 | Pass | Pass | Pass | Pass | Pass | Pass | Pass | Fail / \$993 |
| QEPOL1626 | N | \$2,000 | \$3,000 | Pass | Pass | Pass | Pass | Pass | Pass | Pass | Fail / \$ 993 |
| QEPOL1726 | N | \$2,700 | \$3,700 | Pass | Pass | Pass | Pass | Pass | Pass | Fail / \$78 | Fail / \$995 |
| QEPOL1826 | N | \$3,500 | \$4,500 | Pass | Pass | Pass | Pass | Pass | Pass | Fail / \$175 | Fail / \$997 |
| QEPOL1926 | N | \$4,500 | \$5,500 | Pass | Pass | Pass | Pass | Pass | Pass | Fail / \$286 | Fail / \$1000 |
| QEPOL2826 | N | \$1,700 | \$5,000 | Pass | Pass | Pass | Pass | Pass | Pass | Pass | Fail / \$993 |
| QEPOL3026 | Υ | \$1,700 | \$5,000 | Pass | Pass | Pass | Pass | Pass | Pass | Pass | Fail / \$993 |
| QEPOL3126 | Υ | \$2,000 | \$5,000 | Pass | Pass | Pass | Pass | Pass | Pass | Pass | Fail / \$993 |
| QEPOL3926 | Υ | \$1,700 | \$8,500 | Pass | Pass | Pass | Pass | Pass | Pass | Pass | Fail / \$993 |
| QEPOL4126 | N | \$3,400 | \$8,500 | Pass | Pass | Pass | Pass | Pass | Pass | Fail / \$163 | Fail / \$997 |
| QEPOL4226 | N | \$3,400 | \$3,500 | Pass | Pass | Pass | Pass | Pass | Pass | Fail / \$163 | Fail / \$997 |
| QEPOL4326 | N | \$3,400 | \$5,000 | Pass | Pass | Pass | Pass | Pass | Pass | Fail / \$163 | Fail / \$997 |
| QEPOL4426 | N | \$3,400 | \$5,000 | Pass | Pass | Pass | Pass | Pass | Pass | Fail / \$163 | Fail / \$997 |
| QEPOL4526 | N | \$3,400 | \$5,000 | Pass | Pass | Pass | Pass | Pass | Pass | Fail / \$163 | Fail / \$997 |
| QEPOL4626 | N | \$3,200 | \$8,500 | Pass | Pass | Pass | Pass | Pass | Pass | Fail / \$139 | Fail / \$997 |
| QEPOL4826 | Υ | \$4,500 | \$8,500 | Pass | Pass | Pass | Pass | Pass | Pass | Fail / \$286 | Fail / \$1000 |
| QEPOL4926 | Υ | \$5,000 | \$8,500 | Pass | Pass | Pass | Pass | Pass | Pass | Fail / \$339 | Fail / \$1001 |
| QEPOL5226 | N | \$3,400 | \$4,000 | Pass | Pass | Pass | Pass | Pass | Pass | Fail / \$163 | Fail / \$997 |
| QEPOL5526 | N | \$5,000 | \$6,350 | Pass | Pass | Pass | Pass | Pass | Pass | Fail / \$339 | Fail / \$1001 |
| QEPOL6026 | Υ | \$4,500 | \$6,650 | Pass | Pass | Pass | Pass | Pass | Pass | Fail / \$286 | Fail / \$1000 |
| QEPOL6426 | Υ | \$4,500 | \$8,500 | Pass | Pass | Pass | Pass | Pass | Pass | Fail / \$286 | Fail / \$1000 |
| QEPOL6626 | N | \$3,400 | \$8,500 | Pass | Pass | Pass | Pass | Pass | Pass | Fail / \$163 | Fail / \$997 |
| QEPOL7226 | Υ | \$4,500 | \$8,500 | Pass | Pass | Pass | Pass | Pass | Pass | Fail / \$286 | Fail / \$1000 |
| QEPOL7626 | Υ | \$2,500 | \$5,000 | Pass | Pass | Pass | Pass | Pass | Pass | Fail / \$53 | Fail / \$995 |
| QEPOL8026 | N | \$3,500 | \$4,500 | Pass | Pass | Pass | Pass | Pass | Pass | Fail / \$175 | Fail / \$997 |
| QEPOL8426 | N | \$3,400 | \$8,500 | Pass | Pass | Pass | Pass | Pass | Pass | Fail / \$163 | Fail / \$997 |
| QEPOL8826 | Y | \$5,000 | \$8,500 | Pass | Pass | Pass | Pass | Pass | Pass | Fail / \$339 | Fail / \$1001 |
| QEPOL8926 | Υ | \$3,400 | \$5,000 | Pass | Pass | Pass | Pass | Pass | Pass | Fail / \$163 | Fail / \$997 |
| QEPOL9626 | Υ | \$6,000 | \$8,500 | Pass | Pass | Pass | Pass | Pass | Pass | Fail / \$437 | Fail / \$1003 |

| 2026 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 |
|-------------------------------------|----------------------|-------------------------------------|--|---------------|----------------|---------------|----------------|----------------|---------------|-----------------|---------------------------|
| QEPOL10326 | Υ | \$3,400 | \$5,000 | Pass | Pass | Pass | Pass | Pass | Pass | Fail / \$163 | Fail / \$997 |
| PPOL5826 | Y | \$4,000 | \$4,000 | Pass | Pass | Pass | Pass | Pass | Pass | Fail / \$232 | Fail / \$999 |
| PPOL5926 | Υ | \$7,500 | \$7,500 | Fail / \$196 | Fail / \$217 | Fail / \$206 | Fail / \$197 | Fail / \$208 | Fail / \$215 | Fail / \$574 | Fail / \$1006 |
| PPOL6026 | Υ | \$6,000 | \$6,000 | Pass | Pass | Pass | Pass | Pass | Pass | Fail / \$437 | Fail / \$1003 |
| EPOL14126 (Copay First) | Υ | \$4,000 | \$4,000 | Pass | Pass | Pass | Pass | Pass | Pass | Fail / \$232 | Fail / \$999 |
| EPOL15326 (Copay First) | Υ | \$7,500 | \$7,500 | Fail / \$196 | Fail / \$217 | Fail / \$206 | Fail / \$197 | Fail / \$208 | Fail / \$215 | Fail / \$574 | Fail / \$1006 |
| EPOL15526 (Copay First) | Υ | \$6,000 | \$6,000 | Pass | Pass | Pass | Pass | Pass | Pass | Fail / \$437 | Fail / \$1003 |
| P51L26 | N | \$2,700 | \$5,300 | Pass | Pass | Pass | Pass | Pass | Pass | Fail / \$78 | Fail / \$995 |
| PI1L26 | N | \$1,700 | \$4,000 | Pass | Pass | Pass | Pass | Pass | Pass | Pass | Fail / \$993 |
| PJ1L26 | N | \$2,700 | \$4,000 | Pass | Pass | Pass | Pass | Pass | Pass | Fail / \$78 | Fail / \$995 |
| PK1L26 | N | \$3,500 | \$5,300 | Pass | Pass | Pass | Pass | Pass | Pass | Fail / \$175 | Fail / \$997 |
| PL1L26 | N | \$4,500 | \$5,300 | Pass | Pass | Pass | Pass | Pass | Pass | Fail / \$286 | Fail / \$1000 |
| QPPOL0326 | N | \$1,700 | \$5,000 | Pass | Pass | Pass | Pass | Pass | Pass | Pass | Fail / \$993 |
| QPPOL0926 | N | \$1,700 | \$2,500 | Pass | Pass | Pass | Pass | Pass | Pass | Pass | Fail / \$993 |
| QPPOL1626 | Υ | \$1,700 | \$5,000 | Pass | Pass | Pass | Pass | Pass | Pass | Pass | Fail / \$993 |
| QPPOL2526 | N | \$2,600 | \$3,500 | Pass | Pass | Pass | Pass | Pass | Pass | Fail / \$66 | Fail / \$995 |
| QPPOL2826 (Umbrella Deductible/OOP) | N | \$2,700 | \$4,000 | Pass | Pass | Pass | Pass | Pass | Pass | Fail / \$78 | Fail / \$995 |
| QPPOL2926 (Umbrella Deductible/OOP) | N | \$4,500 | \$5,300 | Pass | Pass | Pass | Pass | Pass | Pass | Fail / \$286 | Fail / \$1000 |
| QPPOL3026 (Umbrella Deductible/OOP) | N | \$1,700 | \$4,000 | Pass | Pass | Pass | Pass | Pass | Pass | Pass | Fail / \$993 |
| QPPOL3226 | Y | \$4,500 | \$8,500 | Pass | Pass | Pass | Pass | Pass | Pass | Fail / \$286 | Fail / \$1000 |
| QPPOL3326 | Y | \$5,000 | \$8,500 | Pass | Pass | Pass | Pass | Pass | Pass | Fail / \$339 | Fail / \$1001 |
| QPPOL3526 | N | \$1,700 | \$2,350 | Pass | Pass | Pass | Pass | Pass | Pass | Pass | Fail / \$993 |
| QPPOL3626 | N | \$2,000 | \$4,000 | Pass | Pass | Pass | Pass | Pass | Pass | Pass | Fail / \$993 |
| QPP0L3726 | N | \$1,700 | \$5,000 | Pass | Pass | Pass | Pass | Pass | Pass | Pass | Fail / \$993 |
| QPPOL4426 | N | \$2,700 | \$4,000 | Pass | Pass | Pass | Pass | Pass | Pass | Fail / \$78 | Fail / \$995 |
| QPPOL4626 | N | \$3,400 | \$5,500 | Pass | Pass | Pass | Pass | Pass | Pass | Fail / \$163 | Fail / \$997 |
| QPP0L4726 | N | \$2,600 | \$5,200 | Pass | Pass | Pass | Pass | Pass | Pass | Fail / \$66 | Fail / \$995 |
| QPPOL4826 | N | \$2,600 | \$5,200 | Pass | Pass | Pass | Pass | Pass | Pass | Fail / \$66 | Fail / \$995 |
| QPP0L4926 | N | \$6,650 | \$6,650 | Fail / \$39 | Fail / \$65 | Fail / \$51 | Fail / \$41 | Fail / \$54 | Fail / \$63 | Fail / \$497 | Fail / \$1004 |
| QPPOL5026 | N | \$5,500 | \$5,500 | Pass | Pass | Pass | Pass | Pass | Pass | Fail / \$389 | Fail / \$1002 |
| QPPOL5126 | N | \$3,500 | \$6,550 | Pass | Pass | Pass | Pass | Pass | Pass | Fail / \$175 | Fail / \$997 |
| QPPOL5226 | N | \$3,000 | \$6,000 | Pass | Pass | Pass | Pass | Pass | Pass | Fail / \$116 | Fail / \$996 |
| QPPOL5326 | N | \$2,600 | \$5,500 | Pass | Pass | Pass | Pass | Pass | Pass | Fail / \$66 | Fail / \$995 |
| QPPOL5426 | N | \$1,700 | \$3,000 | Pass | Pass | Pass | Pass | Pass | Pass | Pass | Fail / \$993 |
| QPPOL5526 | N | \$6,350 | \$6,350 | Pass | Fail / \$8 | Pass | Pass | Pass | Fail / \$6 | Fail / \$470 | Fail / \$1004 |
| QPPOL5626 | N | \$4,000 | \$6,650 | Pass | Pass | Pass | Pass | Pass | Pass | Fail / \$232 | Fail / \$999 |
| QPPOL5726 | N | \$1,800 | \$3,600 | Pass | Pass | Pass | Pass | Pass | Pass | Pass | Fail / \$993 |
| QPPOL5826 | N | \$4,000 | \$6,350 | Pass | Pass | Pass | Pass | Pass | Pass | Fail / \$232 | Fail / \$999 |
| QPPOL6126 | Y | \$3,400 | \$6,350 | Pass | Pass | Pass | Pass | Pass | Pass | Fail / \$163 | Fail / \$997 |
| QPPOL6226 | Y | \$2,000 | \$4,000 | Pass | Pass | Pass | Pass | Pass | Pass | Pass | Fail / \$993 |
| QPPOL7426 | N | \$1,500 | \$5,000 | Pass | Pass | Pass | Pass | Pass | Pass | Pass | Fail / \$992 |

| 2026 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 | 10%/25%/40% Coinsurance | \$15/\$50/\$75 |
|-----------------------|---|--|----------------|----------------|----------------|----------------|-----------------|---|---|----------------------------|----------------|
| HDHM1L26 | Pass | Pass | Pass | Pass | Pass | Pass | Pass | Pass | Pass | Pass | Pass |
| HDHM2L26 | Fail / \$87 | Fail / \$87 | Pass | Pass | Pass | Pass | Pass | Pass | Pass | Pass | Pass |
| HDHM3L26 | Pass | Pass | Pass | Pass | Pass | Pass | Pass | Pass | Pass | Pass | Pass |
| HM15L26 (Copay First) | Fail / \$239 | Fail / \$239 | Pass | Pass | Pass | Pass | Pass | Fail / \$94 | Fail / \$81 | Pass | Pass |
| HM16L26 (Copay First) | Fail / \$443 | Fail / \$443 | Pass | Pass | Pass | Pass | Pass | Fail / \$341 | Fail / \$331 | Fail / \$236 | Pass |
| HM17L26 (Copay First) | Fail / \$668 | Fail / \$668 | Fail / \$408 | Fail / \$411 | Fail / \$414 | Fail / \$409 | Fail / \$417 | Fail / \$613 | Fail / \$608 | Fail / \$550 | Fail / \$413 |
| QEPOL0126 | Pass | Pass | Pass | Pass | Pass | Pass | Pass | Pass | Pass | Pass | Pass |
| QEPOL0226 | Fail / \$183 | Fail / \$183 | Pass | Pass | Pass | Pass | Pass | Fail / \$26 | Fail / \$11 | Pass | Pass |
| QEPOL1126 | Pass | Pass | Pass | Pass | Pass | Pass | Pass | Pass | Pass | Pass | Pass |
| QEPOL1426 | Pass | Pass | Pass | Pass | Pass | Pass | Pass | Pass | Pass | Pass | Pass |
| QEPOL1626 | Pass | Pass | Pass | Pass | Pass | Pass | Pass | Pass | Pass | Pass | Pass |
| QEPOL1726 | Fail / \$87 | Fail / \$87 | Pass | Pass | Pass | Pass | Pass | Pass | Pass | Pass | Pass |
| QEPOL1826 | Fail / \$183 | Fail / \$183 | Pass | Pass | Pass | Pass | Pass | Fail / \$26 | Fail / \$11 | Pass | Pass |
| QEPOL1926 | Fail / \$293 | Fail / \$293 | Pass | Pass | Pass | Pass | Pass | Fail / \$159 | Fail / \$147 | Fail / \$28 | Pass |
| QEPOL2826 | Pass | Pass | Pass | Pass | Pass | Pass | Pass | Pass | Pass | Pass | Pass |
| QEPOL3026 | Pass | Pass | Pass | Pass | Pass | Pass | Pass | Pass | Pass | Pass | Pass |
| QEPOL3126 | Pass | Pass | Pass | Pass | Pass | Pass | Pass | Pass | Pass | Pass | Pass |
| QEPOL3926 | Pass | Pass | Pass | Pass | Pass | Pass | Pass | Pass | Pass | Pass | Pass |
| QEPOL4126 | Fail / \$171 | Fail / \$171 | Pass | Pass | Pass | Pass | Pass | Fail / \$12 | Pass | Pass | Pass |
| QEPOL4226 | Fail / \$171 | Fail / \$171 | Pass | Pass | Pass | Pass | Pass | Fail / \$12 | Pass | Pass | Pass |
| QEPOL4326 | Fail / \$171 | Fail / \$171 | Pass | Pass | Pass | Pass | Pass | Fail / \$12 | Pass | Pass | Pass |
| QEPOL4426 | Fail / \$171 | Fail / \$171 | Pass | Pass | Pass | Pass | Pass | Fail / \$12 | Pass | Pass | Pass |
| QEPOL4526 | Fail / \$171 | Fail / \$171 | Pass | Pass | Pass | Pass | Pass | Fail / \$12 | Pass | Pass | Pass |
| QEPOL4626 | Fail / \$148 | Fail / \$148 | Pass | Pass | Pass | Pass | Pass | Pass | Pass | Pass | Pass |
| QEPOL4826 | Fail / \$293 | Fail / \$293 | Pass | Pass | Pass | Pass | Pass | Fail / \$159 | Fail / \$147 | Fail / \$28 | Pass |
| QEPOL4926 | Fail / \$345 | Fail / \$345 | Pass | Pass | Pass | Pass | Pass | Fail / \$222 | Fail / \$210 | Fail / \$100 | Pass |
| QEPOL5226 | Fail / \$171 | Fail / \$171 | Pass | Pass | Pass | Pass | Pass | Fail / \$12 | Pass | Pass | Pass |
| QEPOL5526 | Fail / \$345 | Fail / \$345 | Pass | Pass | Pass | Pass | Pass | Fail / \$222 | Fail / \$210 | Fail / \$100 | Pass |
| QEPOL6026 | Fail / \$293 | Fail / \$293 | Pass | Pass | Pass | Pass | Pass | Fail / \$159 | Fail / \$147 | Fail / \$28 | Pass |
| QEPOL6426 | Fail / \$293 | Fail / \$293 | Pass | Pass | Pass | Pass | Pass | Fail / \$159 | Fail / \$147 | Fail / \$28 | Pass |
| QEPOL6626 | Fail / \$171 | Fail / \$171 | Pass | Pass | Pass | Pass | Pass | Fail / \$12 | Pass | Pass | Pass |
| QEPOL7226 | Fail / \$293 | Fail / \$293 | Pass | Pass | Pass | Pass | Pass | Fail / \$159 | Fail / \$147 | Fail / \$28 | Pass |
| QEPOL7626 | Fail / \$62 | Fail / \$62 | Pass | Pass | Pass | Pass | Pass | Pass | Pass | Pass | Pass |
| QEPOL8026 | Fail / \$183 | Fail / \$183 | Pass | Pass | Pass | Pass | Pass | Fail / \$26 | Fail / \$11 | Pass | Pass |
| QEP0L8426 | Fail / \$171 | Fail / \$171 | Pass | Pass | Pass | Pass | Pass | Fail / \$12 | Pass | Pass | Pass |
| QEPOL8826 | Fail / \$345 | Fail / \$345 | Pass | Pass | Pass | Pass | Pass | Fail / \$222 | Fail / \$210 | Fail / \$100 | Pass |
| QEPOL8926 | Fail / \$171 | Fail / \$171 | Pass | Pass | Pass | Pass | Pass | Fail / \$12 | Pass | Pass | Pass |
| QEP0L9626 | Fail / \$443 | Fail / \$443 | Pass | Pass | Pass | Pass | Pass | Fail / \$341 | Fail / \$331 | Fail / \$236 | Pass |
| QEPOL10326 | Fail / \$171 | Fail / \$171 | Pass | Pass | Pass | Pass | Pass | Fail / \$12 | Pass | Pass | Pass |
| PPOL5826 | Fail / \$239 | Fail / \$239 | Pass | Pass | Pass | Pass | Pass | Fail / \$94 | Fail / \$81 | Pass | Pass |

| 2026 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 | 10%/25%/40% Coinsurance | \$15/\$50/\$75 |
|-------------------------------------|---|--|----------------|----------------|----------------|----------------|-----------------|---|---|----------------------------|----------------|
| PPOL5926 | Fail / \$579 | Fail / \$579 | Fail / \$230 | Fail / \$234 | Fail / \$239 | Fail / \$232 | Fail / \$243 | Fail / \$505 | Fail / \$498 | Fail / \$425 | Fail / \$238 |
| PPOL6026 | Fail / \$443 | Fail / \$443 | Pass | Pass | Pass | Pass | Pass | Fail / \$341 | Fail / \$331 | Fail / \$236 | Pass |
| EPOL14126 (Copay First) | Fail / \$239 | Fail / \$239 | Pass | Pass | Pass | Pass | Pass | Fail / \$94 | Fail / \$81 | Pass | Pass |
| EPOL15326 (Copay First) | Fail / \$579 | Fail / \$579 | Fail / \$230 | Fail / \$234 | Fail / \$239 | Fail / \$232 | Fail / \$243 | Fail / \$505 | Fail / \$498 | Fail / \$425 | Fail / \$238 |
| EPOL15526 (Copay First) | Fail / \$443 | Fail / \$443 | Pass | Pass | Pass | Pass | Pass | Fail / \$341 | Fail / \$331 | Fail / \$236 | Pass |
| P51L26 | Fail / \$87 | Fail / \$87 | Pass | Pass | Pass | Pass | Pass | Pass | Pass | Pass | Pass |
| PI1L26 | Pass | Pass | Pass | Pass | Pass | Pass | Pass | Pass | Pass | Pass | Pass |
| PJ1L26 | Fail / \$87 | Fail / \$87 | Pass | Pass | Pass | Pass | Pass | Pass | Pass | Pass | Pass |
| PK1L26 | Fail / \$183 | Fail / \$183 | Pass | Pass | Pass | Pass | Pass | Fail / \$26 | Fail / \$11 | Pass | Pass |
| PL1L26 | Fail / \$293 | Fail / \$293 | Pass | Pass | Pass | Pass | Pass | Fail / \$159 | Fail / \$147 | Fail / \$28 | Pass |
| QPPOL0326 | Pass | Pass | Pass | Pass | Pass | Pass | Pass | Pass | Pass | Pass | Pass |
| QPPOL0926 | Pass | Pass | Pass | Pass | Pass | Pass | Pass | Pass | Pass | Pass | Pass |
| QPPOL1626 | Pass | Pass | Pass | Pass | Pass | Pass | Pass | Pass | Pass | Pass | Pass |
| QPPOL2526 | Fail / \$75 | Fail / \$75 | Pass | Pass | Pass | Pass | Pass | Pass | Pass | Pass | Pass |
| QPPOL2826 (Umbrella Deductible/OOP) | Fail / \$87 | Fail / \$87 | Pass | Pass | Pass | Pass | Pass | Pass | Pass | Pass | Pass |
| QPPOL2926 (Umbrella Deductible/OOP) | Fail / \$293 | Fail / \$293 | Pass | Pass | Pass | Pass | Pass | Fail / \$159 | Fail / \$147 | Fail / \$28 | Pass |
| QPPOL3026 (Umbrella Deductible/OOP) | Pass | Pass | Pass | Pass | Pass | Pass | Pass | Pass | Pass | Pass | Pass |
| QPPOL3226 | Fail / \$293 | Fail / \$293 | Pass | Pass | Pass | Pass | Pass | Fail / \$159 | Fail / \$147 | Fail / \$28 | Pass |
| QPPOL3326 | Fail / \$345 | Fail / \$345 | Pass | Pass | Pass | Pass | Pass | Fail / \$222 | Fail / \$210 | Fail / \$100 | Pass |
| QPPOL3526 | Pass | Pass | Pass | Pass | Pass | Pass | Pass | Pass | Pass | Pass | Pass |
| QPPOL3626 | Pass | Pass | Pass | Pass | Pass | Pass | Pass | Pass | Pass | Pass | Pass |
| QPPOL3726 | Pass | Pass | Pass | Pass | Pass | Pass | Pass | Pass | Pass | Pass | Pass |
| QPPOL4426 | Fail / \$87 | Fail / \$87 | Pass | Pass | Pass | Pass | Pass | Pass | Pass | Pass | Pass |
| QPPOL4626 | Fail / \$171 | Fail / \$171 | Pass | Pass | Pass | Pass | Pass | Fail / \$12 | Pass | Pass | Pass |
| QPPOL4726 | Fail / \$75 | Fail / \$75 | Pass | Pass | Pass | Pass | Pass | Pass | Pass | Pass | Pass |
| QPPOL4826 | Fail / \$75 | Fail / \$75 | Pass | Pass | Pass | Pass | Pass | Pass | Pass | Pass | Pass |
| QPPOL4926 | Fail / \$503 | Fail / \$503 | Fail / \$80 | Fail / \$86 | Fail / \$91 | Fail / \$83 | Fail / \$97 | Fail / \$413 | Fail / \$404 | Fail / \$320 | Fail / \$90 |
| QPPOL5026 | Fail / \$395 | Fail / \$395 | Pass | Pass | Pass | Pass | Pass | Fail / \$282 | Fail / \$272 | Fail / \$170 | Pass |
| QPPOL5126 | Fail / \$183 | Fail / \$183 | Pass | Pass | Pass | Pass | Pass | Fail / \$26 | Fail / \$11 | Pass | Pass |
| QPPOL5226 | Fail / \$124 | Fail / \$124 | Pass | Pass | Pass | Pass | Pass | Pass | Pass | Pass | Pass |
| QPPOL5326 | Fail / \$75 | Fail / \$75 | Pass | Pass | Pass | Pass | Pass | Pass | Pass | Pass | Pass |
| QPPOL5426 | Pass | Pass | Pass | Pass | Pass | Pass | Pass | Pass | Pass | Pass | Pass |
| QPPOL5526 | Fail / \$475 | Fail / \$475 | Fail / \$25 | Fail / \$31 | Fail / \$36 | Fail / \$28 | Fail / \$42 | Fail / \$380 | Fail / \$370 | Fail / \$281 | Fail / \$35 |
| QPPOL5626 | Fail / \$239 | Fail / \$239 | Pass | Pass | Pass | Pass | Pass | Fail / \$94 | Fail / \$81 | Pass | Pass |
| QPPOL5726 | Pass | Pass | Pass | Pass | Pass | Pass | Pass | Pass | Pass | Pass | Pass |
| QPPOL5826 | Fail / \$239 | Fail / \$239 | Pass | Pass | Pass | Pass | Pass | Fail / \$94 | Fail / \$81 | Pass | Pass |
| QPPOL6126 | Fail / \$171 | Fail / \$171 | Pass | Pass | Pass | Pass | Pass | Fail / \$12 | Pass | Pass | Pass |
| QPPOL6226 | Pass | Pass | Pass | Pass | Pass | Pass | Pass | Pass | Pass | Pass | Pass |
| QPPOL7426 | Pass | Pass | Pass | Pass | Pass | Pass | Pass | Pass | Pass | Pass | Pass |

| | | | | RxL99 |
|---------|----------------|-------------------------------------|--|---|
| Product | 2026 Plan Name | In-Network Individual Deductible | In-Network Individual Out-of-Pocket Maximum | "Covered in Full Rx (DED = OOP Max HD Plans Only)" |
| HDEPO | QEPOL2226 | \$5,025 | \$5,025 | Pass |
| HDEPO | QEPOL3326 | \$8,050 | \$8,050 | Pass |
| HDEPO | QEPOL5326 | \$8,050 | \$8,050 | Pass |
| HDEPO | QEPOL11626 | \$7,500 | \$7,500 | Pass |
| HDEPO | QEPOL14426 | \$8,500 | \$8,500 | Pass |
| HDEPO | QEPOL14526 | \$8,500 | \$8,500 | Pass |
| HDPPO | QPPOL2726 | \$8,050 | \$8,050 | Pass |
| HDPPO | QPPOL3426 | \$8,050 | \$8,050 | Pass |
| HDPPO | QPPOL8926 | \$8,500 | \$8,500 | Pass |
| HDPPO | QPPOL9026 | \$8,500 | \$8,500 | Pass |

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