

Exhibit 3
Testing Summary for Calendar Year 2025
Blue Cross Blue Shield of Michigan -- Large Group
Simply Blue Routine Care Plans - ALL PLANS PASS
Plan Primary

| Plan | Ded. | Coins. | ECM | OOPM | Copay Strings (OV/SPEC/UC/ER) | A | B | C | D | E | F | G | H |
|-----------------------------------------|---------|--------|---------|---------|----------------------------------|------|------|------|------|------|------|------|------|
| Simply Blue Routine Care PPO \$2500/20% | \$2,500 | 20% | \$2,500 | \$6,600 | \$30/Ded&Coins/\$60/Ded&Coins | PASS |
| Simply Blue Routine Care PPO \$2500/20% | \$2,500 | 20% | \$2,500 | \$6,600 | \$40/Ded&Coins/\$60/Ded&Coins | PASS |
| Simply Blue Routine Care PPO \$4000/30% | \$4,000 | 30% | NA | \$6,600 | \$30/Ded&Coins/\$60/Ded&Coins | PASS |
| Simply Blue Routine Care PPO \$4000/30% | \$4,000 | 30% | NA | \$6,600 | \$40/Ded&Coins/\$60/Ded&Coins | PASS |

Rx Plans (Copay by Tier: Generic/Preferred Brand/Non Preferred Brand/Preferred Specialty/Non Preferred Specialty)

| Drug Plan | Copay Design | Formulary | Rx Tiers Where Ded. Applies Before Rx Copays |
|-----------|--------------------------------------------------------------|---------------------|----------------------------------------------|
| A | \$10/\$40/\$80/\$40/\$80 | Custom | All but Tier 1 |
| B | \$10/\$40/\$80/\$40/\$80 | Custom Select | All but Tier 1 |
| C | \$10/\$40/\$80/\$40/\$80 | Preferred Drug List | All but Tier 1 |
| D | \$15/\$30/\$60/\$30/\$60 | Custom | All but Tier 1 |
| E | \$15/\$50/50% Min \$70 Max \$100/\$50/50% Min \$70 Max \$100 | Custom | All but Tier 1 |
| F | \$15/\$50/50% Min \$70 Max \$100/\$50/50% Min \$70 Max \$100 | Preferred Drug List | All but Tier 1 |
| G | \$20/\$60/50% Min \$80 Max \$100/\$60/50% Min \$80 Max \$100 | Custom | All but Tier 1 |
| H | \$20/\$60/50% Min \$80 Max \$100/\$60/50% Min \$80 Max \$100 | Preferred Drug List | All but Tier 1 |

Exhibit 4A
Testing Summary for Calendar Year 2025
Blue Cross Blue Shield of Michigan -- Large Group
Simply Blue (SB) HSA Plans - ALL PLANS PASS
Plan Primary

| Plan | Ded. | Coins. | ECM | OOPM | Copy Strings (OV/SPEC/UC/ER) | A | B | C | D | E | F | G | H | I | J | K | L | M | N | O | P | Q | R | S | T | U |
|---------------------------------------|---------|--------|-----|---------|-----------------------------------------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|
| Simply Blue HSA PPO \$1650/0% | \$1,650 | 0% | NA | \$4,000 | Ded&Coins/Ded&Coins/Ded&Coins/Ded&Coins | | | PASS | |
| Simply Blue HSA PPO \$1650/10% | \$1,650 | 10% | NA | \$4,000 | Ded&Coins/Ded&Coins/Ded&Coins/Ded&Coins | | | PASS |
| Simply Blue HSA PPO \$1650/20% | \$1,650 | 20% | NA | \$4,000 | Ded&Coins/Ded&Coins/Ded&Coins/Ded&Coins | | | PASS |
| Simply Blue HSA PPO \$2000/0% | \$2,000 | 0% | NA | \$4,000 | Ded&Coins/Ded&Coins/Ded&Coins/Ded&Coins | | | PASS |
| Simply Blue HSA PPO \$2000/10% | \$2,000 | 10% | NA | \$4,000 | Ded&Coins/Ded&Coins/Ded&Coins/Ded&Coins | | | PASS |
| Simply Blue HSA PPO \$2000/20% | \$2,000 | 20% | NA | \$4,000 | Ded&Coins/Ded&Coins/Ded&Coins/Ded&Coins | | | PASS |
| Simply Blue HSA PPO \$2500/0% | \$2,500 | 0% | NA | \$4,000 | Ded&Coins/Ded&Coins/Ded&Coins/Ded&Coins | | | PASS |
| Simply Blue HSA PPO \$2500/10% | \$2,500 | 10% | NA | \$4,000 | Ded&Coins/Ded&Coins/Ded&Coins/Ded&Coins | | | PASS |
| Simply Blue HSA PPO \$2500/20% | \$2,500 | 20% | NA | \$4,000 | Ded&Coins/Ded&Coins/Ded&Coins/Ded&Coins | | | PASS |
| Simply Blue HSA PPO \$3300/0% | \$3,300 | 0% | NA | \$6,900 | Ded&Coins/Ded&Coins/Ded&Coins/Ded&Coins | | | PASS |
| Simply Blue HSA PPO \$3300/20% | \$3,300 | 20% | NA | \$6,900 | Ded&Coins/Ded&Coins/Ded&Coins/Ded&Coins | | | PASS |
| Simply Blue HSA PPO \$3300/30% | \$3,300 | 30% | NA | \$6,900 | Ded&Coins/Ded&Coins/Ded&Coins/Ded&Coins | | | PASS |
| Simply Blue HSA PPO \$3500/0% | \$3,500 | 0% | NA | \$6,900 | Ded&Coins/Ded&Coins/Ded&Coins/Ded&Coins | | | PASS |
| Simply Blue HSA PPO \$3500/20% | \$3,500 | 20% | NA | \$6,900 | Ded&Coins/Ded&Coins/Ded&Coins/Ded&Coins | | | PASS |
| Simply Blue HSA PPO \$3500/30% | \$3,500 | 30% | NA | \$6,900 | Ded&Coins/Ded&Coins/Ded&Coins/Ded&Coins | | | PASS |
| Minimum Value Plans SB HSA \$4000/50% | \$4,000 | 50% | NA | \$6,350 | Ded&Coins/Ded&Coins/Ded&Coins/Ded&Coins | PASS | | | | | | | | | | | | | | | | | | | | |
| Minimum Value Plans SB HSA \$6350/0% | \$6,350 | 0% | NA | \$6,350 | Ded&Coins/Ded&Coins/Ded&Coins/Ded&Coins | | PASS | | | | | | | | | | | | | | | | | | | |

Rx Plans (Copy by Tier: Generic/Preferred Brand/Non Preferred Brand/Preferred Specialty/Non Preferred Specialty)

| Drug Plan | Copy Design | Formulary | Rx Tiers Where Ded. Applies Before Rx Copays |
|-----------|------------------------------------------------------------------------------|---------------------|----------------------------------------------|
| A | 50%/50%/50%/50%/50% | Clinical | All |
| B | 0%/0%/0%/0%/0% | Clinical | All |
| C | \$10/\$40/\$80/\$40/\$80 | Custom | All |
| D | \$10/\$40/\$80/\$40/\$80 | Custom Select | All |
| E | \$10/\$40/\$80/\$40/\$80 | Preferred Drug List | All |
| F | \$15/\$30/\$60/\$30/\$60 | Custom | All |
| G | \$15/\$50/50% Min \$70 Max \$100/\$50/50% Min \$70 Max \$100 | Custom | All |
| H | \$15/\$50/50% Min \$70 Max \$100/\$50/50% Min \$70 Max \$100 | Custom Select | All |
| I | \$15/\$50/50% Min \$70 Max \$100/\$50/50% Min \$70 Max \$100 | Preferred Drug List | All |
| J | \$20/\$60/50% Min \$80 Max \$100/\$60/50% Min \$80 Max \$100 | Custom | All |
| K | \$20/\$60/50% Min \$80 Max \$100/\$60/50% Min \$80 Max \$100 | Custom Select | All |
| L | \$20/\$60/50% Min \$80 Max \$100/\$60/50% Min \$80 Max \$100 | Preferred Drug List | All |
| M | \$10/\$40/\$80/15% Min \$0 Max \$150/25% Min \$0 Max \$300 | Custom | All |
| N | \$10/\$40/\$80/15% Min \$0 Max \$150/25% Min \$0 Max \$300 | Custom Select | All |
| O | \$10/\$40/\$80/15% Min \$0 Max \$150/25% Min \$0 Max \$300 | Preferred Drug List | All |
| P | \$15/\$50/50% Min \$70 Max \$100/20% Min \$0 Max \$200/25% Min \$0 Max \$300 | Custom | All |
| Q | \$15/\$50/50% Min \$70 Max \$100/20% Min \$0 Max \$200/25% Min \$0 Max \$300 | Custom Select | All |
| R | \$15/\$50/50% Min \$70 Max \$100/20% Min \$0 Max \$200/25% Min \$0 Max \$300 | Preferred Drug List | All |
| S | \$20/\$60/50% Min \$80 Max \$100/20% Min \$0 Max \$200/25% Min \$0 Max \$300 | Custom | All |
| T | \$20/\$60/50% Min \$80 Max \$100/20% Min \$0 Max \$200/25% Min \$0 Max \$300 | Custom Select | All |
| U | \$20/\$60/50% Min \$80 Max \$100/20% Min \$0 Max \$200/25% Min \$0 Max \$300 | Preferred Drug List | All |

Exhibit 4B
Testing Summary for Calendar Year 2025
Blue Cross Blue Shield of Michigan -- Large Group
Simply Blue (SB) HSA Plans
Medicare Primary

| Plan | Ded. | Coins. | ECM | OOPM | Copy Strings (OV/SPEC/UC/ER) | A | B | C | D | E | F | G | H | I | J | K | L | M | N | O | P | Q | R | S | T | U |
|---------------------------------------|---------|--------|-----|---------|-----------------------------------------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|---|
| Simply Blue HSA PPO \$1650/0% | \$1,650 | 0% | NA | \$4,000 | Ded&Coins/Ded&Coins/Ded&Coins/Ded&Coins | | | PASS | |
| Simply Blue HSA PPO \$1650/10% | \$1,650 | 10% | NA | \$4,000 | Ded&Coins/Ded&Coins/Ded&Coins/Ded&Coins | | | PASS | |
| Simply Blue HSA PPO \$1650/20% | \$1,650 | 20% | NA | \$4,000 | Ded&Coins/Ded&Coins/Ded&Coins/Ded&Coins | | | PASS | |
| Simply Blue HSA PPO \$2000/0% | \$2,000 | 0% | NA | \$4,000 | Ded&Coins/Ded&Coins/Ded&Coins/Ded&Coins | | | PASS | |
| Simply Blue HSA PPO \$2000/10% | \$2,000 | 10% | NA | \$4,000 | Ded&Coins/Ded&Coins/Ded&Coins/Ded&Coins | | | PASS | |
| Simply Blue HSA PPO \$2000/20% | \$2,000 | 20% | NA | \$4,000 | Ded&Coins/Ded&Coins/Ded&Coins/Ded&Coins | | | PASS | |
| Simply Blue HSA PPO \$2500/0% | \$2,500 | 0% | NA | \$4,000 | Ded&Coins/Ded&Coins/Ded&Coins/Ded&Coins | | | PASS | |
| Simply Blue HSA PPO \$2500/10% | \$2,500 | 10% | NA | \$4,000 | Ded&Coins/Ded&Coins/Ded&Coins/Ded&Coins | | | PASS | |
| Simply Blue HSA PPO \$2500/20% | \$2,500 | 20% | NA | \$4,000 | Ded&Coins/Ded&Coins/Ded&Coins/Ded&Coins | | | PASS | |
| Simply Blue HSA PPO \$3300/0% | \$3,300 | 0% | NA | \$6,900 | Ded&Coins/Ded&Coins/Ded&Coins/Ded&Coins | | | PASS | |
| Simply Blue HSA PPO \$3300/20% | \$3,300 | 20% | NA | \$6,900 | Ded&Coins/Ded&Coins/Ded&Coins/Ded&Coins | | | PASS | |
| Simply Blue HSA PPO \$3300/30% | \$3,300 | 30% | NA | \$6,900 | Ded&Coins/Ded&Coins/Ded&Coins/Ded&Coins | | | PASS | |
| Simply Blue HSA PPO \$3500/0% | \$3,500 | 0% | NA | \$6,900 | Ded&Coins/Ded&Coins/Ded&Coins/Ded&Coins | | | PASS | |
| Simply Blue HSA PPO \$3500/20% | \$3,500 | 20% | NA | \$6,900 | Ded&Coins/Ded&Coins/Ded&Coins/Ded&Coins | | | PASS | |
| Simply Blue HSA PPO \$3500/30% | \$3,500 | 30% | NA | \$6,900 | Ded&Coins/Ded&Coins/Ded&Coins/Ded&Coins | | | PASS | |
| Minimum Value Plans SB HSA \$4000/50% | \$4,000 | 50% | NA | \$6,350 | Ded&Coins/Ded&Coins/Ded&Coins/Ded&Coins | FAIL | | | | | | | | | | | | | | | | | | | | |
| Minimum Value Plans SB HSA \$6350/0% | \$6,350 | 0% | NA | \$6,350 | Ded&Coins/Ded&Coins/Ded&Coins/Ded&Coins | | FAIL | | | | | | | | | | | | | | | | | | | |

Rx Plans (Copy by Tier: Generic/Preferred Brand/Non Preferred Brand/Preferred Specialty/Non Preferred Specialty)

| Drug Plan | Copy Design | Formulary | Rx Tiers Where Ded. Applies Before Rx Copays |
|-----------|------------------------------------------------------------------------------|---------------------|----------------------------------------------|
| A | 50%/50%/50%/50%/50% | Clinical | All |
| B | 0%/0%/0%/0%/0% | Clinical | All |
| C | \$10/\$40/\$80/\$40/\$80 | Custom | All |
| D | \$10/\$40/\$80/\$40/\$80 | Custom Select | All |
| E | \$10/\$40/\$80/\$40/\$80 | Preferred Drug List | All |
| F | \$15/\$30/\$60/\$30/\$60 | Custom | All |
| G | \$15/\$50/50% Min \$70 Max \$100/\$50/50% Min \$70 Max \$100 | Custom | All |
| H | \$15/\$50/50% Min \$70 Max \$100/\$50/50% Min \$70 Max \$100 | Custom Select | All |
| I | \$15/\$50/50% Min \$70 Max \$100/\$50/50% Min \$70 Max \$100 | Preferred Drug List | All |
| J | \$20/\$60/50% Min \$80 Max \$100/\$60/50% Min \$80 Max \$100 | Custom | All |
| K | \$20/\$60/50% Min \$80 Max \$100/\$60/50% Min \$80 Max \$100 | Custom Select | All |
| L | \$20/\$60/50% Min \$80 Max \$100/\$60/50% Min \$80 Max \$100 | Preferred Drug List | All |
| M | \$10/\$40/\$80/15% Min \$0 Max \$150/25% Min \$0 Max \$300 | Custom | All |
| N | \$10/\$40/\$80/15% Min \$0 Max \$150/25% Min \$0 Max \$300 | Custom Select | All |
| O | \$10/\$40/\$80/15% Min \$0 Max \$150/25% Min \$0 Max \$300 | Preferred Drug List | All |
| P | \$15/\$50/50% Min \$70 Max \$100/20% Min \$0 Max \$200/25% Min \$0 Max \$300 | Custom | All |
| Q | \$15/\$50/50% Min \$70 Max \$100/20% Min \$0 Max \$200/25% Min \$0 Max \$300 | Custom Select | All |
| R | \$15/\$50/50% Min \$70 Max \$100/20% Min \$0 Max \$200/25% Min \$0 Max \$300 | Preferred Drug List | All |
| S | \$20/\$60/50% Min \$80 Max \$100/20% Min \$0 Max \$200/25% Min \$0 Max \$300 | Custom | All |
| T | \$20/\$60/50% Min \$80 Max \$100/20% Min \$0 Max \$200/25% Min \$0 Max \$300 | Custom Select | All |
| U | \$20/\$60/50% Min \$80 Max \$100/20% Min \$0 Max \$200/25% Min \$0 Max \$300 | Preferred Drug List | All |

NOTE: This page tests HSA plans assuming *Medicare is Primary*. This is less common, but might come into play when considering HSA plans for groups that have less than 20 employees.

Exhibit 5A
Blue Cross Blue Shield of Michigan
Creditable Coverage for Rx Plans
Testing Summary for Calendar Year 2025
Community Blue (CB), CB HRA, Simply Blue (PPO, HRA, HSA, and Routine Care) (SB)
Plan Primary

| BCBSM Small Group Menu Plans | | | | | | | | | |
|------------------------------|--------------------------------------------|---------|--------|---------|---------|--------------|----------------------------------|-------------------------------------------|-----------|
| Product Family | Plan | Ded. | Coins. | ECM | OOPM | Contribution | Copay Strings (OV/SPEC/UC/ER) | Rx | Pass/Fail |
| Community Blue | 2025 Community Blue PPO Platinum Option 1 | \$0 | 20% | \$3,000 | \$9,100 | \$0 | \$30/\$40/\$60/\$250 | \$10/\$50/\$100 | PASS |
| | 2025 Community Blue PPO Platinum Option 2 | \$250 | 20% | \$4,000 | \$9,100 | \$0 | \$20/\$30/\$60/\$150 | \$5/\$40/\$100 | PASS |
| | 2025 Community Blue PPO Platinum Option 3 | \$500 | 20% | \$2,000 | \$8,700 | \$0 | \$20/\$30/\$60/\$150 | \$10/\$40/\$100 | PASS |
| | 2025 Community Blue PPO Platinum Option 4 | \$1,000 | 10% | \$3,000 | \$7,350 | \$0 | \$10/\$20/\$60/\$150 | \$10/\$40/\$100 | PASS |
| | 2025 Community Blue PPO Gold | \$1,500 | 30% | \$6,000 | \$9,200 | \$0 | \$30/\$50/\$60/\$250 | \$15/\$30/\$60 | PASS |
| Community Blue HRA | 2025 Community Blue HRA PPO Platinum | \$1,500 | 20% | \$4,000 | \$6,350 | \$300 | \$20/\$20/\$60/\$150 | \$5/\$40/\$80 | PASS |
| | 2025 Community Blue HRA PPO Gold | \$5,500 | 30% | N/A | \$8,700 | \$0 | \$40/\$40/\$60/\$250 | \$15/\$30/\$60 | PASS |
| Simply Blue | 2025 Simply Blue PPO Platinum | \$250 | 20% | \$1,000 | \$6,600 | \$0 | \$20/\$40/\$60/\$150 | \$10/\$40/\$80/15%-150/25%-300 | PASS |
| | 2025 Simply Blue PPO Gold Option 1 | \$500 | 30% | \$5,000 | \$8,150 | \$0 | \$30/\$50/\$60/\$250 | \$20/\$60/\$100/20%-\$200/25%-\$300 | PASS |
| | 2025 Simply Blue PPO Gold Option 2 | \$1,000 | 20% | \$5,000 | \$8,150 | \$0 | \$30/\$50/\$60/\$250 | \$20/\$60/\$100/20%-\$200/25%-\$300 | PASS |
| | 2025 Simply Blue PPO Gold Option 3 | \$1,500 | 20% | \$4,000 | \$8,150 | \$0 | \$30/\$50/\$60/\$250 | \$20/\$60/\$100/20%-\$200/25%-\$300 | PASS |
| | 2025 Simply Blue PPO Gold Option 4 | \$2,000 | 20% | N/A | \$7,350 | \$0 | \$30/\$50/\$60/\$150 | \$20/\$60/\$100/20%-\$200/25%-\$300 | PASS |
| | 2025 Simply Blue PPO Gold Option 5 | \$2,500 | 20% | N/A | \$7,000 | \$0 | \$30/\$50/\$60/\$150 | \$20/\$60/\$100/20%-\$200/25%-\$300 | PASS |
| | 2025 Simply Blue PPO Gold Option 6 | \$3,000 | 20% | N/A | \$6,600 | \$0 | \$30/\$50/\$60/\$150 | \$20/\$60/\$100/20%-\$200/25%-\$300 | PASS |
| | 2025 Simply Blue PPO Gold Option 7 | \$4,000 | 20% | N/A | \$6,600 | \$0 | \$30/\$50/\$60/\$150 | \$15/\$50/\$100/20%-\$200/25%-\$300 | PASS |
| Simply Blue HRA | 2025 Simply Blue PPO Silver | \$4,000 | 50% | N/A | \$9,200 | \$0 | \$40/\$70/\$70/\$350 | \$25/\$75/\$175/20%-\$300/25%-\$500 | PASS |
| | 2025 Simply Blue HRA PPO Platinum | \$5,000 | 30% | N/A | \$6,350 | \$2,500 | \$30/\$50/\$60/\$150 | \$20/\$60/\$100/20%-\$200/25%-\$300 | PASS |
| | 2025 Simply Blue HRA PPO Gold Option 1 | \$1,500 | 20% | \$4,000 | \$9,100 | \$50 | \$30/\$50/\$60/\$150 | \$20/\$60/\$100/20%-\$200/25%-\$300 | PASS |
| | 2025 Simply Blue HRA PPO Gold Option 2 | \$2,000 | 20% | N/A | \$9,100 | \$150 | \$30/\$50/\$60/\$250 | \$20/\$60/\$125/20%-\$200/25%-\$300 | PASS |
| Simply Blue HSA | 2025 Simply Blue HRA PPO Gold Option 3 | \$4,000 | 20% | N/A | \$9,100 | \$450 | \$30/\$50/\$60/\$250 | \$20/\$60/\$125/20%-\$200/25%-\$300 | PASS |
| | 2025 Simply Blue HSA PPO Platinum* | \$1,650 | 0% | N/A | \$1,650 | \$0 | Deductible | Ded | PASS |
| | 2025 Simply Blue HSA PPO Gold Option 1* | \$1,650 | 20% | N/A | \$4,500 | \$0 | D/C | Ded.&\$20/\$60/\$100/20%-\$200/25%-\$300 | PASS |
| | 2025 Simply Blue HSA PPO Gold Option 2* | \$2,500 | 0% | N/A | \$4,500 | \$0 | D/C | Ded.&\$20/\$60/\$150/20%-\$300/25%-\$500 | PASS |
| | 2025 Simply Blue HSA PPO Gold Option 3** | \$3,300 | 0% | N/A | \$3,300 | \$0 | D/C | Ded | PASS |
| | 2025 Simply Blue HSA PPO Silver Option 1** | \$3,300 | 20% | N/A | \$7,500 | \$0 | D/C | Ded.&\$15/\$50/\$150/20%-\$300/25%-\$500 | PASS |
| | 2025 Simply Blue HSA PPO Silver Option 2** | \$4,500 | 0% | N/A | \$7,000 | \$0 | D/C | Ded.&\$20/\$60/\$150/20%-\$300/25%-\$500 | PASS |
| | 2025 Simply Blue HSA PPO bronze** | \$7,500 | 0% | N/A | \$7,500 | \$0 | D/C | Ded | PASS |
| Simply Blue Routine Care | 2025 Simply Blue Routine Care PPO Silver | \$3,500 | 30% | N/A | \$9,100 | \$0 | \$30 PCP & UC/Ded/Coins | \$15/ Ded.&\$50/\$100/20%-\$200/25%-\$300 | PASS |
| | 2025 Simply Blue Routine Care PPO Bronze | \$9,200 | 0% | N/A | \$9,200 | \$0 | \$40 PCP & UC/Ded/Coins | \$25/ Ded.&0% | FAIL |

Exhibit 5B
Blue Cross Blue Shield of Michigan
Creditable Coverage for Rx Plans
Testing Summary for Calendar Year 2025
Simply Blue HSA (SB)
Medicare Primary

| BCBSM Small Group Menu Plans | | | | | | | | | |
|------------------------------|--------------------------------------------|---------|--------|-----|---------|-----------------------|-------------------------------|------------------------------------------|-----------|
| Product Family | Plan | Ded. | Coins. | ECM | OOPM | Employer Contribution | Copay Strings (OV/SPEC/UC/ER) | Rx | Pass/Fail |
| Simply Blue HSA | 2025 Simply Blue HSA PPO Platinum* | \$1,650 | 0% | N/A | \$1,650 | \$0 | Deductible | Ded | PASS |
| | 2025 Simply Blue HSA PPO Gold Option 1* | \$1,650 | 20% | N/A | \$4,500 | \$0 | D/C | Ded.&\$20/\$60/\$100/20%-\$200/25%-\$300 | PASS |
| | 2025 Simply Blue HSA PPO Gold Option 2* | \$2,500 | 0% | N/A | \$4,500 | \$0 | D/C | Ded.&\$20/\$60/\$150/20%-\$300/25%-\$500 | PASS |
| | 2025 Simply Blue HSA PPO Gold Option 3** | \$3,300 | 0% | N/A | \$3,300 | \$0 | D/C | Ded | PASS |
| | 2025 Simply Blue HSA PPO Silver Option 1** | \$3,300 | 20% | N/A | \$7,500 | \$0 | D/C | Ded.&\$15/\$50/\$150/20%-\$300/25%-\$500 | PASS |
| | 2025 Simply Blue HSA PPO Silver Option 2** | \$4,500 | 0% | N/A | \$7,000 | \$0 | D/C | Ded.&\$20/\$60/\$150/20%-\$300/25%-\$500 | FAIL |
| | 2025 Simply Blue HSA PPO bronze** | \$7,500 | 0% | N/A | \$7,500 | \$0 | D/C | Ded | FAIL |

NOTE: This page tests HSA plans assuming *Medicare is Primary*. This is less common, but might come into play when considering HSA plans for groups that have less than 20 employees.

Exhibit 6
Blue Care Network, Inc.
Creditable Coverage Testing for Prescription Drug Plans
Calendar Year 2025

| Plan Number | Form ID | Plan Acronym | Plan Name | Dollar or percent amount of deductible (minimum dollar, maximum dollar) | | | | | | | Deductible applies to tier level | | | | | | | |
|-------------|---------|--------------|------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------|------------------|-----------------|---------------------|---------------------|-------------------------|--------------------|----------------------------------|-------------------|-------------|------------------|------------------|-----------------|---------------------|---------------------|
| | | | | Generic - Tier 1 | Generic - Tier 2 | Brand Formulary | Brand Non-Formulary | Specialty Formulary | Specialty Non-Formulary | 50% max language ? | Pass or Fail | Specialty OOP Max | Plan Family | Generic - Tier 1 | Generic - Tier 2 | Brand Formulary | Brand Non-Formulary | Specialty Formulary |
| 72 | CF4092 | 1550DC | 15 \ 15 \ 50 \ 50 \ 50 \ 50 | 15 | 15 | 50 | 50 | 50 | 50 | N | PASS | NA | No | No | No | No | No | No |
| 73 | CF4096 | 1550PD | 15 \ 15 \ 50 \ 50 \ 50 \ 50 | 15 | 15 | 50 | 50 | 50 | 50 | N | PASS | NA | No | No | No | No | No | No |
| 74 | CF0379 | OF155C | 15 \ 15 \ 50 \ 50 \ 50 \ 50 | 15 | 15 | 50 | 50 | 50 | 50 | N | PASS | NA | No | No | No | No | No | No |
| 75 | CF1338 | 1555C | 15 \ 15 \ 50 \ 50% (70,100) \ 50 \ 50% (70,100) | 15 | 15 | 50 | 50 (70,100) | 50 | 50 (70,100) | N | PASS | NA | No | No | No | No | No | No |
| 76 | CF11958 | 1550BS | 15 \ 15 \ 50 \ 80 \ 20% (0,150) \ 20% (0,300) | 15 | 15 | 50 | 80 | 20 (0,150) | 20 (0,300) | N | PASS | NA | No | No | No | No | No | No |
| 77 | CF11959 | 1550CS | 15 \ 15 \ 50 \ 80 \ 20% (0,150) \ 20% (0,300) Specialty drug Coinsurance Maximum of \$3600 | 15 | 15 | 50 | 80 | 20 (0,150) | 20 (0,300) | N | PASS | NA | No | No | No | No | No | No |
| 78 | CF12455 | 15508C | 15 \ 15 \ 50 \ 80 \ 50 \ 80 | 15 | 15 | 50 | 80 | 50 | 80 | N | PASS | NA | No | No | No | No | No | No |
| 79 | CF10737 | 15556C | 15 \ 15 \ 55 \ 65 \ 55 \ 65 with 50% language | 15 | 15 | 55 | 65 | 55 | 65 | Y | PASS | NA | No | No | No | No | No | No |
| 80 | CF3325 | PD2NS | 2 \ 2 \ 2 \ 2 \ 2 \ 2 | 2 | 2 | 2 | 2 | 2 | 2 | N | PASS | NA | No | No | No | No | No | No |
| 81 | CF4590 | PD2NSC | 2 \ 2 \ 2 \ 2 \ 2 \ 2 sexual dysfunction \$2 | 2 | 2 | 2 | 2 | 2 | 2 | N | PASS | NA | No | No | No | No | No | No |
| 82 | CF10791 | 20405C | 20 \ 20 \ 40 \ 50 \ 40 \ 50 | 20 | 20 | 40 | 50 | 40 | 50 | N | PASS | NA | No | No | No | No | No | No |
| 83 | CF10739 | 20406C | 20 \ 20 \ 40 \ 60 \ 40 \ 60 | 20 | 20 | 40 | 60 | 40 | 60 | N | PASS | NA | No | No | No | No | No | No |
| 84 | CF14052 | 2048SP | 20 \ 20 \ 40 \ 80 \ 20% (120,240) \ 20% (120,240) | 20 | 20 | 40 | 80 | 20 (120,240) | 20 (120,240) | N | PASS | NA | No | No | No | No | No | No |
| 85 | CF15381 | 2045SP | 20 \ 20 \ 45 \ 85 \ 100 \ 100 | 20 | 20 | 45 | 85 | 100 | 100 | N | PASS | NA | No | No | No | No | No | No |
| 86 | CF1342 | 20605E | 20 \ 20 \ 60 \ 50% (80,100) \ 60 \ 50% (80,100) | 20 | 20 | 60 | 50 (80,100) | 60 | 50 (80,100) | N | PASS | NA | No | No | No | No | No | No |
| 87 | CF13567 | 265CS | 20 \ 20 \ 60 \ 50% (80,100) \ 50% (160,200) \ 50% (160,200) | 20 | 20 | 60 | 50 (80,100) | 50 (160,200) | 50 (160,200) | N | PASS | NA | No | No | No | No | No | No |
| 88 | CF1343 | 2065C | 20 \ 20 \ 60 \ 50% (80,100) \ 60 \ 50% (80,100) | 20 | 20 | 60 | 50 (80,100) | 60 | 50 (80,100) | N | PASS | NA | No | No | No | No | No | No |
| 89 | CF10502 | 2060P | 20 \ 20 \ 60 \ 60 \ 60 \ 60 | 20 | 20 | 60 | 60 | 60 | 60 | N | PASS | NA | No | No | No | No | No | No |
| 90 | CF10503 | 2060PC | 20 \ 20 \ 60 \ 60 \ 60 \ 60 | 20 | 20 | 60 | 60 | 60 | 60 | N | PASS | NA | No | No | No | No | No | No |
| 91 | CF11961 | 2060CS | 20 \ 20 \ 60 \ 80 \ 20% (0,200) \ 20% (0,400) | 20 | 20 | 60 | 80 | 20 (0,200) | 20 (0,400) | N | PASS | NA | No | No | No | No | No | No |
| 92 | CF15382 | 2068CS | 20 \ 20 \ 60 \ 80 \ 20% (0,450) \ 20% (0,600) | 20 | 20 | 60 | 80 | 20 (0,450) | 20 (0,600) | N | PASS | NA | No | No | No | No | No | No |
| 93 | CF18839 | 2075CS | 20 \ 20 \ 75 \ 100 \ 20% (0,200) \ 20% (0,400) | 20 | 20 | 75 | 100 | 20 (0,200) | 20 (0,400) | N | PASS | NA | No | No | No | No | No | No |
| 94 | CF0630 | P20%MC | 20% (10,20) \ 20% (10,20) \ 20% (18,36) \ 20% (40,80) \ 20% (18,36) \ 20% (40,80) Sexual | 20 (10,20) | 20 (10,20) | 20 (18,36) | 20 (40,80) | 20 (18,36) | 20 (40,80) | N | PASS | NA | No | No | No | No | No | No |
| 95 | CF7072 | PD20C | 20% (5,100) \ 20% (5,100) \ 20% (5,100) \ 20% (5,100) \ 20% (5,100) \ 20% (5,100) | 20 (5,100) | 20 (5,100) | 20 (5,100) | 20 (5,100) | 20 (5,100) | 20 (5,100) | N | PASS | NA | No | No | No | No | No | No |
| 96 | CF0468 | 25304C | 25% (0,50) \ 25% (0,50) \ 30% (0,100) \ 45% (0,150) \ 30% (0,100) \ 45% (0,150) sexual dysfunction | 25 (0,50) | 25 (0,50) | 30 (0,100) | 45 (0,150) | 30 (0,100) | 45 (0,150) | N | PASS | NA | No | No | No | No | No | No |
| 97 | CF4533 | 31225C | 3 \ 3 \ 12 \ 25 \ 12 \ 25 | 3 | 3 | 12 | 25 | 12 | 25 | N | PASS | NA | No | No | No | No | No | No |
| 98 | CF3965 | PD3NS | 3 \ 3 \ 3 \ 3 \ 3 \ 3 sexual dysfunction \$3 | 3 | 3 | 3 | 3 | 3 | 3 | N | PASS | NA | No | No | No | No | No | No |
| 99 | CF3967 | PD3NSC | 3 \ 3 \ 3 \ 3 \ 3 \ 3 sexual dysfunction \$3 | 3 | 3 | 3 | 3 | 3 | 3 | N | PASS | NA | No | No | No | No | No | No |
| 100 | CF3664 | PD30C | 30% (5,100) \ 30% (5,100) \ 30% (5,100) \ 30% (5,100) \ 30% (5,100) \ 30% (5,100) | 30 (5,100) | 30 (5,100) | 30 (5,100) | 30 (5,100) | 30 (5,100) | 30 (5,100) | N | PASS | NA | No | No | No | No | No | No |
| 101 | CF13088 | P415CL | 4 \ 15 \ 40 \ 80 \ 20% (0,200) \ 20% (0,300) | 4 | 15 | 40 | 80 | 20 (0,200) | 20 (0,300) | N | PASS | NA | No | No | No | No | No | No |
| 102 | CF13171 | P415CS | 4 \ 15 \ 40 \ 80 \ 20% (0,200) \ 20% (0,300) | 4 | 15 | 40 | 80 | 20 (0,200) | 20 (0,300) | N | PASS | NA | No | No | No | No | No | No |
| 103 | CF11963 | 440CS | 4 \ 4 \ 4 \ 75% \ 20% (0,200) \ 20% (0,300) Specialty Drug Annual Coinsurance Maximum of \$3,000 per | 4 | 4 | 40 | 75% | 20 (0,200) | 20 (0,300) | N | PASS | NA | No | No | No | No | No | No |
| 104 | CF4107 | 510PDC | 5 \ 15 \ 10 \ 10 \ 10 \ 10 | 5 | 5 | 10 | 10 | 10 | 10 | N | PASS | NA | No | No | No | No | No | No |
| 105 | CF3437 | OF510 | 5 \ 5 \ 10 \ 10 \ 10 \ 10 with 50% language; Sexual dysfunction drugs at applicable tiered copay | 5 | 5 | 10 | 10 | 10 | 10 | Y | PASS | NA | No | No | No | No | No | No |
| 106 | CF3436 | OF510C | 5 \ 5 \ 10 \ 10 \ 10 \ 10 with 50% language | 5 | 5 | 10 | 10 | 10 | 10 | Y | PASS | NA | No | No | No | No | No | No |
| 107 | CF7062 | PD510 | 5 \ 5 \ 10 \ 10 \ 10 \ 10 with 50% language | 5 | 5 | 10 | 10 | 10 | 10 | Y | PASS | NA | No | No | No | No | No | No |
| 108 | CF7063 | PD510C | 5 \ 5 \ 10 \ 10 \ 10 \ 10 with 50% language | 5 | 5 | 10 | 10 | 10 | 10 | Y | PASS | NA | No | No | No | No | No | No |
| 109 | CF10536 | P5102C | 5 \ 5 \ 10 \ 20 \ 10 \ 20 | 5 | 5 | 10 | 20 | 10 | 20 | N | PASS | NA | No | No | No | No | No | No |
| 110 | CF10214 | P512MC | 5 \ 5 \ 10 \ 20 \ 10 \ 20 with mail order | 5 | 5 | 10 | 20 | 10 | 20 | N | PASS | NA | No | No | No | No | No | No |
| 111 | CF0403 | 51030 | 5 \ 5 \ 10 \ 30 \ 10 \ 30 with 50% language | 5 | 5 | 10 | 30 | 10 | 30 | Y | PASS | NA | No | No | No | No | No | No |
| 112 | CF10740 | 516DMC | 5 \ 5 \ 11 \ 11 \ 11 \ 11 \$16 Sexual Dysfunction (includes mail order) | 5 | 5 | 11 | 11 | 11 | 11 | N | PASS | NA | No | No | No | No | No | No |
| 113 | CF12752 | 512SDC | 5 \ 5 \ 12 \ 12 \ 12 \ 12 \$18 Sexual Dysfunction | 5 | 5 | 12 | 12 | 12 | 12 | N | PASS | NA | No | No | No | No | No | No |
| 114 | CF10487 | 51225C | 5 \ 5 \ 12 \ 25 \ 12 \ 25 | 5 | 5 | 12 | 25 | 12 | 25 | N | PASS | NA | No | No | No | No | No | No |
| 115 | CF4115 | 515PDC | 5 \ 5 \ 15 \ 15 \ 15 \ 15 | 5 | 5 | 15 | 15 | 15 | 15 | N | PASS | NA | No | No | No | No | No | No |
| 116 | CF0416 | OF515 | 5 \ 5 \ 15 \ 15 \ 15 \ 15 | 5 | 5 | 15 | 15 | 15 | 15 | N | PASS | NA | No | No | No | No | No | No |
| 117 | CF0417 | OF515C | 5 \ 5 \ 15 \ 15 \ 15 \ 15 | 5 | 5 | 15 | 15 | 15 | 15 | N | PASS | NA | No | No | No | No | No | No |
| 118 | CF7064 | PD515C | 5 \ 5 \ 15 \ 15 \ 15 \ 15 with 50% language | 5 | 5 | 15 | 15 | 15 | 15 | Y | PASS | NA | No | No | No | No | No | No |
| 119 | CF7073 | 51525C | 5 \ 5 \ 15 \ 25 \ 15 \ 25 with 50% language | 5 | 5 | 15 | 25 | 15 | 25 | Y | PASS | NA | No | No | No | No | No | No |
| 120 | CF4250 | P5152C | 5 \ 5 \ 15 \ 25 \ 15 \ 25 | 5 | 5 | 15 | 25 | 15 | 25 | N | PASS | NA | No | No | No | No | No | No |
| 121 | CF0132 | PD520 | 5 \ 5 \ 20 \ 20 \ 20 \ 20 | 5 | 5 | 20 | 20 | 20 | 20 | N | PASS | NA | No | No | No | No | No | No |
| 122 | CF0134 | PD520C | 5 \ 5 \ 20 \ 20 \ 20 \ 20 | 5 | 5 | 20 | 20 | 20 | 20 | N | PASS | NA | No | No | No | No | No | No |
| 123 | CF0581 | 52030C | 5 \ 5 \ 20 \ 30 \ 20 \ 30 | 5 | 5 | 20 | 30 | 20 | 30 | N | PASS | NA | No | No | No | No | No | No |
| 124 | CF13082 | 52045C | 5 \ 5 \ 20 \ 45 \ 20 \ 45 | 5 | 5 | 20 | 45 | 20 | 45 | N | PASS | NA | No | No | No | No | No | No |
| 125 | CF16931 | 5254C | 5 \ 5 \ 25 \ 40 \ 25 \ 40 | 5 | 5 | 25 | 40 | 25 | 40 | N | PASS | NA | No | No | No | No | No | No |
| 126 | CF12030 | 52550C | 5 \ 5 \ 25 \ 50 \ 25 \ 50 | 5 | 5 | 25 | 50 | 25 | 50 | N | PASS | NA | No | No | No | No | No | No |
| 127 | CF15358 | 5257SP | 5 \ 5 \ 25 \ 50 \ 75 \ 75 | 5 | 5 | 25 | 50 | 75 | 75 | N | PASS | NA | No | No | No | No | No | No |
| 128 | CF7369 | 530CMO | 5 \ 5 \ 30 \ 30 \ 30 \ 30 with mail order (\$30/\$30) | 5 | 5 | 30 | 30 | 30 | 30 | N | PASS | NA | No | No | No | No | No | No |
| 129 | CF12269 | 530MC | 5 \ 5 \ 30 \ 30 \ 30 \ 30 with mail order (\$10/\$75) | 5 | 5 | 30 | 30 | 30 | 30 | N | PASS | NA | No | No | No | No | No | No |
| 130 | CF4126 | 530PD | 5 \ 5 \ 30 \ 30 \ 30 \ 30 | 5 | 5 | 30 | 30 | 30 | 30 | N | PASS | NA | No | No | No | No | No | No |
| 131 | CF4154 | 530PDC | 5 \ 5 \ 30 \ 30 \ 30 \ 30 | 5 | 5 | 30 | 30 | 30 | 30 | N | PASS | NA | No | No | No | No | No | No |
| 132 | CF2807 | PD530C | 5 \ 5 \ 30 \ 30 \ 30 \ 30 with 50% language | 5 | 5 | 30 | 30 | 30 | 30 | Y | PASS | NA | No | No | No | No | No | No |
| 133 | CF3653 | 53060 | 5 \ 5 \ 30 \ 60 \ 30 \ 60 with 50% language | 5 | 5 | 30 | 60 | 30 | 60 | Y | PASS | NA | No | No | No | No | No | No |
| 134 | CF3652 | 53060C | 5 \ 5 \ 30 \ 60 \ 30 \ 60 with 50% language | 5 | 5 | 30 | 60 | 30 | 60 | Y | PASS | NA | No | No | No | No | No | No |
| 135 | CF4380 | PD535 | 5 \ 5 \ 35 \ 35 \ 35 \ 35 | 5 | 5 | 35 | 35 | 35 | 35 | N | PASS | NA | No | No | No | No | No | No |
| 136 | CF4431 | PD540C | 5 \ 5 \ 40 \ 40 \ 40 \ 40 | 5 | 5 | 40 | 40 | 40 | 40 | N | PASS | NA | No | No | No | No | No | No |
| 137 | CF4259 | PD5NS | 5 \ 5 \ 5 \ 5 \ 5 \ 5 sexual dysfunction \$5 | 5 | 5 | 5 | 5 | 5 | 5 | N | PASS | NA | No | No | No | No | No | No |
| 138 | CF3964 | PD5NSC | 5 \ 5 \ 5 \ 5 \ 5 \ 5 sexual dysfunction \$5 | 5 | 5 | 5 | 5 | 5 | 5 | N | PASS | NA | No | No | No | No | No | No |
| 139 | CF4476 | PD550 | 5 \ 5 \ 50 \ 50 \ 50 \ 50 | 5 | 5 | 50 | 50 | 50 | 50 | N | PASS | NA | No | No | No | No | No | No |
| 140 | CF4490 | PD550C | 5 \ 5 \ 50 \ 50 \ 50 \ 50 | 5 | 5 | 50 | 50 | 50 | 50 | N | PASS | NA | No | No | No | No | No | No |

Exhibit 6
Blue Care Network, Inc.
Creditable Coverage Testing for Prescription Drug Plans
Calendar Year 2025

| Plan Number | Form ID | Plan Acronym | Plan Name | Dollar or percent amount of deductible (minimum dollar, maximum dollar) | | | | | | 50% max language ? | Pass or Fail | Specialty OOP Max | Plan Family | Deductible applies to tier level | | | | | |
|-------------|---------|--------------|---------------------------------------------------------------------------------------------|-------------------------------------------------------------------------|------------------|-----------------|---------------------|---------------------|-------------------------|--------------------|--------------------|-------------------|-------------|----------------------------------|------------------|-----------------|---------------------|---------------------|-------------------------|
| | | | | Generic - Tier 1 | Generic - Tier 2 | Brand Formulary | Brand Non-Formulary | Specialty Formulary | Specialty Non-Formulary | | | | | Generic - Tier 1 | Generic - Tier 2 | Brand Formulary | Brand Non-Formulary | Specialty Formulary | Specialty Non-Formulary |
| 141 | CF3434 | PD50% | 50%(5,100) \ 50%(5,100) \ 50%(5,100) \ 50%(5,100) \ 50%(5,100) \ 50%(5,100) | 50%(5,100) | 50%(5,100) | 50%(5,100) | 50%(5,100) | 50%(5,100) | 50%(5,100) | N | PASS | NA | No | No | No | No | No | No | |
| 142 | CF3435 | PD50%C | 50%(5,100) \ 50%(5,100) \ 50%(5,100) \ 50%(5,100) \ 50%(5,100) \ 50%(5,100) | 50%(5,100) | 50%(5,100) | 50%(5,100) | 50%(5,100) | 50%(5,100) | 50%(5,100) | N | PASS | NA | No | No | No | No | No | No | |
| 143 | CF0112 | 50%PC5 | 50%(5,50) \ 50%(5,50) \ 50%(5,50) \ 50%(5,50) \ 50%(5,50) \ 50%(5,50) | 50%(5,50) | 50%(5,50) | 50%(5,50) | 50%(5,50) | 50%(5,50) | 50%(5,50) | N | PASS | NA | No | No | No | No | No | No | |
| 144 | CF13089 | P625CL | 6 \ 25 \ 50 \ 80 \ 20%(0,200) \ 20%(0,300) | 6 | 25 | 50 | 80 | 20%(0,200) | 20%(0,300) | N | PASS | NA | No | No | No | No | No | No | |
| 145 | CF13172 | P625CS | 6 \ 25 \ 50 \ 80 \ 20%(0,200) \ 20%(0,300) | 6 | 25 | 50 | 80 | 20%(0,200) | 20%(0,300) | N | PASS | NA | No | No | No | No | No | No | |
| 146 | CF13090 | P640CL | 6 \ 40 \ 60 \ 80 \ 20%(0,200) \ 20%(0,300) | 6 | 40 | 60 | 80 | 20%(0,200) | 20%(0,300) | N | PASS | NA | No | No | No | No | No | No | |
| 147 | CF13678 | P640CS | 6 \ 40 \ 60 \ 80 \ 20%(0,200) \ 20%(0,300) | 6 | 40 | 60 | 80 | 20%(0,200) | 20%(0,300) | N | PASS | NA | No | No | No | No | No | No | |
| 148 | CF10796 | OFM61C | 6 \ 6 \ 11 \ 11 \ 11 \ 11 \ \$17 sexual dysfunction | 6 | 6 | 11 | 11 | 11 | 11 | N | PASS | NA | No | No | No | No | No | No | |
| 149 | CF11359 | 627DMC | 6 \ 6 \ 12 \ 12 \ 12 \ 12 \ \$17 Sexual Dysfunction; includes mail order | 6 | 6 | 12 | 12 | 12 | 12 | N | PASS | NA | No | No | No | No | No | No | |
| 150 | CF11454 | OM612C | 6 \ 6 \ 12 \ 12 \ 12 \ 12 \ \$17 sexual dysfunction; includes mail order | 6 | 6 | 12 | 12 | 12 | 12 | N | PASS | NA | No | No | No | No | No | No | |
| 151 | CF4495 | OF715C | 7 \ 7 \ 15 \ 15 \ 15 \ 15 \ with 50% language | 7 | 7 | 15 | 15 | 15 | 15 | Y | PASS | NA | No | No | No | No | No | No | |
| 152 | CF0184 | PD715C | 7 \ 7 \ 15 \ 15 \ 15 \ 15 \ with 50% language | 7 | 7 | 15 | 15 | 15 | 15 | Y | PASS | NA | No | No | No | No | No | No | |
| 153 | CF0372 | 71530C | 7 \ 7 \ 15 \ 30 \ 15 \ 30 | 7 | 7 | 15 | 30 | 15 | 30 | N | PASS | NA | No | No | No | No | No | No | |
| 154 | CF10559 | P7153C | 7 \ 7 \ 15 \ 30 \ 15 \ 30 \ with 50% language | 7 | 7 | 15 | 30 | 15 | 30 | Y | PASS | NA | No | No | No | No | No | No | |
| 155 | CF0622 | 72035C | 7 \ 7 \ 20 \ 35 \ 20 \ 35 | 7 | 7 | 20 | 35 | 20 | 35 | N | PASS | NA | No | No | No | No | No | No | |
| 156 | CF16932 | 7255C | 7 \ 7 \ 25 \ 50 \ 25 \ 50 | 7 | 7 | 25 | 50 | 25 | 50 | N | PASS | NA | No | No | No | No | No | No | |
| 157 | CF12846 | 740CS | 7 \ 7 \ 40 \ 90 \ 15%(0,200) \ 25%(0,300) | 7 | 7 | 40 | 90 | 15%(0,200) | 25%(0,300) | N | PASS | NA | No | No | No | No | No | No | |
| 158 | CF11069 | P745C | 7 \ 7 \ 45 \ 45 \ 45 \ 45 | 7 | 7 | 45 | 45 | 45 | 45 | N | PASS | NA | No | No | No | No | No | No | |
| 159 | CF6107 | PD7NSC | 7 \ 7 \ 7 \ 7 \ 7 \ 7 \ with 50% language \$7 sexual dysfunction drugs | 7 | 7 | 7 | 7 | 7 | 7 | Y | PASS | NA | No | No | No | No | No | No | |
| 160 | CF11356 | 82540C | 8 \ 8 \ 25 \ 40 \ 25 \ 40 | 8 | 8 | 25 | 40 | 25 | 40 | N | PASS | NA | No | No | No | No | No | No | |
| 161 | CF14819 | P1036C | Routine Care 1500-30-8150 OV40 UC60: 10 \ 30 \ 60 \ 80 \ 20%(0,200) \ 20%(0,300) | 10 | 30 | 60 | 80 | 20%(0,200) | 20%(0,300) | N | Refer to Exhibit 7 | NA | No | No | Yes | Yes | Yes | Yes | |
| 162 | CF13917 | P6256C | Routine Care 3000-20-8150 OV30 UC60: 6 \ 25 \ 60 \ 80 \ 20%(0,200) \ 20%(0,300) | 6 | 25 | 60 | 80 | 20%(0,200) | 20%(0,300) | N | Refer to Exhibit 7 | NA | No | No | Yes | Yes | Yes | Yes | |
| 163 | CF13917 | P6256C | Routine Care Silver \$2500/30%/\$7900 OV30 | 6 | 25 | 60 | 80 | 20%(0,200) | 20%(0,300) | N | PASS | NA | No | No | Yes | Yes | Yes | Yes | |
| 164 | CF17117 | P625D | Routine Care Bronze \$7350/0%/\$7350 OV30 | 6 | 25 | Ded | Ded | Ded | Ded | N | PASS | NA | No | No | Yes | Yes | Yes | Yes | |
| 165 | CF13962 | P625E | Routine Care - \$3000 / 20% / \$8150 OV30 UC60 6 \ 25 \ 60 \ 80 \ 20% (0,200) \ 20% (0,300) | 6 | 25 | 60 | 80 | 20%(0,200) | 20%(0,300) | N | Refer to Exhibit 7 | NA | No | No | Yes | Yes | Yes | Yes | |
| 166 | CF17852 | 1480CS | \$15 \ \$40 \ \$80 \ 20%(max \$200) \ 20%(max \$300) | 15 | 15 | 40 | 80 | 20%(0,200) | 20%(0,300) | N | PASS | NA | No | No | No | No | No | No | |
| 167 | CF17853 | 2558CS | \$25 \ \$50 \ \$80 \ 20%(max \$200) \ 20%(max \$300) | 25 | 25 | 50 | 80 | 20%(0,200) | 20%(0,300) | N | PASS | NA | No | No | No | No | No | No | |
| 168 | CF17854 | 3068CS | \$30 \ \$60 \ \$80 \ 20%(max \$200) \ 20%(max \$300) | 30 | 30 | 60 | 80 | 20%(0,200) | 20%(0,300) | N | PASS | NA | No | No | No | No | No | No | |
| 169 | CF17116 | P154CS | 15 \ 40 \ 60 \ 80 \ 20%(0,200) \ 20%(0,300) | 15 | 40 | 60 | 80 | 20%(0,200) | 20%(0,300) | N | PASS | NA | No | No | No | No | No | No | |
| 170 | CF18165 | 10303C | 10% (max \$40) \ 30% (max \$60) \ 30% (max \$120) | 10%(0,40) | 10%(0,40) | 30%(0,60) | 30%(0,120) | 30%(0,60) | 30%(0,120) | N | PASS | NA | No | No | No | No | No | No | |
| 171 | CF18526 | 83590C | 8 \ 8 \ 35 \ 50 \ 35 \ 50 | 8 | 8 | 35 | 50 | 35 | 50 | N | PASS | NA | No | No | No | No | No | No | |
| 172 | CF18529 | 54800C | 5 \ 5 \ 40 \ 80 \ 40 \ 80 | 5 | 5 | 40 | 80 | 40 | 80 | N | PASS | NA | No | No | No | No | No | No | |
| 173 | CF19057 | 12555C | 10 \ 10 \ 25 \ 55 \ 25 \ 55 | 10 | 10 | 25 | 55 | 25 | 55 | N | PASS | NA | No | No | No | No | No | No | |
| 174 | CF19257 | 10102C | 10% (max \$50) \ 10% (max \$400) \ 20% (No Copay Max) | 10%(0,50) | 10%(0,50) | 10%(0,400) | 20% (no max) | 10%(0,400) | 20% (no max) | N | PASS | NA | No | No | No | No | No | No | |
| 175 | CF19488 | 1045CS | \$10 / \$45 / \$75 / 20% / 20% | 10 | 10 | 45 | 75 | 0.2 | 0.2 | N | PASS | NA | No | No | No | No | No | No | |
| 176 | CF19278 | 520CS | \$5 / \$20 / \$80 / \$150 / 20% / 20% | 5 | 20 | 80 | 150 | 0.2 | 0.2 | N | PASS | NA | No | No | No | No | No | No | |
| 177 | CF18184 | 4148CS | \$4 / \$15 / \$40 / \$80 / \$200 / \$300 | 4 | 15 | 40 | 80 | 200 | 300 | N | PASS | NA | No | No | No | No | No | No | |
| 178 | CF18183 | 1368CS | \$10 / \$30 / \$60 / \$80 / \$200 / \$300 | 10 | 30 | 60 | 80 | 200 | 300 | N | PASS | NA | No | No | No | No | No | No | |
| 179 | CF18185 | P1540 | \$15 / \$40 / Deductible | 15 | 40 | Ded | Ded | Ded | Ded | N | Refer to Exhibit 7 | NA | No | No | Yes | Yes | Yes | Yes | |
| 180 | CF19275 | 1481CS | \$15 / \$40 / \$80 / \$100 / \$200 / \$300 | 15 | 40 | 80 | 100 | 200 | 300 | N | PASS | NA | No | No | No | No | No | No | |
| 181 | CF19277 | 150CS | \$15 / \$40 / \$80 / \$150 / 20% / 20% | 15 | 40 | 80 | 150 | 0.2 | 0.2 | N | PASS | NA | No | No | No | No | No | No | |
| 182 | CF19280 | 626CS | \$6 / \$25 / \$60 / \$80 / 20% / 20% | 6 | 25 | 60 | 80 | 0.2 | 0.2 | N | PASS | NA | No | No | No | No | No | No | |
| 183 | CF10800 | OF125C | \$10/\$25/\$25 | 10 | 10 | 25 | 25 | 25 | 25 | N | PASS | NA | No | No | No | No | No | No | |
| 184 | CF17402 | 4408SP | \$4/\$40/\$80/\$20%/20% | 4 | 4 | 40 | 80 | 0.2 | 0.2 | N | PASS | NA | No | No | No | No | No | No | |
| 185 | CF17326 | OFM125 | \$10/\$25/\$25 with mail order (\$20/\$35/\$35) | 10 | 10 | 25 | 25 | 25 | 25 | N | PASS | NA | No | No | No | No | No | No | |
| 186 | CF17327 | OFM530 | \$5/\$30/\$30 with mail order (\$15/\$30/\$30) | 5 | 5 | 30 | 30 | 30 | 30 | N | PASS | NA | No | No | No | No | No | No | |
| 187 | CF17642 | 1548CS | \$15 / \$40 / \$80 / \$100 / 20% / 20% | 15 | 40 | 80 | 100 | 0.2 | 0.2 | N | PASS | NA | No | No | No | No | No | No | |
| 188 | CF19941 | 5204C | \$5/\$20/\$40 | 5 | 5 | 20 | 40 | 20 | 40 | N | PASS | NA | No | No | No | No | No | No | |
| 189 | CF20081 | 1575SP | \$15/75%/75%/75%/75% | 15 | 15 | 0.75 | 0.75 | 0.75 | 0.75 | N | FAIL | NA | No | No | No | No | No | No | |

Exhibit 8A
Blue Care Network, Inc.
Creditable Coverage for Rx Plans
Testing Summary for Calendar Year 2025

Blue Elect Plus POS, BCN HMO Fixed Cost, BCN HMO, BCN Routine Care, Blue Elect Plus HRA POS, BCN HRA, Blue Elect Plus HSA POS, BCN HSA, and Healthy Blue Living
Plan Primary

| 2025 BCN Small Group Menu Plans | | | | | | | | | | |
|----------------------------------------|---------------------------------------------|-------------|---------|---------|---------|-----------------------|-------------------------------------------------------------|-----------------------------------------------------------------------------------------|---------|-----------|
| Product Family | 2025 Plan Name | Ded | Coins | ECM | OOP Max | Employer Contribution | OV/SPEC/UC/ER | Rx (Includes MOPD 3X-\$10 and contraceptives) Custom Select Drug List | 2025 AV | PASS/FAIL |
| Blue Elect Plus - POS | 2025 Blue Elect Plus POS Platinum Option 1 | \$0/\$25000 | 20% | N/A | \$3,000 | N/A | \$20/\$30/\$35/\$150 | \$4/\$15/\$40/\$80/20% (\$200)/20% (\$300) | 91.38% | PASS |
| | 2025 Blue Elect Plus POS Platinum Option 2 | \$250 | 20% | N/A | \$4,500 | N/A | \$20/\$30/\$50/\$150 | \$4/\$15/\$40/\$80/20% (\$200)/20% (\$300) | 88.29% | PASS |
| | 2025 Blue Elect Plus POS Gold Option 1 | \$500 | 20% | \$5,000 | \$9,100 | N/A | \$30/\$50/\$50/\$250 | \$10/\$30/\$60/\$80/20% (\$200)/20% (\$300) | 81.83% | PASS |
| | 2025 Blue Elect Plus POS Gold Option 2 | \$1,000 | 20% | \$5,000 | \$9,100 | N/A | \$30/\$50/\$50/\$250 | \$10/\$30/\$60/\$80/20% (\$200)/20% (\$300) | 80.59% | PASS |
| | 2025 Blue Elect Plus POS Gold Option 3 | \$1,500 | 20% | \$5,000 | \$9,100 | N/A | \$30/\$50/\$50/\$250 | \$10/\$30/\$60/\$80/20% (\$200)/20% (\$300) | 79.78% | PASS |
| | 2025 Blue Elect Plus POS Gold Option 4 | \$2,000 | 20% | N/A | \$7,350 | N/A | \$30/\$50/\$50/\$250 | \$15/\$40/\$80/\$100/20% (\$200)/20% (\$300) | 79.10% | PASS |
| | 2025 Blue Elect Plus POS Gold Option 5 | \$3,000 | 20% | N/A | \$7,350 | N/A | \$30/\$50/\$50/\$250 | \$15/\$40/\$80/\$100/20% (\$200)/20% (\$300) | 78.60% | PASS |
| | 2025 Blue Elect Plus POS Gold Option 6 | \$4,000 | 20% | N/A | \$9,200 | N/A | \$30/\$50/\$60/\$250 | \$4/\$15/\$40/\$80/20% (\$200)/20% (\$300) | 78.35% | PASS |
| 2025 Blue Elect Plus POS Gold Option 7 | \$5,000 | 30% | N/A | \$9,200 | N/A | \$20/\$30/\$50/\$150 | \$4/\$15/\$40/\$80/20% (\$200)/20% (\$300) | 79.64% | PASS | |
| BCN HMO Fixed Cost | 2025 BCN Fixed Cost Platinum | \$0 | 0% | N/A | \$4,000 | N/A | \$15/\$30/\$30/\$250 | \$4/\$15/\$40/\$80/\$200/\$300 | 89.27% | PASS |
| | 2025 BCN Fixed Cost Gold Option 1 | \$0 | 0% | N/A | \$9,200 | N/A | \$20/\$50/\$50/\$250 | \$15/\$40/\$80/\$100/\$200/\$300 | 81.71% | PASS |
| | 2025 BCN Fixed Cost Gold Option 2 | \$0 | 0% | N/A | \$9,200 | N/A | \$40/\$60/\$60/\$550 | \$15/\$40/\$80/\$100/\$200/\$300 | 79.82% | PASS |
| BCN HMO - without Deductible | 2025 BCN Platinum Option 1 | \$0 | 10% | \$1,000 | \$5,000 | N/A | \$20/\$30/\$35/\$150 | \$6/\$25/\$50/\$80/20% (\$200)/20% (\$300) | 91.33% | PASS |
| | 2025 BCN Platinum Option 2 | \$0 | 20% | \$1,000 | \$6,600 | N/A | \$25/\$35/\$35/\$150 | \$6/\$25/\$50/\$80/20% (\$200)/20% (\$300) | 89.99% | PASS |
| | 2025 BCN Gold | \$0 | 30% | N/A | \$9,200 | N/A | \$40/\$60/\$60/\$250 | \$15/\$40/\$80/\$100/20% (\$200)/20% (\$300) | 81.61% | PASS |
| BCN HMO - with Deductible | 2025 BCN Platinum | \$500 | 0% | N/A | \$1,500 | N/A | \$20/\$30/\$35/\$150 | \$4/\$15/\$40/\$80/20% (\$200)/20% (\$300) | 91.67% | PASS |
| | 2025 BCN PCP Focus Platinum | \$500 | 0% | N/A | \$1,500 | N/A | \$20/\$30/\$35/\$150 | \$4/\$15/\$40/\$80/20% (\$200)/20% (\$300) | 91.67% | PASS |
| | 2025 BCN Gold Option 1 | \$500 | 20% | \$5,000 | \$9,100 | N/A | \$30/\$50/\$50/\$350 | \$15/\$40/\$80/\$100/20% (\$200)/20% (\$300) | 80.54% | PASS |
| | 2025 BCN Gold Option 2 | \$1,000 | 20% | \$3,500 | \$8,150 | N/A | \$20/\$40/\$50/\$250 | \$15/\$40/\$80/\$100/20% (\$200)/20% (\$300) | 80.67% | PASS |
| | 2025 BCN PCP Focus Gold Option 2 | \$1,000 | 20% | \$3,500 | \$8,150 | N/A | \$20/\$40/\$50/\$250 | \$15/\$40/\$80/\$100/20% (\$200)/20% (\$300) | 80.67% | PASS |
| | 2025 BCN Gold Option 3 | \$1,500 | 20% | \$2,500 | \$8,150 | N/A | \$20/\$40/\$50/\$250 | \$10/\$30/\$60/\$80/20% (\$200)/20% (\$300) | 81.06% | PASS |
| | 2025 BCN PCP Focus Gold Option 3 | \$1,500 | 20% | \$2,500 | \$8,150 | N/A | \$20/\$40/\$50/\$250 | \$10/\$30/\$60/\$80/20% (\$200)/20% (\$300) | 81.06% | PASS |
| | 2025 BCN Gold Option 4 | \$2,000 | 20% | \$2,000 | \$9,100 | N/A | \$20/\$40/\$50/\$150 | \$10/\$30/\$60/\$80/20% (\$200)/20% (\$300) | 80.33% | PASS |
| | 2025 BCN PCP Focus Gold Option 4 | \$2,000 | 20% | \$2,000 | \$9,100 | N/A | \$20/\$40/\$50/\$150 | \$10/\$30/\$60/\$80/20% (\$200)/20% (\$300) | 80.33% | PASS |
| | 2025 BCN Gold Option 5 | \$2,500 | 20% | \$2,000 | \$7,350 | N/A | \$30/\$50/\$50/\$150 | \$4/\$15/\$40/\$80/20% (\$200)/20% (\$300) | 79.93% | PASS |
| | 2025 BCN PCP Focus Gold Option 5 | \$2,500 | 20% | \$2,000 | \$7,350 | N/A | \$30/\$50/\$50/\$150 | \$4/\$15/\$40/\$80/20% (\$200)/20% (\$300) | 79.93% | PASS |
| | 2025 BCN Gold Option 6 | \$3,000 | 20% | \$3,000 | \$8,150 | N/A | \$30/\$50/\$50/\$150 | \$4/\$15/\$40/\$80/20% (\$200)/20% (\$300) | 78.34% | PASS |
| | 2025 BCN PCP Focus Gold Option 6 | \$3,000 | 20% | \$3,000 | \$8,150 | N/A | \$30/\$50/\$50/\$150 | \$4/\$15/\$40/\$80/20% (\$200)/20% (\$300) | 78.34% | PASS |
| | 2025 BCN Gold Option 7 | \$4,000 | 10% | \$3,000 | \$9,100 | N/A | \$20/\$40/\$50/\$150 | \$4/\$15/\$40/\$80/20% (\$200)/20% (\$300) | 78.12% | PASS |
| | 2025 BCN PCP Focus Gold Option 7 | \$4,000 | 10% | \$3,000 | \$9,100 | N/A | \$20/\$40/\$50/\$150 | \$4/\$15/\$40/\$80/20% (\$200)/20% (\$300) | 78.12% | PASS |
| | 2025 BCN Silver | \$5,000 | 30% | N/A | \$9,100 | N/A | \$40/\$60/\$60/\$350 | \$15/\$40/\$80/\$150/20% (\$300)/20% (\$500) | 70.75% | PASS |
| 2025 BCN PCP Focus Silver | \$5,000 | 30% | N/A | \$9,100 | N/A | \$40/\$60/\$60/\$350 | \$15/\$40/\$80/\$150/20% (\$300)/20% (\$500) | 70.75% | PASS | |
| BCN Routine Care | 2025 BCN Routine Care Silver | \$4,000 | 30% | N/A | \$9,100 | N/A | \$30/deductible+coinsurance/ \$30/deductible+coinsurance | \$6/\$25/\$60/\$80/20% (\$200)/20% (\$300) - Deductible does not apply to generic tiers | 69.63% | PASS |
| | 2025 BCN Routine Care Bronze | \$9,200 | 0% | N/A | \$9,200 | N/A | \$40/deductible/\$40/deductible | \$15/\$40/deductible - Deductible does not apply to generic tiers | 63.10% | FAIL |
| Blue Elect Plus HRA POS | 2025 Blue Elect Plus HRA POS Gold Option 1 | \$2,000 | 20% | N/A | \$7,350 | \$100 | \$30/\$50/\$50/\$250 | \$15/\$40/\$80/\$100/20% (\$200)/20% (\$300) | 80.04% | PASS |
| | 2025 Blue Elect Plus HRA POS Gold Option 2 | \$4,000 | 20% | N/A | \$9,100 | \$450 | \$30/\$50/\$60/\$250 | \$4/\$15/\$40/\$80/20% (\$200)/20% (\$300) | 81.70% | PASS |
| BCN HRA | 2025 BCN HRA Platinum Option 1 | \$1,500 | 20% | \$500 | \$6,350 | \$750 | \$20/\$40/\$50/\$150 | \$4/\$15/\$40/\$80/20% (\$200)/20% (\$300) | 89.89% | PASS |
| | 2025 BCN HRA Platinum Option 2 | \$2,000 | 20% | \$500 | \$6,350 | \$1,000 | \$20/\$40/\$50/\$150 | \$4/\$15/\$40/\$80/20% (\$200)/20% (\$300) | 89.65% | PASS |
| | 2025 BCN HRA Gold Option 1 | \$3,000 | 20% | N/A | \$9,100 | \$150 | \$30/\$50/\$50/\$150 | \$6/\$25/\$50/\$80/20% (\$200)/20% (\$300) | 78.37% | PASS |
| | 2025 BCN HRA Gold Option 2 | \$4,000 | 20% | N/A | \$9,100 | \$350 | \$30/\$60/\$60/\$150 | \$6/\$25/\$60/\$80/20% (\$250)/20% (\$350) | 78.35% | PASS |
| | 2025 BCN HRA Platinum Option 3 | \$5,000 | 20% | N/A | \$6,350 | \$2,500 | \$20/\$40/\$50/\$150 | \$6/\$25/\$50/\$80/20% (\$200)/20% (\$300) | 90.07% | PASS |
| | 2025 BCN HRA PCP Focus Platinum Option 3 | \$5,000 | 20% | N/A | \$6,350 | \$2,500 | \$20/\$40/\$50/\$150 | \$6/\$25/\$50/\$80/20% (\$200)/20% (\$300) | 90.07% | PASS |
| Blue Elect Plus HSA POS | 2025 Blue Elect Plus HSA POS Platinum* | \$1,650 | 0% | N/A | \$1,650 | \$0 | Deductible | Deductible | 88.04% | PASS |
| | 2025 Blue Elect Plus HSA POS Gold Option 1* | \$1,650 | 20% | N/A | \$4,500 | \$0 | Deductible/coinsurance | \$10/\$30/\$60/\$80/20% (\$200)/20% (\$300) | 80.90% | PASS |
| | 2025 Blue Elect Plus HSA POS Gold Option 2* | \$2,500 | 0% | N/A | \$4,500 | \$0 | Deductible | \$15/\$40/\$80/\$100/20% (\$200)/20% (\$300) | 80.65% | PASS |
| | 2025 Blue Elect Plus HSA POS Silver** | \$3,300 | 20% | N/A | \$7,500 | \$0 | Deductible/coinsurance | \$6/\$25/\$60/\$80/20% (\$200)/20% (\$300) | 70.92% | PASS |
| | 2025 Blue Elect Plus HSA POS Bronze** | \$7,500 | 0% | N/A | \$7,500 | \$0 | Deductible | Deductible | 63.00% | FAIL |
| BCN HSA | 2025 BCN HSA Platinum* | \$1,650 | 0% | N/A | \$1,650 | \$0 | Deductible | Deductible | 88.04% | PASS |
| | 2025 BCN HSA Gold Option 1* | \$1,650 | 20% | N/A | \$4,500 | \$0 | Deductible/coinsurance | \$10/\$30/\$60/\$80/20% (\$200)/20% (\$300) | 80.90% | PASS |
| | 2025 BCN HSA Gold Option 2* | \$2,500 | 0% | N/A | \$4,500 | \$0 | Deductible | \$15/\$40/\$80/\$100/20% (\$200)/20% (\$300) | 80.65% | PASS |
| | 2025 BCN HSA Gold Option 3** | \$3,300 | 0% | N/A | \$3,300 | \$0 | Deductible | Deductible | 80.12% | PASS |
| | 2025 BCN HSA Silver Option 1** | \$3,300 | 20% | N/A | \$7,500 | \$0 | Deductible/coinsurance | \$6/\$25/\$60/\$80/20% (\$200)/20% (\$300) | 70.92% | PASS |
| | 2025 BCN HSA Silver Option 2** | \$4,000 | 10% | N/A | \$7,050 | \$0 | Deductible/coinsurance | \$15/\$40/\$80/\$100/20% (\$200)/20% (\$300) | 70.49% | PASS |
| | 2025 BCN HSA Silver Option 3** | \$4,500 | 0% | N/A | \$7,000 | \$0 | Deductible | \$15/\$40/\$80/\$100/20% (\$200)/20% (\$300) | 71.16% | PASS |
| | 2025 BCN HSA Bronze** | \$7,500 | 0% | N/A | \$7,500 | \$0 | Deductible | Deductible | 63.00% | FAIL |
| | 2025 BCN HSA PCP Focus Bronze** | \$7,500 | 0% | N/A | \$7,500 | \$0 | Deductible | Deductible | 63.00% | FAIL |
| BCN Healthy Blue Living | 2025 BCN Healthy Blue Living Platinum | \$500 | 0% | N/A | \$2,000 | N/A | \$10/\$30/\$35/\$150 | \$4/\$15/\$40/\$80/20% (\$200)/20% (\$300) | 88.23% | PASS |
| | | \$1,250 | 20% | N/A | \$4,000 | N/A | \$20/\$40/\$50/\$150 | \$6/\$25/\$50/\$80/20% (\$200)/20% (\$300) | | |
| | 2025 BCN Healthy Blue Living Gold Option 1 | \$1,000 | 20% | \$3,500 | \$8,150 | N/A | \$30/\$40/\$50/\$150 | \$10/\$30/\$60/\$80/20% (\$200)/20% (\$300) | 78.66% | PASS |
| | | \$3,000 | 30% | \$4,000 | \$8,150 | N/A | \$40/\$60/\$60/\$250 | \$15/\$40/\$60/\$80/20% (\$200)/20% (\$300) | | |
| | 2025 BCN Healthy Blue Living Gold Option 2 | \$1,500 | 20% | \$2,500 | \$6,600 | N/A | \$30/\$40/\$50/\$150 | \$6/\$25/\$50/\$80/20% (\$200)/20% (\$300) | 79.65% | PASS |
| | | \$4,000 | 30% | N/A | \$6,600 | N/A | \$40/\$60/\$60/\$250 | \$10/\$30/\$60/\$80/20% (\$200)/20% (\$300) | | |
| | 2025 BCN Healthy Blue Living Gold Option 3 | \$2,000 | 20% | \$1,000 | \$6,600 | N/A | \$30/\$40/\$50/\$150 | \$10/\$30/\$60/\$80/20% (\$200)/20% (\$300) | 79.29% | PASS |
| | \$4,000 | 30% | \$2,000 | \$6,600 | N/A | \$40/\$60/\$60/\$250 | \$15/\$40/\$60/\$80/20% (\$200)/20% (\$300) | | | |

Exhibit 8B
Blue Care Network, Inc.
Creditable Coverage for Rx Plans
Testing Summary for Calendar Year 2025
Blue Elect Plus HSA POS and BCN HSA
Medicare Primary

2025 BCN Small Group Menu Plans

| Product Family | 2025 Plan Name | Ded | Coins | ECM | OOP Max | Employer Contribution | OV/SPEC/UC/ER | Rx (Includes MOPD 3X-\$10 and contraceptives) Custom Select Drug List | 2025 AV | PASS/FAIL |
|---------------------------------|---------------------------------------------|---------|-------|---------|---------|-----------------------|------------------------|-----------------------------------------------------------------------|---------|-----------|
| Blue Elect Plus HSA POS | 2025 Blue Elect Plus HSA POS Platinum* | \$1,650 | 0% | N/A | \$1,650 | \$0 | Deductible | Deductible | 88.04% | PASS |
| | 2025 Blue Elect Plus HSA POS Gold Option 1* | \$1,650 | 20% | N/A | \$4,500 | \$0 | Deductible/coinsurance | \$10/\$30/\$60/\$80/20% (\$200)/20% (\$300) | 80.90% | PASS |
| | 2025 Blue Elect Plus HSA POS Gold Option 2* | \$2,500 | 0% | N/A | \$4,500 | \$0 | Deductible | \$15/\$40/\$80/\$100/20% (\$200)/20% (\$300) | 80.65% | PASS |
| | 2025 Blue Elect Plus HSA POS Silver** | \$3,300 | 20% | N/A | \$7,500 | \$0 | Deductible/coinsurance | \$6/\$25/\$60/\$80/20% (\$200)/20% (\$300) | 70.92% | PASS |
| | 2025 Blue Elect Plus HSA POS Bronze** | \$7,500 | 0% | N/A | \$7,500 | \$0 | Deductible | Deductible | 63.00% | FAIL |
| BCN HSA | 2025 BCN HSA Platinum* | \$1,650 | 0% | N/A | \$1,650 | \$0 | Deductible | Deductible | 88.04% | PASS |
| | 2025 BCN HSA Gold Option 1* | \$1,650 | 20% | N/A | \$4,500 | \$0 | Deductible/coinsurance | \$10/\$30/\$60/\$80/20% (\$200)/20% (\$300) | 80.90% | PASS |
| | 2025 BCN HSA Gold Option 2* | \$2,500 | 0% | N/A | \$4,500 | \$0 | Deductible | \$15/\$40/\$80/\$100/20% (\$200)/20% (\$300) | 80.65% | PASS |
| | 2025 BCN HSA Gold Option 3** | \$3,300 | 0% | N/A | \$3,300 | \$0 | Deductible | Deductible | 80.12% | PASS |
| | 2025 BCN HSA Silver Option 1** | \$3,300 | 20% | N/A | \$7,500 | \$0 | Deductible/coinsurance | \$6/\$25/\$60/\$80/20% (\$200)/20% (\$300) | 70.92% | PASS |
| | 2025 BCN HSA Silver Option 2** | \$4,000 | 10% | N/A | \$7,050 | \$0 | Deductible/coinsurance | \$15/\$40/\$80/\$100/20% (\$200)/20% (\$300) | 70.49% | FAIL |
| | 2025 BCN HSA Silver Option 3** | \$4,500 | 0% | N/A | \$7,000 | \$0 | Deductible | \$15/\$40/\$80/\$100/20% (\$200)/20% (\$300) | 71.16% | FAIL |
| | 2025 BCN HSA Bronze** | \$7,500 | 0% | N/A | \$7,500 | \$0 | Deductible | Deductible | 63.00% | FAIL |
| 2025 BCN HSA PCP Focus Bronze** | \$7,500 | 0% | N/A | \$7,500 | \$0 | Deductible | Deductible | 63.00% | FAIL | |

NOTE: This page tests HSA plans assuming *Medicare is Primary*. This is less common, but might come into play when considering HSA plans for groups that have less than 20 employees.