

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 2022.

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. RX3 and RX4)
- In-Network Rx Deductible
- In-Network Rx copay and/or coinsurance
- In-Network Maximum Out-of-Pocket (MOOP)
 - Pre-ACA plans (e.g. grandfathered or transitional relief plans) usually have NO MOOP or Rx-only MOOP that applies to specialty drugs only.
 - 2014+ generation plans: you will need Medical/Rx integrated MOOP that applies to all tier.

☐ HDHP plans:

- HDHP type (e.g. Aggregate vs. Embedded)
- In-Network Plan Coinsurance
- In-Network Plan Deductible
- In-Network Maximum Out-of-Pocket (MOOP)
- Rx copay and/or coinsurance after plan deductible if applicable (e.g. Rx4 after deductible is met).

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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

- Pre-2014 Generation RX3 (No Specialty Tier)
- Pre-2014 Generation RX4
- 2014+ Generation RX3 + Specialty
- 2014+ Generation RX4
- 2014+ Generation RX5
- RxImpact Allowance
- Aggregate HDHP
- Embedded HDHP
- Aggregate HDHP with RX4
- Embedded HDHP with RX4
- RX5 Blended

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

Example #1

Rx Plan Design: RX4 10/20/40/25%

Rx Deductible: \$0 Tier 4 MOOP: \$2500 All Tier MOOP: Unlimited

As this plan has tier 4 MOOP and no all tier MOOP, this is pre-ACA Rx4 plan.

It is the first plan on the Pre-2014 Generation RX4 Table and is considered as creditable coverage for 2022.

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Example #2

Rx Plan Design: RX5 5/20/50/100/500

Rx Deductible: \$0

All Tier MOOP: \$7900

As this plan has Med/Rx integrated MOOP that applies to all tier, this is 2014+ generation Rx4 plan.

It is the last plan on the 2014+ Generation RX5 Table and is considered as creditable coverage for 2022.

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Pre-2014 Generation RX3			
Pharmacy Plans	Rx Deductible	Maximum Out-of-Pocket	Creditable Coverage
RX3 10/25/50	0	NO MOOP	YES
RX3 10/40/60	0	NO MOOP	YES
RX3 15/30/50	0	NO MOOP	YES
RX3 20/40/65	0	NO MOOP	YES

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Pre-2014 Generation RX4				
Pharmacy Plans	Rx Only Deductible	Tier 4	All Tier	Creditable Coverage
		Maximum Out-of-Pocket	Maximum Out-of-Pocket	
RX4 10/20/40/25%	0	2500	NO MOOP	YES
RX4 10/20/40/25%	0	NO MOOP	NO MOOP	YES
RX4 10/25/45/25%	0	2500	NO MOOP	YES
RX4 10/25/45/25%	0	NO MOOP	NO MOOP	YES
RX4 10/25/50/25%	0	2500	NO MOOP	YES
RX4 10/30/50/25%	0	2500	NO MOOP	YES
RX4 10/30/50/25%	0	3500	NO MOOP	YES
RX4 10/30/50/25%	0	NO MOOP	NO MOOP	YES
RX4 10/35/55/25%	0	2500	NO MOOP	YES
RX4 10/35/55/25%	0	3500	NO MOOP	YES
RX4 10/35/55/25%	0	5000	NO MOOP	YES
RX4 10/35/55/25%	0	NO MOOP	NO MOOP	YES
RX4 10/35/55/25%	250	3500	NO MOOP	YES
RX4 10/35/55/25%	250	NO MOOP	NO MOOP	YES
RX4 10/35/65/25%	250	3500	NO MOOP	YES
RX4 10/40/65/25%	0	2500	NO MOOP	YES
RX4 10/40/65/25%	0	3500	NO MOOP	YES
RX4 10/40/65/25%	0	NO MOOP	NO MOOP	YES
RX4 10/40/70/25%	0	3500	NO MOOP	YES
RX4 10/40/70/25%	0	5000	NO MOOP	YES
RX4 10/45/70/25%	0	2500	NO MOOP	YES
RX4 10/45/70/25%	0	3500	NO MOOP	YES
RX4 10/45/70/25%	250	3500	NO MOOP	YES
RX4 10/45/75/25%	0	3500	NO MOOP	YES
RX4 10/45/75/25%	500	3500	NO MOOP	YES
RX4 10/45/90/25%	0	5000	NO MOOP	YES

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2014+ Generation RX3 + Specialty			
Pharmacy Plans	Rx Only Deductible	Maximum Out-of-Pocket	Creditable Coverage
RX3S 10/40/60/25%	0	2000	YES
RX3S 10/40/60/25%	0	4000	YES
RX3S 10/40/60/25%	0	5000	YES
RX3S 10/40/60/25%	0	6500	YES

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2014+ Generation RX4			
Pharmacy Plans	Rx Only Deductible	All Tier Maximum Out-of-Pocket	Creditable Coverage
RX4 10/30/50/25%	0	2000	YES
RX4 10/30/50/25%	0	4000	YES
RX4 10/35/55/25%	0	2000	YES
RX4 10/35/55/25%	0	3000	YES
RX4 10/35/55/25%	0	3500	YES
RX4 10/35/55/25%	0	4000	YES
RX4 10/35/55/25%	0	5000	YES
RX4 10/35/55/25%	0	5500	YES
RX4 10/35/55/25%	0	6000	YES
RX4 10/35/55/25%	0	6500	YES
RX4 10/35/55/25%	0	7000	YES
RX4 10/35/55/275	0	3500	YES
RX4 10/35/55/30%	0	5500	YES
RX4 10/40/70/25%	0	4000	YES
RX4 10/40/70/25%	0	5000	YES
RX4 10/40/70/25%	0	6500	YES
RX4 10/40/70/25%	0	7900	YES
RX4 10/40/70/25%	250	6500	YES
RX4 10/40/75/25%	0	3000	YES
RX4 10/40/75/25%	0	3500	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	8150	YES

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2014+ Generation RX4			
Pharmacy Plans	Rx Only Deductible	All Tier Maximum Out-of-Pocket	Creditable Coverage
RX4 10/40/75/250	0	3000	YES
RX4 10/40/75/30%	0	5000	YES
RX4 10/40/75/30%	0	6000	YES
RX4 10/40/75/30%	0	6500	YES
RX4 10/40/75/500	0	6500	YES
RX4 10/45/90/25%	0	5000	YES
RX4 10/45/90/25%	0	5500	YES
RX4 10/45/90/25%	0	6000	YES
RX4 10/45/90/25%	0	6500	YES
RX4 10/45/90/25%	0	7900	YES
RX4 10/45/90/25%	0	8150	YES
RX4 10/45/90/25%	0	8550	YES
RX4 10/45/90/25%	100	8150	YES
RX4 10/45/90/25%	100	8550	YES
RX4 10/45/90/25%	250	8150	YES
RX4 10/45/90/25%	250	8550	YES
RX4 10/45/90/25%	350	8150	YES
RX4 10/45/90/25%	350	8550	YES
RX4 10/45/90/25%	500	8150	YES
RX4 10/45/90/25%	500	8550	YES
RX4 10/45/90/25%	600	8150	YES
RX4 10/45/90/25%	600	8550	YES
RX4 10/45/90/25% max 100	0	6500	YES
RX4 10/45/90/30%	0	5000	YES
RX4 10/45/90/30%	0	6000	YES

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2014+ Generation RX4			
Pharmacy Plans	Rx Only Deductible	All Tier Maximum Out-of-Pocket	Creditable Coverage
RX4 10/45/90/30%	0	8150	YES
RX4 10/45/90/30%	0	8550	YES
RX4 10/45/90/30%	250	8550	YES
RX4 10/45/90/30%	500	8550	YES
RX4 10/45/90/500	0	6500	YES
RX4 10/50/100/25%	0	5000	YES
RX4 10/50/100/25%	0	5500	YES
RX4 10/50/100/25%	0	6500	YES
RX4 10/50/100/25%	0	7150	YES
RX4 10/50/100/25%	0	8150	YES
RX4 10/50/100/25%	0	8550	YES
RX4 10/50/100/25%	0	8700	YES
RX4 10/50/100/25%	250	8150	YES
RX4 10/50/100/25%	500	8550	YES
RX4 10/55/100/25%	0	5000	YES
RX4 10/55/100/25%	250	8550	YES
RX4 10/55/100/25% max 100	0	5000	YES
RX4 10/55/100/25% max 100	250	8550	YES
RX4 15/35/55/25%	0	5000	YES

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2014+ Generation RX5			
Pharmacy Plans	Rx Only Deductible	Maximum Out-of-Pocket	Creditable Coverage
RX5 5/15/75/100/100	0	5000	YES
RX5 5/15/75/100/100	0	5500	YES
RX5 5/15/75/100/100	0	6000	YES
RX5 5/15/75/100/100	0	6500	YES
RX5 5/15/75/100/100	0	8150	YES
RX5 5/15/75/100/100	0	8550	YES
RX5 5/15/75/150/1200	0	4500	YES
RX5 5/15/75/150/1200	0	5000	YES
RX5 5/15/75/150/1200	0	5500	YES
RX5 5/15/75/150/1200	0	6000	YES
RX5 5/15/75/150/1200	0	6500	YES
RX5 5/15/75/150/1200	0	7000	YES
RX5 5/15/75/150/1200	0	7500	YES
RX5 5/15/75/150/1200	0	8550	YES
RX5 5/15/75/150/1200	0	8700	YES
RX5 5/15/75/150/500	0	2000	YES
RX5 5/15/75/150/500	0	3000	YES
RX5 5/15/75/150/500	0	3500	YES
RX5 5/15/75/150/500	0	4000	YES
RX5 5/15/75/150/500	0	4500	YES
RX5 5/15/75/150/500	0	5000	YES
RX5 5/15/75/150/500	0	5500	YES
RX5 5/15/75/150/500	0	6000	YES
RX5 5/15/75/150/500	0	6500	YES
RX5 5/15/75/150/500	0	7000	YES
RX5 5/15/75/150/500	0	7350	YES

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2014+ Generation RX5			
Pharmacy Plans	Rx Only Deductible	Maximum Out-of-Pocket	Creditable Coverage
RX5 5/15/75/150/500	0	7500	YES
RX5 5/15/75/150/500	0	7850	YES
RX5 5/15/75/150/500	0	8150	YES
RX5 5/15/75/150/500	0	8550	YES
RX5 5/20/50/100/100	0	5000	YES
RX5 5/20/50/100/100	0	6500	YES
RX5 5/20/50/100/100	0	7900	YES
RX5 5/20/50/100/500	0	5000	YES
RX5 5/20/50/100/500	0	7900	YES

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RxImpact Allowance				
	Group A&C	Group B&D	Annual	
	Max Rx	Max Rx	Out-of-Pocket	Creditable
Allowance	Out-of-Pocket	Out-of-Pocket	Maximum	Coverage
RXIA 30 / 20 / 10 / 0	NONE	NONE	NO MOOP	NO
RXIA 30 / 20 / 10 / 0	100	NONE	NO MOOP	NO

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Aggregate HDHP				
Plan Design	Coinsurance	Deductible*	Maximum Out-of-Pocket	Creditable Coverage
Aggregate HDHP	100.0%	1500	1500	YES
Aggregate HDHP	100.0%	2000	2000	YES
Aggregate HDHP	100.0%	2500	2500	YES
Aggregate HDHP	100.0%	3000	3000	YES
Aggregate HDHP	100.0%	3400	3400	YES
Aggregate HDHP	100.0%	3500	3500	YES
Aggregate HDHP	100.0%	4000	4000	YES
Aggregate HDHP	100.0%	5000	5000	YES
Aggregate HDHP	90.0%	2000	5000	YES
Aggregate HDHP	90.0%	2500	4000	YES
Aggregate HDHP	90.0%	2500	5000	YES
Aggregate HDHP	90.0%	3000	4000	YES
Aggregate HDHP	90.0%	3000	5000	YES
Aggregate HDHP	90.0%	4000	5000	YES
Aggregate HDHP	80.0%	1500	4000	YES
Aggregate HDHP	80.0%	1500	5000	YES
Aggregate HDHP	80.0%	2000	4000	YES
Aggregate HDHP	80.0%	2000	5000	YES
Aggregate HDHP	80.0%	2500	5000	YES
Aggregate HDHP	80.0%	2500	5950	YES
Aggregate HDHP	80.0%	3000	5000	YES
Aggregate HDHP	80.0%	3000	5950	YES
Aggregate HDHP	80.0%	3500	5000	YES
Aggregate HDHP	80.0%	3750	5950	YES
Aggregate HDHP	80.0%	4000	5000	YES
Aggregate HDHP	80.0%	4000	5950	YES
Aggregate HDHP	70.0%	2500	5000	YES

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Embedded HDHP

Plan Design	Coinsurance	Deductible*	Maximum Out-of-Pocket	Creditable Coverage
Embedded HDHP	100.0%	2800	2800	YES
Embedded HDHP	100.0%	3000	3000	YES
Embedded HDHP	100.0%	3500	3500	YES
Embedded HDHP	100.0%	4000	4000	YES
Embedded HDHP	100.0%	4500	4500	YES
Embedded HDHP	100.0%	5000	5000	YES
Embedded HDHP	100.0%	6350	6350	YES
Embedded HDHP	100.0%	6750	6750	YES
Embedded HDHP	100.0%	8150	8150	NO
Embedded HDHP	100.0%	8550	8550	NO
Embedded HDHP	90.0%	2900	5450	YES
Embedded HDHP	90.0%	3000	4000	YES
Embedded HDHP	90.0%	3000	5000	YES
Embedded HDHP	90.0%	3000	5950	YES
Embedded HDHP	90.0%	3000	6350	YES
Embedded HDHP	90.0%	4000	5000	YES
Embedded HDHP	90.0%	4500	6900	YES
Embedded HDHP	90.0%	5000	6350	YES
Embedded HDHP	90.0%	6500	6900	YES
Embedded HDHP	80.0%	3000	4000	YES
Embedded HDHP	80.0%	3000	5000	YES
Embedded HDHP	80.0%	3000	5950	YES
Embedded HDHP	80.0%	3000	6000	YES
Embedded HDHP	80.0%	3000	6750	YES
Embedded HDHP	80.0%	3500	5000	YES

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Embedded HDHP

Plan Design	Coinsurance	Deductible*	Maximum Out-of-Pocket	Creditable Coverage
Embedded HDHP	80.0%	3500	6750	YES
Embedded HDHP	80.0%	3500	6900	YES
Embedded HDHP	80.0%	4000	5000	YES
Embedded HDHP	80.0%	4000	5950	YES
Embedded HDHP	80.0%	4000	6350	YES
Embedded HDHP	80.0%	4000	6750	YES
Embedded HDHP	80.0%	4000	6900	YES
Embedded HDHP	80.0%	5000	6350	YES
Embedded HDHP	80.0%	5000	6750	YES
Embedded HDHP	80.0%	5500	6750	YES
Embedded HDHP	80.0%	5500	8150	YES
Embedded HDHP	80.0%	6000	8150	NO
Embedded HDHP	80.0%	6500	6900	YES
Embedded HDHP	80.0%	7000	8150	NO
Embedded HDHP	80.0%	7200	8550	NO
Embedded HDHP	70.0%	4000	5000	YES
Embedded HDHP	70.0%	4500	6350	YES
Embedded HDHP	70.0%	5500	6750	YES
Embedded HDHP	70.0%	6200	6900	YES
Embedded HDHP	60.0%	3000	6750	YES
Embedded HDHP	60.0%	4000	6750	YES
Embedded HDHP	60.0%	5000	6750	YES
Embedded HDHP	60.0%	7000	8150	NO
Embedded HDHP	60.0%	7000	8550	NO
Embedded HDHP	50.0%	3000	5000	YES

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Embedded HDHP

Plan Design	Coinsurance	Deductible*	Maximum Out-of-Pocket	Creditable Coverage
Embedded HDHP	50.0%	3000	6750	YES
Embedded HDHP	50.0%	3500	6750	YES
Embedded HDHP	50.0%	4000	6750	YES
Embedded HDHP	50.0%	4500	6750	YES
Embedded HDHP	50.0%	5000	6750	NO
Embedded HDHP	50.0%	5500	6750	NO
Embedded HDHP	50.0%	5500	8150	NO
Embedded HDHP	50.0%	6000	6900	NO
Embedded HDHP	50.0%	6000	8150	NO
Embedded HDHP	50.0%	6100	8550	NO
Embedded HDHP	50.0%	6200	8550	NO
Embedded HDHP	50.0%	7000	8150	NO
Embedded HDHP	50.0%	7000	8550	NO

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Aggregate HDHP with Rx4					
Plan Design	Coinsurance	RX4	Deductible*	Maximum Out-of-Pocket	Creditable Coverage
Aggregate HDHP	100.0%	RX4 10/30/50/25%	2500	5950	YES
Aggregate HDHP	100.0%	RX4 10/40/70/25%	2500	5000	YES
Aggregate HDHP	100.0%	RX4 10/40/70/25%	3000	5000	YES
Aggregate HDHP	100.0%	RX4 10/40/70/25%	4000	5000	YES

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Embedded HDHP with Rx4					
Plan Design	Coinsurance	RX4	Deductible*	Maximum Out-of-Pocket	Creditable Coverage
Embedded HDHP	100.0%	RX4 10/35/55/25%	3000	5950	YES
Embedded HDHP	100.0%	RX4 10/35/55/25%	4000	5950	YES
Embedded HDHP	100.0%	RX4 10/40/70/25%	3000	5000	YES
Embedded HDHP	100.0%	RX4 10/40/70/25%	3000	5950	YES
Embedded HDHP	100.0%	RX4 10/40/70/25%	4000	5000	YES
Embedded HDHP	100.0%	RX4 10/40/70/25%	4000	5950	YES
Embedded HDHP	100.0%	RX4 10/45/70/25%	4000	5950	YES

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RX5 Blended					
Plan Design	Coinsurance	RX	Deductible*	Maximum Out-of-Pocket	Creditable Coverage
Canopy	50.0%	Rx5 5/5/dc/dc/dc	7000	8700	NO
Canopy	60.0%	Rx5 5/5/dc/dc/dc	7000	8700	NO
Canopy	50.0%	Rx5 5/5/dc/dc/dc	7500	8700	NO
Canopy	60.0%	Rx5 5/5/dc/dc/dc	7500	8700	NO
On Hand	100.0%	Rx5 5/5/dc/dc/dc	2000	2000	YES
On Hand	100.0%	Rx5 5/5/dc/dc/dc	4500	4500	YES
On Hand	100.0%	Rx5 5/5/dc/dc/dc	5000	5000	YES
On Hand	100.0%	Rx5 5/5/dc/dc/dc	6500	6500	YES
On Hand	100.0%	Rx5 5/5/dc/dc/dc	7500	7500	NO
On Hand	100.0%	Rx5 5/5/dc/dc/dc	7900	7900	NO
On Hand	100.0%	Rx5 5/5/dc/dc/dc	8000	8000	NO
On Hand	100.0%	Rx5 5/5/dc/dc/dc	8550	8550	NO
On Hand	100.0%	Rx5 5/5/dc/dc/dc	8700	8700	NO

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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.