

## **What is Creditable Coverage?**

Prescription drug coverage is creditable if the actuarial value of the coverage equals or exceeds the actuarial value of defined standard prescription drug coverage under Medicare Part D, and demonstrated through the use of generally accepted actuarial principles and in accordance with CMS guidelines. Humana has performed a bulk testing of Humana Rx plans and verified that the plans listed on this document either PASS or FAILED the gross actuarial value test for creditable coverage. This is indicated by a “YES” or “NO” under the Creditable Coverage column. However, according to CMS guidelines, the employers are responsible for assessing that the plan(s) they’ve selected and implemented actually provides creditable coverage.

## **User Instruction**

This document was created to assist a user in determining whether a Humana Rx plan is considered creditable coverage for 2023.

Step 1: Review your Summary of Benefit and Coverage and make note of the following plan design elements:

- Non-HDHP plans:
  - Rx type (e.g. RX4 and RX5)
  - In-Network Rx Deductible
  - In-Network Rx copay and/or coinsurance
  - In-Network Maximum Out-of-Pocket (MOOP)
  
- HDHP plans:
  - HDHP type (e.g. Aggregate vs. Embedded)
  - In-Network Plan Coinsurance
  - In-Network Plan Deductible
  - In-Network Maximum Out-of-Pocket (MOOP)

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Step 2: Review the "List of Available Tables" below and determine which table most resembles the plan design defined in Summary of Benefit and Coverage.

List of Available Tables

- RX4
- RX5
- Aggregate HDHP
- Embedded HDHP
- RX5 Blended

Step 3: Refer to the appropriate table and locate your plan design.

Example #1

Rx Plan Design: RX4 10/30/50/25%

Rx Deductible: \$0

All Tier MOOP: \$3700

It is the first plan on the RX4 Table and is considered as creditable coverage for 2023.

Example #2

Rx Plan Design: RX5 15/35/75/135/500

Rx Deductible: \$500

All Tier MOOP: \$7150

It is the last plan on the RX5 Table and is considered as creditable coverage for 2023.

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<b>RX4</b>			
<b>Pharmacy Plans</b>	<b>Rx Only Deductible</b>	<b>Maximum Out-of-Pocket</b>	<b>Creditable Coverage</b>
RX4 10/30/50/25%	0	3700	YES
RX4 10/30/50/25%	0	4000	YES
RX4 10/30/50/25%	0	6500	YES
RX4 10/30/55/25%	0	3500	YES
RX4 10/35/55/25%	0	3000	YES
RX4 10/35/55/25%	0	4000	YES
RX4 10/35/55/25%	0	4500	YES
RX4 10/35/55/25%	0	5500	YES
RX4 10/35/55/25%	0	7900	YES
RX4 10/35/65/25%	0	6000	YES
RX4 10/35/70/25%	250	7150	YES
RX4 10/35/75/25%	0	7150	YES
RX4 10/40/70/25%	0	4000	YES
RX4 10/40/70/25%	0	5500	YES
RX4 10/40/70/25%	0	6000	YES
RX4 10/40/70/25%	0	6500	YES
RX4 10/40/75/25%	0	4000	YES
RX4 10/40/75/25%	0	5000	YES
RX4 10/40/75/25%	0	5500	YES
RX4 10/40/75/25%	0	6000	YES
RX4 10/40/75/25%	0	6500	YES
RX4 10/40/75/25%	0	7350	YES
RX4 10/40/75/25%	0	7900	YES
RX4 10/40/75/25%	250	7350	YES
RX4 10/40/90/25%	0	5500	YES
RX4 10/40/90/25%	0	6350	YES
RX4 10/40/90/25%	100	6350	YES

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<b>RX4</b>			
<b>Pharmacy Plans</b>	<b>Rx Only Deductible</b>	<b>Maximum Out-of-Pocket</b>	<b>Creditable Coverage</b>
RX4 10/45/75/25%	0	5500	YES
RX4 10/45/75/25%	0	6000	YES
RX4 10/45/75/25%	0	6350	YES
RX4 10/45/75/25%	0	7150	YES
RX4 10/45/75/25%	0	7900	YES
RX4 10/45/75/25%	100	6350	YES
RX4 10/45/75/25%	400	6000	YES
RX4 10/45/90/25%	0	5500	YES
RX4 10/45/90/25%	0	6000	YES
RX4 10/45/90/25%	0	6350	YES
RX4 10/45/90/25%	0	6500	YES
RX4 10/45/90/25%	0	7150	YES
RX4 10/45/90/25%	100	7150	YES
RX4 10/45/90/25%	250	7150	YES
RX4 10/50/100/25%	0	7150	YES
RX4 10/50/100/25%	0	7900	YES
RX4 25/50/100/25%	1000	7150	YES

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<b>RX5</b>			
<b>Pharmacy Plans</b>	<b>Rx Only Deductible</b>	<b>Maximum Out-of-Pocket</b>	<b>Creditable Coverage</b>
RX5 5/15/100/150/1200	0	3000	YES
RX5 5/15/100/150/1200	0	4000	YES
RX5 5/15/100/150/1200	0	6000	YES
RX5 5/15/100/150/1200	0	7000	YES
RX5 5/15/100/150/1200	0	7150	YES
RX5 5/15/100/150/1200	0	8700	YES
RX5 5/15/100/150/1200	0	9100	YES
RX5 5/15/100/20%/35%	0	4000	YES
RX5 5/15/100/20%/35%	0	4500	YES
RX5 5/15/100/20%/35%	0	5000	YES
RX5 5/15/100/20%/35%	0	5500	YES
RX5 5/15/100/20%/35%	0	6000	YES
RX5 5/15/100/20%/35%	0	6500	YES
RX5 5/15/100/20%/35%	0	8150	YES
RX5 5/15/100/20%/35%	0	8500	YES
RX5 5/15/100/20%/35%	0	8700	YES
RX5 5/15/100/20%/35%	0	9100	YES
RX5 5/20/50/100/450	0	3000	YES
RX5 5/20/50/100/450	0	4000	YES
RX5 5/20/50/100/450	0	5000	YES
RX5 5/20/50/100/450	0	5500	YES
RX5 5/20/50/100/450	0	6000	YES
RX5 5/20/50/100/450	0	6500	YES
RX5 5/20/50/100/450	0	7150	YES
RX5 5/20/50/100/450	0	7350	YES
RX5 5/20/50/100/450	0	7900	YES

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<b>RX5</b>			
<b>Pharmacy Plans</b>	<b>Rx Only Deductible</b>	<b>Maximum Out-of-Pocket</b>	<b>Creditable Coverage</b>
RX5 5/20/50/100/450	0	8550	YES
RX5 5/20/50/100/500	0	3000	YES
RX5 5/20/50/100/500	0	4000	YES
RX5 5/20/50/100/500	0	5000	YES
RX5 5/20/50/100/500	0	5500	YES
RX5 5/20/50/100/500	0	6000	YES
RX5 5/20/50/100/500	0	6500	YES
RX5 5/20/50/100/500	0	7150	YES
RX5 5/20/50/100/500	0	7250	YES
RX5 5/20/50/100/500	0	7350	YES
RX5 5/20/50/100/500	0	7550	YES
RX5 5/20/50/100/500	0	7900	YES
RX5 5/20/50/100/500	0	8550	YES
RX5 10/20/50/50%/40%	0	6500	YES
RX5 10/20/50/50%/50%	0	6500	YES
RX5 15/35/75/135/450	0	7900	YES
RX5 15/35/75/135/500	0	7900	YES
RX5 15/35/75/135/500	500	7150	YES

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Pharmacy Plans For Creditable Coverage 2023**



**Aggregate HDHP**

<b>Plan Design</b>	<b>Coinsurance</b>	<b>Deductible*</b>	<b>Maximum Out-of-Pocket</b>	<b>Creditable Coverage</b>
Aggregate HDHP	100.0%	2500	2500	YES
Aggregate HDHP	90.0%	1500	3400	YES

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**Embedded HDHP**

<b>Plan Design</b>	<b>Coinsurance</b>	<b>Deductible*</b>	<b>Maximum Out-of-Pocket</b>	<b>Creditable Coverage</b>	<b>Embedded Preventive</b>
Embedded HDHP	100.0%	3000	3000	YES	NA
Embedded HDHP	100.0%	3000	6000	YES	NA
Embedded HDHP	100.0%	3000	7050	YES	NA
Embedded HDHP	100.0%	3000	7500	YES	NA
Embedded HDHP	100.0%	4000	4000	YES	NA
Embedded HDHP	100.0%	5000	5000	YES	NA
Embedded HDHP	100.0%	6000	7050	YES	NA
Embedded HDHP	100.0%	6000	7500	YES	NA
Embedded HDHP	100.0%	6250	6250	YES	NA
Embedded HDHP	100.0%	6250	6250	YES	10/30/50
Embedded HDHP	100.0%	6250	6250	YES	20/50/100
Embedded HDHP	100.0%	6500	6500	YES	NA
Embedded HDHP	100.0%	6500	7000	YES	NA
Embedded HDHP	100.0%	7000	7000	YES	NA
Embedded HDHP	100.0%	7050	7050	YES	NA
Embedded HDHP	100.0%	7050	7050	YES	10/30/50
Embedded HDHP	100.0%	7050	7050	YES	20/50/100
Embedded HDHP	100.0%	7500	7500	YES	NA
Embedded HDHP	90.0%	3500	5000	YES	NA
Embedded HDHP	80.0%	2800	5000	YES	NA
Embedded HDHP	80.0%	2900	5000	YES	NA
Embedded HDHP	80.0%	3000	5000	YES	NA
Embedded HDHP	80.0%	3000	7000	YES	NA
Embedded HDHP	80.0%	3000	7050	YES	NA
Embedded HDHP	80.0%	3500	6550	YES	NA



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**Embedded HDHP**

<b>Plan Design</b>	<b>Coinsurance</b>	<b>Deductible*</b>	<b>Maximum Out-of-Pocket</b>	<b>Creditable Coverage</b>	<b>Embedded Preventive</b>
Embedded HDHP	80.0%	4000	7000	YES	NA
Embedded HDHP	80.0%	4000	7050	YES	NA
Embedded HDHP	80.0%	5000	7000	YES	NA
Embedded HDHP	80.0%	5000	7050	YES	NA
Embedded HDHP	80.0%	5500	6500	YES	NA
Embedded HDHP	80.0%	5500	6500	YES	10/30/50
Embedded HDHP	80.0%	5500	6500	YES	20/50/100
Embedded HDHP	80.0%	5500	6550	YES	NA
Embedded HDHP	80.0%	6250	7000	YES	NA
Embedded HDHP	80.0%	6250	7050	YES	NA
Embedded HDHP	70.0%	5500	6550	YES	NA
Embedded HDHP	70.0%	5500	7050	YES	NA
Embedded HDHP	50.0%	3000	5000	YES	NA
Embedded HDHP	50.0%	3000	5000	YES	10/30/50
Embedded HDHP	50.0%	3000	5000	YES	20/50/100
Embedded HDHP	50.0%	3000	6550	YES	NA
Embedded HDHP	50.0%	4000	6000	YES	NA
Embedded HDHP	50.0%	5000	6550	YES	NA
Embedded HDHP	50.0%	5000	6550	YES	10/30/50
Embedded HDHP	50.0%	5000	6550	YES	20/50/100
Embedded HDHP	50.0%	5000	7050	YES	NA
Embedded HDHP	50.0%	6000	7050	NO	NA
Embedded HDHP	50.0%	6000	7050	YES	10/30/50
Embedded HDHP	50.0%	6000	7050	YES	20/50/100
Embedded HDHP	50.0%	6000	7500	NO	NA

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<b>Rx5 Blended</b>						
<b>Plan Design</b>	<b>Coinsurance</b>	<b>RX</b>	<b>Deductible*</b>	<b>Maximum Out-of-Pocket</b>	<b>Creditable Coverage</b>	
OnHand	100.0%	5/5/dc/dc/dc	2000	2000	YES	
OnHand	100.0%	5/5/dc/dc/dc	5000	5000	YES	
OnHand	100.0%	5/5/dc/dc/dc	6500	6500	YES	
OnHand	100.0%	5/5/dc/dc/dc	6500	7550	YES	
OnHand	100.0%	5/5/dc/dc/dc	7900	7900	YES	
OnHand	100.0%	5/5/dc/dc/dc	8550	8550	YES	
OnHand	100.0%	5/5/dc/dc/dc	8700	8700	YES	
OnHand	100.0%	5/5/dc/dc/dc	9100	9100	YES	
OnHand	80.0%	5/5/dc/dc/dc	3000	7550	YES	
OnHand	50.0%	5/5/dc/dc/dc	3000	5000	YES	
OnHand	50.0%	5/5/dc/dc/dc	5000	6500	YES	
OnHand	50.0%	5/5/dc/dc/dc	5000	7550	YES	
OnHand	50.0%	5/5/dc/dc/dc	6000	8300	NO	
OnHand	50.0%	5/5/dc/dc/dc	8000	9100	NO	
Rx5Blended	100.0%	5/5/dc/dc/dc	6500	7550	YES	
Rx5Blended	80.0%	5/5/dc/dc/dc	3000	7550	YES	
Rx5Blended	80.0%	5/5/dc/dc/dc	4000	6000	YES	
Rx5Blended	80.0%	5/5/dc/dc/dc	5000	6500	YES	
Rx5Blended	80.0%	5/5/dc/dc/dc	6000	8150	YES	
Rx5Blended	80.0%	5/5/dc/dc/dc	7000	8150	YES	
Rx5Blended	50.0%	5/5/dc/dc/dc	2000	4000	YES	
Rx5Blended	50.0%	5/5/dc/dc/dc	2000	6500	YES	
Rx5Blended	50.0%	5/5/dc/dc/dc	3000	5000	YES	
Rx5Blended	50.0%	5/5/dc/dc/dc	3000	8700	YES	
Rx5Blended	50.0%	5/5/dc/dc/dc	4000	6000	YES	
Rx5Blended	50.0%	5/5/dc/dc/dc	5000	6500	YES	

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<b>Rx5 Blended</b>						
<b>Plan Design</b>	<b>Coinsurance</b>	<b>RX</b>	<b>Deductible*</b>	<b>Maximum Out-of-Pocket</b>	<b>Creditable Coverage</b>	
Rx5Blended	50.0%	5/5/dc/dc/dc	5000	7550	YES	
Rx5Blended	50.0%	5/5/dc/dc/dc	5000	8700	NO	
Rx5Blended	50.0%	5/5/dc/dc/dc	6000	9100	NO	

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# Humana

Humana Plans are offered by the Humana Family of Insurance and Health Plan Companies.

Please refer to your Benefit Plan Document (Certificate of Coverage/Insurance) for more information on the company providing your benefits.

Our health benefit plans have Limitations and Exclusions.