

Preferred Choice creditable coverage status

Effective Date: 01/01/2019

The Centers for Medicare & Medicaid Services (CMS) requires plan sponsors (employer groups) to disclose to Medicare Part D eligible active and retired employees and their spouses and dependents whether their coverage is “creditable” prescription drug coverage when compared to Medicare Part D.

This information is essential to an individual’s decision whether to enroll in a Medicare Part D prescription drug plan. Medicare eligible individuals whose prescription drug plan is deemed not creditable have an opportunity to join Medicare Part D during the annual enrollment period, and may be eligible at other qualifying times.

Effective January 1, 2019, Premera has determined the creditable coverage status of the prescription drug coverage for Preferred Choice plans per CMS guidelines as shown below.

For more information on Medicare Part D click here: <http://www.cms.gov/CreditableCoverage/>

As a courtesy we have tested our plans using actuarial tools to determine if the plans provide “creditable coverage”. These results do not constitute statements of actuarial opinion. The obligation to test plans and send notices to group members is the employer’s responsibility. Employers should consult their financial consultants and/or legal counsel to determine their obligations and whether the information presented is appropriate for the plans you’ve selected and implemented.

Preferred Choice creditable coverage results
for CMS Medicare Part D thresholds for 2019 and 2020

Plan Name	Pharmacy Tiers/Description	2019 Result	2020 Result
Your Future \$1,500 HSA		Creditable	Creditable
Your Future \$2,500 HSA		Creditable	Creditable
Your Future \$3,000 HSA		Creditable	Creditable
Your Future \$5,000 HSA		Creditable	Creditable
Your Future \$6,450 HSA		Creditable	Not Creditable
Your Choice \$250 PPO	Essentials - \$10/\$25/\$45/30%	Creditable	Creditable
Your Choice \$250 PPO	Essentials - \$15/\$30/\$50/30%	Creditable	Creditable
Your Choice \$250 PPO	Essentials - \$15/\$60/\$100/50%, \$150 Rx deductible	Creditable	Creditable
Your Choice \$250 PPO	\$10/\$25/\$45	Creditable	Creditable
Your Choice \$250 PPO	\$15/\$35	Creditable	Creditable
Your Choice \$250 PPO	\$15/\$35, \$150 Rx deductible	Creditable	Creditable
Your Choice \$250 PPO	\$15/\$35, \$300 Rx deductible	Creditable	Creditable
Your Choice \$250 PPO	\$15/\$30/\$50	Creditable	Creditable
Your Choice \$250 PPO	\$15/\$30/\$50, \$150 Rx deductible	Creditable	Creditable
Your Choice \$250 PPO	\$20/\$50/50%/30%	Creditable	Creditable
Your Choice \$500 PPO	Essentials - \$10/\$25/\$45/30%	Creditable	Creditable
Your Choice \$500 PPO	Essentials - \$15/\$30/\$50/30%	Creditable	Creditable
Your Choice \$500 PPO	Essentials - \$15/\$60/\$100/50%, \$150 Rx deductible	Creditable	Creditable
Your Choice \$500 PPO	\$10/\$25/\$45	Creditable	Creditable
Your Choice \$500 PPO	\$15/\$35	Creditable	Creditable
Your Choice \$500 PPO	\$15/\$35, \$150 Rx deductible	Creditable	Creditable
Your Choice \$500 PPO	\$15/\$35, \$300 Rx deductible	Creditable	Creditable
Your Choice \$500 PPO	\$15/\$30/\$50	Creditable	Creditable
Your Choice \$500 PPO	\$15/\$30/\$50, \$150 Rx deductible	Creditable	Creditable
Your Choice \$500 PPO	\$20/\$50/50%/30%	Creditable	Creditable
Your Choice \$750 PPO	Essentials - \$10/\$25/\$45/30%	Creditable	Creditable
Your Choice \$750 PPO	Essentials - \$15/\$30/\$50/30%	Creditable	Creditable
Your Choice \$750 PPO	Essentials - \$15/\$60/\$100/50%, \$150 Rx deductible	Creditable	Creditable
Your Choice \$750 PPO	\$10/\$25/\$45	Creditable	Creditable
Your Choice \$750 PPO	\$15/\$35	Creditable	Creditable
Your Choice \$750 PPO	\$15/\$35, \$150 Rx deductible	Creditable	Creditable
Your Choice \$750 PPO	\$15/\$35, \$300 Rx deductible	Creditable	Creditable
Your Choice \$750 PPO	\$15/\$30/\$50	Creditable	Creditable
Your Choice \$750 PPO	\$15/\$30/\$50, \$150 Rx deductible	Creditable	Creditable
Your Choice \$750 PPO	\$20/\$50/50%/30%	Creditable	Creditable

Your Choice \$1,000 PPO	Essentials - \$10/\$25/\$45/30%	Creditable	Creditable
Your Choice \$1,000 PPO	Essentials - \$15/\$30/\$50/30%	Creditable	Creditable
Your Choice \$1,000 PPO	Essentials - \$15/\$60/\$100/50%, \$150 Rx deductible	Creditable	Creditable
Your Choice \$1,000 PPO	\$10/\$25/\$45	Creditable	Creditable
Your Choice \$1,000 PPO	\$15/\$35	Creditable	Creditable
Your Choice \$1,000 PPO	\$15/\$35, \$150 Rx deductible	Creditable	Creditable
Your Choice \$1,000 PPO	\$15/\$35, \$300 Rx deductible	Creditable	Creditable
Your Choice \$1,000 PPO	\$15/\$30/\$50	Creditable	Creditable
Your Choice \$1,000 PPO	\$15/\$30/\$50, \$150 Rx deductible	Creditable	Creditable
Your Choice \$1,000 PPO	\$20/\$50/50%/30%	Creditable	Creditable
Your Choice \$1,500 PPO	Essentials - \$10/\$25/\$45/30%	Creditable	Creditable
Your Choice \$1,500 PPO	Essentials - \$15/\$30/\$50/30%	Creditable	Creditable
Your Choice \$1,500 PPO	Essentials - \$15/\$60/\$100/50%, \$150 Rx deductible	Creditable	Creditable
Your Choice \$1,500 PPO	\$10/\$25/\$45	Creditable	Creditable
Your Choice \$1,500 PPO	\$15/\$35	Creditable	Creditable
Your Choice \$1,500 PPO	\$15/\$35, \$150 Rx deductible	Creditable	Creditable
Your Choice \$1,500 PPO	\$15/\$35, \$300 Rx deductible	Creditable	Creditable
Your Choice \$1,500 PPO	\$15/\$30/\$50	Creditable	Creditable
Your Choice \$1,500 PPO	\$15/\$30/\$50, \$150 Rx deductible	Creditable	Creditable
Your Choice \$1,500 PPO	\$20/\$50/50%/30%	Creditable	Creditable
Your Choice \$2,000 PPO	Essentials - \$10/\$25/\$45/30%	Creditable	Creditable
Your Choice \$2,000 PPO	Essentials - \$15/\$30/\$50/30%	Creditable	Creditable
Your Choice \$2,000 PPO	Essentials - \$15/\$60/\$100/50%, \$150 Rx deductible	Creditable	Creditable
Your Choice \$2,000 PPO	\$10/\$25/\$45	Creditable	Creditable
Your Choice \$2,000 PPO	\$15/\$35	Creditable	Creditable
Your Choice \$2,000 PPO	\$15/\$35, \$150 Rx deductible	Creditable	Creditable
Your Choice \$2,000 PPO	\$15/\$35, \$300 Rx deductible	Creditable	Creditable
Your Choice \$2,000 PPO	\$15/\$30/\$50	Creditable	Creditable
Your Choice \$2,000 PPO	\$15/\$30/\$50, \$150 Rx deductible	Creditable	Creditable
Your Choice \$2,000 PPO	\$20/\$50/50%/30%	Creditable	Creditable
Your Choice \$2,500 PPO	Essentials - \$10/\$25/\$45/30%	Creditable	Creditable
Your Choice \$2,500 PPO	Essentials - \$15/\$30/\$50/30%	Creditable	Creditable
Your Choice \$2,500 PPO	Essentials - \$15/\$60/\$100/50%, \$150 Rx deductible	Creditable	Creditable
Your Choice \$2,500 PPO	\$10/\$25/\$45	Creditable	Creditable
Your Choice \$2,500 PPO	\$15/\$35	Creditable	Creditable
Your Choice \$2,500 PPO	\$15/\$35, \$150 Rx deductible	Creditable	Creditable
Your Choice \$2,500 PPO	\$15/\$35, \$300 Rx deductible	Creditable	Creditable
Your Choice \$2,500 PPO	\$15/\$30/\$50	Creditable	Creditable
Your Choice \$2,500 PPO	\$15/\$30/\$50, \$150 Rx deductible	Creditable	Creditable
Your Choice \$2,500 PPO	\$20/\$50/50%/30%	Creditable	Creditable
Your Choice \$3,000 PPO	Essentials - \$10/\$25/\$45/30%	Creditable	Creditable

Your Choice \$3,000 PPO	Essentials - \$15/\$30/\$50/30%	Creditable	Creditable
Your Choice \$3,000 PPO	Essentials - \$15/\$60/\$100/50%, \$150 Rx deductible	Creditable	Creditable
Your Choice \$3,000 PPO	\$10/\$25/\$45	Creditable	Creditable
Your Choice \$3,000 PPO	\$15/\$35	Creditable	Creditable
Your Choice \$3,000 PPO	\$15/\$35, \$150 Rx deductible	Creditable	Creditable
Your Choice \$3,000 PPO	\$15/\$35, \$300 Rx deductible	Creditable	Creditable
Your Choice \$3,000 PPO	\$15/\$30/\$50	Creditable	Creditable
Your Choice \$3,000 PPO	\$15/\$30/\$50, \$150 Rx deductible	Creditable	Creditable
Your Choice \$3,000 PPO	\$20/\$50/50%/30%	Creditable	Creditable
Your Choice \$4,000 PPO	Essentials - \$10/\$25/\$45/30%	Creditable	Creditable
Your Choice \$4,000 PPO	Essentials - \$15/\$30/\$50/30%	Creditable	Creditable
Your Choice \$4,000 PPO	Essentials - \$15/\$60/\$100/50%, \$150 Rx deductible	Creditable	Creditable
Your Choice \$4,000 PPO	\$10/\$25/\$45	Creditable	Creditable
Your Choice \$4,000 PPO	\$15/\$35	Creditable	Creditable
Your Choice \$4,000 PPO	\$15/\$35, \$150 Rx deductible	Creditable	Creditable
Your Choice \$4,000 PPO	\$15/\$35, \$300 Rx deductible	Creditable	Creditable
Your Choice \$4,000 PPO	\$15/\$30/\$50	Creditable	Creditable
Your Choice \$4,000 PPO	\$15/\$30/\$50, \$150 Rx deductible	Creditable	Creditable
Your Choice \$4,000 PPO	\$20/\$50/50%/30%	Creditable	Creditable
Your Choice \$5,000 PPO	Essentials - \$10/\$25/\$45/30%	Creditable	Creditable
Your Choice \$5,000 PPO	Essentials - \$15/\$30/\$50/30%	Creditable	Creditable
Your Choice \$5,000 PPO	Essentials - \$15/\$60/\$100/50%, \$150 Rx deductible	Creditable	Creditable
Your Choice \$5,000 PPO	\$10/\$25/\$45	Creditable	Creditable
Your Choice \$5,000 PPO	\$15/\$35	Creditable	Creditable
Your Choice \$5,000 PPO	\$15/\$35, \$150 Rx deductible	Creditable	Creditable
Your Choice \$5,000 PPO	\$15/\$35, \$300 Rx deductible	Creditable	Creditable
Your Choice \$5,000 PPO	\$15/\$30/\$50	Creditable	Creditable
Your Choice \$5,000 PPO	\$15/\$30/\$50, \$150 Rx deductible	Creditable	Creditable
Your Choice \$5,000 PPO	\$20/\$50/50%/30%	Creditable	Creditable
Your Choice \$6,350 PPO	Essentials - \$10/\$25/\$45/30%	Creditable	Creditable
Your Choice \$6,350 PPO	Essentials - \$15/\$30/\$50/30%	Creditable	Creditable
Your Choice \$6,350 PPO	Essentials - \$15/\$60/\$100/50%, \$150 Rx deductible	Creditable	Creditable
Your Choice \$6,350 PPO	\$10/\$25/\$45	Creditable	Creditable
Your Choice \$6,350 PPO	\$15/\$35	Creditable	Creditable
Your Choice \$6,350 PPO	\$15/\$35, \$150 Rx deductible	Creditable	Creditable
Your Choice \$6,350 PPO	\$15/\$35, \$300 Rx deductible	Creditable	Creditable
Your Choice \$6,350 PPO	\$15/\$30/\$50	Creditable	Creditable
Your Choice \$6,350 PPO	\$15/\$30/\$50, \$150 Rx deductible	Creditable	Creditable
Your Choice \$6,350 PPO	\$20/\$50/50%/30%	Creditable	Creditable
Flex Advantage: \$500/\$1,000	Essentials - \$10/\$25/\$45/30%	Creditable	Creditable
Flex Advantage: \$500/\$1,000	Essentials - \$15/\$30/\$50/30%	Creditable	Creditable

Flex Advantage: \$500/\$1,000	Essentials - \$15/\$60/\$100/50%, \$150 Rx deductible	Creditable	Creditable
Flex Advantage: \$500/\$1,000	\$10/\$25/\$45	Creditable	Creditable
Flex Advantage: \$500/\$1,000	\$15/\$35	Creditable	Creditable
Flex Advantage: \$500/\$1,000	\$15/\$35, \$150 Rx deductible	Creditable	Creditable
Flex Advantage: \$500/\$1,000	\$15/\$35, \$300 Rx deductible	Creditable	Creditable
Flex Advantage: \$500/\$1,000	\$15/\$30/\$50	Creditable	Creditable
Flex Advantage: \$500/\$1,000	\$15/\$30/\$50, \$150 Rx deductible	Creditable	Creditable
Flex Advantage: \$500/\$1,000	\$20/\$50/50%/30%	Creditable	Creditable
Flex Advantage: \$1,000/\$2,000	Essentials - \$10/\$25/\$45/30%	Creditable	Creditable
Flex Advantage: \$1,000/\$2,000	Essentials - \$15/\$30/\$50/30%	Creditable	Creditable
Flex Advantage: \$1,000/\$2,000	Essentials - \$15/\$60/\$100/50%, \$150 Rx deductible	Creditable	Creditable
Flex Advantage: \$1,000/\$2,000	\$10/\$25/\$45	Creditable	Creditable
Flex Advantage: \$1,000/\$2,000	\$15/\$35	Creditable	Creditable
Flex Advantage: \$1,000/\$2,000	\$15/\$35, \$150 Rx deductible	Creditable	Creditable
Flex Advantage: \$1,000/\$2,000	\$15/\$35, \$300 Rx deductible	Creditable	Creditable
Flex Advantage: \$1,000/\$2,000	\$15/\$30/\$50	Creditable	Creditable
Flex Advantage: \$1,000/\$2,000	\$15/\$30/\$50, \$150 Rx deductible	Creditable	Creditable
Flex Advantage: \$1,000/\$2,000	\$20/\$50/50%/30%	Creditable	Creditable
Flex Advantage: \$1,500/\$3,000	Essentials - \$10/\$25/\$45/30%	Creditable	Creditable
Flex Advantage: \$1,500/\$3,000	Essentials - \$15/\$30/\$50/30%	Creditable	Creditable
Flex Advantage: \$1,500/\$3,000	Essentials - \$15/\$60/\$100/50%, \$150 Rx deductible	Creditable	Creditable
Flex Advantage: \$1,500/\$3,000	\$10/\$25/\$45	Creditable	Creditable
Flex Advantage: \$1,500/\$3,000	\$15/\$35	Creditable	Creditable
Flex Advantage: \$1,500/\$3,000	\$15/\$35, \$150 Rx deductible	Creditable	Creditable
Flex Advantage: \$1,500/\$3,000	\$15/\$35, \$300 Rx deductible	Creditable	Creditable
Flex Advantage: \$1,500/\$3,000	\$15/\$30/\$50	Creditable	Creditable
Flex Advantage: \$1,500/\$3,000	\$15/\$30/\$50, \$150 Rx deductible	Creditable	Creditable
Flex Advantage: \$1,500/\$3,000	\$20/\$50/50%/30%	Creditable	Creditable
Flex Advantage: \$2,000/\$4,000	Essentials - \$10/\$25/\$45/30%	Creditable	Creditable
Flex Advantage: \$2,000/\$4,000	Essentials - \$15/\$30/\$50/30%	Creditable	Creditable
Flex Advantage: \$2,000/\$4,000	Essentials - \$15/\$60/\$100/50%, \$150 Rx deductible	Creditable	Creditable
Flex Advantage: \$2,000/\$4,000	\$10/\$25/\$45	Creditable	Creditable
Flex Advantage: \$2,000/\$4,000	\$15/\$35	Creditable	Creditable
Flex Advantage: \$2,000/\$4,000	\$15/\$35, \$150 Rx deductible	Creditable	Creditable
Flex Advantage: \$2,000/\$4,000	\$15/\$35, \$300 Rx deductible	Creditable	Creditable
Flex Advantage: \$2,000/\$4,000	\$15/\$30/\$50	Creditable	Creditable
Flex Advantage: \$2,000/\$4,000	\$15/\$30/\$50, \$150 Rx deductible	Creditable	Creditable
Flex Advantage: \$2,000/\$4,000	\$20/\$50/50%/30%	Creditable	Creditable
Peak Care EPO \$0	Essentials - \$10/\$25/\$45/30%	Creditable	Creditable
Peak Care EPO \$0	Essentials - \$15/\$30/\$50/30%	Creditable	Creditable

Peak Care EPO \$0	Essentials - \$15/\$60/\$100/50%, \$150 Rx deductible	Creditable	Creditable
Peak Care EPO \$0	\$10/\$25/\$45	Creditable	Creditable
Peak Care EPO \$0	\$15/\$35	Creditable	Creditable
Peak Care EPO \$0	\$15/\$35, \$150 Rx deductible	Creditable	Creditable
Peak Care EPO \$0	\$15/\$35, \$300 Rx deductible	Creditable	Creditable
Peak Care EPO \$0	\$15/\$30/\$50	Creditable	Creditable
Peak Care EPO \$0	\$15/\$30/\$50, \$150 Rx deductible	Creditable	Creditable
Peak Care EPO \$0	\$20/\$50/50%/30%	Creditable	Creditable
Peak Care EPO \$100	Essentials - \$10/\$25/\$45/30%	Creditable	Creditable
Peak Care EPO \$100	Essentials - \$15/\$30/\$50/30%	Creditable	Creditable
Peak Care EPO \$100	Essentials - \$15/\$60/\$100/50%, \$150 Rx deductible	Creditable	Creditable
Peak Care EPO \$100	\$10/\$25/\$45	Creditable	Creditable
Peak Care EPO \$100	\$15/\$35	Creditable	Creditable
Peak Care EPO \$100	\$15/\$35, \$150 Rx deductible	Creditable	Creditable
Peak Care EPO \$100	\$15/\$35, \$300 Rx deductible	Creditable	Creditable
Peak Care EPO \$100	\$15/\$30/\$50	Creditable	Creditable
Peak Care EPO \$100	\$15/\$30/\$50, \$150 Rx deductible	Creditable	Creditable
Peak Care EPO \$100	\$20/\$50/50%/30%	Creditable	Creditable
Peak Care EPO \$250	Essentials - \$10/\$25/\$45/30%	Creditable	Creditable
Peak Care EPO \$250	Essentials - \$15/\$30/\$50/30%	Creditable	Creditable
Peak Care EPO \$250	Essentials - \$15/\$60/\$100/50%, \$150 Rx deductible	Creditable	Creditable
Peak Care EPO \$250	\$10/\$25/\$45	Creditable	Creditable
Peak Care EPO \$250	\$15/\$35	Creditable	Creditable
Peak Care EPO \$250	\$15/\$35, \$150 Rx deductible	Creditable	Creditable
Peak Care EPO \$250	\$15/\$35, \$300 Rx deductible	Creditable	Creditable
Peak Care EPO \$250	\$15/\$30/\$50	Creditable	Creditable
Peak Care EPO \$250	\$15/\$30/\$50, \$150 Rx deductible	Creditable	Creditable
Peak Care EPO \$250	\$20/\$50/50%/30%	Creditable	Creditable
Peak Care EPO \$500	Essentials - \$10/\$25/\$45/30%	Creditable	Creditable
Peak Care EPO \$500	Essentials - \$15/\$30/\$50/30%	Creditable	Creditable
Peak Care EPO \$500	Essentials - \$15/\$60/\$100/50%, \$150 Rx deductible	Creditable	Creditable
Peak Care EPO \$500	\$10/\$25/\$45	Creditable	Creditable
Peak Care EPO \$500	\$15/\$35	Creditable	Creditable
Peak Care EPO \$500	\$15/\$35, \$150 Rx deductible	Creditable	Creditable
Peak Care EPO \$500	\$15/\$35, \$300 Rx deductible	Creditable	Creditable
Peak Care EPO \$500	\$15/\$30/\$50	Creditable	Creditable
Peak Care EPO \$500	\$15/\$30/\$50, \$150 Rx deductible	Creditable	Creditable
Peak Care EPO \$500	\$20/\$50/50%/30%	Creditable	Creditable