



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	Y	\$1,500	\$5,000	Pass	Pass	Pass	Pass	Pass	Pass	Pass	Fail / \$992
HDHM2L26	Y	\$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)	Y	\$4,000	\$4,000	Pass	Pass	Pass	Pass	Pass	Pass	Fail / \$232	Fail / \$999
HM16L26 (Copay First)	Y	\$6,000	\$6,000	Pass	Pass	Pass	Pass	Pass	Pass	Fail / \$437	Fail / \$1003
HM17L26 (Copay First)	Y	\$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	Y	\$1,700	\$5,000	Pass	Pass	Pass	Pass	Pass	Pass	Pass	Fail / \$993
QEPOL3126	Y	\$2,000	\$5,000	Pass	Pass	Pass	Pass	Pass	Pass	Pass	Fail / \$993
QEPOL3926	Y	\$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	Y	\$4,500	\$8,500	Pass	Pass	Pass	Pass	Pass	Pass	Fail / \$286	Fail / \$1000
QEPOL4926	Y	\$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	Y	\$4,500	\$6,650	Pass	Pass	Pass	Pass	Pass	Pass	Fail / \$286	Fail / \$1000
QEPOL6426	Y	\$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	Y	\$4,500	\$8,500	Pass	Pass	Pass	Pass	Pass	Pass	Fail / \$286	Fail / \$1000
QEPOL7626	Y	\$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	Y	\$3,400	\$5,000	Pass	Pass	Pass	Pass	Pass	Pass	Fail / \$163	Fail / \$997
QEPOL9626	Y	\$6,000	\$8,500	Pass	Pass	Pass	Pass	Pass	Pass	Fail / \$437	Fail / \$1003

[illegible]

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
QEPOL8426	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
QEPOL9626	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

[illegible]

				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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