

2026 Creditable Coverage

Examples

Version 1

8/11/2025



This document shows examples of how to input plan design parameters into UnitedHealthcare's creditable coverage tool. Instructions are applicable for 2026v1.

Creditable coverage determinations are based on a standard benefit design, and do not constitute a statement of actuarial opinion. As a courtesy, UnitedHealthcare (UHC) has engaged its partner, Optum, to perform a bulk testing of UHC's standard benefit designs to satisfy the actuarial value test of the creditable coverage determination. Evaluating specific characteristics of a particular employer/retiree group may yield different results. According to CMS guidelines, the employer has the ultimate responsibility to determine/confirm whether its plan, as implemented, offers creditable coverage. Each employer should consult with its own legal counsel or benefits adviser to determine its specific obligations.

Example 1

2.0	Plan Design	3-Tiers
2.0	Plan Design	All (Default)
2.1	PDL	Advantage
2.2	Deductible	Separate Rx Deductible (Ind/Fam): \$100/\$200
2.2	Out-of-Pocket Max	Combined w/ Medical (Embed): \$2,000/\$4,000
2.3	Retail Copay/Coinsurance	\$10/\$35/\$60
2.4	Preventive Drugs	Does not have Core or Expanded Preventive List
2.5	HRA Information	Not an HRA Plan

Group Information	Group Name	Example 1
	Plan Description	Example 1
	Effective Date	1/1/2026
PDF of Result?	If yes, choose output path with Browse button.	Yes
Plan Design	How many RX tiers?	3 - Tiers
	Deductible applies to tiers?	All (Default)
Formulary	Select Prescription Drug List	Advantage
Deductible (\$)	Does the plan have an Rx Ded?	Rx Only
	Embedded or Non-Embedded	Embedded
	Individual Deductible (\$)	\$100
	Family Deductible (\$)	\$200
Out-of-Pocket Max (\$)	Does the Rx plan have an OOP Max?	Combined with Medical
	Embedded or Non-Embedded	Embedded
	Individual (\$)	\$2,000
	Family (\$)	\$4,000
Retail Rx Member Copay(\$)/Coins.(%)	Tier 1	\$10
	Tier 2	\$35
	Tier 3	\$60
	Tier 4	NA
	Tier 5	NA
Special Medication Copay(\$)/Coinsurance(%) (SMCS) Select a formulary with SMCS to enter Specialty Copays	Tier 1	NA
	Tier 2	NA
	Tier 3	NA
	Tier 4	NA
	Tier 5	NA
Preventive Drug List	Does this plan have a Core or Expanded Preventive List?	No - Standard
Preventive Rx (\$)/(%)	Tier 1	NA
	Tier 2	NA
	Tier 3	NA
	Tier 4	NA
	Tier 5	NA
Health Reimbursement Account (HRA)	Is this plan an HRA?	No
	Employer contribution to HRA (if applicable)	NA

Example 2

2.0	Plan Design	4-Tiers
2.0	Plan Design	All (Default)
2.1	PDL	Advantage
2.2	Deductible	Separate Rx Embedded Deductible (Ind/Fam): \$100/\$200
2.2	Out-of-Pocket Max	Combined w/ Medical (Embed): \$3,000/\$6,000
2.3	Retail Copay/Coinsurance	\$10/\$40/\$80/\$160
2.4	Preventive Drugs	Does not have Core or Expanded Preventive List
2.5	HRA Information	Not an HRA Plan

Group Information	Group Name	Example 2
	Plan Description	Example 2
	Effective Date	1/1/2026
PDF of Result?	If yes, choose output path with Browse button.	No
Plan Design	How many Rx tiers?	4 - Tiers
	Deductible applies to tiers?	All (Default)
Formulary	Select Prescription Drug List	Advantage
Deductible (\$)	Does the plan have an Rx Ded?	Rx Only
	Embedded or Non-Embedded	Embedded
	Individual Deductible (\$)	\$100
	Family Deductible (\$)	\$200
Out-of-Pocket Max (\$)	Does the Rx plan have an OOP Max?	Combined with Medical
	Embedded or Non-Embedded	Embedded
	Individual (\$)	\$3,000
	Family (\$)	\$6,000
Retail Rx Member Copay(\$)/Coins.(%)	Tier 1	\$10
	Tier 2	\$40
	Tier 3	\$80
	Tier 4	\$160
	Tier 5	NA
Special Medication Copay(\$)/Coinsurance(%) (SMCS) Select a formulary with SMCS to enter Specialty Copays	Tier 1	NA
	Tier 2	NA
	Tier 3	NA
	Tier 4	NA
	Tier 5	NA
Preventive Drug List	Does this plan have a Core or Expanded Preventive List?	No - Standard
Preventive Rx (\$)/(%)	Tier 1	NA
	Tier 2	NA
	Tier 3	NA
	Tier 4	NA
	Tier 5	NA
Health Reimbursement Account (HRA)	Is this plan an HRA?	No
	Employer contribution to HRA (if applicable)	NA

Example 3

2.0	Plan Design	2-Tiers
2.0	Plan Design	All (Default)
2.1	PDL	Advantage
2.2	Deductible	Separate Rx Embedded Deductible (Ind/Fam): \$150/\$300
2.2	Out-of-Pocket Max	Combined w/ Medical (Embed): \$4,000/\$8,000
2.3	Retail Copay/Coinsurance	\$15/30%
2.4	Preventive Drugs	Does not have Core or Expanded Preventive List
2.5	HRA Information	Not an HRA Plan

Group Information	Group Name	Example 3
	Plan Description	Example 3
	Effective Date	1/1/2026
PDF of Result?	If yes, choose output path with Browse button.	No
Plan Design	How many RX tiers?	2 - Tiers
	Deductible applies to tiers?	All (Default)
Formulary	Select Prescription Drug List	Advantage
Deductible (\$)	Does the plan have an Rx Ded?	Rx Only
	Embedded or Non-Embedded	Embedded
	Individual Deductible (\$)	\$150
	Family Deductible (\$)	\$300
Out-of-Pocket Max (\$)	Does the Rx plan have an OOP Max?	Combined with Medical
	Embedded or Non-Embedded	Embedded
	Individual (\$)	\$4,000
	Family (\$)	\$8,000
Retail Rx Member Copay(\$)/Coins.(%)	Tier 1	\$15
	Tier 2	30%
	Tier 3	NA
	Tier 4	NA
	Tier 5	NA
Special Medication Copay(\$)/Coinsurance(%) (SMCS) Select a formulary with SMCS to enter Specialty Copays	Tier 1	NA
	Tier 2	NA
	Tier 3	NA
	Tier 4	NA
	Tier 5	NA
Preventive Drug List	Does this plan have a Core or Expanded Preventive List?	No - Standard
Preventive Rx (\$)/(%)	Tier 1	NA
	Tier 2	NA
	Tier 3	NA
	Tier 4	NA
	Tier 5	NA
Health Reimbursement Account (HRA)	Is this plan an HRA?	No
	Employer contribution to HRA (if applicable)	NA

Example 4

2.0	Plan Design	4-Tiers
2.0	Plan Design	Tier 2+
2.1	PDL	Essential
2.2	Deductible	Combined Med/Rx Embedded Deductible (Ind/Fam): \$5,500/\$11,000
2.2	Out-of-Pocket Max	Combined w/ Medical (Embed): \$6,600/\$13,200
2.3	Retail Copay/Coinsurance	\$10/\$50/20%/30%
2.4	Preventive Drugs	Does not have Core or Expanded Preventive List
2.5	HRA Information	Not an HRA Plan

Group Information	Group Name	Example 4
	Plan Description	Example 4
	Effective Date	1/1/2026
PDF of Result?	If yes, choose output path with Browse button.	No
Plan Design	How many RX tiers?	4 - Tiers
	Deductible applies to tiers?	Tier 2 +
Formulary	Select Prescription Drug List	Essential
Deductible (\$)	Does the plan have an Rx Ded?	Combined with Medical
	Embedded or Non-Embedded	Embedded
	Individual Deductible (\$)	\$5,500
	Family Deductible (\$)	\$11,000
Out-of-Pocket Max (\$)	Does the Rx plan have an OOP Max?	Combined with Medical
	Embedded or Non-Embedded	Embedded
	Individual (\$)	\$6,600
	Family (\$)	\$13,200
Retail Rx Member Copay(\$)/Coins.(%)	Tier 1	\$10
	Tier 2	\$50
	Tier 3	20%
	Tier 4	30%
	Tier 5	NA
Special Medication Copay(\$)/Coinsurance(%) (SMCS) Select a formulary with SMCS to enter Specialty Copays	Tier 1	NA
	Tier 2	NA
	Tier 3	NA
	Tier 4	NA
	Tier 5	NA
Preventive Drug List	Does this plan have a Core or Expanded Preventive List?	No - Standard
Preventive Rx (\$)/(%)	Tier 1	NA
	Tier 2	NA
	Tier 3	NA
	Tier 4	NA
	Tier 5	NA
Health Reimbursement Account (HRA)	Is this plan an HRA?	No
	Employer contribution to HRA (if applicable)	NA

Example 5

2.0	Plan Design	2-Tiers
2.0	Plan Design	All (Default)
2.1	PDL	Do Not Know which PDL to select
2.2	Deductible	Combined Med/Rx Embedded Deductible (Ind/Fam): \$1,500/\$3,000
2.2	Out-of-Pocket Max	Combined w/ Medical (Non-Embed): \$3,000/\$6,000
2.3	Retail Copay/Coinsurance	20%
2.4	Preventive Drugs	Does not have Core or Expanded Preventive List
2.5	HRA Information	Not an HRA Plan

Group Information	Group Name	Example 5
	Plan Description	Example 5
	Effective Date	1/1/2026
PDF of Result?	If yes, choose output path with Browse button.	No
Plan Design	How many RX tiers?	2 - Tiers
	Deductible applies to tiers?	All (Default)
Formulary	Select Prescription Drug List	Don't Know
Deductible (\$)	Does the plan have an Rx Ded?	Combined with Medical
	Embedded or Non-Embedded	Embedded
	Individual Deductible (\$)	\$1,500
	Family Deductible (\$)	\$3,000
Out-of-Pocket Max (\$)	Does the Rx plan have an OOP Max?	Combined with Medical
	Embedded or Non-Embedded	Non-Embedded
	Individual (\$)	\$3,000
	Family (\$)	\$6,000
Retail Rx Member Copay(\$)/Coins.(%)	Tier 1	20%
	Tier 2	20%
	Tier 3	NA
	Tier 4	NA
	Tier 5	NA
Special Medication Copay(\$)/Coinsurance(%) (SMCS) Select a formulary with SMCS to enter Specialty Copays	Tier 1	NA
	Tier 2	NA
	Tier 3	NA
	Tier 4	NA
	Tier 5	NA
Preventive Drug List	Does this plan have a Core or Expanded Preventive List?	No - Standard
Preventive Rx (\$)(%)	Tier 1	NA
	Tier 2	NA
	Tier 3	NA
	Tier 4	NA
	Tier 5	NA
Health Reimbursement Account (HRA)	Is this plan an HRA?	No
	Employer contribution to HRA (if applicable)	NA

Example 6

2.0	Plan Design	2-Tiers
2.0	Plan Design	All (Default)
2.1	PDL	Advantage
2.2	Deductible	Combined Med/Rx Embedded Deductible (Ind/Fam): \$1,500/\$3,000
2.2	Out-of-Pocket Max	Combined w/ Medical (Non-Embed): \$3,000/\$6,000
2.3	Retail Copay/Coinsurance	20%
2.4	Preventive Drugs	Core – Buy up Preventive Drug List – preventive coins same as retail
2.5	HRA Information	Not an HRA Plan

Group Information	Group Name	Example 6
	Plan Description	Example 6
	Effective Date	1/1/2026
PDF of Result?	If yes, choose output path with Browse button.	No
Plan Design	How many RX tiers?	2 - Tiers
	Deductible applies to tiers?	All (Default)
Formulary	Select Prescription Drug List	Advantage
Deductible (\$)	Does the plan have an Rx Ded?	Combined with Medical
	Embedded or Non-Embedded	Embedded
	Individual Deductible (\$)	\$1,500
	Family Deductible (\$)	\$3,000
Out-of-Pocket Max (\$)	Does the Rx plan have an OOP Max?	Combined with Medical
	Embedded or Non-Embedded	Non-Embedded
	Individual (\$)	\$3,000
Retail Rx Member Copay(\$)/Coins.(%)	Tier 1	20%
	Tier 2	20%
	Tier 3	NA
	Tier 4	NA
	Tier 5	NA
Special Medication Copay(\$)/Coinsurance(%) (SMCS) Select a formulary with SMCS to enter Specialty Copays	Tier 1	NA
	Tier 2	NA
	Tier 3	NA
	Tier 4	NA
	Tier 5	NA
Preventive Drug List	Does this plan have a Core or Expanded Preventive List?	Core - Buy up
Preventive Rx (\$)/(%)	Tier 1	20%
	Tier 2	20%
	Tier 3	NA
	Tier 4	NA
	Tier 5	NA
Health Reimbursement Account (HRA)	Is this plan an HRA?	No
	Employer contribution to HRA (if applicable)	NA

Example 7

2.0	Plan Design	2-Tiers
2.0	Plan Design	All (Default)
2.1	PDL	Advantage
2.2	Deductible	Combined Med/Rx Embedded Deductible (Ind/Fam): \$1,500/\$3,000
2.2	Out-of-Pocket Max	Combined w/ Medical (Non-Embed): \$3,000/\$6,000
2.3	Retail Copay/Coinsurance	20%
2.4	Preventive Drugs	Expanded – Buy up Preventive Drug List with \$0 Cost share
2.5	HRA Information	Not an HRA Plan

Group Information	Group Name	Example 7
	Plan Description	Example 7
	Effective Date	1/1/2026
PDF of Result?	If yes, choose output path with Browse button.	No
Plan Design	How many Rx tiers?	2 - Tiers
	Deductible applies to tiers?	All (Default)
Formulary	Select Prescription Drug List	Advantage
Deductible (\$)	Does the plan have an Rx Ded?	Combined with Medical
	Embedded or Non-Embedded	Embedded
	Individual Deductible (\$)	\$1,500
	Family Deductible (\$)	\$3,000
Out-of-Pocket Max (\$)	Does the Rx plan have an OOP Max?	Combined with Medical
	Embedded or Non-Embedded	Non-Embedded
	Individual (\$)	\$3,000
	Family (\$)	\$6,000
Retail Rx Member Copay(\$)/Coins.(%)	Tier 1	20%
	Tier 2	20%
	Tier 3	NA
	Tier 4	NA
	Tier 5	NA
Special Medication Copay(\$)/Coinsurance(%) (SMCS) Select a formulary with SMCS to enter Specialty Copays	Tier 1	NA
	Tier 2	NA
	Tier 3	NA
	Tier 4	NA
	Tier 5	NA
Preventive Drug List	Does this plan have a Core or Expanded Preventive List?	Expanded - Buy up
Preventive Rx (\$)/f(%)	Tier 1	0%
	Tier 2	0%
	Tier 3	NA
	Tier 4	NA
	Tier 5	NA
Health Reimbursement Account (HRA)	Is this plan an HRA?	No
	Employer contribution to HRA (if applicable)	NA

Example 8

2.0	Plan Design	3 - Tiers
2.0	Plan Design	All (Default)
2.1	PDL	Advantage
2.2	Deductible	Combined Med/Rx Non-Embedded Deductible (Ind/Fam): \$5,000/\$10,000
2.2	Out-of-Pocket Max	Combined w/ Medical (Non-Embed): \$6,000/\$12,000
2.3	Retail Copay/Coinsurance	\$10/\$30/\$50
2.4	Preventive Drugs	Does not have Core or Expanded Preventive Drug List
2.5	HRA Information	HRA Plan with Employer Contribution for Family = \$1,000

Group Information	Group Name	Example 8
	Plan Description	Example 8
	Effective Date	1/1/2026
PDF of Result?	If yes, choose output path with Browse button.	No
Plan Design	How many RX tiers?	3 - Tiers
	Deductible applies to tiers?	All (Default)
Formulary	Select Prescription Drug List	Advantage
Deductible (\$)	Does the plan have an Rx Ded?	Combined with Medical
	Embedded or Non-Embedded	Embedded
	Individual Deductible (\$)	\$5,000
	Family Deductible (\$)	\$10,000
Out-of-Pocket Max (\$)	Does the Rx plan have an OOP Max?	Combined with Medical
	Embedded or Non-Embedded	Non-Embedded
	Individual (\$)	\$6,000
	Family (\$)	\$12,000
Retail Rx Member Copay(\$)/Coins.(%)	Tier 1	\$10
	Tier 2	\$30
	Tier 3	\$50
	Tier 4	NA
	Tier 5	NA
Special Medication Copay(\$)/Coinsurance(%) (SMCS) Select a formulary with SMCS to enter Specialty Copays	Tier 1	NA
	Tier 2	NA
	Tier 3	NA
	Tier 4	NA
	Tier 5	NA
Preventive Drug List	Does this plan have a Core or Expanded Preventive List?	No - Standard
Preventive Rx (\$)/(%)	Tier 1	NA
	Tier 2	NA
	Tier 3	NA
	Tier 4	NA
	Tier 5	NA
Health Reimbursement Account (HRA)	Is this plan an HRA?	Yes
	Employer contribution to HRA (if applicable)	1000

Example 9

2.0	Plan Design	3-Tiers
2.0	Plan Design	All (Default)
2.1	PDL	Advantage w/ SMCS Drugs
2.2	Deductible	Separate Rx Deductible (Ind/Fam): \$100/\$200
2.2	Out-of-Pocket Max	Combined w/ Medical (Embed): \$2,000/\$4,000
2.3	Retail Copay/Coinsurance	\$10/\$35/\$60
2.3	Specialty Copay/Coinsurance	\$10/\$70/\$120
2.4	Preventive Drugs	Does not have Core or Expanded Preventive List
2.5	HRA Information	Not an HRA Plan

Group Information	Group Name	Example 9
	Plan Description	Example 9
	Effective Date	1/1/2026
PDF of Result?	If yes, choose output path with Browse button.	No
Plan Design	How many RX tiers?	3 - Tiers
	Deductible applies to tiers?	All (Default)
Formulary	Select Prescription Drug List	Advantage w/ SMCS Drugs
Deductible (\$)	Does the plan have an Rx Ded?	Rx Only
	Embedded or Non-Embedded	Embedded
	Individual Deductible (\$)	\$100
	Family Deductible (\$)	\$200
Out-of-Pocket Max (\$)	Does the Rx plan have an OOP Max?	Combined with Medical
	Embedded or Non-Embedded	Embedded
	Individual (\$)	\$2,000
	Family (\$)	\$4,000
Retail Rx Member Copay(\$)/Coins(%)	Tier 1	\$10
	Tier 2	\$35
	Tier 3	\$60
	Tier 4	NA
	Tier 5	NA
Special Medication Copay(\$)/Coinsurance(%) (SMCS) Select a formulary with SMCS to enter Specialty Copays	Tier 1	\$10
	Tier 2	\$70
	Tier 3	\$120
	Tier 4	NA
	Tier 5	NA
Preventive Drug List	Does this plan have a Core or Expanded Preventive List?	No - Standard
Preventive Rx (\$)/(%)	Tier 1	NA
	Tier 2	NA
	Tier 3	NA
	Tier 4	NA
	Tier 5	NA
Health Reimbursement Account (HRA)	Is this plan an HRA?	No
	Employer contribution to HRA (if applicable)	NA

Example 10

2.0	Plan Design	3-Tiers
2.0	Plan Design	All (Default)
2.1	PDL	Essential w/ SMCS Drugs
2.2	Deductible	Combined Med/Rx Embedded Deductible (Ind/Fam): \$1,500/\$3,000
2.2	Out-of-Pocket Max	Combined w/ Medical (Non-Embed): \$3,000/\$6,000
2.3	Retail Copay/Coinsurance	20%
2.3	Specialty Copay/Coinsurance	20%
2.4	Preventive Drugs	Does not have Core or Expanded Preventive Drug List
2.5	HRA Information	Not an HRA Plan

Group Information	Group Name	Example 10
	Plan Description	Example 10
	Effective Date	1/1/2026
PDF of Result?	If yes, choose output path with Browse button.	No
Plan Design	How many Rx tiers?	3 - Tiers
	Deductible applies to tiers?	All (Default)
Formulary	Select Prescription Drug List	Essential w/ SMCS Drugs
Deductible (\$)	Does the plan have an Rx Ded?	Combined with Medical
	Embedded or Non-Embedded	Embedded
	Individual Deductible (\$)	\$1,500
	Family Deductible (\$)	\$3,000
Out-of-Pocket Max (\$)	Does the Rx plan have an OOP Max?	Combined with Medical
	Embedded or Non-Embedded	Non-Embedded
	Individual (\$)	\$3,000
	Family (\$)	\$6,000
Retail Rx Member Copay(\$)/Coins.(%)	Tier 1	20%
	Tier 2	20%
	Tier 3	20%
	Tier 4	NA
	Tier 5	NA
Special Medication Copay(\$)/Coinsurance(%) (SMCS) Select a formulary with SMCS to enter Specialty Copays	Tier 1	20%
	Tier 2	20%
	Tier 3	20%
	Tier 4	NA
	Tier 5	NA
Preventive Drug List	Does this plan have a Core or Expanded Preventive List?	No - Standard
Preventive Rx (\$)/(%)	Tier 1	NA
	Tier 2	NA
	Tier 3	NA
	Tier 4	NA
	Tier 5	NA
Health Reimbursement Account (HRA)	Is this plan an HRA?	No
	Employer contribution to HRA (if applicable)	NA