

# Preferred Choice creditable coverage status

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## **Effective Date: 01/01/2021**

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, 2021, 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 2021

Plan Name	Pharmacy Tiers/Description	2021 Result
HSA Qualified \$1,500	HSA Essential	CREDITABLE
HSA Qualified \$2,500	HSA Essential	CREDITABLE
HSA Qualified \$3,000	HSA Essential	CREDITABLE
HSA Qualified \$5,000	HSA Essential	CREDITABLE
HSA Qualified \$6,450	HSA Essential	CREDITABLE
Essentials Medical 8550	HSA Essential	NOT CREDITABLE
HSA Qualified \$1,500	HSA Standard	CREDITABLE
HSA Qualified \$2,500	HSA Standard	CREDITABLE
HSA Qualified \$3,000	HSA Standard	CREDITABLE
HSA Qualified \$5,000	HSA Standard	CREDITABLE
HSA Qualified \$6,450	HSA Standard	CREDITABLE
HSA Qualified \$1,500	HSA Standard	CREDITABLE
HSA Qualified \$2,500	HSA Standard	CREDITABLE
HSA Qualified \$3,000	HSA Standard	CREDITABLE
HSA Qualified \$5,000	HSA Standard	CREDITABLE
HSA Qualified \$6,450	HSA Standard	CREDITABLE
250	Essentials - \$10/\$25/\$45/30%	CREDITABLE
500	Essentials - \$10/\$25/\$45/30%	CREDITABLE
750	Essentials - \$10/\$25/\$45/30%	CREDITABLE
1000	Essentials - \$10/\$25/\$45/30%	CREDITABLE
1500	Essentials - \$10/\$25/\$45/30%	CREDITABLE
2000	Essentials - \$10/\$25/\$45/30%	CREDITABLE
2500	Essentials - \$10/\$25/\$45/30%	CREDITABLE
3000	Essentials - \$10/\$25/\$45/30%	CREDITABLE
4000	Essentials - \$10/\$25/\$45/30%	CREDITABLE
5000	Essentials - \$10/\$25/\$45/30%	CREDITABLE
6350	Essentials - \$10/\$25/\$45/30%	CREDITABLE
Peak Care EPO PCP \$0	Essentials - \$10/\$25/\$45/30%	CREDITABLE
Peak Care EPO PCP \$100	Essentials - \$10/\$25/\$45/30%	CREDITABLE
Peak Care EPO PCP \$250	Essentials - \$10/\$25/\$45/30%	CREDITABLE
Peak Care EPO PCP \$500	Essentials - \$10/\$25/\$45/30%	CREDITABLE
250	Essentials - \$15/\$30/\$50/30%	CREDITABLE
500	Essentials - \$15/\$30/\$50/30%	CREDITABLE
750	Essentials - \$15/\$30/\$50/30%	CREDITABLE
1000	Essentials - \$15/\$30/\$50/30%	CREDITABLE
1500	Essentials - \$15/\$30/\$50/30%	CREDITABLE
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6350	Essentials - \$15/\$30/\$50/30%	CREDITABLE
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Peak Care EPO PCP \$500	Essentials - \$15/\$30/\$50/30%	CREDITABLE
250	Essentials - \$150 - \$15/\$60/\$100/50%	CREDITABLE
500	Essentials - \$150 - \$15/\$60/\$100/50%	CREDITABLE
750	Essentials - \$150 - \$15/\$60/\$100/50%	CREDITABLE
1000	Essentials - \$150 - \$15/\$60/\$100/50%	CREDITABLE
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Peak Care EPO PCP \$100	Essentials - \$150 - \$15/\$60/\$100/50%	CREDITABLE
Peak Care EPO PCP \$250	Essentials - \$150 - \$15/\$60/\$100/50%	CREDITABLE
Peak Care EPO PCP \$500	Essentials - \$150 - \$15/\$60/\$100/50%	CREDITABLE
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500	\$10/\$25/\$45	CREDITABLE
750	\$10/\$25/\$45	CREDITABLE
1,000	\$10/\$25/\$45	CREDITABLE
1,500	\$10/\$25/\$45	CREDITABLE
2,000	\$10/\$25/\$45	CREDITABLE
2,500	\$10/\$25/\$45	CREDITABLE
3,000	\$10/\$25/\$45	CREDITABLE
4,000	\$10/\$25/\$45	CREDITABLE
5,000	\$10/\$25/\$45	CREDITABLE
6,350	\$10/\$25/\$45	CREDITABLE
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Peak Care EPO PCP \$100	\$10/\$25/\$45	CREDITABLE
Peak Care EPO PCP \$250	\$10/\$25/\$45	CREDITABLE
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