

**Exhibit I**  
**Blue Cross Blue Shield of Michigan**  
**Creditable Coverage for Rx Plans**  
**Testing Summary for Calendar Year 2016**  
**Community Blue (CB), CB HRA, Simply Blue (PPO, HRA, and HSA) (SB), SB Routine Care Plans, Healthy Blue Achieve, and Tiered OSC**  
**Plan Primary**

BCBSM Small Group Menu Plans									
Product Family	Plan	Ded.	Coins.	ECM	OOPM	Employer Contribution	Copay Strings (OV/SPEC/UC/ER)	Rx	Pass/Fail
Community Blue	CB PPO Platinum \$0	\$0	10%	\$1,000	\$6,600	\$0	\$20/\$20/\$60/\$150	\$5/\$40/\$80	PASS
	CB PPO Platinum \$250	\$250	20%	\$500	\$6,600	\$0	\$20/\$20/\$60/\$150	\$5/\$40/\$80	PASS
	CB PPO Platinum \$500	\$500	10%	\$500	\$6,600	\$0	\$20/\$20/\$60/\$150	\$5/\$40/\$80	PASS
	CB PPO Gold \$1000	\$1,000	20%	\$3,500	\$6,600	\$0	\$20/\$20/\$60/\$150	\$10/\$40/\$80	PASS
Community Blue HRA	CB HRA Platinum \$1500	\$1,500	20%	\$1,500	\$6,350	\$1,250	\$20/\$20/\$60/\$150	\$5/\$40/\$80	PASS
	CB HRA PPO Gold \$3000	\$3,000	20%	\$1,500	\$6,600	\$750	\$30/\$30/\$60/\$150	\$5/\$40/\$80	PASS
	CB HRA PPO Gold \$5000	\$5,000	20%	n/a	\$6,600	\$1,500	\$40/\$40/\$60/\$250	\$10/\$40/\$80	PASS
Simply Blue	SB PPO Gold \$500	\$500	20%	\$3,000	\$6,600	\$0	\$20/\$40/\$60/\$150	\$15/\$50/50%/20%/25%	PASS
	SB PPO Gold \$1000	\$1,000	20%	\$2,000	\$6,600	\$0	\$20/\$40/\$60/\$150	\$15/\$50/50%/20%/25%	PASS
	SB PPO Gold \$1500	\$1,500	20%	\$1,000	\$6,600	\$0	\$20/\$40/\$60/\$150	\$15/\$50/50%/20%/25%	PASS
	SB PPO Silver \$2000	\$2,000	30%	n/a	\$6,600	\$0	\$40/\$60/\$60/\$250	\$20/\$60/50%/20%/25%	PASS
	SB PPO Silver \$3000	\$3,000	20%	n/a	\$6,350	\$0	\$30/\$50/\$60/\$150	\$20/\$60/50%/20%/25%	PASS
	SB PPO Silver \$4000	\$4,000	20%	n/a	\$6,350	\$0	\$30/\$50/\$60/\$150	\$20/\$60/50%/20%/25%	PASS
Simply Blue HRA	SB HRA PPO Gold \$1500	\$1,500	20%	\$3,500	\$6,350	\$500	\$30/\$50/\$60/\$150	\$15/\$50/50%/20%/25%	PASS
	SB HRA PPO Gold \$2000	\$2,000	20%	n/a	\$6,350	\$750	\$30/\$50/\$60/\$150	\$15/\$50/50%/20%/25%	PASS
	SB HRA PPO Gold \$4000	\$4,000	20%	n/a	\$6,350	\$1,500	\$30/\$50/\$60/\$150	\$20/\$60/50%/20%/25%	PASS
	SB HRA PPO Platinum \$5000	\$5,000	30%	n/a	\$6,350	\$3,500	\$30/\$50/\$60/\$150	\$20/\$60/50%/20%/25%	PASS
Simply Blue HSA	SB HSA PPO Gold \$1300	\$1,300	20%	n/a	\$2,300	\$0	Deductible/Coinsurance	Ded.&\$10/\$40/\$80/15%/25%	PASS
	SB HSA PPO Gold \$1350	\$1,350	0%	n/a	\$2,350	\$0	Deductible/Coinsurance	Ded.&\$20/\$60/50%/20%/25%	PASS
	SB HSA PPO Gold \$2700	\$2,700	0%	n/a	\$5,000	\$700	Deductible/Coinsurance	Ded.&\$15/\$50/50%/20%/25%	FAIL
	SB HSA PPO Silver \$2700	\$2,700	20%	n/a	\$5,000	\$0	Deductible/Coinsurance	Ded.&\$15/\$50/50%/20%/25%	FAIL
	SB HSA PPO Silver \$3250	\$3,250	0%	n/a	\$5,500	\$250	Deductible/Coinsurance	Ded.&\$20/\$60/50%/20%/25%	FAIL
	SB HSA PPO Bronze \$4500	\$4,500	30%	n/a	\$6,450	\$0	Deductible/Coinsurance	Ded.&\$20/\$60/50%/20%/25%	FAIL
	SB HSA PPO Bronze \$6350	\$6,350	0%	n/a	\$6,350	\$0	Deductible/Coinsurance	Ded.&\$0/\$0/\$0/\$0	FAIL
Simply Blue Routine Care Plans	SB Routine Care PPO Silver \$1500	\$1,500	30%	n/a	\$6,600	\$0	\$30/Deductible/Coinsurance	\$10/Ded.&\$60/50%/20%/25%	PASS
	SB Routine Care PPO Silver \$3000	\$3,000	20%	n/a	\$6,600	\$0	\$30/Deductible/Coinsurance	\$10/Ded.&\$60/50%/20%/25%	PASS
Healthy Blue Achieve	HB Achieve PPO Platinum \$250	\$250	20%	\$500	\$6,600	\$0	\$20/\$40/\$60/\$150	\$10/\$40/\$80/15%/25%	PASS
		\$2,000	40%	n/a	\$6,600	\$0	\$40/\$60/\$60/\$250	\$20/\$60/50%/20%/25%	
	HB Achieve PPO Gold \$500	\$500	20%	\$3,000	\$6,600	\$0	\$20/\$40/\$60/\$150	\$15/\$50/50%/20%/25%	PASS
		\$2,000	40%	n/a	\$6,600	\$0	\$40/\$60/\$60/\$250	\$20/\$60/50%/20%/25%	
Tiered OSC	Personal Choice PPO Gold \$500	\$500	20%	\$3,000	\$6,600	\$0	\$20/\$40/\$60/\$150	\$15/\$50/50%/20%/25%	PASS
		\$1,500	40%	n/a	\$6,600	\$0	\$40/\$60/\$60/\$150	\$15/\$50/50%/20%/25%	
	Personal Choice PPO Gold \$1000	\$1,000	20%	\$2,000	\$6,600	\$0	\$20/\$40/\$60/\$150	\$15/\$50/50%/20%/25%	PASS
		\$2,500	20%	n/a	\$6,600	\$0	\$40/\$60/\$60/\$150	\$15/\$50/50%/20%/25%	
	Personal Choice PPO Silver \$2000	\$2,000	30%	n/a	\$6,600	\$0	\$40/\$60/\$60/\$250	\$20/\$60/50%/20%/25%	PASS
		\$4,000	40%	n/a	\$6,600	\$0	\$50/\$70/\$70/\$250	\$20/\$60/50%/20%/25%	

**Exhibit 1**  
**Testing Summary for Calendar Year 2016**  
**Blue Cross Blue Shield of Michigan -- Large Group**  
**Community Blue (CB) Plans**  
**Plan Primary**

Plan	Ded.	Coins.	ECM	OOPM	Copay Strings (OV/SPEC/UC/ER)	A	B	C	D	E	F	G	H	I
Community Blue 1	\$0	0%	NA	\$6,350	\$10/Ded&Coins/Ded&Coins/\$50	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS
Community Blue 1	\$0	0%	NA	\$6,350	\$20/Ded&Coins/Ded&Coins/\$50	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS
Community Blue 1	\$0	0%	NA	\$6,350	\$30/Ded&Coins/Ded&Coins/\$50	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS
Community Blue 1	\$0	0%	NA	\$6,350	\$10/Ded&Coins/Ded&Coins/\$150	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS
Community Blue 1	\$0	0%	NA	\$6,350	\$20/Ded&Coins/Ded&Coins/\$150	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS
Community Blue 1	\$0	0%	NA	\$6,350	\$30/Ded&Coins/Ded&Coins/\$150	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS
Community Blue 3	\$250	20%	\$1,000	\$6,350	\$20/Ded&Coins/Ded&Coins/\$150	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS
Community Blue 3	\$250	20%	\$1,000	\$6,350	\$30/Ded&Coins/Ded&Coins/\$150	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS
Community Blue 3	\$250	20%	\$1,000	\$6,350	\$20/Ded&Coins/Ded&Coins/\$250	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS
Community Blue 3	\$250	20%	\$1,000	\$6,350	\$30/Ded&Coins/Ded&Coins/\$250	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS
Community Blue 4	\$500	20%	\$1,500	\$6,350	\$20/Ded&Coins/Ded&Coins/\$150	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS
Community Blue 4	\$500	20%	\$1,500	\$6,350	\$20/Ded&Coins/Ded&Coins/\$250	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS
Community Blue 4	\$500	20%	\$1,500	\$6,350	\$30/Ded&Coins/Ded&Coins/\$150	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS
Community Blue 4	\$500	20%	\$1,500	\$6,350	\$30/Ded&Coins/Ded&Coins/\$250	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS
Community Blue 4	\$500	20%	\$1,500	\$6,350	\$40/Ded&Coins/Ded&Coins/\$150	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS
Community Blue 4	\$500	20%	\$1,500	\$6,350	\$40/Ded&Coins/Ded&Coins/\$250	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS
Community Blue 12-0%	\$1,000	0%	NA	\$6,350	\$30/Ded&Coins/Ded&Coins/\$150	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS
Community Blue 12-0%	\$1,000	0%	NA	\$6,350	\$30/Ded&Coins/Ded&Coins/\$250	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS
Community Blue 12-0%	\$1,000	0%	NA	\$6,350	\$40/Ded&Coins/Ded&Coins/\$150	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS
Community Blue 12-0%	\$1,000	0%	NA	\$6,350	\$40/Ded&Coins/Ded&Coins/\$250	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS
Community Blue 12-20%	\$1,000	20%	\$2,500	\$6,350	\$30/Ded&Coins/Ded&Coins/\$150	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS
Community Blue 12-20%	\$1,000	20%	\$2,500	\$6,350	\$30/Ded&Coins/Ded&Coins/\$250	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS
Community Blue 12-20%	\$1,000	20%	\$2,500	\$6,350	\$40/Ded&Coins/Ded&Coins/\$150	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS
Community Blue 12-20%	\$1,000	20%	\$2,500	\$6,350	\$40/Ded&Coins/Ded&Coins/\$250	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS
Community Blue 14-20%	\$1,500	20%	\$2,500	\$6,350	\$30/Ded&Coins/Ded&Coins/\$150	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS
Community Blue 14-20%	\$1,500	20%	\$2,500	\$6,350	\$30/Ded&Coins/Ded&Coins/\$250	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS
Community Blue 14-20%	\$1,500	20%	\$2,500	\$6,350	\$40/Ded&Coins/Ded&Coins/\$150	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS
Community Blue 14-20%	\$1,500	20%	\$2,500	\$6,350	\$40/Ded&Coins/Ded&Coins/\$250	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS
Community Blue 15-0%	\$2,500	0%	NA	\$6,350	\$30/Ded&Coins/Ded&Coins/\$150	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS
Community Blue 15-0%	\$2,500	0%	NA	\$6,350	\$30/Ded&Coins/Ded&Coins/\$250	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS
Community Blue 15-0%	\$2,500	0%	NA	\$6,350	\$40/Ded&Coins/Ded&Coins/\$150	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS
Community Blue 15-0%	\$2,500	0%	NA	\$6,350	\$40/Ded&Coins/Ded&Coins/\$250	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS
Community Blue 15-20% - \$2500	\$2,500	20%	\$2,500	\$6,350	\$30/Ded&Coins/Ded&Coins/\$150	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS
Community Blue 15-20% - \$2500	\$2,500	20%	\$2,500	\$6,350	\$30/Ded&Coins/Ded&Coins/\$250	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS
Community Blue 15-20% - \$2500	\$2,500	20%	\$2,500	\$6,350	\$40/Ded&Coins/Ded&Coins/\$150	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS
Community Blue 15-20% - \$2500	\$2,500	20%	\$2,500	\$6,350	\$40/Ded&Coins/Ded&Coins/\$250	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS
Community Blue 15-0% - \$5000	\$5,000	0%	NA	\$6,350	\$30/Ded&Coins/Ded&Coins/\$150	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS
Community Blue 15-0% - \$5000	\$5,000	0%	NA	\$6,350	\$30/Ded&Coins/Ded&Coins/\$250	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS
Community Blue 15-0% - \$5000	\$5,000	0%	NA	\$6,350	\$40/Ded&Coins/Ded&Coins/\$150	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS
Community Blue 15-0% - \$5000	\$5,000	0%	NA	\$6,350	\$40/Ded&Coins/Ded&Coins/\$250	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS
Community Blue 15-20% - \$5000	\$5,000	20%	NA	\$6,350	\$30/Ded&Coins/Ded&Coins/\$150	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS
Community Blue 15-20% - \$5000	\$5,000	20%	NA	\$6,350	\$30/Ded&Coins/Ded&Coins/\$250	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS
Community Blue 15-20% - \$5000	\$5,000	20%	NA	\$6,350	\$40/Ded&Coins/Ded&Coins/\$150	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS
Community Blue 15-20% - \$5000	\$5,000	20%	NA	\$6,350	\$40/Ded&Coins/Ded&Coins/\$250	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS
Community Blue 15-30% - \$5000	\$5,000	30%	NA	\$6,350	\$30/Ded&Coins/Ded&Coins/\$150	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS
Community Blue 15-30% - \$5000	\$5,000	30%	NA	\$6,350	\$30/Ded&Coins/Ded&Coins/\$250	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS
Community Blue 15-30% - \$5000	\$5,000	30%	NA	\$6,350	\$40/Ded&Coins/Ded&Coins/\$150	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS
Community Blue 15-30% - \$5000	\$5,000	30%	NA	\$6,350	\$40/Ded&Coins/Ded&Coins/\$250	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS

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

Drug Plan	Copay Design	Formulary	Rx Tiers Where Deductible Applies Before Rx Copays
A	\$10/\$40/\$40	Custom	None
B	\$10/\$60/\$60	Custom	None
C	\$10/\$40/\$80	Custom	None
D	\$15/\$30/\$60	Custom	None
E	\$15/\$50/50% Min \$70 Max \$100	Custom	None
F	\$20/\$60/50% Min \$80 Max \$100	Custom	None
G	\$10/\$40/\$80/15% Min \$0 Max \$150/25% Min \$0 Max \$300	Custom	None
H	\$15/\$50/50% Min \$70 Max \$100/20% Min \$0 Max \$200/25% Min \$0 Max \$300	Custom	None
I	\$20/\$60/50% Min \$80 Max \$100/20% Min \$0 Max \$200/25% Min \$0 Max \$300	Custom	None

**Exhibit 2**  
**Testing Summary for Calendar Year 2016**  
**Blue Cross Blue Shield of Michigan -- Large Group**  
**Simply Blue (SB) PPO and HRA Plans**  
**Plan Primary**

Plan	Ded.	Coins.	ECM	OOPM	Copay Strings (OV/SPEC/UC/ER)	A	B	C	D	E	F	G	H	I
Simply Blue PPO 250	\$250	20%	\$2,500	\$6,350	\$20/Ded&Coins/Ded&Coins/\$150	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS
Simply Blue PPO 250	\$250	20%	\$1,500	\$6,350	\$20/Ded&Coins/Ded&Coins/\$150	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS
Simply Blue PPO 500	\$500	20%	\$2,500	\$6,350	\$20/Ded&Coins/Ded&Coins/\$150	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS
Simply Blue PPO 500	\$500	20%	\$1,500	\$6,350	\$20/Ded&Coins/Ded&Coins/\$150	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS
Simply Blue PPO 1000	\$1,000	20%	\$2,500	\$6,350	\$30/Ded&Coins/Ded&Coins/\$150	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS
Simply Blue PPO 1500	\$1,500	20%	\$2,500	\$6,350	\$30/Ded&Coins/Ded&Coins/\$150	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS
Simply Blue PPO 2500	\$2,500	20%	NA	\$6,350	\$30/Ded&Coins/Ded&Coins/\$150	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS
Simply Blue PPO 4000	\$4,000	30%	NA	\$6,350	\$30/Ded&Coins/Ded&Coins/\$150	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS
Simply Blue HRA 1000	\$1,000	20%	\$2,500	\$6,350	\$30/Ded&Coins/Ded&Coins/\$150	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS
Simply Blue HRA 1500	\$1,500	20%	\$2,500	\$6,350	\$30/Ded&Coins/Ded&Coins/\$150	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS
Simply Blue HRA 2500	\$2,500	20%	NA	\$6,350	\$30/Ded&Coins/Ded&Coins/\$150	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS
Simply Blue HRA 4000	\$4,000	20%	NA	\$6,350	\$30/Ded&Coins/Ded&Coins/\$150	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS
Simply Blue HRA 5000	\$5,000	20%	NA	\$6,600	\$30/Ded&Coins/Ded&Coins/\$150	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS

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

Drug Plan	Copay Design	Formulary	Rx Tiers Where Deductible Applies Before Rx Copays
A	\$10/\$40/\$40	Custom	None
B	\$10/\$60/\$60	Custom	None
C	\$10/\$40/\$80	Custom	None
D	\$15/\$30/\$60	Custom	None
E	\$15/\$50/50% Min \$70 Max \$100	Custom	None
F	\$20/\$60/50% Min \$80 Max \$100	Custom	None
G	\$10/\$40/\$80/15% Min \$0 Max \$150/25% Min \$0 Max \$300	Custom	None
H	\$15/\$50/50% Min \$70 Max \$100/20% Min \$0 Max \$200/25% Min \$0 Max \$300	Custom	None
I	\$20/\$60/50% Min \$80 Max \$100/20% Min \$0 Max \$200/25% Min \$0 Max \$300	Custom	None

**Exhibit 3**  
**Testing Summary for Calendar Year 2016**  
**Blue Cross Blue Shield of Michigan -- Large Group**  
**Simply Blue (SB) HSA Plans**  
**Plan Primary**

Plan	Ded.	Coins.	ECM	OOPM	Copay Strings (OV/SPEC/UC/ER)	A	B	C	D	E	F	G	H
Simply Blue HSA 1300 0% Integrated	\$1,300	0%	N/A	\$2,250	Ded&Coins/Ded&Coins/Ded&Coins/Ded&Coins	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS
Simply Blue HSA 1300 20% Integrated	\$1,300	20%	N/A	\$2,250	Ded&Coins/Ded&Coins/Ded&Coins/Ded&Coins	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS
Simply Blue HSA 2000 0% Integrated	\$2,000	0%	N/A	\$3,000	Ded&Coins/Ded&Coins/Ded&Coins/Ded&Coins	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS
Simply Blue HSA 2000 20% Integrated	\$2,000	20%	N/A	\$3,000	Ded&Coins/Ded&Coins/Ded&Coins/Ded&Coins	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS
Simply Blue HSA 3000 0% Integrated	\$3,000	0%	N/A	\$4,000	Ded&Coins/Ded&Coins/Ded&Coins/Ded&Coins	FAIL	FAIL	FAIL	FAIL	FAIL	FAIL	FAIL	FAIL
Simply Blue HSA 3000 20% Integrated	\$3,000	20%	N/A	\$4,000	Ded&Coins/Ded&Coins/Ded&Coins/Ded&Coins	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS
Simply Blue HSA 3500 0% Integrated	\$3,500	0%	N/A	\$4,500	Ded&Coins/Ded&Coins/Ded&Coins/Ded&Coins	FAIL	FAIL	FAIL	FAIL	FAIL	FAIL	FAIL	FAIL
Simply Blue HSA 3500 20% Integrated	\$3,500	20%	N/A	\$4,500	Ded&Coins/Ded&Coins/Ded&Coins/Ded&Coins	PASS	PASS	PASS	FAIL	FAIL	PASS	FAIL	FAIL
Simply Blue HSA 4000 50% Integrated *	\$4,000	50%	N/A	\$6,350	Ded&Coins/Ded&Coins/Ded&Coins/Ded&Coins	FAIL	FAIL	FAIL	FAIL	FAIL	FAIL	FAIL	FAIL
Simply Blue HSA 6350 0% Integrated *	\$6,350	0%	N/A	\$6,350	Ded&Coins/Ded&Coins/Ded&Coins/Ded&Coins	FAIL	FAIL	FAIL	FAIL	FAIL	FAIL	FAIL	FAIL

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

Drug Plan	Copay Design	Formulary	Rx Tiers Where Deductible Applies Before Rx Copays
A	\$10/\$60/\$60	Custom	All
B	\$10/\$40/\$80	Custom	All
C	\$15/\$30/\$60	Custom	All
D	\$15/\$50/50% Min \$70 Max \$100	Custom	All
E	\$20/\$60/50% Min \$80 Max \$100	Custom	All
F	\$10/\$40/\$80/15% Min \$0 Max \$150/25% Min \$0 Max \$300	Custom	All
G	\$15/\$50/50% Min \$70 Max \$100/20% Min \$0 Max \$200/25% Min \$0 Max \$300	Custom	All
H	\$20/\$60/50% Min \$80 Max \$100/20% Min \$0 Max \$200/25% Min \$0 Max \$300	Custom	All

\* For these plans, drug cost sharing that is the same as medical coinsurance after the deductible is satisfied also fail as creditable coverage.

**Exhibit 4**  
**Testing Summary for Calendar Year 2016**  
**Blue Cross Blue Shield of Michigan -- Large Group**  
**Healthy Blue Achieve Plans**  
**Plan Primary**

Plan	Ded.	Coins.	ECM	OOPM	Copay Strings (OV/SPEC/UC/ER)	A	B	C	D
Healthy Blue Achieve \$250 Enhanced	\$250	20%	\$1,500	\$6,350	\$20/\$40/\$60/\$150	PASS		PASS	
Healthy Blue Achieve \$1000 Standard	\$1,000	30%	\$2,500	\$6,350	\$40/\$60/\$60/\$250				
Healthy Blue Achieve \$500 Enhanced	\$500	20%	\$1,500	\$6,350	\$20/\$40/\$60/\$150	PASS		PASS	
Healthy Blue Achieve \$1500 Standard	\$1,500	30%	\$2,500	\$6,350	\$40/\$60/\$60/\$250				
Healthy Blue Achieve \$1000 Enhanced	\$1,000	20%	\$2,500	\$6,350	\$30/\$50/\$60/\$150	PASS		PASS	
Healthy Blue Achieve \$2500 Standard	\$2,500	30%	\$2,500	\$6,350	\$40/\$60/\$60/\$250				
Healthy Blue Achieve \$1500 Enhanced	\$1,500	20%	\$2,500	\$6,350	\$30/\$50/\$60/\$150	PASS		PASS	
Healthy Blue Achieve \$4000 Standard	\$4,000	30%	\$2,350	\$6,350	\$40/\$60/\$60/\$250				
Healthy Blue Achieve \$2000 Enhanced	\$2,000	20%	\$2,500	\$6,350	\$30/\$50/\$60/\$150	PASS		PASS	
Healthy Blue Achieve \$4000 Standard	\$4,000	30%	\$2,350	\$6,350	\$40/\$60/\$60/\$250				

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

Drug Plan*	Copay Design	Formulary	Rx Tiers Where Deductible Applies Before Rx Copays
A	\$10/\$40/\$80	Custom	None
B	\$15/\$50/50% Min \$70 Max \$100	Custom	None
C	\$15/\$50/50% Min \$70 Max \$100	Custom	None
D	\$20/\$60/50% Min \$80 Max \$100	Custom	None

\* Drug plans A and C pair with Healthy Blue Achieve Enhanced. Drug plans B and D pair with Healthy Blue Achieve Standard.

**Exhibit 5**  
**Testing Summary for Calendar Year 2016**  
**Blue Cross Blue Shield of Michigan -- Large Group**  
**Simply Blue (SB) Routine Care Plans**  
**Plan Primary**

Plan	Ded.	Coins.	ECM	OOPM	Copay Strings (OV/SPEC/UC/ER)	A	B	C	D	E
Simply Blue Routine Care Plans \$1000	\$1,000	20%	\$2,500	\$6,600	\$30/Ded&Coins/Ded&Coins/Ded&Coins	PASS	PASS	PASS	PASS	PASS
Simply Blue Routine Care Plans \$1500	\$1,500	20%	\$2,500	\$6,600	\$30/Ded&Coins/Ded&Coins/Ded&Coins	PASS	PASS	PASS	PASS	PASS
Simply Blue Routine Care Plans \$2500	\$2,500	20%	\$2,500	\$6,600	\$30/Ded&Coins/Ded&Coins/Ded&Coins	PASS	PASS	PASS	PASS	FAIL
Simply Blue Routine Care Plans \$4000	\$4,000	20%	NA	\$6,600	\$30/Ded&Coins/Ded&Coins/Ded&Coins	PASS	PASS	PASS	FAIL	FAIL

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

Drug Plan	Copay Design	Formulary	Rx Tiers Where Deductible Applies Before Rx Copays
A	\$10/\$40/\$80	Custom Select	All but Tier 1
B	\$10/\$40/\$80	Custom	All but Tier 1
C	\$15/\$30/\$60	Custom	All but Tier 1
D	\$15/\$50/50% Min \$70 Max \$100	Custom	All but Tier 1
E	\$20/\$60/50% Min \$80 Max \$100	Custom	All but Tier 1

**Exhibit 6**  
**Testing Summary for Calendar Year 2016**  
**Blue Cross Blue Shield of Michigan -- Large Group**  
**Community Blue (CB) Plans - Custom Select Formulary**  
**Plan Primary**

Plan	Ded.	Coins.	ECM	OOPM	Copay Strings (OV/SPEC/UC/ER)	A	B	C	D	E	F
Community Blue 1	\$0	0%	NA	\$6,350	\$10/Ded&Coins/Ded&Coins/\$50	PASS	PASS	PASS	PASS	PASS	PASS
Community Blue 1	\$0	0%	NA	\$6,350	\$20/Ded&Coins/Ded&Coins/\$50	PASS	PASS	PASS	PASS	PASS	PASS
Community Blue 1	\$0	0%	NA	\$6,350	\$30/Ded&Coins/Ded&Coins/\$50	PASS	PASS	PASS	PASS	PASS	PASS
Community Blue 1	\$0	0%	NA	\$6,350	\$10/Ded&Coins/Ded&Coins/\$150	PASS	PASS	PASS	PASS	PASS	PASS
Community Blue 1	\$0	0%	NA	\$6,350	\$20/Ded&Coins/Ded&Coins/\$150	PASS	PASS	PASS	PASS	PASS	PASS
Community Blue 1	\$0	0%	NA	\$6,350	\$30/Ded&Coins/Ded&Coins/\$150	PASS	PASS	PASS	PASS	PASS	PASS
Community Blue 3	\$250	20%	\$1,000	\$6,350	\$20/Ded&Coins/Ded&Coins/\$150	PASS	PASS	PASS	PASS	PASS	PASS
Community Blue 3	\$250	20%	\$1,000	\$6,350	\$30/Ded&Coins/Ded&Coins/\$150	PASS	PASS	PASS	PASS	PASS	PASS
Community Blue 3	\$250	20%	\$1,000	\$6,350	\$20/Ded&Coins/Ded&Coins/\$250	PASS	PASS	PASS	PASS	PASS	PASS
Community Blue 3	\$250	20%	\$1,000	\$6,350	\$30/Ded&Coins/Ded&Coins/\$250	PASS	PASS	PASS	PASS	PASS	PASS
Community Blue 4	\$500	20%	\$1,500	\$6,350	\$20/Ded&Coins/Ded&Coins/\$150	PASS	PASS	PASS	PASS	PASS	PASS
Community Blue 4	\$500	20%	\$1,500	\$6,350	\$20/Ded&Coins/Ded&Coins/\$250	PASS	PASS	PASS	PASS	PASS	PASS
Community Blue 4	\$500	20%	\$1,500	\$6,350	\$30/Ded&Coins/Ded&Coins/\$150	PASS	PASS	PASS	PASS	PASS	PASS
Community Blue 4	\$500	20%	\$1,500	\$6,350	\$30/Ded&Coins/Ded&Coins/\$250	PASS	PASS	PASS	PASS	PASS	PASS
Community Blue 4	\$500	20%	\$1,500	\$6,350	\$40/Ded&Coins/Ded&Coins/\$150	PASS	PASS	PASS	PASS	PASS	PASS
Community Blue 4	\$500	20%	\$1,500	\$6,350	\$40/Ded&Coins/Ded&Coins/\$250	PASS	PASS	PASS	PASS	PASS	PASS
Community Blue 12-0%	\$1,000	0%	NA	\$6,350	\$30/Ded&Coins/Ded&Coins/\$150	PASS	PASS	PASS	PASS	PASS	PASS
Community Blue 12-0%	\$1,000	0%	NA	\$6,350	\$30/Ded&Coins/Ded&Coins/\$250	PASS	PASS	PASS	PASS	PASS	PASS
Community Blue 12-0%	\$1,000	0%	NA	\$6,350	\$40/Ded&Coins/Ded&Coins/\$150	PASS	PASS	PASS	PASS	PASS	PASS
Community Blue 12-0%	\$1,000	0%	NA	\$6,350	\$40/Ded&Coins/Ded&Coins/\$250	PASS	PASS	PASS	PASS	PASS	PASS
Community Blue 12-20%	\$1,000	20%	\$2,500	\$6,350	\$30/Ded&Coins/Ded&Coins/\$150	PASS	PASS	PASS	PASS	PASS	PASS
Community Blue 12-20%	\$1,000	20%	\$2,500	\$6,350	\$30/Ded&Coins/Ded&Coins/\$250	PASS	PASS	PASS	PASS	PASS	PASS
Community Blue 12-20%	\$1,000	20%	\$2,500	\$6,350	\$40/Ded&Coins/Ded&Coins/\$150	PASS	PASS	PASS	PASS	PASS	PASS
Community Blue 12-20%	\$1,000	20%	\$2,500	\$6,350	\$40/Ded&Coins/Ded&Coins/\$250	PASS	PASS	PASS	PASS	PASS	PASS
Community Blue 14-20%	\$1,500	20%	\$2,500	\$6,350	\$30/Ded&Coins/Ded&Coins/\$150	PASS	PASS	PASS	PASS	PASS	PASS
Community Blue 14-20%	\$1,500	20%	\$2,500	\$6,350	\$30/Ded&Coins/Ded&Coins/\$250	PASS	PASS	PASS	PASS	PASS	PASS
Community Blue 14-20%	\$1,500	20%	\$2,500	\$6,350	\$40/Ded&Coins/Ded&Coins/\$150	PASS	PASS	PASS	PASS	PASS	PASS
Community Blue 14-20%	\$1,500	20%	\$2,500	\$6,350	\$40/Ded&Coins/Ded&Coins/\$250	PASS	PASS	PASS	PASS	PASS	PASS
Community Blue 15-0%	\$2,500	0%	NA	\$6,350	\$30/Ded&Coins/Ded&Coins/\$150	PASS	PASS	PASS	PASS	PASS	PASS
Community Blue 15-0%	\$2,500	0%	NA	\$6,350	\$30/Ded&Coins/Ded&Coins/\$250	PASS	PASS	PASS	PASS	PASS	PASS
Community Blue 15-0%	\$2,500	0%	NA	\$6,350	\$40/Ded&Coins/Ded&Coins/\$150	PASS	PASS	PASS	PASS	PASS	PASS
Community Blue 15-0%	\$2,500	0%	NA	\$6,350	\$40/Ded&Coins/Ded&Coins/\$250	PASS	PASS	PASS	PASS	PASS	PASS
Community Blue 15-20% - \$2500	\$2,500	20%	\$2,500	\$6,350	\$30/Ded&Coins/Ded&Coins/\$150	PASS	PASS	PASS	PASS	PASS	PASS
Community Blue 15-20% - \$2500	\$2,500	20%	\$2,500	\$6,350	\$30/Ded&Coins/Ded&Coins/\$250	PASS	PASS	PASS	PASS	PASS	PASS
Community Blue 15-20% - \$2500	\$2,500	20%	\$2,500	\$6,350	\$40/Ded&Coins/Ded&Coins/\$150	PASS	PASS	PASS	PASS	PASS	PASS
Community Blue 15-20% - \$2500	\$2,500	20%	\$2,500	\$6,350	\$40/Ded&Coins/Ded&Coins/\$250	PASS	PASS	PASS	PASS	PASS	PASS
Community Blue 15-0% - \$5000	\$5,000	0%	NA	\$6,350	\$30/Ded&Coins/Ded&Coins/\$150	PASS	PASS	PASS	PASS	PASS	PASS
Community Blue 15-0% - \$5000	\$5,000	0%	NA	\$6,350	\$30/Ded&Coins/Ded&Coins/\$250	PASS	PASS	PASS	PASS	PASS	PASS
Community Blue 15-0% - \$5000	\$5,000	0%	NA	\$6,350	\$40/Ded&Coins/Ded&Coins/\$150	PASS	PASS	PASS	PASS	PASS	PASS
Community Blue 15-0% - \$5000	\$5,000	0%	NA	\$6,350	\$40/Ded&Coins/Ded&Coins/\$250	PASS	PASS	PASS	PASS	PASS	PASS
Community Blue 15-20% - \$5000	\$5,000	20%	NA	\$6,350	\$30/Ded&Coins/Ded&Coins/\$150	PASS	PASS	PASS	PASS	PASS	PASS
Community Blue 15-20% - \$5000	\$5,000	20%	NA	\$6,350	\$30/Ded&Coins/Ded&Coins/\$250	PASS	PASS	PASS	PASS	PASS	PASS
Community Blue 15-20% - \$5000	\$5,000	20%	NA	\$6,350	\$40/Ded&Coins/Ded&Coins/\$150	PASS	PASS	PASS	PASS	PASS	PASS
Community Blue 15-20% - \$5000	\$5,000	20%	NA	\$6,350	\$40/Ded&Coins/Ded&Coins/\$250	PASS	PASS	PASS	PASS	PASS	PASS
Community Blue 15-30% - \$5000	\$5,000	30%	NA	\$6,350	\$30/Ded&Coins/Ded&Coins/\$150	PASS	PASS	PASS	PASS	PASS	PASS
Community Blue 15-30% - \$5000	\$5,000	30%	NA	\$6,350	\$30/Ded&Coins/Ded&Coins/\$250	PASS	PASS	PASS	PASS	PASS	PASS
Community Blue 15-30% - \$5000	\$5,000	30%	NA	\$6,350	\$40/Ded&Coins/Ded&Coins/\$150	PASS	PASS	PASS	PASS	PASS	PASS
Community Blue 15-30% - \$5000	\$5,000	30%	NA	\$6,350	\$40/Ded&Coins/Ded&Coins/\$250	PASS	PASS	PASS	PASS	PASS	PASS

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

Drug Plan	Copay Design	Formulary	Rx Tiers Where Deductible Applies Before Rx Copays
A	\$10/\$40/\$80	Custom Select	None
B	\$15/\$50/50% Min \$70 Max \$100	Custom Select	None
C	\$20/\$60/50% Min \$80 Max \$100	Custom Select	None
D	\$10/\$40/\$80/15% Min \$0 Max \$150/25% Min \$0 Max \$300	Custom Select	None
E	\$15/\$50/50% Min \$70 Max \$100/20% Min \$0 Max \$200/25% Min \$0 Max \$300	Custom Select	None
F	\$20/\$60/50% Min \$80 Max \$100/20% Min \$0 Max \$200/25% Min \$0 Max \$300	Custom Select	None

**Exhibit 7**  
**Testing Summary for Calendar Year 2016**  
**Blue Cross Blue Shield of Michigan -- Large Group**  
**Simply Blue (SB) PPO and HRA Plans - Custom Select Formulary**  
**Plan Primary**

Plan	Ded.	Coins.	ECM	OOPM	Copay Strings (OV/SPEC/UC/ER)	A	B	C	D	E	F
Simply Blue PPO 250	\$250	20%	\$2,500	\$6,350	\$20/Ded&Coins/Ded&Coins/\$150	PASS	PASS	PASS	PASS	PASS	PASS
Simply Blue PPO 250	\$250	20%	\$1,500	\$6,350	\$20/Ded&Coins/Ded&Coins/\$150	PASS	PASS	PASS	PASS	PASS	PASS
Simply Blue PPO 500	\$500	20%	\$2,500	\$6,350	\$20/Ded&Coins/Ded&Coins/\$150	PASS	PASS	PASS	PASS	PASS	PASS
Simply Blue PPO 500	\$500	20%	\$1,500	\$6,350	\$20/Ded&Coins/Ded&Coins/\$150	PASS	PASS	PASS	PASS	PASS	PASS
Simply Blue PPO 1000	\$1,000	20%	\$2,500	\$6,350	\$30/Ded&Coins/Ded&Coins/\$150	PASS	PASS	PASS	PASS	PASS	PASS
Simply Blue PPO 1500	\$1,500	20%	\$2,500	\$6,350	\$30/Ded&Coins/Ded&Coins/\$150	PASS	PASS	PASS	PASS	PASS	PASS
Simply Blue PPO 2500	\$2,500	20%	NA	\$6,350	\$30/Ded&Coins/Ded&Coins/\$150	PASS	PASS	PASS	PASS	PASS	PASS
Simply Blue PPO 4000	\$4,000	30%	NA	\$6,350	\$30/Ded&Coins/Ded&Coins/\$150	PASS	PASS	PASS	PASS	PASS	PASS
Simply Blue HRA 1000	\$1,000	20%	\$2,500	\$6,350	\$30/Ded&Coins/Ded&Coins/\$150	PASS	PASS	PASS	PASS	PASS	PASS
Simply Blue HRA 1500	\$1,500	20%	\$2,500	\$6,350	\$30/Ded&Coins/Ded&Coins/\$150	PASS	PASS	PASS	PASS	PASS	PASS
Simply Blue HRA 2500	\$2,500	20%	NA	\$6,350	\$30/Ded&Coins/Ded&Coins/\$150	PASS	PASS	PASS	PASS	PASS	PASS
Simply Blue HRA 4000	\$4,000	20%	NA	\$6,350	\$30/Ded&Coins/Ded&Coins/\$150	PASS	PASS	PASS	PASS	PASS	PASS
Simply Blue HRA 5000	\$5,000	20%	NA	\$6,600	\$30/Ded&Coins/Ded&Coins/\$150	PASS	PASS	PASS	PASS	PASS	PASS

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

Drug Plan	Copay Design	Formulary	Rx Tiers Where Deductible Applies Before Rx Copays
A	\$10/\$40/\$80	Custom Select	None
B	\$15/\$50/50% Min \$70 Max \$100	Custom Select	None
C	\$20/\$60/50% Min \$80 Max \$100	Custom Select	None
D	\$10/\$40/\$80/15% Min \$0 Max \$150/25% Min \$0 Max \$300	Custom Select	None
E	\$15/\$50/50% Min \$70 Max \$100/20% Min \$0 Max \$200/25% Min \$0 Max \$300	Custom Select	None
F	\$20/\$60/50% Min \$80 Max \$100/20% Min \$0 Max \$200/25% Min \$0 Max \$300	Custom Select	None



**Exhibit 8**  
**Testing Summary for Calendar Year 2016**  
**Blue Cross Blue Shield of Michigan -- Large Group**  
**Simply Blue (SB) HSA Plans - Custom Select Formulary**  
**Plan Primary**

Plan	Ded.	Coins.	ECM	OOPM	Copay Strings (OV/SPEC/UC/ER)	A	B	C	D	E	F
Simply Blue HSA 1300 0% Integrated	\$1,300	0%	N/A	\$2,250	Ded&Coins/Ded&Coins/Ded&Coins/Ded &Coins	PASS	PASS	PASS	PASS	PASS	PASS
Simply Blue HSA 1300 20% Integrated	\$1,300	20%	N/A	\$2,250	Ded&Coins/Ded&Coins/Ded&Coins/Ded &Coins	PASS	PASS	PASS	PASS	PASS	PASS
Simply Blue HSA 2000 0% Integrated	\$2,000	0%	N/A	\$3,000	Ded&Coins/Ded&Coins/Ded&Coins/Ded &Coins	PASS	PASS	PASS	PASS	PASS	PASS
Simply Blue HSA 2000 20% Integrated	\$2,000	20%	N/A	\$3,000	Ded&Coins/Ded&Coins/Ded&Coins/Ded &Coins	PASS	PASS	PASS	PASS	PASS	PASS
Simply Blue HSA 3000 0% Integrated	\$3,000	0%	N/A	\$4,000	Ded&Coins/Ded&Coins/Ded&Coins/Ded &Coins	FAIL	FAIL	FAIL	FAIL	FAIL	FAIL
Simply Blue HSA 3000 20% Integrated	\$3,000	20%	N/A	\$4,000	Ded&Coins/Ded&Coins/Ded&Coins/Ded &Coins	PASS	PASS	PASS	PASS	PASS	PASS
Simply Blue HSA 3500 0% Integrated	\$3,500	0%	N/A	\$4,500	Ded&Coins/Ded&Coins/Ded&Coins/Ded &Coins	FAIL	FAIL	FAIL	FAIL	FAIL	FAIL
Simply Blue HSA 3500 20% Integrated	\$3,500	20%	N/A	\$4,500	Ded&Coins/Ded&Coins/Ded&Coins/Ded &Coins	PASS	FAIL	FAIL	PASS	FAIL	FAIL
Simply Blue HSA 4000 50% Integrated *	\$4,000	50%	N/A	\$6,350	Ded&Coins/Ded&Coins/Ded&Coins/Ded &Coins	FAIL	FAIL	FAIL	FAIL	FAIL	FAIL
Simply Blue HSA 6350 0% Integrated *	\$6,350	0%	N/A	\$6,350	Ded&Coins/Ded&Coins/Ded&Coins/Ded &Coins	FAIL	FAIL	FAIL	FAIL	FAIL	FAIL

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

Drug Plan	Copay Design	Formulary	Rx Tiers Where Deductible Applies Before Rx Copays
A	\$10/\$40/\$80	Custom Select	All
B	\$15/\$50/50% Min \$70 Max \$100	Custom Select	All
C	\$20/\$60/50% Min \$80 Max \$100	Custom Select	All
D	\$10/\$40/\$80/15% Min \$0 Max \$150/25% Min \$0 Max \$300	Custom Select	All
E	\$15/\$50/50% Min \$70 Max \$100/20% Min \$0 Max \$200/25% Min \$0 Max \$300	Custom Select	All
F	\$20/\$60/50% Min \$80 Max \$100/20% Min \$0 Max \$200/25% Min \$0 Max \$300	Custom Select	All

\* For these plans, drug cost sharing that is the same as medical coinsurance after the deductible is satisfied also fail as creditable coverage.