

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 2018 and 2019

Plan Name	Pharmacy Tiers/Description	2018 Result	2019 Result
Select HSA \$4000	Standard	Creditable	Creditable
Select HSA \$4000	Essential	Creditable	Creditable
Select \$1000	\$10/\$30/\$50	Creditable	Creditable
Select \$1000	\$20/\$40/\$60	Creditable	Creditable
Select \$1000	\$10/\$30/\$30/30%	Creditable	Creditable
Select \$1000	\$20/\$50/50%/30%	Creditable	Creditable
Select \$1000	\$15/\$30/\$50/30%	Creditable	Creditable
Select \$1000	\$15/\$30/\$50/30% - \$150 Deductible	Creditable	Creditable
Select \$1000	Essential \$10/\$25/\$45/30%	Creditable	Creditable
Select \$1000	Essential \$15/\$30/\$50/30%	Creditable	Creditable
Select \$1000	Essential \$15/\$60/\$100/50% - \$150 Deductible	Creditable	Creditable
Select \$3000	\$10/\$30/\$50	Creditable	Creditable
Select \$3000	\$20/\$40/\$60	Creditable	Creditable
Select \$3000	\$10/\$30/\$30/30%	Creditable	Creditable
Select \$3000	\$20/\$50/50%/30%	Creditable	Creditable
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Select \$3000	\$15/\$30/\$50/30% - \$150 Deductible	Creditable	Creditable
Select \$3000	Essential \$10/\$25/\$45/30%	Creditable	Creditable
Select \$3000	Essential \$15/\$30/\$50/30%	Creditable	Creditable
Select \$3000	Essential \$15/\$60/\$100/50% - \$150 Deductible	Creditable	Creditable
Select \$6000	\$10/\$30/\$50	Creditable	Creditable
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Select \$6000	\$10/\$30/\$30/30%	Creditable	Creditable
Select \$6000	\$20/\$50/50%/30%	Creditable	Creditable
Select \$6000	\$15/\$30/\$50/30%	Creditable	Creditable
Select \$6000	\$15/\$30/\$50/30% - \$150 Deductible	Creditable	Creditable
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Select \$6000	Essential \$15/\$30/\$50/30%	Creditable	Creditable
Select \$6000	Essential \$15/\$60/\$100/50% - \$150 Deductible	Creditable	Creditable
Plus Envoy \$3000	\$10/\$30/\$50	Creditable	Creditable
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Plus Envoy \$3000	\$15/\$30/\$50/30%	Creditable	Creditable
Plus Envoy \$3000	\$15/\$30/\$50/30% - \$150 Deductible	Creditable	Creditable

Plus Envoy \$3000	Essential \$10/\$25/\$45/30%	Creditable	Creditable
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Plus Envoy \$5000	Essential \$15/\$60/\$100/50% - \$150 Deductible	Creditable	Creditable
Plus HSA \$1500	Standard	Creditable	Creditable
Plus HSA \$2000	Standard	Creditable	Creditable
Plus HSA \$3000	Standard	Creditable	Creditable
Plus HSA \$4000	Standard	Creditable	Creditable
Plus HSA \$5000	Standard	Creditable	Creditable
Plus HSA \$6500	Standard	Creditable	Not creditable
Plus HSA \$6000	Standard	Creditable	Not creditable
Plus HSA \$1500	Essential	Creditable	Creditable
Plus HSA \$2000	Essential	Creditable	Creditable
Plus HSA \$3000	Essential	Creditable	Creditable
Plus HSA \$4000	Essential	Creditable	Creditable
Plus HSA \$5000	Essential	Creditable	Creditable
Plus HSA \$6500	Essential	Creditable	Creditable
Plus HSA \$6000	Essential	Creditable	Creditable
Plus \$500	\$10/\$30/\$50	Creditable	Creditable
Plus \$500	\$20/\$40/\$60	Creditable	Creditable
Plus \$500	\$10/\$30/\$30/30%	Creditable	Creditable
Plus \$500	\$20/\$50/50%/30%	Creditable	Creditable
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