# Exhibit 1 Testing Summary for Calendar Year 2023 Blue Cross Blue Shield of Michigan — Large Group Community Blue (CB) Plans - ALL PLANS PASS Plan Primary

					Copay Strings																			
Plan	Ded.	Coins.	ECM	OOPM	(OV/SPEC/UC/ER)	A	В	С	D	E	F	G	Н	I	J	K	L	M	N	0	P	Q	R	S
Community Blue 1	\$0	0%	NA	\$8,150	\$10/\$10/\$10/\$50	PASS	N/A	PASS	N/A	N/A	PASS	N/A	N/A	PASS	N/A									
Community Blue 1	\$0	0%	NA	\$8,150	\$20/\$20/\$20/\$50	PASS	N/A	PASS	N/A	N/A	PASS	N/A	N/A	PASS	N/A									
Community Blue 1	\$0	0%	NA	\$8,150	\$30/\$30/\$30/\$50	PASS	N/A	PASS	N/A	N/A	PASS	N/A	N/A	PASS	N/A									
Community Blue 1	\$0	0%	NA	\$8,150	\$10/\$10/\$10/\$150	PASS	N/A	PASS	N/A	N/A	PASS	N/A	N/A	PASS	N/A									
Community Blue 1	\$0	0%	NA	\$8,150	\$20/\$20/\$20/\$150	PASS	N/A	PASS	N/A	N/A	PASS	N/A	N/A	PASS	N/A									
Community Blue 1	\$0	0%	NA	\$8,150	\$30/\$30/\$30/\$150	PASS	N/A	PASS	N/A	N/A	PASS	N/A	N/A	PASS	N/A									
Community Blue 3	\$250	20%	\$1,000	\$8,150	\$20/\$20/\$20/\$150	PASS	PASS																	
Community Blue 3	\$250	20%	\$1,000	\$8,150	\$30/\$30/\$30/\$150	PASS	PASS																	
Community Blue 3	\$250	20%	\$1,000	\$8,150	\$20/\$20/\$20/\$250	PASS	PASS																	
Community Blue 3	\$250	20%	\$1,000	\$8,150	\$30/\$30/\$30/\$250	PASS	PASS																	
Community Blue 4	\$500	20%	\$1,500	\$8,150	\$20/\$20/\$20/\$150	PASS	PASS																	
Community Blue 4	\$500	20%	\$1,500	\$8,150	\$20/\$20/\$20/\$250	PASS	PASS																	
Community Blue 4	\$500	20%	\$1,500	\$8,150	\$30/\$30/\$30/\$150	PASS	PASS																	
Community Blue 4	\$500	20%	\$1,500	\$8,150	\$30/\$30/\$30/\$250	PASS	PASS																	
Community Blue 4	\$500	20%	\$1,500	\$8,150	\$40/\$40/\$40/\$150	PASS	PASS																	
Community Blue 4	\$500	20%	\$1,500	\$8,150	\$40/\$40/\$40/\$250	PASS	PASS																	
Community Blue 12-0%	\$1,000	0%	NA	\$8,150	\$30/\$30/\$30/\$150	PASS	PASS																	
Community Blue 12-0%	\$1,000	0%	NA	\$8,150	\$30/\$30/\$30/\$250	PASS	PASS																	
Community Blue 12-0%	\$1,000	0%	NA	\$8,150	\$40/\$40/\$40/\$150	PASS	PASS																	
Community Blue 12-0%	\$1,000	0%	NA	\$8,150	\$40/\$40/\$40/\$250	PASS	PASS																	
Community Blue 12-20%	\$1,000	20%	\$2,500	\$8,150	\$30/\$30/\$30/\$150	PASS	PASS																	
Community Blue 12-20%	\$1,000	20%	\$2,500	\$8,150	\$30/\$30/\$30/\$250	PASS	PASS																	
Community Blue 12-20%	\$1,000	20%	\$2,500	\$8,150	\$40/\$40/\$40/\$150	PASS	PASS																	
Community Blue 12-20%	\$1,000	20%	\$2,500	\$8,150	\$40/\$40/\$40/\$250	PASS	PASS																	
Community Blue 14-20%	\$1,500	20%	\$2,500	\$8,150	\$30/\$30/\$30/\$150	PASS	PASS																	
Community Blue 14-20%	\$1,500	20%	\$2,500	\$8,150	\$30/\$30/\$30/\$250	PASS	PASS																	
Community Blue 14-20%	\$1,500	20%	\$2,500	\$8,150	\$40/\$40/\$40/\$150	PASS	PASS																	
Community Blue 14-20%	\$1,500	20%	\$2,500	\$8,150	\$40/\$40/\$40/\$250	PASS	PASS																	
Community Blue 15-0% \$2500	\$2,500	0%	NA	\$8,150	\$30/\$30/\$30/\$150	PASS	PASS																	
Community Blue 15-0% \$2500	\$2,500	0%	NA	\$8,150	\$30/\$30/\$30/\$250	PASS	PASS																	
Community Blue 15-0% \$2500	\$2,500	0%	NA	\$8,150	\$40/\$40/\$40/\$150	PASS	PASS																	
Community Blue 15-0% \$2500	\$2,500	0%	NA	\$8,150	\$40/\$40/\$40/\$250	PASS	PASS																	
Community Blue 15-20% \$2500	\$2,500	20%	\$2,500	\$8,150	\$30/\$30/\$30/\$150	PASS	PASS																	
Community Blue 15-20% \$2500	\$2,500	20%	\$2,500	\$8,150	\$30/\$30/\$30/\$250	PASS	PASS																	
Community Blue 15-20% \$2500	\$2,500	20%	\$2,500	\$8,150	\$40/\$40/\$40/\$150	PASS	PASS																	
Community Blue 15-20% \$2500	\$2,500	20%	\$2,500	\$8,150	\$40/\$40/\$40/\$250	PASS	PASS																	
Community Blue 15-0% \$5000	\$5,000	0%	NA	\$8,150	\$30/\$30/\$30/\$150	PASS	PASS																	
Community Blue 15-0% \$5000	\$5,000	0%	NA	\$8,150	\$30/\$30/\$30/\$250	PASS	PASS																	
Community Blue 15-0% \$5000	\$5,000	0%	NA	\$8,150	\$40/\$40/\$40/\$150	PASS	PASS																	
Community Blue 15-0% \$5000	\$5,000	0%	NA	\$8,150	\$40/\$40/\$40/\$250	PASS	PASS																	
Community Blue 15-20% \$5000	\$5,000	20%	NA	\$8,150	\$30/\$30/\$30/\$150	PASS	PASS																	
Community Blue 15-20% \$5000	\$5,000	20%	NA	\$8,150	\$30/\$30/\$30/\$250	PASS	PASS																	
Community Blue 15-20% \$5000	\$5,000	20%	NA	\$8,150	\$40/\$40/\$40/\$150	PASS	PASS																	
Community Blue 15-20% \$5000	\$5,000	20%	NA	\$8,150	\$40/\$40/\$40/\$250	PASS	PASS																	
Community Blue 15-30% \$5000	\$5,000	30%	NA	\$8,150	\$30/\$30/\$30/\$150	PASS	PASS																	
Community Blue 15-30% \$5000	\$5,000	30%	NA	\$8,150	\$30/\$30/\$30/\$250	PASS	PASS																	
Community Blue 15-30% \$5000	\$5,000	30%	NA	\$8,150	\$40/\$40/\$40/\$150	PASS	PASS																	
Community Blue 15-30% \$5000	\$5,000	30%	NA	\$8,150	\$40/\$40/\$40/\$250	PASS	PASS																	
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Drug Plan	Copay Design	Formulary	Rx Tiers Where Ded. Applies Before Rx Copays
A	\$10/\$40/\$80/\$40/\$80	Custom	None
В	\$10/\$40/\$80/\$40/\$80	Custom Select	None
C	\$10/\$40/\$80/\$40/\$80	Preferred Drug List	None
D	\$15/\$30/\$60/\$30/\$60	Custom	None
E	\$15/\$50/50% Min \$70 Max \$100/\$50/50% Min \$70 Max \$100	Custom	None
F	\$15/\$50/50% Min \$70 Max \$100/\$50/50% Min \$70 Max \$100	Custom Select	None
G	\$15/\$50/50% Min \$70 Max \$100/\$50/50% Min \$70 Max \$100	Preferred Drug List	None
Н	\$20/\$60/50% Min \$80 Max \$100/\$60/50% Min \$80 Max \$100	Custom	None
I	\$20/\$60/50% Min \$80 Max \$100/\$60/50% Min \$80 Max \$100	Custom Select	None
J	\$20/\$60/50% Min \$80 Max \$100/\$60/50% Min \$80 Max \$100	Preferred Drug List	None
K	\$10/\$40/\$80/15% Min \$0 Max \$150/25% Min \$0 Max \$300	Custom	None
L	\$10/\$40/\$80/15% Min \$0 Max \$150/25% Min \$0 Max \$300	Custom Select	None
M	\$10/\$40/\$80/15% Min \$0 Max \$150/25% Min \$0 Max \$300	Preferred Drug List	None
N	\$15/\$50/50% Min \$70 Max \$100/20% Min \$0 Max \$200/25% Min \$0 Max \$30	Custom	None
О	\$15/\$50/50% Min \$70 Max \$100/20% Min \$0 Max \$200/25% Min \$0 Max \$30	Custom Select	None
P	\$15/\$50/50% Min \$70 Max \$100/20% Min \$0 Max \$200/25% Min \$0 Max \$30	Preferred Drug List	None
Q	\$20/\$60/50% Min \$80 Max \$100/20% Min \$0 Max \$200/25% Min \$0 Max \$30	Custom	None
R	\$20/\$60/50% Min \$80 Max \$100/20% Min \$0 Max \$200/25% Min \$0 Max \$30	Custom Select	None
S	\$20/\$60/50% Min \$80 Max \$100/20% Min \$0 Max \$200/25% Min \$0 Max \$30	Preferred Drug List	None

Exhibit 2
Testing Summary for Calendar Year 2023
Blue Cross Blue Shield of Michigan — Large Group
Simply Blue (SB) PPO and HRA Plans - ALL PLANS PASS
Plan Primary

					Copay Strings																			
Plan	Ded.	Coins.	ECM	OOPM	(OV/SPEC/UC/ER)	A	В	С	D	E	F	G	Н	I	J	K	L	M	N	0	P	Q	R	S
Simply Blue PPO 250	\$250	20%	\$2,500	\$8,150	\$20/\$20/\$20/\$150	PASS																		
Simply Blue PPO 250	\$250	20%	\$1,500	\$8,150	\$20/\$20/\$20/\$150	PASS																		
Simply Blue PPO 250 Simply Blue PPO 250	\$250 \$250	20%	\$2,500 \$1,500	\$8,150 \$8,150	\$20/\$40/\$60/\$250 \$20/\$40/\$60/\$250	PASS	PASS PASS																	
Simply Blue PPO 250 Simply Blue PPO 250	\$250 \$250	20%	\$1,500	\$8,150	\$20/\$40/\$60/\$250	PASS PASS	PASS																	
Simply Blue PPO 250	\$250	20%	\$1,500	\$8,150	\$40/\$60/\$60/\$250	PASS																		
Simply Blue PPO 500	\$500	20%	\$2,500	\$8,150	\$20/\$20/\$20/\$150	PASS																		
Simply Blue PPO 500	\$500	20%	\$1,500	\$8,150	\$20/\$20/\$20/\$150	PASS																		
Simply Blue PPO 500	\$500	20%	\$2,500	\$8,150	\$20/\$40/\$60/\$250	PASS																		
Simply Blue PPO 500	\$500	20%	\$1,500	\$8,150	\$20/\$40/\$60/\$250	PASS																		
Simply Blue PPO 500	\$500	20%	\$2,500	\$8,150	\$40/\$60/\$60/\$250	PASS																		
Simply Blue PPO 500	\$500	20%	\$1,500	\$8,150	\$40/\$60/\$60/\$250	PASS																		
Simply Blue PPO 750	\$750	20%	\$2,500	\$8,150	\$20/\$20/\$20/\$150	PASS																		
Simply Blue PPO 750	\$750	20%	\$1,500	\$8,150	\$20/\$20/\$20/\$150	PASS																		
Simply Blue PPO 750	\$750	20%	\$2,500	\$8,150	\$20/\$40/\$60/\$250	PASS																		
Simply Blue PPO 750	\$750	20%	\$1,500	\$8,150	\$20/\$40/\$60/\$250	PASS																		
Simply Blue PPO 750	\$750	20%	\$2,500	\$8,150	\$40/\$60/\$60/\$250	PASS																		
Simply Blue PPO 750	\$750	20%	\$1,500	\$8,150	\$40/\$60/\$60/\$250	PASS																		
Simply Blue PPO 1000 0%	\$1,000	0%	NA	\$8,150	\$30/\$30/\$30/\$150	PASS																		
Simply Blue PPO 1000 0%	\$1,000 \$1,000	0%	NA NA	\$8,150	\$30/\$50/\$60/\$250 \$40/\$60/\$60/\$250	PASS	PASS PASS																	
Simply Blue PPO 1000 0% Simply Blue PPO 1000 20%	\$1,000	20%	\$2,500	\$8,150 \$8,150	\$30/\$30/\$30/\$150	PASS PASS	PASS																	
Simply Blue PPO 1000 20% Simply Blue PPO 1000 20%	\$1,000	20%	\$2,500	\$8,150	\$30/\$50/\$60/\$250	PASS																		
Simply Blue PPO 1000 20%	\$1,000	20%	\$2,500	\$8,150	\$40/\$60/\$60/\$250	PASS																		
Simply Blue PPO 1500 0%	\$1,500	0%	NA	\$8,150	\$30/\$30/\$30/\$150	PASS																		
Simply Blue PPO 1500 0%	\$1,500	0%	NA	\$8,150	\$30/\$50/\$60/\$250	PASS																		
Simply Blue PPO 1500 0%	\$1,500	0%	NA	\$8,150	\$40/\$60/\$60/\$250	PASS																		
Simply Blue PPO 1500 20%	\$1,500	20%	\$2,500	\$8,150	\$30/\$30/\$30/\$150	PASS																		
Simply Blue PPO 1500 20%	\$1,500	20%	\$2,500	\$8,150	\$30/\$50/\$60/\$250	PASS																		
Simply Blue PPO 1500 20%	\$1,500	20%	\$2,500	\$8,150	\$40/\$60/\$60/\$250	PASS																		
Simply Blue PPO 2000	\$2,000	20%	\$2,500	\$8,150	\$30/\$30/\$30/\$150	PASS																		
Simply Blue PPO 2000	\$2,000	20%	\$2,500	\$8,150	\$30/\$50/\$60/\$250	PASS																		
Simply Blue PPO 2000	\$2,000	20%	\$2,500	\$8,150	\$40/\$60/\$60/\$250	PASS																		
Simply Blue PPO 2500	\$2,500	20%	\$2,500	\$8,150	\$30/\$30/\$30/\$150	PASS																		
Simply Blue PPO 2500	\$2,500	20%	\$2,500	\$8,150	\$30/\$50/\$60/\$250	PASS																		
Simply Blue PPO 2500	\$2,500	20%	\$2,500	\$8,150	\$40/\$60/\$60/\$250	PASS																		
Simply Blue PPO 3000	\$3,000	20%	\$2,500	\$8,150	\$30/\$30/\$30/\$150 \$30/\$50/\$60/\$250	PASS																		
Simply Blue PPO 3000 Simply Blue PPO 3000	\$3,000 \$3,000	20%	\$2,500 \$2,500	\$8,150 \$8,150	\$40/\$60/\$60/\$250	PASS PASS																		
Simply Blue PPO 4000	\$4,000	30%	\$2,300 NA	\$8,150	\$30/\$30/\$30/\$150	PASS																		
Simply Blue PPO 4000	\$4,000	30%	NA NA	\$8,150	\$30/\$50/\$60/\$250	PASS																		
Simply Blue PPO 4000	\$4,000	30%	NA	\$8,150	\$40/\$60/\$60/\$250	PASS																		
Simply Blue HRA 1000	\$1,000	20%	\$2,500	\$8,150	\$30/\$30/\$30/\$150	PASS																		
Simply Blue HRA 1000	\$1,000	20%	\$2,500	\$8,150	\$30/\$50/\$60/\$250	PASS																		
Simply Blue HRA 1000	\$1,000	20%	\$2,500	\$8,150	\$40/\$60/\$60/\$250	PASS																		
Simply Blue HRA 1500	\$1,500	20%	\$2,500	\$8,150	\$30/\$30/\$30/\$150	PASS																		
Simply Blue HRA 1500	\$1,500	20%	\$2,500	\$8,150	\$30/\$50/\$60/\$250	PASS																		
Simply Blue HRA 1500	\$1,500	20%	\$2,500	\$8,150	\$40/\$60/\$60/\$250	PASS																		
Simply Blue HRA 2500	\$2,500	20%	\$2,500	\$8,150	\$30/\$30/\$30/\$150	PASS																		
Simply Blue HRA 2500	\$2,500	20%	\$2,500	\$8,150	\$30/\$50/\$60/\$250	PASS																		
Simply Blue HRA 2500	\$2,500	20%	\$2,500	\$8,150	\$40/\$60/\$60/\$250	PASS																		
Simply Blue HRA 4000	\$4,000	20%	NA	\$8,150	\$30/\$30/\$30/\$150	PASS																		
Simply Blue HRA 4000	\$4,000	20%	NA	\$8,150	\$30/\$50/\$60/\$250	PASS																		
Simply Blue HRA 4000	\$4,000	20%	NA	\$8,150	\$40/\$60/\$60/\$250	PASS																		
Simply Blue HRA 5000	\$5,000	20%	NA	\$8,150	\$30/\$30/\$30/\$150	PASS																		
Simply Blue HRA 5000	\$5,000	20%	NA	\$8,150	\$30/\$50/\$60/\$250	PASS																		
Simply Blue HRA 5000	\$5,000	20%	NA	\$8,150	\$40/\$60/\$60/\$250	PASS																		

Drug Plan	Copay Design	Formulary	Rx Tiers Where Ded. Applies Before Rx Copays
A	\$10/\$40/\$80/\$40/\$80	Custom	None
В	\$10/\$40/\$80/\$40/\$80	Custom Select	None
C	\$10/\$40/\$80/\$40/\$80	Preferred Drug List	None
D	\$15/\$30/\$60/\$30/\$60	Custom	None
E	\$15/\$50/50% Min \$70 Max \$100/\$50/50% Min \$70 Max \$100	Custom	None
F	\$15/\$50/50% Min \$70 Max \$100/\$50/50% Min \$70 Max \$100	Custom Select	None
G	\$15/\$50/50% Min \$70 Max \$100/\$50/50% Min \$70 Max \$100	Preferred Drug List	None
Н	\$20/\$60/50% Min \$80 Max \$100/\$60/50% Min \$80 Max \$100	Custom	None
I	\$20/\$60/50% Min \$80 Max \$100/\$60/50% Min \$80 Max \$100	Custom Select	None
J	\$20/\$60/50% Min \$80 Max \$100/\$60/50% Min \$80 Max \$100	Preferred Drug List	None
K	\$10/\$40/\$80/15% Min \$0 Max \$150/25% Min \$0 Max \$300	Custom	None
L	\$10/\$40/\$80/15% Min \$0 Max \$150/25% Min \$0 Max \$300	Custom Select	None
M	\$10/\$40/\$80/15% Min \$0 Max \$150/25% Min \$0 Max \$300	Preferred Drug List	None
N	\$15/\$50/50% Min \$70 Max \$100/20% Min \$0 Max \$200/25% Min \$0 Max \$30	Custom	None
0	\$15/\$50/50% Min \$70 Max \$100/20% Min \$0 Max \$200/25% Min \$0 Max \$30	Custom Select	None
P	\$15/\$50/50% Min \$70 Max \$100/20% Min \$0 Max \$200/25% Min \$0 Max \$30	Preferred Drug List	None
Q	\$20/\$60/50% Min \$80 Max \$100/20% Min \$0 Max \$200/25% Min \$0 Max \$30	Custom	None
R	\$20/\$60/50% Min \$80 Max \$100/20% Min \$0 Max \$200/25% Min \$0 Max \$30	Custom Select	None
S	\$20/\$60/50% Min \$80 Max \$100/20% Min \$0 Max \$200/25% Min \$0 Max \$30	Preferred Drug List	None

Exhibit 3
Testing Summary for Calendar Year 2023
Blue Cross Blue Shield of Michigan -- Large Group
Simply Blue Routine Care Plans - ALL PLANS PASS
Plan Primary

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

Drug Plan	Copay Design	Formulary	Rx Tiers Where Ded. Applies Before Rx Copays
A	\$10/\$40/\$80/\$40/\$80	Custom	All but Tier 1
В	\$10/\$40/\$80/\$40/\$80	Custom Select	All but Tier 1
С	\$10/\$40/\$80/\$40/\$80	Preferred Drug List	All but Tier 1
D	\$15/\$30/\$60/\$30/\$60	Custom	All but Tier 1
Е	\$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
Н	\$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 2023 Blue Cross Blue Shield of Michigan — Large Group Simply Blue (SB) HSA Plans - ALL PLANS PASS Plan Primary

Plan	Ded.	Coins.	ECM	OOPM	Copay Strings (OV/SPEC/UC/ER)	A	В	С	D	Е	F	G	Н	I	J	K	L	М	N	О	P	Q	R	S	Т	U
Simply Blue HSA 1500 0% Integrated	\$1,500	0%	NA	\$4,000	Ded&Coins/Ded&Coins/Ded&Coins			PASS																		
Simply Blue HSA 1500 10% Integrated	\$1,500	10%	NA	\$4,000	Ded&Coins/Ded&Coins/Ded&Coins			PASS																		
Simply Blue HSA 1500 20% Integrated	\$1,500	20%	NA	\$4,000	Ded&Coins/Ded&Coins/Ded&Coins			PASS																		
Simply Blue HSA 2000 0% Integrated	\$2,000	0%	NA	\$4,000	Ded&Coins/Ded&Coins/Ded&Coins			PASS																		
Simply Blue HSA 2000 10% Integrated	\$2,000	10%	NA	\$4,000	Ded&Coins/Ded&Coins/Ded&Coins			PASS																		
Simply Blue HSA 2000 20% Integrated	\$2,000	20%	NA	\$4,000	Ded&Coins/Ded&Coins/Ded&Coins			PASS																		
Simply Blue HSA 2500 0% Integrated	\$2,500	0%	NA	\$4,000	Ded&Coins/Ded&Coins/Ded&Coins			PASS																		
Simply Blue HSA 2500 10% Integrated	\$2,500	10%	NA	\$4,000	Ded&Coins/Ded&Coins/Ded&Coins			PASS																		
Simply Blue HSA 2500 20% Integrated	\$2,500	20%	NA	\$4,000	Ded&Coins/Ded&Coins/Ded&Coins			PASS																		
Simply Blue HSA 3000 0% Integrated	\$3,000	0%	NA	\$6,900	Ded&Coins/Ded&Coins/Ded&Coins			PASS																		
Simply Blue HSA 3000 20% Integrated	\$3,000	20%	NA	\$6,900	Ded&Coins/Ded&Coins/Ded&Coins			PASS																		
Simply Blue HSA 3000 30% Integrated	\$3,000	30%	NA	\$6,900	Ded&Coins/Ded&Coins/Ded&Coins			PASS																		
Simply Blue HSA 3500 0% Integrated	\$3,500	0%	NA	\$6,900	Ded&Coins/Ded&Coins/Ded&Coins			PASS																		
Simply Blue HSA 3500 20% Integrated	\$3,500	20%	NA	\$6,900	Ded&Coins/Ded&Coins/Ded&Coins			PASS																		
Simply Blue HSA 3500 30% Integrated	\$3,500	30%	NA	\$6,900	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	PASS																				
Minimum Value Plans SB HSA \$6350/0%	\$6,350	0%	NA	\$6,350	Ded&Coins/Ded&Coins/Ded&Coins		PASS																			

Drug Plan	Copay Design	Formulary	Rx Tiers Where Ded. Applies Before Rx Copays
A	50%/50%/50%/50%/50%	Clinical	All
В	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
Н	\$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
0	\$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 2023
Blue Cross Blue Shield of Michigan — Large Group
Simply Blue (SB) HSA Plans
Medicare Primary

**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.

Plan	Ded.	Coins.	ECM	OOPM	Copay Strings (OV/SPEC/UC/ER)	A	В	С	D	Е	F	G	Н	I	J	K	L	M	N	О	P	Q	R	S	T	U
Simply Blue HSA 1500 0% Integrated	\$1,500	0%	NA	\$4,000	Ded&Coins/Ded&Coins/Ded&Coins			PASS																		
Simply Blue HSA 1500 10% Integrated	\$1,500	10%	NA	\$4,000	Ded&Coins/Ded&Coins/Ded&Coins			PASS																		
Simply Blue HSA 1500 20% Integrated	\$1,500	20%	NA	\$4,000	Ded&Coins/Ded&Coins/Ded&Coins			PASS																		
Simply Blue HSA 2000 0% Integrated	\$2,000	0%	NA	\$4,000	Ded&Coins/Ded&Coins/Ded&Coins			PASS																		
Simply Blue HSA 2000 10% Integrated	\$2,000	10%	NA	\$4,000	Ded&Coins/Ded&Coins/Ded&Coins			PASS																		
Simply Blue HSA 2000 20% Integrated	\$2,000	20%	NA	\$4,000	Ded&Coins/Ded&Coins/Ded&Coins			PASS																		
Simply Blue HSA 2500 0% Integrated	\$2,500	0%	NA	\$4,000	Ded&Coins/Ded&Coins/Ded&Coins			PASS																		
Simply Blue HSA 2500 10% Integrated	\$2,500	10%	NA	\$4,000	Ded&Coins/Ded&Coins/Ded&Coins			PASS																		
Simply Blue HSA 2500 20% Integrated	\$2,500	20%	NA	\$4,000	Ded&Coins/Ded&Coins/Ded&Coins			PASS																		
Simply Blue HSA 3000 0% Integrated	\$3,000	0%	NA	\$6,900	Ded&Coins/Ded&Coins/Ded&Coins			PASS																		
Simply Blue HSA 3000 20% Integrated	\$3,000	20%	NA	\$6,900	Ded&Coins/Ded&Coins/Ded&Coins			PASS																		
Simply Blue HSA 3000 30% Integrated	\$3,000	30%	NA	\$6,900	Ded&Coins/Ded&Coins/Ded&Coins			PASS																		
Simply Blue HSA 3500 0% Integrated	\$3,500	0%	NA	\$6,900	Ded&Coins/Ded&Coins/Ded&Coins			PASS																		
Simply Blue HSA 3500 20% Integrated	\$3,500	20%	NA	\$6,900	Ded&Coins/Ded&Coins/Ded&Coins			PASS																		
Simply Blue HSA 3500 30% Integrated	\$3,500	30%	NA	\$6,900	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	FAIL																				
Minimum Value Plans SB HSA \$6350/0%	\$6,350	0%	NA	\$6,350	Ded&Coins/Ded&Coins/Ded&Coins		FAIL																			

Drug Plan	Copay Design	Formulary	Rx Tiers Where Ded. Applies Before Rx Copays
A	50%/50%/50%/50%/50%	Clinical	All
В	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
Н	\$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
О	\$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 5A

## Blue Cross Blue Shield of Michigan Creditable Coverage for Rx Plans Testing Summary for Calendar Year 2023 Community Blue (CB), CB HRA, Simply Blue (PPO, HRA, HSA, and Routine Care) (SB) - All Plans Pass Plan Primary

		BCBS	SM Sma	ıll Group	Menu F	lans			
Product Family	Plan	Ded.	Coins.	ECM	OOPM	Employer Contribution	Copay Strings (OV/SPEC/UC/ER)	Rx	Pass/Fail
Community Blue	Community Blue PPO Platinum \$0	\$0	20%	\$3,000	\$9,100	\$0	\$30/\$40/\$60/\$250	\$10/\$50/\$100	PASS
	Community Blue PPO Platinum \$250	\$250	20%	\$4,000	\$9,100	\$0	\$20/\$30/\$60/\$150	\$5/\$40/\$100	PASS
	Community Blue PPO Platinum \$500	\$500	20%	\$2,000	\$8,700	\$0	\$20/\$30/\$60/\$150	\$10/\$40/\$100	PASS
	Community Blue PPO Platinum \$1000	\$1,000	10%	\$4,000	\$8,700	\$0	\$20/\$30/\$60/\$150	\$10/\$40/\$100	PASS
	Community Blue PPO Platinum \$1500	\$1,500	20%	\$5,000	\$8,150	\$0	\$20/\$20/\$60/\$150	\$5/\$25/\$50	PASS
Community Blue HRA	Community Blue HRA PPO Platinum \$1500 (\$200)	\$1,500	20%	\$4,000	\$6,350	\$200	\$20/\$20/\$60/\$150	\$5/\$40/\$80	PASS
	Community Blue HRA PPO Gold \$5500 (\$0)	\$5,500	30%	N/A	\$8,700	\$0	\$40/\$40/\$60/\$250	\$15/\$30/\$60	PASS
Simply Blue	Simply Blue PPO Platinum \$250	\$250	20%	\$1,000	\$6,600	\$0	\$20/\$40/\$60/\$150	\$10/\$40/\$80/15%-150/25%-300	PASS
	Simply Blue PPO Gold \$500	\$500	30%	\$5,000	\$8,150	\$0	\$30/\$50/\$60/\$250	\$20/\$60/\$100/20%-\$200/25%-\$300	PASS
	Simply Blue PPO Gold \$1000	\$1,000	20%	\$5,000	\$8,150	\$0	\$30/\$50/\$60/\$250	\$20/\$60/\$100/20%-\$200/25%-\$300	PASS
	Simply Blue PPO Gold \$1500	\$1,500	20%	\$4,000	\$8,150	\$0	\$30/\$50/\$60/\$250	\$20/\$60/\$100/20%-\$200/25%-\$300	PASS
	Simply Blue PPO Gold \$2000	\$2,000	20%	N/A	\$7,350	\$0	\$30/\$50/\$60/\$150	\$20/\$60/\$100/20%-\$200/25%-\$300	PASS
	Simply Blue PPO Gold \$3000	\$3,000	20%	N/A	\$7,350	\$0	\$30/\$50/\$60/\$150	\$20/\$60/\$100/20%-\$200/25%-\$300	PASS
	Simply Blue PPO Gold \$4000 20%	\$4,000	20%	N/A	\$7,350	\$0	\$30/\$50/\$60/\$150	\$15/\$50/\$100/20%-\$200/25%-\$300	PASS
	Simply Blue PPO Silver \$4000 50%	\$4,000	50%	N/A	\$9,100	\$0	\$40/\$70/\$70/\$350	\$25/\$75/\$175/20%-\$300/25%-\$500	PASS
Simply Blue HRA	Simply Blue HRA PPO Gold \$1500 (\$50)	\$1,500	20%	\$4,000	\$9,100	\$50	\$30/\$50/\$60/\$150	\$20/\$60/\$100/20%-\$200/25%-\$300	PASS
	Simply Blue HRA PPO Gold \$2000 (\$100)	\$2,000	20%	N/A	\$9,100	\$50	\$40/\$50/\$60/\$250	\$20/\$60/\$125/20%-\$200/25%-\$300	PASS
	Simply Blue HRA PPO Gold \$4000 (\$450)	\$4,000	20%	N/A	\$9,100	\$450	\$30/\$50/\$60/\$250	\$20/\$60/\$125/20%-\$200/25%-\$300	PASS
	Simply Blue HRA PPO Platinum \$5000 (\$2500)	\$5,000	30%	N/A	\$6,350	\$2,500	\$30/\$50/\$60/\$150	\$20/\$60/\$100/20%-\$200/25%-\$300	PASS
Simply Blue HSA	Simply Blue HSA PPO Gold \$1500 (\$0)	\$1,500	20%	N/A	\$4,500	\$0	Deductible/Coinsurance	Ded.&\$20/\$60/\$100/20%-\$200/25%-\$300	PASS
	Simply Blue HSA PPO Gold \$2000, 0% (\$0)	\$2,000	0%	N/A	\$4,500	\$0	Deductible/Coinsurance	Ded.&\$20/\$60/\$150/20%-\$300/25%-\$500	PASS
	Simply Blue HSA PPO Gold \$3000 (\$300)	\$3,000	0%	N/A	\$6,000	\$300	Deductible/Coinsurance	Ded.&\$15/\$60/\$100/20%-\$200/25%-\$300	PASS
	Simply Blue HSA PPO Silver \$3000 (\$0)	\$3,000	20%	N/A	\$7,000	\$0	Deductible/Coinsurance	Ded.&\$15/\$50/\$150/20%-\$300/25%-\$500	PASS
	Simply Blue HSA PPO Silver \$4500 (\$0)	\$4,500	0%	N/A	\$7,000	\$0	Deductible/Coinsurance	Ded.&\$20/\$60/\$150/20%-\$300/25%-\$500	PASS
	Simply Blue HSA PPO Bronze \$6900 (\$0)	\$6,900	0%	N/A	\$6,900	\$0	Deductible/Coinsurance	Deductible/Coinsurance	PASS
Simply Blue Routine Care	Simply Blue Routine Care Plan PPO Silver \$3500	\$3,500	30%	N/A	\$9,100	\$0	\$30 PCP & UC/Ded/Coins	\$15/ Ded.&\$50/\$100/20%-\$200/25%-\$300	PASS
	Simply Blue Routine Care Plan PPO Bronze \$9100	\$9,100	0%	N/A	\$9,100	\$0	\$40 PCP & UC/Ded/Coins	\$25/ Ded.&0%	PASS

### Exhibit 5B Blue Cross Blue Shield of Michigan Creditable Coverage for Rx Plans

### Testing Summary for Calendar Year 2023 Community Blue (CB), CB HRA, Simply Blue (PPO, HRA, HSA, and Routine Care) (SB) Medicare Primary

**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.

		BCBS	M Sma	ıll Group	Menu P	lans			
Product Family	Plan	Ded.	Coins.	ECM	OOPM	Employer Contribution	Copay Strings (OV/SPEC/UC/ER)	Rx	Pass/Fail
Simply Blue HSA	Simply Blue HSA PPO Gold \$1500 (\$0)	\$1,500	20%	N/A	\$4,500	\$0	Deductible/Coinsurance	Ded.&\$20/\$60/\$100/20%-\$200/25%-\$300	PASS
	Simply Blue HSA PPO Gold \$2000, 0% (\$0)	\$2,000	0%	N/A	\$4,500	\$0	Deductible/Coinsurance	Ded.&\$20/\$60/\$150/20%-\$300/25%-\$500	PASS
	Simply Blue HSA PPO Gold \$3000 (\$300)	\$3,000	0%	N/A	\$6,000	\$300	Deductible/Coinsurance	Ded.&\$15/\$60/\$100/20%-\$200/25%-\$300	PASS
	Simply Blue HSA PPO Silver \$3000 (\$0)	\$3,000	20%	N/A	\$7,000	\$0	Deductible/Coinsurance	Ded.&\$15/\$50/\$150/20%-\$300/25%-\$500	PASS
	Simply Blue HSA PPO Silver \$4500 (\$0)	\$4,500	0%	N/A	\$7,000	\$0	Deductible/Coinsurance	Ded.&\$20/\$60/\$150/20%-\$300/25%-\$500	FAIL
	Simply Blue HSA PPO Bronze \$6900 (\$0)	\$6,900	0%	N/A	\$6,900	\$0	Deductible/Coinsurance	Deductible/Coinsurance	FAIL

## Exhibit 6 Blue Care Network, Inc. Creditable Coverage Testing for Prescription Drug Plans Calendar Year 2023

					Dollar or perce	nt amount of dec	luctible (minimum	dollar, maximum do	ollar)	1				1	De	eductible app	plies to tier le	evel	
Plan						Brand	Brand Non-	Specialty	Specialty Non-	50% max		Specilaty		Generic -	Generic -	Brand	Brand Non-	Specialty	Specialty
Number	Form ID	Plan Acronym	Plan Name	Generic - Tier 1	Generic - Tier 2	Formulary	Formulary	Formulary	Formulary	language?	Pass or Fail	OOP Max	Plan Family	Tier 1	Tier 2	Formulary		Formulary	Non Formulary
1	CF5680	PD0NSC	0\0\0\0\0\0 sexual dysfunction \$0	0	0	0	0	0	0	N	PASS	NA		No	No	No	No	No	No
	CF3598	10PDC	10 \ 10 \ 10 \ 10 \ 10 \ 10	10	10	10	10	10	10	N	PASS	NA		No	No	No	No	No	No
		PD10NS	10 \ 10 \ 10 \ 10 \ 10 \ 10 with 50% language	10	10	10	10	10	10	Y	PASS	NA		No	No	No	No	No	No
-		PD10NSC	10 \ 10 \ 10 \ 10 \ 10 \ 10 with 50% language (sexual dysfunction \$10)	10	10	10	10	10	10	Y	PASS	NA		No	No	No	No	No	No
	CF1062 CF6139	1015DC 10153C	10\10\15\15\15\15\15 10\10\15\30\15\30	10	10	15 15	15 30	15 15	15 30	N N	PASS PASS	NA NA		No No	No No	No No	No No	No No	No No
-	CF3859	1020DC	10\10\20\20\20\20	10	10	20	20	20	20	N N	PASS	NA NA		No No	No	No No	No.	No	No
-	CF3900	1020PD	10\10\20\20\20\20\20	10	10	20	20	20	20	N	PASS	NA NA		No.	No	No	No	No	No
9	CF2684	OF102C	10 \ 10 \ 20 \ 20 \ 20 \ 20	10	10	20	20	20	20	N	PASS	NA		No	No	No	No	No	No
10	CF7089	PD1020	10 \ 10 \ 20 \ 20 \ 20 \ with 50% language	10	10	20	20	20	20	Y	PASS	NA		No	No	No	No	No	No
		PD102C	10 \ 10 \ 20 \ 20 \ 20 \ 20 with 50% language	10	10	20	20	20	20	Υ	PASS	NA		No	No	No	No	No	No
		10203C	10 \ 10 \ 20 \ 30 \ 20 \ 30	10	10	20	30	20	30	N	PASS	NA		No	No	No	No	No	No
		10235C	10 \ 10 \ 20 \ 35 \ 20 \ 35	10	10	20	35	20	35	N	PASS	NA		No	No	No	No	No	No
		P10204 P1024C	10\10\20\40\20\40 10\10\20\40\20\40	10	10	20	40 40	20	40 40	N N	PASS	NA NA		No No	No No	No No	No No	No No	No No
		102040	10\10\20\40\20\40 10\10\20\40\40\with 50% language	10	10	20 20	40	20	40	N Y	PASS	NA NA		No No	No	No No	No No	No No	No No
-		102040 10204C	10 \ 10 \ 20 \ 40 \ 20 \ 40 with 50% language	10	10	20	40	20	40	Y	PASS	NA NA		No	No	No	No	No	No
		10205C	10 \ 10 \ 20 \ 50 \ 20 \ 50	10	10	20	50	20	50	N	PASS	NA NA		No	No	No	No	No	No
-		1020%C	10 \ 10 \ 20 \ 50%(50,75) \ 20 \ 50%(50,75)	10	10	20	50%(50,75)	20	50%(50,75)	N	PASS	NA NA		No	No	No	No	No	No
20	CF11624		10 \ 10 \ 20%(20,70) \ 40%(40,90) \ 20%(20,70) \ 40%(40,90)	10	10	20%(20,70)	40%(40,90)	20%(20,70)	40%(40,90)	N	PASS	NA		No	No	No	No	No	No
		1024%C	10 \ 10 \ 20%(20,70) \ 40%(40,90) \ 20%(20,70) \ 40%(40,90)	10	10	20%(20,70)	40%(40,90)	20%(20,70)	40%(40,90)	N	PASS	NA		No	No	No	No	No	No
		P102%C	10 \ 10 \ 20%(30,80) \ 40%(60,100) \ 20%(30,80) \ 40%(60,100)	10	10	20%(30,80)	40%(60,100)	20%(30,80)	40%(60,100)	N	PASS	NA		No	No	No	No	No	No
20		1025PC	10 \ 10 \ 25 \ 25 \ 25 \ 25	10	10	25	25	25	25	N	PASS	NA		No	No	No	No	No	No
		1025PD 10254C	10 \ 10 \ 25 \ 25 \ 25 \ 25	10	10	25	25	25	25	N	PASS	NA		No	No	No	No	No	No
20		10254C 10255C	10 \ 10 \ 25 \ 40 \ 25 \ 40 with 50% language 10 \ 10 \ 25 \ 50 \ 25 \ 50	10	10	25	40	25	40	Y	PASS	NA NA		No No	No	No	No No	No No	No No
		1025%C	10 \ 10 \ 25 \ 50%(50,75) \ 25 \ 50%(50,75)	10	10	25 25	50 50%(50,75)	25 25	50 50%(50,75)	N N	PASS PASS	NA NA		No No	No No	No No	No No	No No	No No
		1030DC	10 \ 10 \ 30 \ 30 \ 30 \ 30	10	10	30	30 %(30,73)	30	30	N	PASS	NA NA		No	No	No	No	No	No
	CF16140	1350SP	10 \ 10 \ 30 \ 50 \ 100 \ 200	10	10	30	50	100	200	N	PASS	NA.		No	No	No	No	No	No
	CF12070	10305C	10 \ 10 \ 30 \ 50 \ 30 \ 50	10	10	30	50	30	50	N	PASS	NA		No	No	No	No	No	No
31	CF14050	1036SP	10 \ 10 \ 30 \ 60 \ 100 \ 100	10	10	30	60	100	100	N	PASS	NA		No	No	No	No	No	No
		1306SP	10 \ 10 \ 30 \ 60 \ 100 \ 200	10	10	30	60	100	200	N	PASS	NA		No	No	No	No	No	No
			10 \ 10 \ 30 \ 60 \ 20%(0,100) \ 20%(0,100)	10	10	30	60	20%(0,100)	20%(0,100)	N	PASS	NA		No	No	No	No	No	No
			10 \ 10 \ 30 \ 60 \ 20%(0,100) \ 20%(0,200)	10	10	30	60	20%(0,100)	20%(0,200)	N	PASS	NA NA		No	No	No	No	No	No
			10\10\30\60\30\60 10\10\30\60\75\75	10	10	30 30	60 60	30 75	60 75	N N	PASS PASS	NA NA		No No	No No	No No	No No	No No	No No
		10308C	10\10\30\80\30\80	10	10	30	80	30	80	N	PASS	NA NA		No	No	No	No	No	No
		10355C	10 \ 10 \ 35 \ 50 \ 35 \ 50	10	10	35	50	35	50	N	PASS	NA NA		No	No	No	No	No	No
		10357C	10 \ 10 \ 35 \ 70 \ 35 \ 70	10	10	35	70	35	70	N	PASS	NA		No	No	No	No	No	No
40	CF2809	1040C	10 \ 10 \ 40 \ 40 \ 40 \ 40 with 50% language	10	10	40	40	40	40	Υ	PASS	NA		No	No	No	No	No	No
41	CF3908	1040DC	10 \ 10 \ 40 \ 40 \ 40	10	10	40	40	40	40	N	PASS	NA		No	No	No	No	No	No
42	CF3930	1040PD	10 \ 10 \ 40 \ 40 \ 40	10	10	40	40	40	40	N	PASS	NA		No	No	No	No	No	No
		OF104C	10 \ 10 \ 40 \ 40 \ 40 \ 40	10	10	40	40	40	40	N	PASS	NA		No	No	No	No	No	No
		1048SP 1040CS	10 \ 10 \ 40 \ 80 \ 100 \ 100 10 \ 10 \ 40 \ 80 \ 20%(0,100) \ 20%(0,200)	10 10	10	40 40	80 80	100 20%(0,100)	100 20%(0,200)	N N	PASS PASS	NA NA		No No	No No	No No	No No	No No	No No
_		104003	10 \ 10 \ 40 \ 80 \ 20%(0,100) \ 20%(0,200)	10	10	40	80	40	20%(0,200)	N N	PASS	NA NA		No No	No	No	No	No	No
_	CF11465	10408C	10\10\40\80\40\80	10	10	40	80	40	80	N	PASS	NA NA		No	No	No	No	No	No
		1050C	10 \ 10 \ 50 \ 50 \ 50 \ 50	10	10	50	50	50	50	N	PASS	NA		No	No	No	No	No	No
49	CF15196	10507C	10 \ 10 \ 50 \ 75 \ 50 \ 75	10	10	50	75	50	75	N	PASS	NA		No	No	No	No	No	No
		P136CS	10 \ 30 \ 60 \ 80 \ 20%(0,200) \ 20%(0,200)	10	30	60	80	20%(0,200)	20%(0,200)	N	PASS	NA		No	No	No	No	No	No
		P1036	10 \ 30 \ 60 \ 80 \ 20%(0,200) \ 20%(0,300)	10	30	60	80	20%(0,200)	20%(0,300)	N	PASS	NA		No	No	Yes	Yes	Yes	Yes
		P103CL	10 \ 30 \ 60 \ 80 \ 20%(0,200) \ 20%(0,300)	10	30	60	80	20%(0,200)	20%(0,300)	N	PASS	NA		No	No	No	No	No	No
	CF14704 CF12764	P103CS 11338C	10 \ 30 \ 60 \ 80 \ 20%(0,200) \ 20%(0,300) 11 \ 11 \ 33 \ 88 \ 33 \ 88	10 11	30 11	60 33	80 88	20%(0,200) 33	20%(0,300) 88	N N	PASS PASS	NA NA		No No	No No	No No	No No	No No	No No
			11\11\35\90\35\90	11	11	33	90	33	90	N N	PASS	NA NA		No No	No	No No	No No	No No	No No
		12401C	12\12\40\100\40\100	12	12	40	100	40	100	N N	PASS	NA NA		No No	No	No	No	No	No
		1245MC	12 \ 12 \ 45 \ 90 \ 45 \ 90 with mail order	12	12	45	90	45	90	N	PASS	NA NA		No	No	No	No	No	No
		1525DC	15 \ 15 \ 25 \ 25 \ 25 \ 25	15	15	25	25	25	25	N	PASS	NA		No	No	No	No	No	No
	CF3663	1530C	15 \ 15 \ 30 \ 30 \ 30 \ 30 with 50% language	15	15	30	30	30	30	Y	PASS	NA		No	No	No	No	No	No
	CF4067		15 \ 15 \ 30 \ 30 \ 30 \ 30	15	15	30	30	30	30	N	PASS	NA		No	No	No	No	No	No
			15\15\30\30\30\30	15	15	30	30	30	30	N	PASS	NA		No	No	No	No	No	No
			15 \ 15 \ 30 \ 50 \ 30 \ 50 with 50% language	15	15	30	50	30	50	Y	PASS	NA		No	No	No	No	No	No
	CF16728 CF14183		15\15\30\50%\60\70 15\15\30\60\100\100	15 15	15 15	30 30	50% 60	60 100	70 100	N N	PASS PASS	NA NA		No No	No No	No No	No No	No No	No No
	CF14183 CF3659		15\15\30\60\100\100 15\15\30\60\30\60 with 50% language	15	15	30	60	30	60	N Y	PASS	NA NA		No No	No	No No	No No	No No	No No
			15\15\30\60\30\60	15	15	30	60	30	60	N N	PASS	NA NA		No	No	No	No	No	No
			15 \ 15 \ 35 \ 35 \ 35 \ 35	15	15	35	35	35	35	N	PASS	NA NA		No	No	No	No	No	No
			15 \ 15 \ 35 \ 60 \ 85 \ 85	15	15	35	60	85	85	N	PASS	NA		No	No	No	No	No	No

### Exhibit 6 Blue Care Network, Inc. Creditable Coverage Testing for Prescription Drug Plans Calendar Year 2023

Part						Dollar or perce	nt amount of dec	ductible (minimum	dollar, maximum do	llar)						Deductible a	pplies to tier le	evel	
Name	Plan						Brond	Brond Non	Specialty	Specialty Non	50% may		Consilate		Caparia Capa	io Brond	Brond Non	Specialty	Specialty
10   10   10   10   10   10   10   10		Form ID	Plan Acronym	Plan Name	Generic - Tier 1	Generic - Tier 2						Pass or Fail		Plan Family					Non
10   10   10   10   10   10   10   10							,	,	,	,									Formulary
17   Conf.   Total																			No
2							**												No
1							**												No No
1.							**												No.
15   15   15   15   15   15   15   15																			No
7	75	CF1338	1555%C	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
13   CF   CF   CF   CF   CF   CF   CF   C									. (.,,										No
To   Print										. , ,									No
B																			No No
For   Professor																_			No
B		CF4590	PD2NSC	2\2\2\2\2\2 sexual dysfunction \$2	2	2	2	2	2	2	N	PASS				_			No
Math   Control	82	CF10791			20	20	40	50	40	50	N	PASS	NA		No No		No	No	No
B									-10										No
B				1 1 1 1															No
27   19   19   19   19   19   19   19   1						_													No No
B																			No
50   CFF-0000   DOWNEY   DOW		CF1343																	No
91   OFFINE   DRICKS   DRIVER   DRIVE																			No
Section   Process   Section   Sect					-							17100							No
State   Control   Contro										(-,)									No
Section   Part				1. / 1. /					. (.,,										No No
50   CPRINE   DESCRIPTION									. (.,,	. (.,,									No
SP   CFRSS   313122   ST   122   ST   CFRSS   3131313   St   ST   ST   ST   ST   ST   ST   ST	95	CF7072	PD20%C				,	1	20%(5,100)		N	PASS				No	No	No	No
596   CFRINGE   POSSNES   33 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3					25%(0,50)	25%(0,50)												No	No
99   CTABBET   PURNISCE   37.3 13.13.13.13.13.13.13.13.13.13.13.13.13.1					_														No
100																			No
101   CF-1908   PM-19CL   41   51   40   80   2071-(0.200)   2071-(0.200)   N   PASS   NA   No   No   No   No   No   No   No					_	_	-	ŭ											No No
1922   CF193171   PM15CS																_			No
104   074107   510PPC   515   10   10   10   10   10   10   1					4														No
105 (CF3437   CF350   S1,51 (10 ) 10 (10 ) 10   10   10   10   10   10   10		CF11963			4	4			20%(0,200)	20%(0,300)						No		No	No
106   07-34-98   07-510C   07-510   07-10   07-40   07-50																			No
107   107																			No No
108																			No
100						-													No
111   CF0403   51030   S1   S1   S1   S1   S1   S1   S1   S		CF10536	P5102C	5\5\10\20\10\20	5	5	10	20	10	20	N	PASS	NA				No		No
113   CFT0740   5160MC   51611111111111   11   11   11   11						_													No
113   CF12782   5158DC   515112121212   12   12   12   12   12						_													No
114   CF10487   S1225C   S1511225C   S1511225C   S1511225C   S1511225C   S1511225C   S1511225C   S1511215T   S15PDC   S15115115T   S15PDC   S15115T   S15PDC   S15115T   S15115T   S15PDC   S15115T   S15TDC						_													No No
115   CF4115   S15PC																			No
117   CP0417   OF515C   S1S1   15   15   15   15   15   15					5	5										No		No	No
118   CF7084   PD515C   S   S   S   S   S   S   S   S   S																			No
119   CF7073   S12SCC   51.51.151.25   151.25																			No
121   CF-1250   P5152C   5   15   15   15   15   15   25   N   PASS   NA   No   No   No   No   No   No   No																			No No
121   CF0132   PDS20   5   5   20   20   20   20   20   20																			No No
122   CF0134   PDS20C   5   5   20   20   20   20   20   20																			No
123   CF0581   S2030C   S   S   S   20   30   20   30   N   PASS   NA   No   No   No   No   No   No   No																			No
125 CF16931 S25CC 5 \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \																			No
126   CF12030   \$2550C   \$1.5\25\50\25\50   \$5.5\25\50   \$5.5\25\50   \$5.5\25\50   \$5.5\25\50   \$5.5\25\50   \$5.5\25\50   \$5.5\25\50   \$5.5\25\50   \$5.5\25\50   \$5.5\25\50   \$5.5\25\50   \$5.5\25\50   \$7.5\25\50   \$5.5\25\50   \$7.5\25\50																			No
127 CF15388 5257SP 5\5\5\25\50\75\75																			No
128 CF788 S30CMC 5 1 5 1 30 1 30 1 30 1 30 1 30 1 30 1 3																			No No
129 CF12269 530MC 5 \ 5 \ 5 \ 3 \ 0 \ 30 \ 30 \ 30 \ 30 \																			No
130   CF4126   S30PD   5   S   S   S   S   S   S   S   S   S																			No
132 CF2807 PD530C 5 \ 5 \ 5 \ 3 \ 0 \ 3 \ 0 \ 3 \ 0 \ 3 \ 0 \ 3 \ 0 \ 3 \ 0 \ 3 \ 0 \ 3 \ 0 \ 7 \ PASS NA NO	130	CF4126	530PD	5\5\30\30\30\30	5		30	30	30	30		PASS	NA		No No		No	No	No
133 CF3653 \$5090						-													No
134 CF3652 53060C 5 \ 5\ 5\ 30 \ 60 \ 30 \ 60 \ Y \ PASS \ NA \ No						-													No
135 CF4380 PD535 5\5\35\35\35\35\35 NA PASS NA NO NO NO NO NO						-													No No
						_										_			No No
, 100   100				5\5\40\40\40\40	5	5	40	40	40	40	N	PASS	NA NA				No	No	No

### Exhibit 6 Blue Care Network, Inc. Creditable Coverage Testing for Prescription Drug Plans Calendar Yoar 2023

					Dollar or perce	nt amount of dec	uctible (minimum	dollar, maximum d	ollar)	T					D	aductible an	plies to tier l	evel	
			1		Solial of perce	in amount of dec	uninimini) arcase	aonar, maximalii u	,	+		1		_		оссионо ар	passe to titl I	7751	$\overline{}$
Plan Number	Form ID	Plan Acronym	Plan Name	Generic - Tier 1	Generic - Tier 2	Brand Formulary	Brand Non- Formulary	Specialty Formulary	Specialty Non- Formulary	50% max language?	Pass or Fail	Specilaty OOP Max	Plan Family	Generic - Tier 1	Generic - Tier 2	Brand Formulary	Brand Non Formulary		Specialty Non Formulary
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
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 \ 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 with 50% language \$7 sexual dysfunction drugs	7	7	7	7	7	7	Υ	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) \	10	30	60	80	20%(0,200)	20%(0,300)	N	PASS	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	PASS	NA		No	No	Yes	Yes	Yes	Yes
163	CF13917	P6256C	Rountine 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	P6256	Routine Care - \$3000 / 20%/ \$8150 OV30 UC60 6 \ 25 \60 \80 \ 20% (0,200)\ 20%	6	25	60	80	20%(0,200)	20%(0,300)	N	PASS	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	83550C	8 \ 8 \ 35 \ 50 \ 35 \ 50	8	8	35	50	35	50	N	PASS	NA		No	No	No	No	No	No
172	CF18529	54080C	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

### Exhibit 7A Testing Summary for Calendar Year 2023 Blue Cross Blue Shield of Michigan – Large Group BCN Large Group Plans Plan Primary

	1/1/20:	23 BCN Large	Group								l		Т Т		1			1			1		$\neg$	$\neg$	$\Box$			T
					Non-Virtual Primary Care																			'				
Product Family	Plan	Ded	Coins	ECM OOP	OV/SPEC/UC/ER Virtual Primary Care																			-   '	1 1			
				IVIAX	V/OV/SPEC/UC/ER	A	в С	D D	E	F	G	н і	J J	K L	М	N	O P	0	R	.   т	U	v	N X	.   Y '	z	AA AE	3 AC	AD
	Blue Elect Plus POS \$500	\$500	30%	\$4,500 \$8,150	\$30/\$50/\$50/\$250	PASS PA	ASS PA	SS PASS	PASS	PASS	PASS P	ASS PAS	S PASS I	ASS PAS	S PASS	PASS	PASS PAS	S PASS	PASS PA	SS PASS	PASS	PASS PA	SS PA	SS PASS	PASS	N/A N/A	A N/A	N/A
Blue Elect Plus POS (4) - Optional \$10 copay in-network virtual visit	Blue Elect Plus POS \$1000	\$1,000	20%	\$3,500 \$8,150	\$30/\$50/\$50/\$250	PASS PA							S PASS I				PASS PAS							SS PASS		N/A N/A		N/A
rider available	Blue Elect Plus POS \$2000			N/A \$8,150	\$30/\$50/\$50/\$250	PASS PA						ASS PAS		ASS PAS			PASS PAS							SS PASS		N/A N/A		
	Blue Elect Plus POS \$3000			N/A \$8,150	\$30/\$50/\$50/\$250	PASS PA		SS PASS	PASS	PASS			S PASS I				PASS PAS									N/A N/A	A N/A	
	BCN HMO 10%	\$0		\$1,000 \$8,150	\$20/\$30/\$35/\$250	PASS PA			PASS		PASS P			ASS PAS			PASS PAS			SS PASS			ASS PAS			N/A N/A		N/A
	BCN HMO 20%	\$0		\$1,000 \$8,150	\$25/\$35/\$35/\$250	PASS PA					PASS P			ASS PAS			PASS PAS			SS PASS				SS PASS		N/A N/A		N/A
	BCN HMO \$250/20%	\$250 \$500		\$2,500 \$8,150 N/A \$8,150	\$20/\$30/\$35/\$250 \$20/\$30/\$35/\$250	PASS PA					PASS P	ASS PASS		ASS PAS			PASS PAS PASS PAS			SS PASS			SS PAS			N/A N/A		
	BCN HMO \$500/0% BCN HMO \$500/20%			\$2,500 \$8,150		PASS PA	ASS PA			PASS		ASS PAS		ASS PASS			PASS PAS			SS PASS			SS PAS			N/A N/A		
	BCN HMO \$300/20% BCN HMO \$1000/0%			N/A \$8,150			ASS PA			PASS		ASS PAS		ASS PAS			PASS PAS			SS PASS			ASS PAS			N/A N/A		
	BCN HMO \$1000/0% BCN HMO \$1000/20%/\$1000 ECM			\$1,000 \$8,150			ASS PA			PASS		ASS PAS		ASS PAS			PASS PAS			SS PASS				SS PASS		N/A N/A		
	BCN HMO \$1000/20%/\$2500 ECM			\$2,500 \$8,150			ASS PA			PASS	PASS P			ASS PAS			PASS PAS			SS PASS				SS PASS		N/A N/A		
BCN HMO (All plans available with PCP Focus, all deductible plans	BCN HMO \$1500/0%	\$1,500	0%	N/A \$8,150	\$30/\$50/\$60/\$250	PASS PA	ASS PA	SS PASS	PASS	PASS	PASS P	ASS PAS	S PASS I	ASS PAS	S PASS	PASS	PASS PAS			SS PASS			ASS PAS			N/A N/A		
available with HRA) (18) - Optional \$10 copay virtual visit rider available	BCN HMO \$1500/20%/\$20 PCP	\$1,500		\$2,500 \$8,150	\$20/\$40/\$50/\$250		ASS PA	SS PASS	PASS	PASS	PASS P	ASS PAS	S PASS I	ASS PAS	S PASS	PASS	PASS PAS	S PASS	PASS PA	SS PASS	PASS	PASS PA	ASS PAS	S PASS	PASS	N/A N/A	A N/A	N/A
avanatic	BCN HMO \$1500/20%/\$30 PCP	\$1,500		\$2,500 \$8,150	\$30/\$50/\$60/\$250		ASS PA					ASS PAS		ASS PAS			PASS PAS			SS PASS			ASS PAS			N/A N/A		
	BCN HMO \$2000/20%/\$2500 ECM	\$2,000		\$2,500 \$8,150	\$30/\$50/\$60/\$250		ASS PA					ASS PAS		ASS PAS		PASS	PASS PAS			SS PASS			ASS PAS			N/A N/A		N/A
	BCN HMO \$2000/20%/\$4000 ECM	\$2,000		\$4,000 \$8,150	\$30/\$50/\$60/\$250		ASS PA					ASS PAS		ASS PAS			PASS PAS			SS PASS			ASS PAS			N/A N/A		N/A
	BCN HMO \$2500/20%	\$2,500		\$2,500 \$8,150	\$30/\$50/\$60/\$250		ASS PA					ASS PASS		ASS PAS		PASS	PASS PAS			SS PASS			SS PAS			N/A N/A		N/A
	BCN HMO \$3000/20% BCN HMO \$4000/20%	\$3,000	20%	\$2,500 \$8,150 N/A \$8,150	\$30/\$50/\$60/\$250 \$20/\$40/\$50/\$250	PASS PA	ASS PA					ASS PASS		ASS PASS			PASS PAS PASS PAS			SS PASS			ASS PAS			N/A N/A		N/A N/A
	BCN HMO \$4000/20% BCN HMO \$4000/30%	\$4,000	30%	N/A \$8,150 N/A \$8,150	\$20/\$40/\$50/\$250	PASS PA			PASS		PASS P			ASS PAS		PASS	PASS PAS PASS PAS			SS PASS			ASS PAS			N/A N/A		N/A N/A
	BCN HMO \$4000/30% BCN HMO \$5000/20%			N/A \$8,150 N/A \$8,150	\$20/\$40/\$50/\$250 \$20/\$40/\$50/\$250	PASS PA			PASS			ASS PAS		ASS PAS			PASS PAS		PASS PA					SS PASS		N/A N/A		
	BCN Virtual Primary Care \$500/0%	\$500		N/A \$9,100	920/9/10/950/9250	PASS PA	100 171	00 17100	PASS	_	17100 1	ASS PAS	3 17100 1	ASS PAS			PASS PAS				PASS		100 1710	SS PASS	11100	N/A N/A		N/A
	BCN Virtual Primary Care \$1000/20%	\$1,000		\$2,500 \$9,100	\$0/\$0/\$40/\$60/\$250	PASS PA					PASS P			ASS PAS		PASS	PASS PAS			SS PASS			ASS PAS			N/A N/A		N/A
BCN Virtual Primary Care	BCN Virtual Primary Care \$1500/20%	\$1,500	20%	\$2,500 \$9,100	\$5/\$5/\$50/\$60/\$250	PASS PA	ASS PA	SS PASS	PASS	PASS	PASS P	ASS PAS	S PASS I	ASS PAS	S PASS	PASS	PASS PAS	S PASS	PASS PA	SS PASS	PASS	PASS PA	SS PAS	SS PASS	PASS	N/A N/A	A N/A	N/A
	BCN Virtual Primary Care \$2,000/20%	\$2,000	20%	\$4,000 \$9,100	\$5/\$5/\$50/\$60/\$250	PASS PA	ASS PA	SS PASS	PASS	PASS	PASS P	ASS PAS	S PASS I	ASS PAS			PASS PAS	S PASS	PASS PA	SS PASS	PASS	PASS PA	SS PAS	SS PASS	PASS	N/A N/A		
	BCN Virtual Primary Care \$4000/30%	\$4,000	30%	N/A \$9,100	\$10/\$10/\$50/\$60/\$250	PASS PA	ASS PA	SS PASS	PASS	PASS	PASS P	ASS PAS	S PASS I	ASS PAS	S PASS	PASS	PASS PAS	S PASS	PASS PA	SS PASS	PASS	PASS PA	SS PAS	SS PASS	PASS	N/A N/A	A N/A	N/A
BCN Minimum Value (3) - Custom Drug list only (Plans available with	BCN HMO \$1500/20%	\$1,500	20%	N/A \$5,000	\$30/\$45/\$50/\$250	N/A N	I/A N/	A N/A	N/A	N/A	N/A	N/A N/A	N/A	N/A N/A	N/A	N/A	N/A N/A	N/A	N/A N	A N/A	N/A	N/A N	/A N/A	A N/A	N/A	N/A N/A	A N/A	N/A
PCP Focus). Optional \$10 copay/0% coinsurance virtual visit rider	BCN HSA \$4000/50%	\$4,000	50%	N/A \$6,350	Deductible/coinsurance	N/A N	I/A N/	A N/A	N/A	N/A	N/A	N/A N/A	N/A	N/A N/A	N/A	N/A	N/A N/A	N/A	N/A N	A N/A	N/A	N/A N	/A N/A	A N/A	N/A	N/A N/A	A N/A	PASS
available except for HSA \$6350	BCN HSA \$6350/0%	\$6,350		N/A \$6,350			I/A N/			N/A		N/A N/A		N/A N/A		N/A	N/A N/A		N/A N		N/A		/A N/A			PASS PAS		
BCN Routine Care (2) - Optional \$10 copay virtual visit rider available	BCN HMO \$1500/30%	\$1,500		N/A \$8,150			ASS PA			PASS		ASS PAS		ASS PAS			PASS PAS			SS PASS			ASS PAS			N/A N/A		
Destributing care (2) Optional 910 copiny (in tall) (institute a valuable	BCN HMO \$3000/20%	\$3,000		N/A \$8,150		PASS PA			PASS	_		ASS PAS		ASS PAS		PASS	PASS PAS			SS PASS			SS PAS		******	N/A N/A		N/A
	BCN HSA HMO \$1500/0%*	\$1,500	0%	N/A \$4,000	Deductible		ASS PA			PASS		ASS PAS		ASS PAS			PASS PAS			SS PASS			ASS PAS			PASS PAS		N/A
	BCN HSA HMO \$1500/10%*	\$1,500 \$1,500	10%	N/A \$4,000	Deductible/coinsurance		ASS PA			PASS		ASS PAS		ASS PAS			PASS PAS			SS PASS			ASS PAS			N/A N/A		N/A
	BCN HSA HMO \$1500/20%* BCN HSA HMO \$2000/0%*	\$2,000	20%	N/A \$4,000 N/A \$4,000	Deductible/coinsurance Deductible	PASS PA						ASS PASS		ASS PASS			PASS PAS PASS PAS			SS PASS			ASS PAS			N/A N/A PASS PAS		N/A N/A
	BCN HSA HMO \$2000/10%*	0-,000	10%	N/A \$4,000	Deductible/coinsurance	PASS PA						ASS PAS		ASS PAS		PASS	PASS PAS			SS PASS			ASS PAS			N/A N/A		N/A N/A
BCN HSA (All plans available with PCP Focus) (12) - Optional 0%	BCN HSA HMO \$2,000/10%*	\$2,000	20%	N/A \$4,000	Deductible/coinsurance	PASS PA						ASS PAS		ASS PAS			PASS PAS			SS PASS			SS PAS			N/A N/A		
coinsurance virtual visit rider available for plans with a coinsurance	BCN HSA HMO \$2500/0%*	\$2,500	0%	N/A \$4,000	Deductible	PASS PA					PASS P	ASS PAS		ASS PAS		PASS	PASS PAS			SS PASS			ASS PAS			PASS PAS		
	BCN HSA HMO \$2,500/10%*	\$2,500	10%	N/A \$4,000	Deductible/coinsurance	PASS PA	ASS PA	SS PASS	PASS	PASS	PASS P	ASS PAS	S PASS I	ASS PAS	S PASS	PASS	PASS PAS	S PASS	PASS PA	SS PASS	PASS	PASS PA	ASS PAS	S PASS	PASS	N/A N/A	A N/A	
	BCN HSA HMO \$2,500/20%*	\$2,500	20%	N/A \$4,000	Deductible/coinsurance	PASS PA	ASS PA	SS PASS	PASS	PASS	PASS P	ASS PAS	S PASS I	ASS PAS	S PASS	PASS	PASS PAS	S PASS	PASS PA	SS PASS	PASS	PASS PA	ASS PAS	SS PASS	PASS	N/A N/A	A PASS	N/A
	BCN HSA HMO \$3000/0%**	\$3,000	0%	N/A \$6,900	Deductible	PASS PA	ASS PA	SS PASS	PASS	PASS	PASS P	ASS PAS		ASS PAS		PASS	PASS PAS			SS PASS				SS PASS		N/A N/A		
	BCN HSA HMO \$3000/20%**	\$3,000		N/A \$6,900	Deductible/coinsurance	PASS PA						ASS PAS		ASS PAS		PASS	PASS PAS			SS PASS				SS PASS		N/A N/A		
	BCN HSA HMO \$3000/30%**	\$3,000		N/A \$6,900	Deductible/coinsurance	PASS PA				PASS		ASS PAS		ASS PAS		PASS	PASS PAS			SS PASS				SS PASS		N/A N/A		
	Blue Elect Plus HSA POS \$1500/0%*	\$1,500		N/A \$4,000	Deductible		ASS PA			PASS		ASS PAS		ASS PAS			PASS PAS			SS PASS			ASS PAS			PASS PAS		N/A
	Blue Elect Plus HSA POS \$1500/10%*	\$1,500		N/A \$4,000	Deductible/coinsurance Deductible/coinsurance	-	ASS PA			PASS		ASS PAS		ASS PAS			PASS PAS			SS PASS			SS PAS			N/A N/A		
	Blue Elect Plus HSA POS \$1500/20%* Blue Elect Plus HSA POS \$2000/0%*	\$2,000		N/A \$4,000 N/A \$4,000	Deductible Comsurance  Deductible	PASS PA	ASS PA			PASS PASS		ASS PASS		ASS PASS			PASS PAS PASS PAS			SS PASS			ASS PAS			N/A N/A PASS PAS		
	Blue Elect Plus HSA POS \$2,000/10%*	\$2,000		N/A \$4,000	Deductible/coinsurance	PASS PA				PASS		ASS PAS		ASS PAS			PASS PAS			SS PASS			ASS PAS			N/A N/A		
Blue Elect Plus HSA POS (12) - Optional In-Network 0% coinsurance	Blue Elect Plus HSA POS \$2,000/10%*	\$2,000		N/A \$4,000	Deductible/coinsurance	PASS PA				PASS		ASS PAS		ASS PAS			PASS PAS			SS PASS			ASS PAS			N/A N/A		
virtual visit rider available for plans with a coinsurnace	Blue Elect Plus HSA POS \$2500/0%*	\$2,500		N/A \$4,000	Deductible	PASS PA				PASS		ASS PAS		ASS PAS			PASS PAS			SS PASS			ASS PAS			PASS PAS		
	Blue Elect Plus HSA POS \$2,500/10%*	\$2,500		N/A \$4,000	Deductible/coinsurance	PASS PA			PASS	PASS	PASS P	ASS PAS	S PASS I	ASS PAS		PASS	PASS PAS	S PASS	PASS PA	SS PASS	PASS	PASS PA	ASS PAS	SS PASS	PASS	N/A N/A		
	Blue Elect Plus HSA POS \$2,500/20%*	\$2,500		N/A \$4,000	Deductible/coinsurance	PASS PA						ASS PAS		ASS PAS		PASS	PASS PAS			SS PASS			ASS PAS			N/A N/A		
	Blue Elect Plus HSA POS \$3000/0%**	\$3,000	0%	N/A \$6,900	Deductible	PASS PA			PASS			ASS PAS		ASS PAS		PASS	PASS PAS			SS PASS			ASS PAS			N/A N/A		N/A
	Blue Elect Plus HSA POS \$3000/20%**	\$3,000		N/A \$6,900	Deductible/coinsurance	PASS PA			PASS			ASS PAS		ASS PAS		PASS	PASS PAS			SS PASS			SS PAS			N/A N/A		
	Blue Elect Plus HSA POS \$3000/30%**	\$3,000		N/A \$6,900	Deductible/coinsurance	PASS PA			PASS			ASS PAS		ASS PAS			PASS PAS			SS PASS			ASS PAS			N/A N/A		N/A
	BCN Healthy Blue Living HMO or Healthy Blue Living HMO Basic \$250			\$500 \$8,150 \$2,500 \$8,150	\$20/\$30/\$35/\$250 \$30/\$40/\$35/\$250	PASS PA	ASS PA	SS PASS	PASS	PASS	PASS P	ASS PAS	S PASS I	ASS PAS	S PASS	PASS	PASS PAS	S PASS	PASS PA	SS PASS	PASS	PASS PA	ASS PAS	SS PASS	PASS	N/A N/A	A N/A	N/A
	BCN Healthy Blue Living HMO or Healthy Blue	\$1,500		N/A \$8,150	\$30/\$40/\$35/\$250 \$20/\$30/\$35/\$250	1					l		. 1		. I .	[		.   .			.1.				I/			1
	Living HMO Basic \$500			\$2,500 \$8,150	\$30/\$40/\$50/\$250	PASS PA	ASS PA	SS PASS	PASS	PASS	PASS P	ASS PAS	S PASS I	ASS PAS	S PASS	PASS	PASS PAS	S PASS	PASS PA	SS PASS	PASS	PASS PA	SS PAS	SS PASS	PASS	N/A N/A	A N/A	N/A
lealthy Blue Living and Healthy Blue Living Basic (All plans available	BCN Healthy Blue Living HMO or Healthy Blue	\$1,000		\$2,000 \$8,150	\$25/\$35/\$35/\$250	DACC D	ACC P	CC DACC	DACC	DACC	DACC .	ACC DAG		ACC DIC	C DACC	DACC	DACC PAG	e I Bacc	DACC D	ee nacc	DACC	DACC P	CC P.	ne   nacc	DAGE	NI/A 21/	A N//	N/A
with PCP Focus) (5) - Optional \$10 copay virtual visit rider available	Living HMO Basic \$1000	\$3,000		\$3,000 \$8,150	\$30/\$40/\$50/\$250	PASS PA	ASS PA	SS PASS	PASS	PASS	PASS P	ASS PAS	S PASS I	ASS PAS	5 PASS	PASS	PASS PAS	PASS	PASS PA	SS PASS	PASS	rass P	SS PAS	SS PASS	PASS	N/A N/A	A N/A	N/A
	BCN Healthy Blue Living HMO or Healthy Blue	\$1,500		\$1,500 \$8,150	\$20/\$30/\$35/\$250	PASS PA	ASS DA	SS DAGG	DASC	DASC	DASS D	ASS PAS	DASS 1	ASS PAS	S DAGG	DASS	PASS PAS	S DAGG	DASS DA	SC DACC	DASS	DASS D	SS DA	SS PASS	DASS	N/A N/A	A N/A	N/A
	Living HMO Basic \$1500	\$4,000		\$2,500 \$8,150		PASS PA	ASS PA	oo PASS	PASS	PASS	r'Ass P	ASS PAS	PASS	ASS PAS	PASS	PASS	rass PAS	PASS	r ASS PA	oo rass	PASS	r ASS P	oo rAS	PASS	rASS	18/A N/A	A IN/A	IN/A
		62.000	200/	\$1,000 \$8,150	\$25/\$35/\$35/\$250	PASS PA	ASS PA	SS PASS	DASS	PASS	PASS P	ASS DAS	DASS I	ASS PAS	S PASS	PASS	PASS PAS	e I DASS	DASS D	SS PASS	PASS	DACC D	CC DA	SS PASS	DACC	27/4 27/	A 37/A	N/A
	BCN Healthy Blue Living HMO or Healthy Blue																											
	BCN Healthy Blue Living HMO or Healthy Blue Living HMO Basic \$2000			\$2,000 \$8,150		11100 11		17100	17,00	11100		ASS TAS	I ASS		17100			5 1 A55	1700 17	33 FA33	PASS	PASS PA	135 PA.	SS PASS	PASS	N/A N/A	A N/A	1
	Living HMO Basic \$2000	\$4,000	30%	\$2,000 \$8,150		17100 17		17100	1 1 1 1 1 1 1	11100		A55 1 A5	J 17655 1	1100 1110	11100			3 1 1 1 1 1 1	1 / 1 /	33 FA32	PASS	PASS PA	155 PA.	SS PASS	PASS	N/A N/A	A N/A	1
	Living HMO Basic \$2000		30%	\$2,000 \$8,150		11.05		55 17.55	TASS	77100		ASS TAS	TASS I	100 110	77.65			5 1 A35	TASS TA	33 FA33	PASS	PASS PA	155 PA	SS PASS	PASS	N/A N/A	A N/A	
BCN65 (1) - Optional S10 copay virtual visit rider available	Living HMO Basic \$2000	\$4,000	30%	\$2,000 \$8,150									S PASS 1											SS PASS		N/A N/A		

x Plans (Conay by Tier:	Generic/Preferred Brand/	Non Preferred Brand/Pre	ferred Specialty/Non	Preferred Specialty

Drug Plan	Copay Design	Formulary
A	\$4/\$15/\$40/\$80/20%/20%	Custom
В	\$4/\$15/\$40/\$80/20%/20%	Custom Select
C	\$4/\$15/\$40/\$80/20%/20%	PDL
D	\$6/\$25/\$50/\$80/20%/20%	Custom
E	\$6/\$25/\$50/\$80/20%/20%	Custom Select
F	\$6/\$25/\$50/\$80/20%/20%	PDL
G	\$6/\$25/\$60/\$80/20%/20%	Custom
H	\$6/\$25/\$60/\$80/20%/20%	Custom Select
I	\$6/\$25/\$60/\$80/20%/20%	PDL
J	\$10/\$30/\$60/\$80/20%/20%	Custom
K	\$10/\$30/\$60/\$80/20%/20%	Custom Select
L	\$10/\$30/\$60/\$80/20%/20%	PDL
M	\$15/\$40/\$80/20%/20%	Custom
N	\$15/\$40/\$80/20%/20%	PDL
0	\$25/\$50/\$80/20%/20%	Custom
P	\$25/\$50/\$80/20%/20%	PDL

Drug Plan	Copay Design	Formulary
Q	\$30/\$60/\$80/20%/20%	Custom
R	\$30/\$60/\$80/20%/20%	PDL
S	\$15 / \$50 / 50% after deductible (Tier 3- min \$70; max \$100) - Integrated Deductible	Custom
T	\$15 / \$50 / 50% after deductible (Tier 3- min \$70; max \$100) - Integrated Deductible	PDL
U	\$10 / \$20 / \$40 - Integrated Deductible	Custom
V	\$10 / \$20 / \$40 - Integrated Deductible	PDL
W	\$10 / \$40 / \$80 after deductible, - Integrated Deductible	Custom
X	\$10 / \$40 / \$80 after deductible, - Integrated Deductible	PDL
Y	\$20 / \$60 / 50% after deductible (Tier 3- min \$80; max \$100) - Integrated Deductible	Custom
Z	\$20 / \$60 / 50% after deductible (Tier 3- min \$80; max \$100) - Integrated Deductible	PDL
AA	0% coinsurance after integrated deductible/covered in full after deductible- Custom Select Drug List	Custom Selec
AB	0% coinsurance for large groups - All Tiers covered in full after deductible - Integrated Deductible	Custom
AC	20% Coinsurance after deductible - all Tiers - Integrated Deductible	Custom
AD	50% Coinsurance for large groups - all Tiers - Integrated Deductible	Custom
AE	All Tiers: 30% coinsurance after deductible	Custom Selec

## Exhibit 7B Testing Summary for Calendar Year 2023 Blue Cross Blue Shield of Michigan — Large Group BCN Large Group Plans Medicare Primary

**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.

	1/1/202	3 BCN Larg	e Group																1							$\overline{}$	$\overline{}$	$\overline{}$	$\neg$			$\overline{}$	$\overline{}$	$\neg$
Product Family	Plan	Ded	Coins	ECM	OOP Max	Non-Virtual Primary Care OV/SPEC/UC/ER Virtual Primary Care V/OV/SPEC/UC/ER	A	В	С	D	E	F	н	ı	J	K	L	M N	0	P	Q	R	s	Т	U	v	w	х ,	Y	Z AA	A AB	AC	AD	AE
BCN Minimum Value (3) - Custom Drug list only (Plans available with	BCN HMO \$1500/20%	\$1,500	20%	N/A	\$5,000	\$30/\$45/\$50/\$250	N/A	N/A	N/A	N/A	N/A N	N/A N/	A N/A	A N/A	N/A	N/A	N/A	N/A N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A N/	/A N	J/A N/.	A N/A	N/A	N/A	N/A
	BCN HSA \$4000/50%	\$4,000	50%	N/A	\$6,350	Deductible/coinsurance	N/A	N/A	N/A	N/A	N/A N	N/A N/	A N/A	A N/A	N/A	N/A	N/A	N/A N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A N/	I/A N	J/A N/A	A N/A	N/A	FAIL	N/A
available except for HSA \$6350	BCN HSA \$6350/0%	\$6,350	0%	N/A	\$6,350	Deductible	N/A	N/A	N/A	N/A	N/A N	N/A N/	A N/A	A N/A	N/A	N/A	N/A	N/A N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A N/	J/A N	J/A FA	IL FAIL	N/A	N/A	N/A
	BCN HSA HMO \$1500/0%*	\$1,500	0%	N/A	\$4,000	Deductible	PASS P	ASS 1	PASS	PASS	PASS P.	ASS PA	SS PAS	S PASS	PASS	PASS	PASS I	PASS PAS	S PAS	S PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS 1	PASS PA	ASS P/	ASS PAS	SS PASS	N/A	N/A	N/A
	BCN HSA HMO \$1500/10%*	\$1,500	10%	N/A	\$4,000	Deductible/coinsurance	PASS P	ASS 1	PASS	PASS	PASS P.	ASS PA	SS PAS	S PASS	PASS	PASS	PASS F	PASS PAS	S PASS	S PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS J	PASS PA	ASS PA	ASS N/A	A N/A	N/A	N/A	N/A
	BCN HSA HMO \$1500/20%*	\$1,500	20%	N/A	\$4,000	Deductible/coinsurance	PASS P	ASS 1	PASS	PASS	PASS PA	ASS PA	SS PAS	S PASS	PASS	PASS	PASS F	PASS PAS	S PAS	S PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS I	PASS PA	ASS PA	ASS N/	A N/A	PASS	N/A	N/A
	BCN HSA HMO \$2000/0%*	\$2,000	0%	N/A	\$4,000	Deductible	PASS P	ASS 1	PASS	PASS	PASS PA	ASS PA	SS PAS	S PASS	PASS	PASS	PASS F	PASS PAS	S PAS	S PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS I	PASS PA	ASS PA	ASS PAS	SS PASS	N/A	N/A	N/A
	BCN HSA HMO \$2,000/10%*	\$2,000	10%	N/A	\$4,000	Deductible/coinsurance	PASS P	ASS 1	PASS	PASS	PASS P.	ASS PA	SS PAS	S PASS	PASS	PASS	PASS F	PASS PAS	S PASS	S PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS I	PASS PA	ASS PA	ASS N/A	A N/A	N/A	N/A	N/A
BCN HSA (All plans available with PCP Focus) (12) - Optional 0%	BCN HSA HMO \$2000/20%*	\$2,000	20%	N/A	\$4,000	Deductible/coinsurance	PASS P	ASS 1	PASS	PASS 1	PASS P.	ASS PA	SS PAS	S PASS	PASS	PASS	PASS F	PASS PAS	S PASS	S PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS I	PASS PA	ASS PA	ASS N/A	A N/A	PASS	N/A	N/A
coinsurance virtual visit rider available for plans with a coinsurance	BCN HSA HMO \$2500/0%*	\$2,500	0%	N/A	\$4,000	Deductible	PASS P	ASS 1	PASS	PASS	PASS P.	ASS PA	SS PAS	S PASS	PASS	PASS	PASS F	PASS PAS	S PASS	S PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS I	PASS PA	ASS PA	ASS PAS	SS PASS	N/A	N/A	N/A
	BCN HSA HMO \$2,500/10%*	\$2,500	10%		\$4,000	Deductible/coinsurance	PASS P	ASS 1	PASS	PASS	PASS PA	ASS PA	SS PAS	SS PASS				PASS PAS					PASS					PASS PA					N/A	
	BCN HSA HMO \$2,500/20%*	\$2,500	20%	N/A	\$4,000	Deductible/coinsurance	PASS P	ASS 1	PASS	PASS	PASS PA	ASS PA	SS PAS					PASS PAS										PASS PA			A N/A		N/A	N/A
	BCN HSA HMO \$3000/0%**	\$3,000	0%	N/A	\$6,900	Deductible	PASS P	ASS 1	PASS	PASS	PASS P.	ASS PA	SS PAS	SS PASS	PASS	PASS	PASS F	PASS PAS	S PAS	S PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS F	PASS PA	ss PA	ASS N/	A N/A	N/A	N/A	N/A
	BCN HSA HMO \$3000/20%**	\$3,000	20%	N/A	\$6,900	Deductible/coinsurance	PASS P						SS PAS					PASS PAS					PASS		PASS			PASS PA			A N/A		N/A	
	BCN HSA HMO \$3000/30%**	\$3,000	30%	N/A	\$6,900	Deductible/coinsurance	PASS P	ASS 1	PASS	PASS :	PASS P.	ASS PA	SS PAS	S PASS	PASS	PASS	PASS I	PASS PAS	S PASS	S PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS F	PASS PAS	SS PA	ASS N/	A N/A	N/A	N/A	FAIL
	Blue Elect Plus HSA POS \$1500/0%*	\$1,500	0%	N/A	\$4,000	Deductible	PASS P	ASS 1	PASS	PASS 1	PASS PA	ASS PA	SS PAS	SS PASS	PASS	PASS	PASS F	PASS PAS	S PASS	S PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS I	PASS PA	SS PA		SS PASS		N/A	N/A
	Blue Elect Plus HSA POS \$1500/10%*	\$1,500	10%	N/A	\$4,000	Deductible/coinsurance	PASS P	ASS 1	PASS	PASS	PASS P.	ASS PA	SS PAS	SS PASS	PASS	PASS	PASS F	PASS PAS	S PAS	S PASS	PASS	PASS	PASS	PASS	PASS	PASS I	PASS F	PASS PA	ss PA	ASS N/	A N/A	N/A	N/A	N/A
	Blue Elect Plus HSA POS \$1500/20%*	\$1,500	20%		\$4,000	Deductible/coinsurance	PASS P	ASS 1	PASS	PASS	PASS PA	ASS PA	SS PAS	SS PASS				PASS PAS		S PASS			PASS		PASS			PASS PA			A N/A			
	Blue Elect Plus HSA POS \$2000/0%*	\$2,000	0%	N/A	\$4,000	Deductible	PASS P	ASS 1	PASS	PASS	PASS P.	ASS PA	SS PAS	SS PASS				PASS PAS										PASS PA			SS PASS	N/A	N/A	N/A
	Blue Elect Plus HSA POS \$2,000/10%*	\$2,000	10%		\$4,000	Deductible/coinsurance	PASS P	ASS 1	PASS	PASS	PASS P.	ASS PA	SS PAS	S PASS				PASS PAS							PASS			PASS PA			A N/A	N/A	N/A	N/A
	Blue Elect Plus HSA POS \$2000/20%*	\$2,000	20%		\$4,000	Deductible/coinsurance	PASS P	ASS 1	PASS	PASS	PASS P.	ASS PA	SS PAS	SS PASS				PASS PAS					PASS	PASS	PASS			PASS PA			A N/A	PASS	N/A	N/A
virtual visit rider available for plans with a coinsurnace	Blue Elect Plus HSA POS \$2500/0%*	\$2,500	0%		\$4,000	Deductible	PASS P						SS PAS					PASS PAS										PASS PA			SS PASS		N/A	
	Blue Elect Plus HSA POS \$2,500/10%*	\$2,500	10%		\$4,000	Deductible/coinsurance	PASS P				PASS P		SS PAS		PASS			PASS PAS										PASS PA				N/A		
	Blue Elect Plus HSA POS \$2,500/20%*	\$2,500	20%		\$4,000	Deductible/coinsurance	PASS P					ASS PA			PASS			PASS PAS										PASS PA			A N/A			
	Blue Elect Plus HSA POS \$3000/0%**	\$3,000	0%		\$6,900	Deductible	PASS P							S PASS				PASS PAS										PASS PA			A N/A		N/A	
	Blue Elect Plus HSA POS \$3000/20%**	\$3,000	20%	N/A		Deductible/coinsurance	PASS P							SS PASS				PASS PAS					PASS					PASS PA			A N/A			
	Blue Elect Plus HSA POS \$3000/30%**	\$3,000	30%	N/A	\$6,900	Deductible/coinsurance	PASS P	ASS 1	PASS	PASS 1	PASS P.	ASS PA	SS PAS	S PASS	PASS	PASS	PASS I	PASS PAS	S PAS	S PASS	PASS	PASS	PASS	PASS	PASS	PASS	ASS F	PASS PA	ASS PA	ASS N/	A N/A	N/A	N/A	FAIL

Drug Plan	Copay Design	Formulary
A	\$4/\$15/\$40/\$80/20%/20%	Custom
В	\$4/\$15/\$40/\$80/20%/20%	Custom Select
C	\$4/\$15/\$40/\$80/20%/20%	PDL
D	\$6/\$25/\$50/\$80/20%/20%	Custom
E	\$6/\$25/\$50/\$80/20%/20%	Custom Select
F	\$6/\$25/\$50/\$80/20%/20%	PDL
G	\$6/\$25/\$60/\$80/20%/20%	Custom
H	\$6/\$25/\$60/\$80/20%/20%	Custom Select
I	\$6/\$25/\$60/\$80/20%/20%	PDL
J	\$10/\$30/\$60/\$80/20%/20%	Custom
K	\$10/\$30/\$60/\$80/20%/20%	Custom Select
L	\$10/\$30/\$60/\$80/20%/20%	PDL
M	\$15/\$40/\$80/20%/20%	Custom
N	\$15/\$40/\$80/20%/20%	PDL
0	\$25/\$50/\$80/20%/20%	Custom
P	\$25/\$50/\$80/20%/20%	PDL

Drug Plan	Copay Design	Formulary
Q	\$30/\$60/\$80/20%/20%	Custom
R	\$30/\$60/\$80/20%/20%	PDL
S	\$15 / \$50 / 50% after deductible (Tier 3- min \$70; max \$100) - Integrated Deductible	Custom
T	\$15 / \$50 / 50% after deductible (Tier 3- min \$70; max \$100) - Integrated Deductible	PDL
U	\$10 / \$20 / \$40 - Integrated Deductible	Custom
V	\$10 / \$20 / \$40 - Integrated Deductible	PDL
W	\$10 / \$40 / \$80 after deductible, - Integrated Deductible	Custom
X	\$10 / \$40 / \$80 after deductible, - Integrated Deductible	PDL
Y	\$20 / \$60 / 50% after deductible (Tier 3- min \$80; max \$100) - Integrated Deductible	Custom
Z	\$20 / \$60 / 50% after deductible (Tier 3- min \$80; max \$100) - Integrated Deductible	PDL
AA	0% coinsurance after integrated deductible/covered in full after deductible- Custom Select Drug List	Custom Select
AB	0% coinsurance for large groups - All Tiers covered in full after deductible - Integrated Deductible	Custom
AC	20% Coinsurance after deductible - all Tiers - Integrated Deductible	Custom
AD	50% Coinsurance for large groups - all Tiers - Integrated Deductible	Custom
AE	All Tiers: 30% coinsurance after deductible	Custom Select

### Exhibit 8A

### Blue Care Network, Inc.

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

			2023	DC11 0111		Menu Plan				
Product Family	Plan	Ded	Coins	ЕСМ	OOP Max	Employer Contribution	Non- Virtual Primary Care Plans: OV/SPEC/UC/ER Virtual Primary Care Plans: V/OV/SPEC/UC/ER	Rx (Includes MOPD 3X-\$10 and contraceptives) Custom Select Drug List	2023 AV	PASS/FAI
	Blue Elect Plus POS Gold \$500	\$500	30%	\$5,000	\$9,100	N/A	\$30/\$50/\$50/\$350	\$10/\$30/\$60/\$80/20% (\$200)/20% (\$300)	81.46%	PASS
Blue Elect Plus - POS	Blue Elect Plus POS Gold \$1000	\$1,000	20%	\$5,000	\$9,100	N/A	\$30/\$50/\$50/\$250	\$10/\$30/\$60/\$80/20% (\$200)/20% (\$300)	81.75%	PASS
	Blue Elect Plus POS Gold \$2000	\$2,000	20%	N/A	\$7,350	N/A	\$30/\$50/\$50/\$250	\$15/\$40/\$80/\$100/20% (\$200)/20% (\$300)	80.08%	PASS
	Blue Elect Plus POS Gold \$3000	\$3,000	20%	N/A	\$8,150	N/A	\$30/\$50/\$50/\$250	\$15/\$40/\$80/\$100/20% (\$200)/20% (\$300)	78.78%	PASS
BCN HMO Fixed Cost	BCN Fixed Cost Platinum	\$0	0%	N/A	\$4,000	N/A	\$15/\$30/\$30/\$250	\$4/\$15/\$40/\$80/\$200/\$300	88.31%	PASS
	BCN Fixed Cost Gold	\$0	0%	N/A	\$8,500	N/A	\$20/\$50/\$50/\$250	\$15/\$40/\$80/\$100/\$200/\$300	81.17%	PASS
	BCN Platinum 10%	\$0	10%	\$1,000	\$5,000	N/A	\$20/\$30/\$35/\$150	\$4/\$15/\$40/\$80/20% (\$200)/20% (\$300)	91.71%	PASS
	BCN Platinum 20% BCN Gold 30%	\$0 \$0	30%	\$1,000 N/A	\$6,600	N/A N/A	\$25/\$35/\$35/\$150 \$30/\$60/\$60/\$250	\$4/\$15/\$40/\$80/20% (\$200)/20% (\$300) \$15/\$40/\$80/\$100/20% (\$200)/20% (\$300)	90.38%	PASS
	BCN Platinum \$500/0%	\$500	0%	N/A	\$1,500	N/A	\$20/\$30/\$35/\$150	\$4/\$15/\$40/\$80/20% (\$200)/20% (\$300)	91.67%	PASS
	BCN PCP Focus Platinum \$500/0%	\$500	0%	N/A	\$1,500	N/A	\$20/\$30/\$35/\$150	\$4/\$15/\$40/\$80/20% (\$200)/20% (\$300)	91.67%	PASS
	BCN Gold \$500/20%	\$500	20%	\$5,000	\$9,100	N/A	\$30/\$50/\$50/\$350	\$15/\$40/\$80/\$100/20% (\$200)/20% (\$300)	81.47%	PASS
	BCN Gold \$1000/20%	\$1,000	20%	\$3,500	\$8,150	N/A	\$20/\$40/\$50/\$250	\$15/\$40/\$80/\$100/20% (\$200)/20% (\$300)	81.65%	PASS
	BCN PCP Focus Gold \$1000/20%	\$1,000	20%	\$3,500	\$8,150	N/A	\$20/\$40/\$50/\$250	\$15/\$40/\$80/\$100/20% (\$200)/20% (\$300)	81.65%	PASS
	BCN Gold \$1500/20%	\$1,500	20%	\$2,500	\$8,150	N/A	\$20/\$40/\$50/\$250	\$10/\$30/\$60/\$80/20% (\$200)/20% (\$300)	81.85%	PASS
BCN HMO	BCN PCP Focus Gold \$1500/20%	\$1,500	20%	\$2,500	\$8,150	N/A	\$20/\$40/\$50/\$250	\$10/\$30/\$60/\$80/20% (\$200)/20% (\$300)	81.85%	PASS
BEN HWO	BCN Gold \$2000/20%	\$2,000	20%	\$2,000	\$9,100	N/A	\$20/\$40/\$50/\$150	\$10/\$30/\$60/\$80/20% (\$200)/20% (\$300)	80.90%	PASS
	BCN PCP Focus Gold \$2000/20%	\$2,000	20%	\$2,000	\$9,100	N/A	\$20/\$40/\$50/\$150	\$10/\$30/\$60/\$80/20% (\$200)/20% (\$300)	80.90%	PASS
	BCN Gold \$2500/20%	\$2,500	20%	\$2,000	\$7,350	N/A	\$30/\$50/\$50/\$150	\$4/\$15/\$40/\$80/20% (\$200)/20% (\$300)	80.63%	PASS
	BCN PCP Focus Gold \$2500/20%	\$2,500	20%	\$2,000	\$7,350	N/A	\$30/\$50/\$50/\$150	\$4/\$15/\$40/\$80/20% (\$200)/20% (\$300)	80.63%	PASS
	BCN Gold \$3000/20%	\$3,000	20%	\$3,000	\$8,150	N/A	\$30/\$50/\$50/\$150	\$4/\$15/\$40/\$80/20% (\$200)/20% (\$300)	79.17%	PASS
	BCN PCP Focus Gold \$3000/20%	\$3,000	20%	\$3,000	\$8,150	N/A	\$30/\$50/\$50/\$150	\$4/\$15/\$40/\$80/20% (\$200)/20% (\$300)	79.17%	PASS
	BCN Gold \$4000/10%	\$4,000	10%	\$3,000	\$9,100	N/A	\$30/\$50/\$50/\$150	\$4/\$15/\$40/\$80/20% (\$200)/20% (\$300)	78.14%	PASS
	BCN PCP Focus Gold \$4000/10%	\$4,000	10%	\$3,000	\$9,100	N/A	\$30/\$50/\$50/\$150	\$4/\$15/\$40/\$80/20% (\$200)/20% (\$300)	78.14%	PASS
	BCN Silver \$5000/30%	\$5,000	30%	N/A	\$9,100	N/A	\$40/\$60/\$60/\$350	\$15/\$40/\$80/\$150/20% (\$300)/20% (\$500)	71.98%	PASS
	BCN PCP Focus Silver \$5000/30%	\$5,000	30%	N/A	\$9,100	N/A	\$40/\$60/\$60/\$350	\$15/\$40/\$80/\$150/20% (\$300)/20% (\$500)	71.98%	PASS
	BCN Virtual Primary Care Platinum \$500/0%	\$500	0%	N/A	\$4,000	N/A	\$0/\$0/\$30/\$30/\$150	\$6/\$25/\$60/\$80/20% (\$200)/20% (\$300)	89.77%	PASS
CN Virtual Primary Care	BCN Virtual Primary Care Gold \$1000/30%	\$1,000	30%	N/A	\$9,100	N/A	\$0/\$0/\$60/\$60/\$150	\$5/\$20/\$80/\$150/20% (\$300)/20% (\$500)	81.49%	PASS
нмо	BCN Virtual Primary Care Gold \$2,000/30%	\$2,000	30%	\$4,000	\$9,100	N/A	\$5/\$5/\$60/\$60/\$150	\$10/\$30/\$80/\$150/20% (\$300)/20% (\$500)	78.41%	PASS
	BCN Virtual Primary Care Silver \$8000/20%	\$8,000	20%	N/A	\$9,100	N/A	\$10/\$10/\$60/\$60/\$350	\$15/\$40/\$80/\$150/20% (\$300)/20% (\$500)	71.20%	PASS
BCN Routine Care	BCN Routine Care Sliver \$4000/30%	\$4,000	30%	N/A	\$9,100	N/A	\$30/ded+coin/\$30/ded+coin	\$6/\$25/\$60/\$80/20% (\$200)/20% (\$300) - Deductible does not apply to Tiers 1A &1B \$15/\$40/deductible - Deductible does not apply	71.15%	PASS
	BCN Routine Care Bronze \$9100/0%  BCN HRA Platinum \$1500/20% (\$750)	\$9,100 \$1,500	0% 20%	N/A \$500	\$9,100 \$6,350	N/A \$750	\$40/ded/\$40/ded \$20/\$40/\$50/\$150	to Tiers 1A and 1B \$4/\$15/\$40/\$80/20% (\$200)/20% (\$300)	64.21% 90.74%	PASS PASS
	BCN HRA Platinum \$2000/20% (\$1000)	\$2,000	20%	\$500	\$6,350	\$1,000	\$20/\$40/\$50/\$150	\$4/\$15/\$40/\$80/20% (\$200)/20% (\$300)	90.70%	PASS
	BCN HRA Gold \$3000/20% (\$100)	\$3,000	20%	N/A	\$9,100	\$100	\$30/\$50/\$50/\$150	\$6/\$25/\$50/\$80/20% (\$200)/20% (\$300)	79.28%	PASS
BCN HRA	BCN HRA Gold \$4000/20% (\$300)	\$4,000	20%	N/A	\$9,100	\$300	\$30/\$60/\$60/\$150	\$6/\$25/\$60/\$80/20% (\$250)/20% (\$350)	79.32%	PASS
	BCN HRA Platinum \$5000/20% (\$2500)	\$5,000	20%	N/A	\$6,350	\$2,500	\$20/\$40/\$50/\$150	\$6/\$25/\$50/\$80/20% (\$200)/20% (\$300)	91.79%	PASS
	BCN HRA PCP Focus Platinum \$5000/20% (\$2500)	\$5,000	20%	N/A	\$6,350	\$2,500	\$20/\$40/\$50/\$150	\$6/\$25/\$50/\$80/20% (\$200)/20% (\$300)	91.79%	PASS
	Blue Elect Plus HSA POS Gold \$1500/20% (\$0)*	\$1,500	20%	N/A	\$4,000	\$0	Deductible/coinsurance	\$10/\$30/\$60/\$80/20% (\$200)/20% (\$300)	80.99%	PASS
Blue Elect Plus HSA POS	Blue Elect Plus HSA POS Gold \$2000/0% (\$0)*	\$2,000	0%	N/A	\$4,000	\$0	Deductible	\$15/\$40/\$80/\$100/20% (\$200)/20% (\$300)	81.55%	PASS
	Div Fl+ Div UCA DOC Cil 62000 /200/			N/A		\$0	Ded/coinsurance	\$6/\$25/\$60/\$80/20% (\$200)/20% (\$300)		PASS
	Blue Elect Plus HSA POS Silver \$3000/20% (\$0)**	\$3,000	20%	14/2	\$7,000	30	Dedy Collisal ance		71.80%	
	(\$0)** Blue Elect Plus HSA POS Bronze \$6900/0% (\$0)**	\$3,000	20%	N/A	\$6,900	\$0	Deductible	Deductible	71.80% 64.40%	PASS
	(\$0)** Blue Elect Plus HSA POS Bronze \$6900/0% (\$0)** BCN HSA Gold \$1500/20% (\$0)*	\$6,900 \$1,500	0%	N/A N/A	\$6,900 \$4,000	\$0 \$0	Deductible  Deductible/coinsurance	Deductible \$10/\$30/\$60/\$80/20% (\$200)/20% (\$300)	64.40% 80.99%	PASS
	(\$0)** Blue Elect Plus HSA POS Bronze \$6900/0% (\$0)** BCN HSA Gold \$1500/20% (\$0)* BCN HSA Gold \$2000/0% (\$0)*	\$6,900 \$1,500 \$2,000	0% 20% 0%	N/A N/A N/A	\$6,900 \$4,000 \$4,000	\$0 \$0 \$0	Deductible  Deductible/coinsurance  Deductible	Deductible \$10/\$30/\$60/\$80/20% (\$200)/20% (\$300) \$15/\$40/\$80/\$100/20% (\$200)/20% (\$300)	64.40% 80.99% 81.55%	PASS PASS
	(\$0)** Blue Elect Plus HSA POS Bronze \$6900/0% (\$0)** BCN HSA Gold \$1500/20% (\$0)* BCN HSA Gold \$2000/0% (\$0)* BCN HSA Gold \$3000/0% (\$300)**	\$6,900 \$1,500 \$2,000 \$3,000	0% 20% 0% 0%	N/A N/A N/A	\$6,900 \$4,000 \$4,000 \$6,000	\$0 \$0 \$0 \$0 \$300	Deductible  Deductible/coinsurance  Deductible  Deductible	Deductible \$10/\$30/\$60/\$80/20% (\$200)/20% (\$300) \$15/\$40/\$80/\$100/20% (\$200)/20% (\$300) \$6/\$25/\$50/\$80/20% (\$200)/20% (\$300)	64.40% 80.99% 81.55% 81.53%	PASS PASS PASS
	(\$0)** Blue Elect Plus HSA POS Bronze \$6900/0% (\$0)** BCN HSA Gold \$1500/20% (\$0)* BCN HSA Gold \$2000/0% (\$0)*	\$6,900 \$1,500 \$2,000	0% 20% 0%	N/A N/A N/A	\$6,900 \$4,000 \$4,000	\$0 \$0 \$0	Deductible  Deductible/coinsurance  Deductible	Deductible \$10/\$30/\$60/\$80/20% (\$200)/20% (\$300) \$15/\$40/\$80/\$100/20% (\$200)/20% (\$300)	64.40% 80.99% 81.55%	PASS PASS
BCN HSA	(\$0)** Blue Elect Plus HSA POS Bronze \$6900/0% (\$0)** BCN HSA Gold \$1500/20% (\$0)* BCN HSA Gold \$2000/0% (\$0)* BCN HSA Gold \$3000/0% (\$300)**	\$6,900 \$1,500 \$2,000 \$3,000	0% 20% 0% 0%	N/A N/A N/A	\$6,900 \$4,000 \$4,000 \$6,000	\$0 \$0 \$0 \$0 \$300	Deductible  Deductible/coinsurance  Deductible  Deductible	Deductible \$10/\$30/\$60/\$80/20% (\$200)/20% (\$300) \$15/\$40/\$80/\$100/20% (\$200)/20% (\$300) \$6/\$25/\$50/\$80/20% (\$200)/20% (\$300)	64.40% 80.99% 81.55% 81.53%	PASS PASS PASS
BCN HSA	(\$0)** Blue Elect Plus HSA POS Bronze \$6900/0% (\$0)** BCN HSA Gold \$1500/20% (\$0)* BCN HSA Gold \$2000/0% (\$0)* BCN HSA Gold \$3000/0% (\$300)** BCN HSA Gold \$3000/20% (\$0)**	\$6,900 \$1,500 \$2,000 \$3,000 \$3,000	0% 20% 0% 0% 20%	N/A N/A N/A N/A N/A	\$6,900 \$4,000 \$4,000 \$6,000 \$7,000	\$0 \$0 \$0 \$300 \$0	Deductible  Deductible/coinsurance  Deductible  Deductible  Deductible/coinsurance	Deductible \$10/\$30/\$60/\$80/20% (\$200)/20% (\$300) \$15/\$40/\$80/\$100/20% (\$200)/20% (\$300) \$6/\$25/\$50/\$80/20% (\$200)/20% (\$300) \$6/\$25/\$60/\$80/20% (\$200)/20% (\$300)	64.40% 80.99% 81.55% 81.53% 71.80%	PASS PASS PASS PASS
BCN HSA	(\$0)**  Blue Elect Plus HSA POS Bronze \$6900/0% (\$0)**  BCN HSA Gold \$1500/20% (\$0)*  BCN HSA Gold \$2000/0% (\$0)*  BCN HSA Gold \$3000/0% (\$300)**  BCN HSA Silver \$3000/20% (\$0)**  BCN HSA Silver \$4000/10% (\$0)**  BCN HSA Silver \$4500/0% (\$0)**	\$6,900 \$1,500 \$2,000 \$3,000 \$3,000 \$4,000 \$4,500 \$6,900	0% 20% 0% 0% 20% 10%	N/A N/A N/A N/A N/A N/A N/A N/A	\$6,900 \$4,000 \$4,000 \$6,000 \$7,000 \$7,050 \$6,650 \$6,900	\$0 \$0 \$0 \$300 \$0 \$0 \$0 \$0 \$0	Deductible  Deductible/coinsurance  Deductible  Deductible  Deductible/coinsurance  Deductible/coinsurance  Deductible/coinsurance  Deductible  Deductible	Deductible \$10/\$30/\$60/\$80/20% (\$200)/20% (\$300) \$15/\$40/\$80/\$100/20% (\$200)/20% (\$300) \$6/\$25/\$50/\$80/20% (\$200)/20% (\$300) \$6/\$25/\$60/\$80/20% (\$200)/20% (\$300) \$15/\$40/\$80/\$100/20% (\$200)/20% (\$300) \$15/\$40/\$80/\$100/20% (\$200)/20% (\$300) Deductible	64.40% 80.99% 81.55% 81.53% 71.80% 70.10% 71.27% 64.40%	PASS PASS PASS PASS PASS PASS PASS
BCN HSA	(\$0)**  Blue Elect Plus HSA POS Bronze \$6900/0% (\$0)**  BCN HSA Gold \$1500/20% (\$0)*  BCN HSA Gold \$2000/0% (\$0)*  BCN HSA Gold \$3000/0% (\$300)**  BCN HSA Silver \$3000/20% (\$0)**  BCN HSA Silver \$4000/10% (\$0)**  BCN HSA Silver \$4500/0% (\$0)**	\$6,900 \$1,500 \$2,000 \$3,000 \$3,000 \$4,000 \$4,500 \$6,900	0% 20% 0% 0% 20% 10% 0% 0%	N/A	\$6,900 \$4,000 \$4,000 \$6,000 \$7,000 \$7,050 \$6,650 \$6,900	\$0 \$0 \$0 \$300 \$0 \$0 \$0 \$0 \$0 \$0 \$0	Deductible  Deductible/coinsurance  Deductible  Deductible  Deductible/coinsurance  Deductible/coinsurance  Deductible/coinsurance  Deductible  Deductible  Deductible	Deductible \$10/\$30/\$60/\$80/20% (\$200)/20% (\$300) \$15/\$40/\$80/\$100/20% (\$200)/20% (\$300) \$6/\$25/\$50/\$80/20% (\$200)/20% (\$300) \$6/\$25/\$60/\$80/20% (\$200)/20% (\$300) \$15/\$40/\$80/\$100/20% (\$200)/20% (\$300) \$15/\$40/\$80/\$100/20% (\$200)/20% (\$300) Deductible  Deductible	64.40% 80.99% 81.55% 81.53% 71.80% 70.10% 71.27% 64.40%	PASS PASS PASS PASS PASS PASS PASS PASS
BCN HSA	(\$0)**  Blue Elect Plus HSA POS Bronze \$6900/0% (\$0)**  BCN HSA Gold \$1500/20% (\$0)*  BCN HSA Gold \$2000/0% (\$0)*  BCN HSA Gold \$3000/0% (\$300)**  BCN HSA Silver \$3000/20% (\$0)**  BCN HSA Silver \$4000/10% (\$0)**  BCN HSA Silver \$4500/0% (\$0)**	\$6,900 \$1,500 \$2,000 \$3,000 \$3,000 \$4,000 \$4,500 \$6,900	0% 20% 0% 0% 20% 10%	N/A N/A N/A N/A N/A N/A N/A N/A	\$6,900 \$4,000 \$4,000 \$6,000 \$7,000 \$7,050 \$6,650 \$6,900	\$0 \$0 \$0 \$300 \$0 \$0 \$0 \$0 \$0	Deductible  Deductible/coinsurance  Deductible  Deductible  Deductible/coinsurance  Deductible/coinsurance  Deductible/coinsurance  Deductible  Deductible	Deductible \$10/\$30/\$60/\$80/20% (\$200)/20% (\$300) \$15/\$40/\$80/\$100/20% (\$200)/20% (\$300) \$6/\$25/\$50/\$80/20% (\$200)/20% (\$300) \$6/\$25/\$60/\$80/20% (\$200)/20% (\$300) \$15/\$40/\$80/\$100/20% (\$200)/20% (\$300) \$15/\$40/\$80/\$100/20% (\$200)/20% (\$300) Deductible	64.40% 80.99% 81.55% 81.53% 71.80% 70.10% 71.27% 64.40%	PASS PASS PASS PASS PASS PASS PASS
BCN HSA	(\$0)**  Blue Elect Plus HSA POS Bronze \$6900/0% (\$0)**  BCN HSA Gold \$1500/20% (\$0)*  BCN HSA Gold \$2000/0% (\$0)*  BCN HSA Gold \$3000/0% (\$300)**  BCN HSA Silver \$3000/20% (\$0)**  BCN HSA Silver \$4000/10% (\$0)**  BCN HSA Silver \$4000/10% (\$0)**  BCN HSA Silver \$4000/0% (\$0)**  BCN HSA Bronze \$6900/0% (\$0)**  BCN HSA Bronze \$6900/0% (\$0)**  BCN HSA PCP Focus Bronze \$6900/0% (\$0)**	\$6,900 \$1,500 \$2,000 \$3,000 \$3,000 \$4,000 \$4,500 \$6,900 \$500	0% 20% 0% 0% 20% 10% 20% 0% 0% 0%	N/A	\$6,900 \$4,000 \$4,000 \$6,000 \$7,000 \$7,050 \$6,650 \$6,900 \$2,000	\$0 \$0 \$0 \$300 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$	Deductible  Deductible/coinsurance  Deductible  Deductible  Deductible/coinsurance  Deductible/coinsurance  Deductible/coinsurance  Deductible  Deductible  Deductible  S20/\$30/\$35/\$150	Deductible \$10/\$30/\$60/\$80/20% (\$200)/20% (\$300) \$15/\$40/\$80/\$100/20% (\$200)/20% (\$300) \$6/\$25/\$50/\$80/20% (\$200)/20% (\$300) \$6/\$25/\$50/\$80/20% (\$200)/20% (\$300) \$15/\$40/\$80/\$100/20% (\$200)/20% (\$300) \$15/\$40/\$80/\$100/20% (\$200)/20% (\$300) Deductible Deductible  Deductible \$4/\$15/\$40/\$80/20% (\$200)/20% (\$300)	64.40% 80.99% 81.55% 81.53% 71.80% 70.10% 71.27% 64.40%	PASS PASS PASS PASS PASS PASS PASS PASS
	(\$0)**  Blue Elect Plus HSA POS Bronze \$6900/0% (\$0)**  BCN HSA Gold \$1500/20% (\$0)*  BCN HSA Gold \$2000/0% (\$0)*  BCN HSA Gold \$3000/0% (\$300)**  BCN HSA Silver \$3000/20% (\$0)**  BCN HSA Silver \$4000/10% (\$0)**  BCN HSA Silver \$4500/0% (\$0)**  BCN HSA Silver \$4500/0% (\$0)**  BCN HSA Bronze \$6900/0% (\$0)**	\$6,900 \$1,500 \$2,000 \$3,000 \$3,000 \$4,000 \$4,500 \$6,900 \$5,900 \$500 \$1,250	0% 20% 0% 0% 20% 10% 0% 0% 0%	N/A	\$6,900 \$4,000 \$4,000 \$6,000 \$7,000 \$7,050 \$6,650 \$6,900 \$6,900 \$2,000 \$4,000	\$0 \$0 \$0 \$300 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$	Deductible Deductible/coinsurance Deductible Deductible Deductible/coinsurance Deductible/coinsurance Deductible/coinsurance Deductible Deductible Deductible S20/\$30/\$35/\$150 \$30/\$40/\$50/\$150	Deductible \$10/\$30/\$60/\$80/20% (\$200)/20% (\$300) \$15/\$40/\$80/\$100/20% (\$200)/20% (\$300) \$6/\$25/\$50/\$80/20% (\$200)/20% (\$300) \$6/\$25/\$50/\$80/20% (\$200)/20% (\$300) \$15/\$40/\$80/\$100/20% (\$200)/20% (\$300) \$15/\$40/\$80/\$100/20% (\$200)/20% (\$300) \$10/\$30/\$60/\$80/20% (\$200)/20% (\$300) Deductible Deductible \$4/\$15/\$40/\$80/20% (\$200)/20% (\$300) \$6/\$25/\$50/\$80/20% (\$200)/20% (\$300)	64.40% 80.99% 81.55% 81.53% 71.80% 70.10% 64.40% 64.40%	PASS PASS PASS PASS PASS PASS PASS PASS
BCN HSA  Healthy Blue Living	(\$0)**  Blue Elect Plus HSA POS Bronze \$6900/0% (\$0)**  BCN HSA Gold \$1500/20% (\$0)*  BCN HSA Gold \$2000/0% (\$0)*  BCN HSA Gold \$3000/0% (\$300)**  BCN HSA Silver \$3000/20% (\$0)**  BCN HSA Silver \$4000/10% (\$0)**  BCN HSA Silver \$4000/10% (\$0)**  BCN HSA Silver \$4000/0% (\$0)**  BCN HSA Bronze \$6900/0% (\$0)**  BCN HSA Bronze \$6900/0% (\$0)**  BCN HSA PCP Focus Bronze \$6900/0% (\$0)**	\$6,900 \$1,500 \$2,000 \$3,000 \$3,000 \$4,000 \$4,500 \$6,900 \$500 \$1,250 \$1,250 \$1,000 \$3,000 \$1,500	0% 20% 0% 0% 20% 10% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 20% 20%	N/A	\$6,900 \$4,000 \$4,000 \$6,000 \$7,000 \$7,050 \$6,650 \$6,900 \$2,000 \$4,000 \$8,150 \$8,150 \$6,600	\$0 \$0 \$0 \$300 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$	Deductible  Deductible/coinsurance  Deductible  Deductible  Deductible/coinsurance  Deductible/coinsurance  Deductible/coinsurance  Deductible  Deductible  Deductible  Deductible  S20/\$30/\$40/\$50/\$150  \$30/\$40/\$50/\$150  \$40/\$60/\$60/\$250  \$30/\$40/\$50/\$150	Deductible \$10/\$30/\$60/\$80/20% (\$200)/20% (\$300) \$15/\$40/\$80/\$100/20% (\$200)/20% (\$300) \$6/\$25/\$50/\$80/20% (\$200)/20% (\$300) \$6/\$25/\$60/\$80/20% (\$200)/20% (\$300) \$15/\$40/\$80/\$100/20% (\$200)/20% (\$300) \$15/\$40/\$80/\$100/20% (\$200)/20% (\$300) Deductible  Deductible  Deductible \$4/\$15/\$40/\$80/20% (\$200)/20% (\$300) \$10/\$30/\$60/\$80/20% (\$200)/20% (\$300) \$56/\$25/\$50/\$80/20% (\$200)/20% (\$300) \$10/\$30/\$60/\$80/20% (\$200)/20% (\$300) \$15/\$40/\$60/\$80/20% (\$200)/20% (\$300) \$15/\$40/\$60/\$80/20% (\$200)/20% (\$300) \$6/\$25/\$50/\$80/20% (\$200)/20% (\$300)	64.40% 80.99% 81.55% 81.53% 71.80% 70.10% 64.40% 64.40%	PASS PASS PASS PASS PASS PASS PASS PASS
	(\$0)**  Blue Elect Plus HSA POS Bronze \$6900/0% (\$0)**  BCN HSA Gold \$1500/20% (\$0)*  BCN HSA Gold \$2000/0% (\$0)*  BCN HSA Gold \$3000/0% (\$300)**  BCN HSA Silver \$3000/20% (\$0)**  BCN HSA Silver \$4000/10% (\$0)**  BCN HSA Silver \$4000/10% (\$0)**  BCN HSA Silver \$4500/0% (\$0)**  BCN HSA Bronze \$6900/0% (\$0)**  BCN HSA Bronze \$6900/0% (\$0)**  BCN HSA PCP Focus Bronze \$6900/0% (\$0)**  BCN Healthy Blue Living Platinum \$500  BCN Healthy Blue Living Gold \$1000	\$6,900 \$1,500 \$2,000 \$3,000 \$3,000 \$4,000 \$4,500 \$6,900 \$5,900 \$1,250 \$1,000 \$3,000	0% 20% 0% 0% 0% 20% 10% 0% 0% 0% 20% 20% 30%	N/A	\$6,900 \$4,000 \$4,000 \$6,000 \$7,000 \$7,050 \$6,650 \$6,900 \$2,000 \$4,000 \$8,150 \$8,150	\$0 \$0 \$0 \$300 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$	Deductible  Deductible/coinsurance  Deductible  Deductible  Deductible/coinsurance  Deductible/coinsurance  Deductible/coinsurance  Deductible  Deductible  Deductible  Deductible  Selvatible  Deductible  Selvatible  Selvat	Deductible \$10/\$30/\$60/\$80/20% (\$200)/20% (\$300) \$15/\$40/\$80/\$100/20% (\$200)/20% (\$300) \$6/\$25/\$50/\$80/20% (\$200)/20% (\$300) \$6/\$25/\$50/\$80/20% (\$200)/20% (\$300) \$15/\$40/\$80/\$100/20% (\$200)/20% (\$300) \$15/\$40/\$80/\$100/20% (\$200)/20% (\$300) Deductible  Deductible  Deductible \$4/\$15/\$40/\$80/20% (\$200)/20% (\$300) \$56/\$25/\$50/\$80/20% (\$200)/20% (\$300) \$10/\$30/\$60/\$80/20% (\$200)/20% (\$300) \$10/\$30/\$60/\$80/20% (\$200)/20% (\$300) \$10/\$30/\$60/\$80/20% (\$200)/20% (\$300) \$10/\$30/\$60/\$80/20% (\$200)/20% (\$300)	64.40% 80.99% 81.55% 81.53% 71.80% 70.10% 71.27% 64.40% 64.40% 88.34%	PASS PASS PASS PASS PASS PASS PASS PASS

### Exhibit 8B

### Blue Care Network, Inc. Creditable Coverage for Rx Plans

### Testing Summary for Calendar Year 2023

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

			2023	BCN Sm	all Group	Menu Plan	S			
Product Family	Plan	Ded	Coins	ECM	OOP Max	Employer Contribution	Non- Virtual Primary Care Plans: OV/SPEC/UC/ER Virtual Primary Care Plans: V/OV/SPEC/UC/ER	Rx (Includes MOPD 3X-\$10 and contraceptives) Custom Select Drug List	2023 AV	PASS/FAIL
	Blue Elect Plus HSA POS Gold \$1500/20% (\$0)*	\$1,500	20%	N/A	\$4,000	\$0	Deductible/coinsurance	\$10/\$30/\$60/\$80/20% (\$200)/20% (\$300)	80.99%	PASS
Blue Flect Plus HSA POS	Blue Elect Plus HSA POS Gold \$2000/0% (\$0)*	\$2,000	0%	N/A	\$4,000	\$0	Deductible	\$15/\$40/\$80/\$100/20% (\$200)/20% (\$300)	81.55%	PASS
blue ciect Plus nsA POS	Blue Elect Plus HSA POS Silver \$3000/20% (\$0)**	\$3,000	20%	N/A	\$7,000	\$0	Ded/coinsurance	\$6/\$25/\$60/\$80/20% (\$200)/20% (\$300)	71.80%	PASS
	Blue Elect Plus HSA POS Bronze \$6900/0% (\$0)**	\$6,900	0%	N/A	\$6,900	\$0	Deductible	Deductible	64.40%	FAIL
	BCN HSA Gold \$1500/20% (\$0)*	\$1,500	20%	N/A	\$4,000	\$0	Deductible/coinsurance	\$10/\$30/\$60/\$80/20% (\$200)/20% (\$300)	80.99%	PASS
	BCN HSA Gold \$2000/0% (\$0)*	\$2,000	0%	N/A	\$4,000	\$0	Deductible	\$15/\$40/\$80/\$100/20% (\$200)/20% (\$300)	81.55%	PASS
	BCN HSA Gold \$3000/0% (\$300)**	\$3,000	0%	N/A	\$6,000	\$300	Deductible	\$6/\$25/\$50/\$80/20% (\$200)/20% (\$300)	81.53%	PASS
	BCN HSA Silver \$3000/20% (\$0)**	\$3,000	20%	N/A	\$7,000	\$0	Deductible/coinsurance	\$6/\$25/\$60/\$80/20% (\$200)/20% (\$300)	71.80%	PASS
BCN HSA	BCN HSA Silver \$4000/10% (\$0)**	\$4,000	10%	N/A	\$7,050	\$0	Deductible/coinsurance	\$15/\$40/\$80/\$100/20% (\$200)/20% (\$300)	70.10%	FAIL
	BCN HSA Silver \$4500/0% (\$0)**	\$4,500	0%	N/A	\$6,650	\$0	Deductible	\$10/\$30/\$60/\$80/20% (\$200)/20% (\$300)	71.27%	FAIL
	BCN HSA Bronze \$6900/0% (\$0)**	\$6,900	0%	N/A	\$6,900	\$0	Deductible	Deductible	64.40%	FAIL
	BCN HSA PCP Focus Bronze \$6900/0% (\$0)**	\$6,900	0%	N/A	\$6,900	\$0	Deductible	Deductible	64.40%	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.