

# 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 2021

Plan Name	Pharmacy Tiers/Description	2021 Result
Plus HSA Qualified \$1500	HSA Essential	CREDITABLE
Plus HSA Qualified \$2000	HSA Essential	CREDITABLE
Plus HSA Qualified \$3000	HSA Essential	CREDITABLE
Plus HSA Qualified \$4000	HSA Essential	CREDITABLE
Plus HSA Qualified \$5000	HSA Essential	CREDITABLE
Plus HSA Qualified \$6000	HSA Essential	CREDITABLE
Plus HSA Qualified \$6500	HSA Essential	CREDITABLE
Essentials 7550	Essentials 7550	NOT CREDITABLE
Essentials 8550	Essentials 8550	NOT CREDITABLE
Select HSA Qualified \$4000	HSA Essential	CREDITABLE
Plus HSA Qualified \$1500	HSA Standard 1	CREDITABLE
Plus HSA Qualified \$2000	HSA Standard 1	CREDITABLE
Plus HSA Qualified \$3000	HSA Standard 1	CREDITABLE
Plus HSA Qualified \$4000	HSA Standard 1	CREDITABLE
Plus HSA Qualified \$5000	HSA Standard 1	CREDITABLE
Plus HSA Qualified \$6000	HSA Standard 1	CREDITABLE
Plus HSA Qualified \$6500	HSA Standard 1	CREDITABLE
Select HSA Qualified \$4000	HSA Standard 1	CREDITABLE
Plus HSA Qualified \$1500	HSA Standard 2	CREDITABLE
Plus HSA Qualified \$2000	HSA Standard 2	CREDITABLE
Plus HSA Qualified \$3000	HSA Standard 2	CREDITABLE
Plus HSA Qualified \$4000	HSA Standard 2	CREDITABLE
Plus HSA Qualified \$5000	HSA Standard 2	CREDITABLE
Plus HSA Qualified \$6000	HSA Standard 2	CREDITABLE
Plus HSA Qualified \$6500	HSA Standard 2	CREDITABLE
Select HSA Qualified \$4000	HSA Standard 2	CREDITABLE
Plus Split Copay \$100	Essentials \$10/\$25/\$45/30%	CREDITABLE
Plus Split Copay \$250	Essentials \$10/\$25/\$45/30%	CREDITABLE
Plus Split Copay \$500	Essentials \$10/\$25/\$45/30%	CREDITABLE
Plus Split Copay \$1000	Essentials \$10/\$25/\$45/30%	CREDITABLE
Plus Split Copay \$2000	Essentials \$10/\$25/\$45/30%	CREDITABLE
Plus Split Copay \$3000	Essentials \$10/\$25/\$45/30%	CREDITABLE
Plus Split Copay \$4000	Essentials \$10/\$25/\$45/30%	CREDITABLE
Plus Split Copay \$5000	Essentials \$10/\$25/\$45/30%	CREDITABLE
Plus Split Copay \$6000	Essentials \$10/\$25/\$45/30%	CREDITABLE
Select \$100	Essentials \$10/\$25/\$45/30%	CREDITABLE
Select \$250	Essentials \$10/\$25/\$45/30%	CREDITABLE
Select \$1000	Essentials \$10/\$25/\$45/30%	CREDITABLE
Select \$3000	Essentials \$10/\$25/\$45/30%	CREDITABLE
Select \$6000	Essentials \$10/\$25/\$45/30%	CREDITABLE
Plus Split Copay \$100	Essentials \$15/\$30/\$50/30%	CREDITABLE

Plus Split Copay \$250	Essentials \$15/\$30/\$50/30%	CREDITABLE
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Plus Split Copay \$6000	Essentials \$15/\$30/\$50/30%	CREDITABLE
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Select \$250	Essentials \$15/\$30/\$50/30%	CREDITABLE
Select \$1000	Essentials \$15/\$30/\$50/30%	CREDITABLE
Select \$3000	Essentials \$15/\$30/\$50/30%	CREDITABLE
Select \$6000	Essentials \$15/\$30/\$50/30%	CREDITABLE
Plus Split Copay \$100	Essentials \$150-\$15/\$60/\$100/50%	CREDITABLE
Plus Split Copay \$250	Essentials \$150-\$15/\$60/\$100/50%	CREDITABLE
Plus Split Copay \$500	Essentials \$150-\$15/\$60/\$100/50%	CREDITABLE
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Plus Split Copay \$2000	Essentials \$150-\$15/\$60/\$100/50%	CREDITABLE
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Select \$250	Essentials \$150-\$15/\$60/\$100/50%	CREDITABLE
Select \$1000	Essentials \$150-\$15/\$60/\$100/50%	CREDITABLE
Select \$3000	Essentials \$150-\$15/\$60/\$100/50%	CREDITABLE
Select \$6000	Essentials \$150-\$15/\$60/\$100/50%	CREDITABLE
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Plus Split Copay \$6000	\$10/\$30/\$50	CREDITABLE
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Select \$3000	\$10/\$30/\$50	CREDITABLE
Select \$6000	\$10/\$30/\$50	CREDITABLE
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Select \$3000	\$150- \$15/\$30/\$50/30%	CREDITABLE
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