



2025 Creditable Coverage • Large Rx Riders List

HMO, EPO, and PPO Plans

Rx Benefits	Creditable 2025	# Code	HMO Riders	PPO Riders	EPO Riders
3-Tier					
\$5/\$20/\$35	Pass	3	HMRXL3A25	PPRXL3A25	EPRXL3A25
\$10/\$30/\$50	Pass	4	HMRXL4A25	PPRXL4A25	EPRXL4A25
\$5/\$25/\$40	Pass	5	HMRXL5A25	PPRXL5A25	EPRXL5A25
\$10/\$20/\$35	Pass	6	HMRXL6A25	PPRXL6A25	EPRXL6A25
\$10/\$25/\$40	Pass	7	HMRXL7A25	PPRXL7A25	EPRXL7A25
\$4/\$30/\$60	Pass	8	HMRXL8A25	PPRXL8A25	EPRXL8A25
\$10/\$40/\$70	Pass	35	HMRXL35A25	PPRXL35A25	EPRXL35A25
\$10/\$45/\$75	Pass	36	HMRXL36A25	PPRXL36A25	EPRXL36A25
\$10/\$50/\$80	Pass	37	HMRXL37A25	PPRXL37A25	EPRXL37A25
\$10/\$40/\$80	Pass	38	HMRXL38A25	PPRXL38A25	EPRXL38A25
\$10/\$50/\$100	Pass	39	HMRXL39A25	PPRXL39A25	EPRXL39A25
\$10/\$50/\$75	Pass	78	N/A	PPRXL78A25	EPRXL78A25
\$10/\$25/\$45	Pass	89	HMRXL89A25	N/A	N/A
\$5/\$20/\$40	Pass	90	HMRXL90A25	N/A	N/A
% Coinsurance					
50% Coinsurance	Pass	19	HMRXL19A25	PPRXL19A25	EPRXL19A25
10%/25%/40% Coinsurance	Pass	76	N/A	EPRXL76A25	PPRXL76A25
Tier-1 Only					
\$10 tier-1 only	Pass	21	HMRXL21A25	PPRXL21A25	EPRXL21A25
Tier-1 Copayment w/ Coinsurance					
\$4/50% w/ No member per Rx max	Pass	22	HMRXL22A25	PPRXL22A25	EPRXL22A25
\$4/50% w/ \$100 member per Rx max	Pass	23	HMRXL23A25	PPRXL23A25	EPRXL23A25
\$10/\$50/50% w/ No member per Rx max	Pass	40	HMRXL40A25	PPRXL40A25	EPRXL40A25
\$10/\$40/50% w/ No member per Rx max	Pass	41	HMRXL41A25	PPRXL41A25	EPRXL41A25
\$10/\$50/\$80 w/ \$3000 Annual Max, then 50% Coinsurance	Pass	64	HMRXL64A25	PPRXL64A25	EPRXL64A25
Deductible Rx Designs					
\$100 Deductible then \$10/\$25/\$40	Pass	28	HMRXL28A25	PPRXL28A25	EPRXL28A25
\$100 Deductible then \$10/\$50/\$80	Pass	44	HMRXL44A25	PPRXL44A25	EPRXL44A25
\$250 Deductible then \$10/\$50/\$80	Pass	47	HMRXL47A25	PPRXL47A25	EPRXL47A25
\$250 Deductible then \$10/\$40/\$70 (tier-1 & mail order carved out of deductible)	Pass	70	HMRXL70A25	PPRXL70A25	EPRXL70A25
\$250 Deductible then \$10/\$50/\$80 (tier-1 & mail order carved out of deductible)	Pass	72	HMRXL72A25	PPRXL72A25	EPRXL72A25
\$500 Deductible then \$10/\$50/\$80 (tier-1 & mail order carved out of deductible)	Pass	73	HMRXL73A25	PPRXL73A25	EPRXL73A25
\$750 Deductible then \$10/\$50/\$80 (tier-1 & mail order carved out of deductible)	Pass	74	HMRXL74A25	PPRXL74A25	EPRXL74A25
\$200 Deductible then \$10/\$50/\$80	Pass	92	HMRXL92A25	N/A	N/A

				RxL99
Product	2025 Plan Name	In-Network Individual Deductible	In-Network Individual Out-of-Pocket Maximum	"Covered in Full Rx (DED = OOP Max HD Plans Only)"
HDEPO	QEPOL2225	\$5,025	\$5,025	Pass
HDEPO	QEPOL3325	\$8,050	\$8,050	Pass
HDEPO	QEPOL5325	\$8,050	\$8,050	Pass
HDEPO	QEPOL11624	\$7,500	\$7,500	Pass
HDEPO	QEPOL14425	\$8,300	\$8,300	Pass
HDEPO	QEPOL14525	\$8,300	\$8,300	Pass
HDPPPO	QPPOL2725	\$8,050	\$8,050	Pass
HDPPPO	QPPOL3425	\$8,050	\$8,050	Pass
HDPPPO	QPPOL8925	\$8,300	\$8,300	Pass
HDPPPO	QPPOL9025	\$8,300	\$8,300	Pass

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