

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

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

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

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

Exhibit 4A
Testing Summary for Calendar Year 2023
Blue Cross Blue Shield of Michigan -- Large Group
Simply Blue (SB) HSA Plans - ALL PLANS PASS
Plan Primary

Plan	Ded.	Coins.	ECM	OOPM	Copy Strings (OV/SPEC/UC/ER)	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U
Simply Blue HSA 1500 0% Integrated	\$1,500	0%	NA	\$4,000	Ded&Coins/Ded&Coins/Ded&Coins/Ded&Coins			PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	
Simply Blue HSA 1500 10% Integrated	\$1,500	10%	NA	\$4,000	Ded&Coins/Ded&Coins/Ded&Coins/Ded&Coins			PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	
Simply Blue HSA 1500 20% Integrated	\$1,500	20%	NA	\$4,000	Ded&Coins/Ded&Coins/Ded&Coins/Ded&Coins			PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	
Simply Blue HSA 2000 0% Integrated	\$2,000	0%	NA	\$4,000	Ded&Coins/Ded&Coins/Ded&Coins/Ded&Coins			PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	
Simply Blue HSA 2000 10% Integrated	\$2,000	10%	NA	\$4,000	Ded&Coins/Ded&Coins/Ded&Coins/Ded&Coins			PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	
Simply Blue HSA 2000 20% Integrated	\$2,000	20%	NA	\$4,000	Ded&Coins/Ded&Coins/Ded&Coins/Ded&Coins			PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	
Simply Blue HSA 2500 0% Integrated	\$2,500	0%	NA	\$4,000	Ded&Coins/Ded&Coins/Ded&Coins/Ded&Coins			PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	
Simply Blue HSA 2500 10% Integrated	\$2,500	10%	NA	\$4,000	Ded&Coins/Ded&Coins/Ded&Coins/Ded&Coins			PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	
Simply Blue HSA 2500 20% Integrated	\$2,500	20%	NA	\$4,000	Ded&Coins/Ded&Coins/Ded&Coins/Ded&Coins			PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	
Simply Blue HSA 3000 0% Integrated	\$3,000	0%	NA	\$6,900	Ded&Coins/Ded&Coins/Ded&Coins/Ded&Coins			PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	
Simply Blue HSA 3000 20% Integrated	\$3,000	20%	NA	\$6,900	Ded&Coins/Ded&Coins/Ded&Coins/Ded&Coins			PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	
Simply Blue HSA 3000 30% Integrated	\$3,000	30%	NA	\$6,900	Ded&Coins/Ded&Coins/Ded&Coins/Ded&Coins			PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	
Simply Blue HSA 3500 0% Integrated	\$3,500	0%	NA	\$6,900	Ded&Coins/Ded&Coins/Ded&Coins/Ded&Coins			PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	
Simply Blue HSA 3500 20% Integrated	\$3,500	20%	NA	\$6,900	Ded&Coins/Ded&Coins/Ded&Coins/Ded&Coins			PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	
Simply Blue HSA 3500 30% Integrated	\$3,500	30%	NA	\$6,900	Ded&Coins/Ded&Coins/Ded&Coins/Ded&Coins			PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	
Minimum Value Plans SB HSA \$4000/50%	\$4,000	50%	NA	\$6,350	Ded&Coins/Ded&Coins/Ded&Coins/Ded&Coins	PASS																				
Minimum Value Plans SB HSA \$6350/0%	\$6,350	0%	NA	\$6,350	Ded&Coins/Ded&Coins/Ded&Coins/Ded&Coins		PASS																			

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

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

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

Exhibit 4B
 Testing Summary for Calendar Year 2023
 Blue Cross Blue Shield of Michigan -- Large Group
 Simply Blue (SB) HSA Plans
 Medicare Primary

Plan	Ded.	Coins.	ECM	OOPM	Copy Strings (OV/SPEC/UC/ER)	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U
Simply Blue HSA 1500 0% Integrated	\$1,500	0%	NA	\$4,000	Ded&Coins/Ded&Coins/Ded&Coins/Ded&Coins			PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS
Simply Blue HSA 1500 10% Integrated	\$1,500	10%	NA	\$4,000	Ded&Coins/Ded&Coins/Ded&Coins/Ded&Coins			PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS
Simply Blue HSA 1500 20% Integrated	\$1,500	20%	NA	\$4,000	Ded&Coins/Ded&Coins/Ded&Coins/Ded&Coins			PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS
Simply Blue HSA 2000 0% Integrated	\$2,000	0%	NA	\$4,000	Ded&Coins/Ded&Coins/Ded&Coins/Ded&Coins			PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS
Simply Blue HSA 2000 10% Integrated	\$2,000	10%	NA	\$4,000	Ded&Coins/Ded&Coins/Ded&Coins/Ded&Coins			PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS
Simply Blue HSA 2000 20% Integrated	\$2,000	20%	NA	\$4,000	Ded&Coins/Ded&Coins/Ded&Coins/Ded&Coins			PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS
Simply Blue HSA 2500 0% Integrated	\$2,500	0%	NA	\$4,000	Ded&Coins/Ded&Coins/Ded&Coins/Ded&Coins			PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS
Simply Blue HSA 2500 10% Integrated	\$2,500	10%	NA	\$4,000	Ded&Coins/Ded&Coins/Ded&Coins/Ded&Coins			PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS
Simply Blue HSA 2500 20% Integrated	\$2,500	20%	NA	\$4,000	Ded&Coins/Ded&Coins/Ded&Coins/Ded&Coins			PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS
Simply Blue HSA 3000 0% Integrated	\$3,000	0%	NA	\$6,900	Ded&Coins/Ded&Coins/Ded&Coins/Ded&Coins			PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS
Simply Blue HSA 3000 20% Integrated	\$3,000	20%	NA	\$6,900	Ded&Coins/Ded&Coins/Ded&Coins/Ded&Coins			PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS
Simply Blue HSA 3000 30% Integrated	\$3,000	30%	NA	\$6,900	Ded&Coins/Ded&Coins/Ded&Coins/Ded&Coins			PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS
Simply Blue HSA 3500 0% Integrated	\$3,500	0%	NA	\$6,900	Ded&Coins/Ded&Coins/Ded&Coins/Ded&Coins			PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS
Simply Blue HSA 3500 20% Integrated	\$3,500	20%	NA	\$6,900	Ded&Coins/Ded&Coins/Ded&Coins/Ded&Coins			PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS
Simply Blue HSA 3500 30% Integrated	\$3,500	30%	NA	\$6,900	Ded&Coins/Ded&Coins/Ded&Coins/Ded&Coins			PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS
Minimum Value Plans SB HSA \$4000/50%	\$4,000	50%	NA	\$6,350	Ded&Coins/Ded&Coins/Ded&Coins/Ded&Coins	FAIL																				
Minimum Value Plans SB HSA \$6350/0%	\$6,350	0%	NA	\$6,350	Ded&Coins/Ded&Coins/Ded&Coins/Ded&Coins		FAIL																			

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

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

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

BCBSM Small Group Menu Plans									
Product Family	Plan	Ded.	Coins.	ECM	OOPM	Employer Contribution	Copay Strings (OV/SPEC/UC/ER)	Rx	Pass/Fail
Community Blue	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.

BCBSM Small Group Menu Plans									
Product Family	Plan	Ded.	Coins.	ECM	OOPM	Employer Contribution	Copay Strings (OV/SPEC/UC/ER)	Rx	Pass/Fail
Simply Blue HSA	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

Plan Number	Form ID	Plan Acronym	Plan Name	Dollar or percent amount of deductible (minimum dollar, maximum dollar)							Deductible applies to tier level								
				Generic - Tier 1	Generic - Tier 2	Brand Formulary	Brand Non-Formulary	Specialty Formulary	Specialty Non-Formulary	50% max language?	Pass or Fail	Specialty OOP Max	Plan Family	Generic - Tier 1	Generic - Tier 2	Brand Formulary	Brand Non-Formulary	Specialty Formulary	Specialty Non-Formulary
1	CF5680	PD0NSC	0\0\0\0\0\0\0\0 sexual dysfunction \$0	0	0	0	0	0	0	N	PASS	NA		No	No	No	No	No	No
2	CF3598	10PDC	10\10\10\10\10\10\10	10	10	10	10	10	10	N	PASS	NA		No	No	No	No	No	No
3	CF4258	PD10NS	10\10\10\10\10\10\10 with 50% language	10	10	10	10	10	10	Y	PASS	NA		No	No	No	No	No	No
4	CF2929	PD10NSC	10\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
5	CF1062	1015DC	10\10\15\15\15\15\15	10	10	15	15	15	15	N	PASS	NA		No	No	No	No	No	No
6	CF6139	10153C	10\10\15\130\15\130	10	10	15	30	15	30	N	PASS	NA		No	No	No	No	No	No
7	CF3659	1020DC	10\10\20\20\20\20\20	10	10	20	20	20	20	N	PASS	NA		No	No	No	No	No	No
8	CF3900	1020PD	10\10\20\20\20\20\20	10	10	20	20	20	20	N	PASS	NA		No	No	No	No	No	No
9	CF2684	OF102C	10\10\20\10\20\10\20	10	10	20	20	20	20	N	PASS	NA		No	No	No	No	No	No
10	CF7089	PD1020	10\10\20\20\20\20\20 with 50% language	10	10	20	20	20	20	Y	PASS	NA		No	No	No	No	No	No
11	CF7067	PD102C	10\10\20\10\20\20\20 with 50% language	10	10	20	20	20	20	Y	PASS	NA		No	No	No	No	No	No
12	CF7920	10203C	10\10\20\30\20\30	10	10	20	30	20	30	N	PASS	NA		No	No	No	No	No	No
13	CF12969	10235C	10\10\20\35\20\35	10	10	20	35	20	35	N	PASS	NA		No	No	No	No	No	No
14	CF4155	P10204	10\10\20\40\20\40	10	10	20	40	20	40	N	PASS	NA		No	No	No	No	No	No
15	CF4162	P1024C	10\10\20\40\20\40	10	10	20	40	20	40	N	PASS	NA		No	No	No	No	No	No
16	CF3677	102040	10\10\20\40\20\40 with 50% language	10	10	20	40	20	40	Y	PASS	NA		No	No	No	No	No	No
17	CF3672	10204C	10\10\20\40\20\40 with 50% language	10	10	20	40	20	40	Y	PASS	NA		No	No	No	No	No	No
18	CF10960	10205C	10\10\20\50\20\50	10	10	20	50	20	50	N	PASS	NA		No	No	No	No	No	No
19	CF15160	10209C	10\10\20\50%(50.75)\20\50%(50.75)	10	10	20	50%(50.75)	20	50%(50.75)	N	PASS	NA		No	No	No	No	No	No
20	CF11624	1024%	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
21	CF11625	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
22	CF13568	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
23	CF10401	1025PC	10\10\25\25\25\25	10	10	25	25	25	25	N	PASS	NA		No	No	No	No	No	No
24	CF10400	1025PD	10\10\25\25\25\25	10	10	25	25	25	25	N	PASS	NA		No	No	No	No	No	No
25	CF10463	10254C	10\10\25\40\25\40 with 50% language	10	10	25	40	25	40	Y	PASS	NA		No	No	No	No	No	No
26	CF0569	10255C	10\10\25\50\25\50	10	10	25	50	25	50	N	PASS	NA		No	No	No	No	No	No
27	CF15161	1025%C	10\10\25\50%(50.75)\25\50%(50.75)	10	10	25	50%(50.75)	25	50%(50.75)	N	PASS	NA		No	No	No	No	No	No
28	CF0578	1030DC	10\10\30\30\30\30	10	10	30	30	30	30	N	PASS	NA		No	No	No	No	No	No
29	CF16140	1350SP	10\10\30\50\100\200	10	10	30	50	100	200	N	PASS	NA		No	No	No	No	No	No
30	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
32	CF16080	1306SP	10\10\30\60\100\200	10	10	30	60	100	200	N	PASS	NA		No	No	No	No	No	No
33	CF13497	1030CS	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
34	CF14824	1030SP	10\10\30\60\20%(0.100)\20%(0.200)	10	10	30	60	20%(0.100)	20%(0.200)	N	PASS	NA		No	No	No	No	No	No
35	CF10619	10306C	10\10\30\60\30\60	10	10	30	60	30	60	N	PASS	NA		No	No	No	No	No	No
36	CF15357	1367SP	10\10\30\60\75\75	10	10	30	60	75	75	N	PASS	NA		No	No	No	No	No	No
37	CF11608	10308C	10\10\30\80\30\80	10	10	30	80	30	80	N	PASS	NA		No	No	No	No	No	No
38	CF12755	10355C	10\10\35\50\35\50	10	10	35	50	35	50	N	PASS	NA		No	No	No	No	No	No
39	CF15598	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	Y	PASS	NA		No	No	No	No	No	No
41	CF3908	1040DC	10\10\40\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\40	10	10	40	40	40	40	N	PASS	NA		No	No	No	No	No	No
43	CF1347	OF104C	10\10\40\40\40\40	10	10	40	40	40	40	N	PASS	NA		No	No	No	No	No	No
44	CF14051	1048SP	10\10\40\80\100\100	10	10	40	80	100	100	N	PASS	NA		No	No	No	No	No	No
45	CF11957	1040CS	10\10\40\80\20%(0.100)\20%(0.200)	10	10	40	80	20%(0.100)	20%(0.200)	N	PASS	NA		No	No	No	No	No	No
46	CF11464	104080	10\10\40\80\40\80	10	10	40	80	40	80	N	PASS	NA		No	No	No	No	No	No
47	CF11465	10408C	10\10\40\80\40\80	10	10	40	80	40	80	N	PASS	NA		No	No	No	No	No	No
48	CF11368	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
50	CF16189	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
51	CF14730	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
52	CF14818	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
53	CF14704	P103CS	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
54	CF12764	11338C	11\11\133\88\33\88	11	11	33	88	33	88	N	PASS	NA		No	No	No	No	No	No
55	CF13675	11359C	11\11\35\90\35\90	11	11	35	90	35	90	N	PASS	NA		No	No	No	No	No	No
56	CF14176	12491C	12\12\40\100\40\100	12	12	40	100	40	100	N	PASS	NA		No	No	No	No	No	No
57	CF13514	1245MC	12\12\45\90\45\90 with mail order	12	12	45	90	45	90	N	PASS	NA		No	No	No	No	No	No
58	CF4010	1525DC	15\15\25\25\25\25	15	15	25	25	25	25	N	PASS	NA		No	No	No	No	No	No
59	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
60	CF4067	1530DC	15\15\30\30\30\30	15	15	30	30	30	30	N	PASS	NA		No	No	No	No	No	No
61	CF10636	OF153C	15\15\30\30\30\30	15	15	30	30	30	30	N	PASS	NA		No	No	No	No	No	No
62	CF10695	15305C	15\15\30\50\30\50 with 50% language	15	15	30	50	30	50	Y	PASS	NA		No	No	No	No	No	No
63	CF16728	1530SP	15\15\30\50\60\70	15	15	30	50%	60	70	N	PASS	NA		No	No	No	No	No	No
64	CF14183	1536SP	15\15\30\60\100\100	15	15	30	60	100	100	N	PASS	NA		No	No	No	No	No	No
65	CF3659	15306C	15\15\30\60\30\60 with 50% language	15	15	30	60	30	60	Y	PASS	NA		No	No	No	No	No	No
66	CF4178	P1536C	15\15\30\60\30\60	15	15	30	60	30	60	N	PASS	NA		No	No	No	No	No	No
67	CF0382	1535DC	15\15\35\35\35\35	15	15	35	35	35	35	N	PASS	NA		No	No	No	No	No	No
68	CF15380	1535SP	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

Plan Number	Form ID	Plan Acronym	Plan Name	Dollar or percent amount of deductible (minimum dollar, maximum dollar)								50% max language?	Pass or Fail	Specialty OOP Max	Plan Family	Deductible applies to tier level					
				Generic - Tier 1	Generic - Tier 2	Brand Formulary	Brand Non-Formulary	Specialty Formulary	Specialty Non-Formulary	Generic - Tier 1	Generic - Tier 2					Brand Formulary	Brand Non-Formulary	Specialty Formulary	Specialty Non-Formulary		
69	CF1335	1540% C	15 15 40%(40,100) 40%(40,100) 40%(40,100) 40%(40,100)	15	15	40%(40,100)	40%(40,100)	40%(40,100)	40%(40,100)	N	PASS	NA	No	No	No	No	No	No			
70	CF1339	15550% 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			
71	CF2804	1550 C	15 15 50 50 50 50	15	15	50	50	50	50	N	PASS	NA	No	No	No	No	No	No			
72	CF4092	1550DC	15 15 50 50 50 50	15	15	50	50	50	50	N	PASS	NA	No	No	No	No	No	No			
73	CF4096	1550PD	15 15 50 50 50 50	15	15	50	50	50	50	N	PASS	NA	No	No	No	No	No	No			
74	CF0379	OF155C	15 15 50 50 50 50	15	15	50	50	50	50	N	PASS	NA	No	No	No	No	No	No			
75	CF1338	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			
76	CF11958	1550S C	15 15 50 80 20%(0,150) 20%(0,300)	15	15	50	80	20%(0,150)	20%(0,300)	N	PASS	NA	No	No	No	No	No	No			
77	CF11959	1550CS	15 15 50 80 20%(0,150) 20%(0,300) Specialty drug Coinsurance Maximum	15	15	50	80	20%(0,150)	20%(0,300)	N	PASS	NA	No	No	No	No	No	No			
78	CF12455	1550C C	15 15 50 80 50 80	15	15	50	80	50	80	N	PASS	NA	No	No	No	No	No	No			
79	CF10737	15556 C	15 15 55 65 55 65 with 50% language	15	15	55	65	55	65	Y	PASS	NA	No	No	No	No	No	No			
80	CF3325	PD2NS	2 2 2 2 2 2	2	2	2	2	2	2	N	PASS	NA	No	No	No	No	No	No			
81	CF4590	PD2NSC	2 2 2 2 2 2 sexual dysfunction \$2	2	2	2	2	2	2	N	PASS	NA	No	No	No	No	No	No			
82	CF10791	20405 C	20 20 40 50 40 50	20	20	40	50	40	50	N	PASS	NA	No	No	No	No	No	No			
83	CF10739	20406 C	20 20 40 60 40 60	20	20	40	60	40	60	N	PASS	NA	No	No	No	No	No	No			
84	CF14052	2048SP	20 20 40 80 20%(120,240) 20%(120,240)	20	20	40	80	20%(120,240)	20%(120,240)	N	PASS	NA	No	No	No	No	No	No			
85	CF15381	2045SP	20 20 45 85 100 100	20	20	45	85	100	100	N	PASS	NA	No	No	No	No	No	No			
86	CF1342	20605% C	20 20 60 50%(80,100) 60 50%(80,100)	20	20	60	50(80,100)	60	50(80,100)	N	PASS	NA	No	No	No	No	No	No			
87	CF13567	265% CS	20 20 60 50%(80,100) 50%(160,200) 50%(160,200)	20	20	60	50(80,100)	50%(160,200)	50%(160,200)	N	PASS	NA	No	No	No	No	No	No			
88	CF1343	2065% C	20 20 60 50%(80,100) 60 50%(80,100)	20	20	60	50(80,100)	60	50(80,100)	N	PASS	NA	No	No	No	No	No	No			
89	CF10502	2060P	20 20 60 60 60 60	20	20	60	60	60	60	N	PASS	NA	No	No	No	No	No	No			
90	CF10503	2060PC	20 20 60 60 60 60	20	20	60	60	60	60	N	PASS	NA	No	No	No	No	No	No			
91	CF11961	2060CS	20 20 60 80 20%(0,200) 20%(0,400)	20	20	60	80	20%(0,200)	20%(0,400)	N	PASS	NA	No	No	No	No	No	No			
92	CF15382	2068CS	20 20 60 80 20%(0,450) 20%(0,600)	20	20	60	80	20%(0,450)	20%(0,600)	N	PASS	NA	No	No	No	No	No	No			
93	CF16839	2075CS	20 20 75 100 20%(0,200) 20%(0,400)	20	20	75	100	20%(0,200)	20%(0,400)	N	PASS	NA	No	No	No	No	No	No			
94	CF0630	P20%MC	20%(10,20) 20%(10,20) 20%(18,36) 20%(40,80) 20%(18,36)	20%(10,20)	20%(10,20)	20%(18,36)	20%(40,80)	20%(18,36)	20%(40,80)	N	PASS	NA	No	No	No	No	No	No			
95	CF0702	P20% C	20%(5,100) 20%(5,100) 20%(5,100) 20%(5,100) 20%(5,100) 20%(5,100)	20%(5,100)	20%(5,100)	20%(5,100)	20%(5,100)	20%(5,100)	20%(5,100)	N	PASS	NA	No	No	No	No	No	No			
96	CF0468	25304 C	25%(0,50) 25%(0,50) 30%(0,100) 45%(0,150) 30%(0,100)	25%(0,50)	25%(0,50)	30%(0,100)	45%(0,150)	30%(0,100)	45%(0,150)	N	PASS	NA	No	No	No	No	No	No			
97	CF4533	31225 C	3 3 12 25 12 25	3	3	12	25	12	25	N	PASS	NA	No	No	No	No	No	No			
98	CF3965	PD3NS	3 3 3 3 3 3 sexual dysfunction \$3	3	3	3	3	3	3	N	PASS	NA	No	No	No	No	No	No			
99	CF3967	PD3NSC	3 3 3 3 3 3 sexual dysfunction \$3	3	3	3	3	3	3	N	PASS	NA	No	No	No	No	No	No			
100	CF3664	PD30% C	30%(5,100) 30%(5,100) 30%(5,100) 30%(5,100) 30%(5,100) 30%(5,100)	30%(5,100)	30%(5,100)	30%(5,100)	30%(5,100)	30%(5,100)	30%(5,100)	N	PASS	NA	No	No	No	No	No	No			
101	CF13088	P415CL	4 15 40 80 20%(0,200) 20%(0,300)	4	15	40	80	20%(0,200)	20%(0,300)	N	PASS	NA	No	No	No	No	No	No			
102	CF13171	P415CS	4 15 40 80 20%(0,200) 20%(0,300)	4	15	40	80	20%(0,200)	20%(0,300)	N	PASS	NA	No	No	No	No	No	No			
103	CF11963	440CS	4 4 40 75% 20%(0,200) 20%(0,300) Specialty Drug Annual Coinsurance	4	4	40	75%	20%(0,200)	20%(0,300)	N	PASS	NA	No	No	No	No	No	No			
104	CF4107	510PDC	5 5 10 10 10 10	5	5	10	10	10	10	N	PASS	NA	No	No	No	No	No	No			
105	CF3437	OF510	5 5 10 10 10 10 with 50% language; Sexual dysfunction drugs at applicable	5	5	10	10	10	10	Y	PASS	NA	No	No	No	No	No	No			
106	CF3436	OF510C	5 5 10 10 10 10 with 50% language	5	5	10	10	10	10	Y	PASS	NA	No	No	No	No	No	No			
107	CF7062	PD510	5 5 10 10 10 10 with 50% language	5	5	10	10	10	10	Y	PASS	NA	No	No	No	No	No	No			
108	CF7063	PD510C	5 5 10 10 10 10 with 50% language	5	5	10	10	10	10	Y	PASS	NA	No	No	No	No	No	No			
109	CF10536	P5102C	5 5 10 20 10 20	5	5	10	20	10	20	N	PASS	NA	No	No	No	No	No	No			
110	CF10214	P512MC	5 5 10 20 10 20 with mail order	5	5	10	20	10	20	N	PASS	NA	No	No	No	No	No	No			
111	CF0403	51030	5 5 10 30 10 30 with 50% language	5	5	10	30	10	30	Y	PASS	NA	No	No	No	No	No	No			
112	CF10740	516DMC	5 5 11 11 11 11 \$16 Sexual Dysfunction (includes mail order)	5	5	11	11	11	11	N	PASS	NA	No	No	No	No	No	No			
113	CF12752	512SDC	5 5 12 12 12 12 \$18 Sexual Dysfunction	5	5	12	12	12	12	N	PASS	NA	No	No	No	No	No	No			
114	CF10487	51225C	5 5 12 25 12 25	5	5	12	25	12	25	N	PASS	NA	No	No	No	No	No	No			
115	CF4115	515PDC	5 5 15 15 15 15	5	5	15	15	15	15	N	PASS	NA	No	No	No	No	No	No			
116	CF0416	OF515	5 5 15 15 15 15	5	5	15	15	15	15	N	PASS	NA	No	No	No	No	No	No			
117	CF0417	OF515C	5 5 15 15 15 15	5	5	15	15	15	15	N	PASS	NA	No	No	No	No	No	No			
118	CF0764	PD515C	5 5 15 15 15 15 with 50% language	5	5	15	15	15	15	Y	PASS	NA	No	No	No	No	No	No			
119	CF7073	51525C	5 5 15 25 15 25 with 50% language	5	5	15	25	15	25	Y	PASS	NA	No	No	No	No	No	No			
120	CF4250	P5152C	5 5 15 25 15 25	5	5	15	25	15	25	N	PASS	NA	No	No	No	No	No	No			
121	CF0132	PD520	5 5 20 20 20 20	5	5	20	20	20	20	N	PASS	NA	No	No	No	No	No	No			
122	CF0134	PD520C	5 5 20 20 20 20	5	5	20	20	20	20	N	PASS	NA	No	No	No	No	No	No			
123	CF0581	52030C	5 5 20 30 20 30	5	5	20	30	20	30	N	PASS	NA	No	No	No	No	No	No			
124	CF13082	52045C	5 5 20 45 20 45	5	5	20	45	20	45	N	PASS	NA	No	No	No	No	No	No			
125	CF16931	5254C	5 5 25 40 25 40	5	5	25	40	25	40	N	PASS	NA	No	No	No	No	No	No			
126	CF12030	52550C	5 5 25 50 25 50	5	5	25	50	25	50	N	PASS	NA	No	No	No	No	No	No			
127	CF15358	5257SP	5 5 25 50 75 75	5	5	25	50	75	75	N	PASS	NA	No	No	No	No	No	No			
128	CF7369	530CMO	5 5 30 30 30 30 with mail order (\$30/\$30)	5	5	30	30	30	30	N	PASS	NA	No	No	No	No	No	No			
129	CF12269	530MC	5 5 30 30 30 30 with mail order (\$10/\$75)	5	5	30	30	30	30	N	PASS	NA	No	No	No	No	No	No			
130	CF4126	530PD	5 5 30 30 30 30	5	5	30	30	30	30	N	PASS	NA	No	No	No	No	No	No			
131	CF4154	530PDC	5 5 30 30 30 30	5	5	30	30	30	30	N	PASS	NA	No	No	No	No	No	No			
132	CF2807	PD530C	5 5 30 30 30 30 with 50% language	5	5	30	30	30	30	Y	PASS	NA	No	No	No	No	No	No			
133	CF3653	53060	5 5 30 60 30 60 with 50% language	5	5	30	60	30	60	Y	PASS	NA	No	No	No	No	No	No			
134	CF3652	53060C	5 5 30 60 30 60 with 50% language	5	5	30	60	30	60	Y	PASS	NA	No	No	No	No	No	No			
135	CF4380	PD535	5 5 35 35 35 35	5	5	35	35	35	35	N	PASS	NA	No	No	No	No	No	No			
136	CF4431	PD540C	5 5 40 40 40 40	5	5	40	40	40	40	N	PASS	NA	No	No	No	No	No	No			

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

Plan Number	Form ID	Plan Acronym	Plan Name	Dollar or percent amount of deductible (minimum dollar, maximum dollar)							50% max language?	Pass or Fail	Specialty OOP Max	Plan Family	Deductible applies to tier level					
				Generic - Tier 1	Generic - Tier 2	Brand Formulary	Brand Non-Formulary	Specialty Formulary	Specialty Non-Formulary	Generic - Tier 1					Generic - Tier 2	Brand Formulary	Brand Non-Formulary	Specialty Formulary	Specialty Non-Formulary	
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 \ 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 \ 60 \ 25 \ 50	7	7	25	50	25	50	N	PASS	NA		No	No	No	No	No	No	
157	CF12846	740CS	7 \ 7 \ 40 \ 90 \ 15%(0,200) \ 25%(0,300)	7	7	40	90	15%(0,200)	25%(0,300)	N	PASS	NA		No	No	No	No	No	No	
158	CF11069	P745C	7 \ 7 \ 45 \ 45 \ 45 \ 45	7	7	45	45	45	45	N	PASS	NA		No	No	No	No	No	No	
159	CF6107	PD7NSC	7 \ 7 \ 7 \ 7 \ 7 \ 7 with 50% language \$7 sexual dysfunction drugs	7	7	7	7	7	7	Y	PASS	NA		No	No	No	No	No	No	
160	CF11356	82540C	8 \ 8 \ 25 \ 40 \ 25 \ 40	8	8	25	40	25	40	N	PASS	NA		No	No	No	No	No	No	
161	CF14819	P1036C	Routine Care 1500-30-8150 OV40 UC60; 10 \ 30 \ 60 \ 80 \ 20%(0,200) \	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	Routine Care Silver \$2500/30%/ \$7900 OV30	6	25	60	80	20%(0,200)	20%(0,300)	N	PASS	NA		No	No	Yes	Yes	Yes	Yes	
164	CF17117	P625D	Routine Care Bronze \$7350/0%/ \$7350 OV30	6	25	60	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	2588CS	\$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	

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

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

1/1/2023 BCN Large Group																																									
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	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U	V	W	X	Y	Z	AA	AB	AC	AD	AE			
BCN Minimum Value (3) - Custom Drug list only (Plans available with PCP Focus). Optional \$10 copay/0% coinsurance virtual visit rider available except for HSA \$6350	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/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	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/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	N/A	N/A	N/A	N/A		
	BCN HSA \$6350/0%	\$6,350	0%	N/A	\$6,350	Deductible		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	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A		
BCN HSA (All plans available with PCP Focus) (12) - Optional 0% coinsurance virtual visit rider available for plans with a coinsurance	BCN HSA HMO \$1500/0%*	\$1,500	0%	N/A	\$4,000	Deductible		PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS			
	BCN HSA HMO \$1500/10%*	\$1,500	10%	N/A	\$4,000	Deductible/coinsurance		PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS			
	BCN HSA HMO \$1500/20%*	\$1,500	20%	N/A	\$4,000	Deductible/coinsurance		PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS		
	BCN HSA HMO \$2000/0%*	\$2,000	0%	N/A	\$4,000	Deductible		PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS		
	BCN HSA HMO \$2,000/10%*	\$2,000	10%	N/A	\$4,000	Deductible/coinsurance		PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS		
	BCN HSA HMO \$2000/20%*	\$2,000	20%	N/A	\$4,000	Deductible/coinsurance		PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS		
	BCN HSA HMO \$2500/0%*	\$2,500	0%	N/A	\$4,000	Deductible		PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS		
	BCN HSA HMO \$2,500/10%*	\$2,500	10%	N/A	\$4,000	Deductible/coinsurance		PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	
	BCN HSA HMO \$2,500/20%*	\$2,500	20%	N/A	\$4,000	Deductible/coinsurance		PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	
	BCN HSA HMO \$3000/0%*	\$3,000	0%	N/A	\$6,900	Deductible		PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	
	BCN HSA HMO \$3000/20%**	\$3,000	20%	N/A	\$6,900	Deductible/coinsurance		PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	
	BCN HSA HMO \$3000/30%**	\$3,000	30%	N/A	\$6,900	Deductible/coinsurance		PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	
Blue Elect Plus HSA POS (12) - Optional In-Network 0% coinsurance virtual visit rider available for plans with a coinsurance	Blue Elect Plus HSA POS \$1500/0%*	\$1,500	0%	N/A	\$4,000	Deductible		PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS		
	Blue Elect Plus HSA POS \$1500/10%*	\$1,500	10%	N/A	\$4,000	Deductible/coinsurance		PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS		
	Blue Elect Plus HSA POS \$1500/20%*	\$1,500	20%	N/A	\$4,000	Deductible/coinsurance		PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	
	Blue Elect Plus HSA POS \$2000/0%*	\$2,000	0%	N/A	\$4,000	Deductible		PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	
	Blue Elect Plus HSA POS \$2,000/10%*	\$2,000	10%	N/A	\$4,000	Deductible/coinsurance		PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	
	Blue Elect Plus HSA POS \$2000/20%*	\$2,000	20%	N/A	\$4,000	Deductible/coinsurance		PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	
	Blue Elect Plus HSA POS \$2500/0%*	\$2,500	0%	N/A	\$4,000	Deductible		PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	
	Blue Elect Plus HSA POS \$2,500/10%*	\$2,500	10%	N/A	\$4,000	Deductible/coinsurance		PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	
	Blue Elect Plus HSA POS \$2,500/20%*	\$2,500	20%	N/A	\$4,000	Deductible/coinsurance		PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS
	Blue Elect Plus HSA POS \$3000/0%*	\$3,000	0%	N/A	\$6,900	Deductible		PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	
	Blue Elect Plus HSA POS \$3000/20%**	\$3,000	20%	N/A	\$6,900	Deductible/coinsurance		PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS
	Blue Elect Plus HSA POS \$3000/30%**	\$3,000	30%	N/A	\$6,900	Deductible/coinsurance		PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS

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

Drug Plan	Copay Design	Formulary
A	\$4/\$15/\$40/\$80/20%/20%	Custom
B	\$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
O	\$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.
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 Plan Primary

2023 BCN Small Group Menu Plans										
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 - POS	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 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
BCN HMO Fixed Cost	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 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 HMO	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%	\$0	20%	\$1,000	\$6,600	N/A	\$25/\$35/\$35/\$150	\$4/\$15/\$40/\$80/20% (\$200)/20% (\$300)	90.38%	PASS
	BCN Gold 30%	\$0	30%	N/A	\$9,100	N/A	\$30/\$60/\$60/\$250	\$15/\$40/\$80/\$100/20% (\$200)/20% (\$300)	81.65%	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 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
	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 HMO	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
	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
	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 Silver \$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	71.15%	PASS
	BCN Routine Care Bronze \$9100/0%	\$9,100	0%	N/A	\$9,100	N/A	\$40/ded/\$40/ded	\$15/\$40/eductible - Deductible does not apply to Tiers 1A and 1B	64.21%	PASS
BCN HRA	BCN HRA Platinum \$1500/20% (\$750)	\$1,500	20%	\$500	\$6,350	\$750	\$20/\$40/\$50/\$150	\$4/\$15/\$40/\$80/20% (\$200)/20% (\$300)	90.74%	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 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	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 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 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%	PASS
BCN HSA	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 Silver \$4000/10% (\$0)**	\$4,000	10%	N/A	\$7,050	\$0	Deductible/coinsurance	\$15/\$40/\$80/\$100/20% (\$200)/20% (\$300)	70.10%	PASS
	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%	PASS
	BCN HSA Bronze \$6900/0% (\$0)**	\$6,900	0%	N/A	\$6,900	\$0	Deductible	Deductible	64.40%	PASS
	BCN HSA PCP Focus Bronze \$6900/0% (\$0)**	\$6,900	0%	N/A	\$6,900	\$0	Deductible	Deductible	64.40%	PASS
Healthy Blue Living	BCN Healthy Blue Living Platinum \$500	\$500	0%	N/A	\$2,000	N/A	\$20/\$30/\$35/\$150	\$4/\$15/\$40/\$80/20% (\$200)/20% (\$300)	88.34%	PASS
		\$1,250	20%	N/A	\$4,000	N/A	\$30/\$40/\$50/\$150	\$6/\$25/\$50/\$80/20% (\$200)/20% (\$300)		PASS
	BCN Healthy Blue Living Gold \$1000	\$1,000	20%	\$3,500	\$8,150	N/A	\$30/\$40/\$50/\$150	\$10/\$30/\$60/\$80/20% (\$200)/20% (\$300)	79.96%	PASS
		\$3,000	30%	\$4,000	\$8,150	N/A	\$40/\$60/\$60/\$250	\$15/\$40/\$60/\$80/20% (\$200)/20% (\$300)		PASS
	BCN Healthy Blue Living Gold \$1500	\$1,500	20%	\$2,500	\$6,600	N/A	\$30/\$40/\$50/\$150	\$6/\$25/\$50/\$80/20% (\$200)/20% (\$300)	80.47%	PASS
		\$4,000	30%	N/A	\$6,600	N/A	\$40/\$60/\$60/\$250	\$10/\$30/\$60/\$80/20% (\$200)/20% (\$300)		PASS
BCN Healthy Blue Living Gold \$2000	\$2,000	20%	\$1,000	\$6,600	N/A	\$30/\$40/\$50/\$150	\$10/\$30/\$60/\$80/20% (\$200)/20% (\$300)	79.37%	PASS	
	\$4,000	30%	\$2,000	\$6,600	N/A	\$40/\$60/\$60/\$250	\$15/\$40/\$60/\$80/20% (\$200)/20% (\$300)		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 Small Group Menu Plans										
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	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 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 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	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 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.