

AK Preferred Choice creditable coverage status

Effective Date: 01/01/2023

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, 2023, 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 2023

| Plan Name | Pharmacy Tiers/Description | 2023 Result | 2024 Result |
|----------------------------|----------------------------|----------------|----------------|
| HP HSA AGG \$1500/20%/3000 | HSA Standard 1 | CREDITABLE | CREDITABLE |
| HP HSA AGG \$2000/20%/5000 | HSA Standard 1 | CREDITABLE | CREDITABLE |
| HP HSA AGG \$1500/20%/3000 | HSA Standard 1 | CREDITABLE | CREDITABLE |
| HP HSA AGG \$2000/20%/5000 | HSA Standard 1 | CREDITABLE | CREDITABLE |
| HP HSA AGG \$1500/20%/3000 | HSA Standard 1 | CREDITABLE | CREDITABLE |
| HP HSA AGG \$2000/20%/5000 | HSA Standard 1 | CREDITABLE | CREDITABLE |
| HP HSA AGG \$1500/20%/3000 | HSA Standard 1 | CREDITABLE | CREDITABLE |
| HP HSA AGG \$2000/20%/5000 | HSA Standard 1 | CREDITABLE | CREDITABLE |
| HP HSA EMB \$3000/20%/5000 | HSA Standard 1 | CREDITABLE | CREDITABLE |
| HP HSA EMB \$4000/20%/6000 | HSA Standard 1 | CREDITABLE | CREDITABLE |
| HP HSA EMB \$5000/20%/6550 | HSA Standard 1 | CREDITABLE | CREDITABLE |
| HP HSA EMB \$6000/20%/6550 | HSA Standard 1 | CREDITABLE | CREDITABLE |
| HP HSA EMB \$6500/0%/6500 | HSA Standard 2 | CREDITABLE | CREDITABLE |
| HP HSA EMB \$3000/20%/5000 | HSA Standard 1 | CREDITABLE | CREDITABLE |
| HP HSA EMB \$4000/20%/6000 | HSA Standard 1 | CREDITABLE | CREDITABLE |
| HP HSA EMB \$5000/20%/6550 | HSA Standard 1 | CREDITABLE | CREDITABLE |
| HP HSA EMB \$6000/20%/6550 | HSA Standard 1 | CREDITABLE | CREDITABLE |
| HP HSA EMB \$6500/0%/6500 | HSA Standard 2 | CREDITABLE | CREDITABLE |
| HP HSA AGG \$1500/20%/3000 | HSA Essential | CREDITABLE | CREDITABLE |
| HP HSA AGG \$2000/20%/5000 | HSA Essential | CREDITABLE | CREDITABLE |
| HP HSA AGG \$1500/20%/3000 | HSA Essential | CREDITABLE | CREDITABLE |
| HP HSA AGG \$2000/20%/5000 | HSA Essential | CREDITABLE | CREDITABLE |
| HP HSA AGG \$1500/20%/3000 | HSA Essential | CREDITABLE | CREDITABLE |
| HP HSA AGG \$2000/20%/5000 | HSA Essential | CREDITABLE | CREDITABLE |
| HP HSA AGG \$1500/20%/3000 | HSA Essential | CREDITABLE | CREDITABLE |
| HP HSA AGG \$2000/20%/5000 | HSA Essential | CREDITABLE | CREDITABLE |
| HP HSA EMB \$3000/20%/5000 | HSA Essential | CREDITABLE | CREDITABLE |
| HP HSA EMB \$4000/20%/6000 | HSA Essential | CREDITABLE | CREDITABLE |
| HP HSA EMB \$5000/20%/6550 | HSA Essential | CREDITABLE | CREDITABLE |
| HP HSA EMB \$6000/20%/6550 | HSA Essential | CREDITABLE | CREDITABLE |
| HP HSA EMB \$6500/0%/6500 | HSA Essential | CREDITABLE | CREDITABLE |
| HP HSA EMB \$3000/20%/5000 | HSA Essential | CREDITABLE | CREDITABLE |
| HP HSA EMB \$4000/20%/6000 | HSA Essential | CREDITABLE | CREDITABLE |
| HP HSA EMB \$5000/20%/6550 | HSA Essential | CREDITABLE | CREDITABLE |
| HP HSA EMB \$6000/20%/6550 | HSA Essential | CREDITABLE | CREDITABLE |
| HP HSA EMB \$6500/0%/6500 | HSA Essential | CREDITABLE | CREDITABLE |
| Essentials 7550 | Essentials 7550 | NOT CREDITABLE | NOT CREDITABLE |
| Essentials 8550 | Essentials 8550 | NOT CREDITABLE | CREDITABLE |

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| HS HSA EMB \$4000/20%/\$6000 | HSA Standard 1 | CREDITABLE | CREDITABLE |
| HS HSA EMB \$4000/20%/\$6000 | HSA Standard 1 | CREDITABLE | CREDITABLE |
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| HP \$250/20%/\$2000/\$20/\$50 | \$10/\$30/\$50 | CREDITABLE | CREDITABLE |
| HP \$500/20%/\$3500/\$20/\$60 | \$10/\$30/\$50 | CREDITABLE | CREDITABLE |
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| HP \$4000/20%\$6000/\$30/\$65 | \$10/\$30/\$50 | CREDITABLE | CREDITABLE |
| HP \$5000/30%/\$7150/\$45/\$80 | \$10/\$30/\$50 | CREDITABLE | CREDITABLE |
| HP \$6000/30%/\$7350/\$45/\$80 | \$10/\$30/\$50 | CREDITABLE | CREDITABLE |
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| HS \$3000/20%/\$6000 | \$10/\$30/\$50 | CREDITABLE | CREDITABLE |
| HS \$6000/30%/\$7350 | \$10/\$30/\$50 | CREDITABLE | CREDITABLE |
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| HS \$3000/20%/\$6000 | \$10/\$30/\$50 | CREDITABLE | CREDITABLE |
| HS \$6000/30%/\$7350 | \$10/\$30/\$50 | CREDITABLE | CREDITABLE |
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| HP \$6000/30%/\$7350/\$45/\$80 | \$150- \$15/\$30/\$50/30% | CREDITABLE | CREDITABLE |
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| HS \$6000/30%/\$7350 | \$150- \$15/\$30/\$50/30% | CREDITABLE | CREDITABLE |
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| HP \$5000/30%/\$7150/\$45/\$80 | \$20/\$50/50%/30% | CREDITABLE | CREDITABLE |
| HP \$6000/30%/\$7350/\$45/\$80 | \$20/\$50/50%/30% | CREDITABLE | CREDITABLE |
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| HS \$1000/20%/\$4500 | \$20/\$50/50%/30% | CREDITABLE | CREDITABLE |
| HS \$3000/20%/\$6000 | \$20/\$50/50%/30% | CREDITABLE | CREDITABLE |
| HS \$6000/30%/\$7350 | \$20/\$50/50%/30% | CREDITABLE | CREDITABLE |
| HP \$100/20%/\$1000/\$20/\$50 | Essentials \$10/\$25/\$45/30% | CREDITABLE | CREDITABLE |
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| HP \$5000/30%/\$7150/\$45/\$80 | Essentials \$10/\$25/\$45/30% | CREDITABLE | CREDITABLE |
| HP \$6000/30%/\$7350/\$45/\$80 | Essentials \$10/\$25/\$45/30% | CREDITABLE | CREDITABLE |
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| HS \$250/20%/\$2000 | Essentials \$10/\$25/\$45/30% | CREDITABLE | CREDITABLE |
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| HS \$3000/20%/\$6000 | Essentials \$10/\$25/\$45/30% | CREDITABLE | CREDITABLE |
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| HS \$250/20%/\$2000 | Essentials \$150-\$15/\$60/\$100/50% | CREDITABLE | CREDITABLE |
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| HP \$2000/20%/\$4500/\$25/\$65 | \$10/\$20/\$40 | CREDITABLE | CREDITABLE |
| HP \$3000/20%/\$6000/\$30/\$65 | \$10/\$20/\$40 | CREDITABLE | CREDITABLE |
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| HP \$5000/30%/\$7150/\$45/\$80 | \$10/\$20/\$40 | CREDITABLE | CREDITABLE |
| HP \$6000/30%/\$7350/\$45/\$80 | \$10/\$20/\$40 | CREDITABLE | CREDITABLE |
| HS \$100/20%/\$1000 | \$10/\$20/\$40 | CREDITABLE | CREDITABLE |
| HS \$250/20%/\$2000 | \$10/\$20/\$40 | CREDITABLE | CREDITABLE |
| HS \$1000/20%/\$4500 | \$10/\$20/\$40 | CREDITABLE | CREDITABLE |
| HS \$3000/20%/\$6000 | \$10/\$20/\$40 | CREDITABLE | CREDITABLE |
| HS \$6000/30%/\$7350 | \$10/\$20/\$40 | CREDITABLE | CREDITABLE |
| HP \$100/20%/\$1000/\$20/\$50 | \$10/\$30/\$30/30% | CREDITABLE | CREDITABLE |
| HP \$250/20%/\$2000/\$20/\$50 | \$10/\$30/\$30/30% | CREDITABLE | CREDITABLE |
| HP \$500/20%/\$3500/\$20/\$60 | \$10/\$30/\$30/30% | CREDITABLE | CREDITABLE |
| HP \$1000/20%/\$4500/\$25/\$60 | \$10/\$30/\$30/30% | CREDITABLE | CREDITABLE |
| HP \$2000/20%/\$4500/\$25/\$65 | \$10/\$30/\$30/30% | CREDITABLE | CREDITABLE |
| HP \$3000/20%/\$6000/\$30/\$65 | \$10/\$30/\$30/30% | CREDITABLE | CREDITABLE |
| HP \$4000/20%/\$6000/\$30/\$65 | \$10/\$30/\$30/30% | CREDITABLE | CREDITABLE |
| HP \$5000/30%/\$7150/\$45/\$80 | \$10/\$30/\$30/30% | CREDITABLE | CREDITABLE |
| HP \$6000/30%/\$7350/\$45/\$80 | \$10/\$30/\$30/30% | CREDITABLE | CREDITABLE |
| HS \$100/20%/\$1000 | \$10/\$30/\$30/30% | CREDITABLE | CREDITABLE |
| HS \$250/20%/\$2000 | \$10/\$30/\$30/30% | CREDITABLE | CREDITABLE |
| HS \$1000/20%/\$4500 | \$10/\$30/\$30/30% | CREDITABLE | CREDITABLE |
| HS \$3000/20%/\$6000 | \$10/\$30/\$30/30% | CREDITABLE | CREDITABLE |
| HS \$6000/30%/\$7350 | \$10/\$30/\$30/30% | CREDITABLE | CREDITABLE |
| HP \$100/20%/\$1000/\$20/\$50 | \$15/\$30/\$50/30% | CREDITABLE | CREDITABLE |
| HP \$250/20%/\$2000/\$20/\$50 | \$15/\$30/\$50/30% | CREDITABLE | CREDITABLE |
| HP \$500/20%/\$3500/\$20/\$60 | \$15/\$30/\$50/30% | CREDITABLE | CREDITABLE |
| HP \$1000/20%/\$4500/\$25/\$60 | \$15/\$30/\$50/30% | CREDITABLE | CREDITABLE |
| HP \$2000/20%/\$4500/\$25/\$65 | \$15/\$30/\$50/30% | CREDITABLE | CREDITABLE |
| HP \$3000/20%/\$6000/\$30/\$65 | \$15/\$30/\$50/30% | CREDITABLE | CREDITABLE |
| HP \$4000/20%/\$6000/\$30/\$65 | \$15/\$30/\$50/30% | CREDITABLE | CREDITABLE |
| HP \$5000/30%/\$7150/\$45/\$80 | \$15/\$30/\$50/30% | CREDITABLE | CREDITABLE |
| HP \$6000/30%/\$7350/\$45/\$80 | \$15/\$30/\$50/30% | CREDITABLE | CREDITABLE |
| HS \$100/20%/\$1000 | \$15/\$30/\$50/30% | CREDITABLE | CREDITABLE |
| HS \$250/20%/\$2000 | \$15/\$30/\$50/30% | CREDITABLE | CREDITABLE |
| HS \$1000/20%/\$4500 | \$15/\$30/\$50/30% | CREDITABLE | CREDITABLE |
| HS \$3000/20%/\$6000 | \$15/\$30/\$50/30% | CREDITABLE | CREDITABLE |
| HS \$6000/30%/\$7350 | \$15/\$30/\$50/30% | CREDITABLE | CREDITABLE |
| HP \$100/20%/\$1000/\$20/\$50 | \$150- \$15/\$30/\$50/30% | CREDITABLE | CREDITABLE |
| HP \$250/20%/\$2000/\$20/\$50 | \$150- \$15/\$30/\$50/30% | CREDITABLE | CREDITABLE |
| HP \$500/20%/\$3500/\$20/\$60 | \$150- \$15/\$30/\$50/30% | CREDITABLE | CREDITABLE |

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| HP \$1000/20%/\$4500/\$25/\$60 | \$150- \$15/\$30/\$50/30% | CREDITABLE | CREDITABLE |
| HP \$2000/20%/\$4500/\$25/\$65 | \$150- \$15/\$30/\$50/30% | CREDITABLE | CREDITABLE |
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| HP \$4000/20%/\$6000/\$30/\$65 | \$150- \$15/\$30/\$50/30% | CREDITABLE | CREDITABLE |
| HP \$5000/30%/\$7150/\$45/\$80 | \$150- \$15/\$30/\$50/30% | CREDITABLE | CREDITABLE |
| HP \$6000/30%/\$7350/\$45/\$80 | \$150- \$15/\$30/\$50/30% | CREDITABLE | CREDITABLE |
| HS \$100/20%/\$1000 | \$150- \$15/\$30/\$50/30% | CREDITABLE | CREDITABLE |
| HS \$250/20%/\$2000 | \$150- \$15/\$30/\$50/30% | CREDITABLE | CREDITABLE |
| HS \$1000/20%/\$4500 | \$150- \$15/\$30/\$50/30% | CREDITABLE | CREDITABLE |
| HS \$3000/20%/\$6000 | \$150- \$15/\$30/\$50/30% | CREDITABLE | CREDITABLE |
| HS \$6000/30%/\$7350 | \$150- \$15/\$30/\$50/30% | CREDITABLE | CREDITABLE |
| HP \$100/20%/\$1000/\$20/\$50 | \$20/\$50/50%/30% | CREDITABLE | CREDITABLE |
| HP \$250/20%/\$2000/\$20/\$50 | \$20/\$50/50%/30% | CREDITABLE | CREDITABLE |
| HP \$500/20%/\$3500/\$20/\$60 | \$20/\$50/50%/30% | CREDITABLE | CREDITABLE |
| HP \$1000/20%/\$4500/\$25/\$60 | \$20/\$50/50%/30% | CREDITABLE | CREDITABLE |
| HP \$2000/20%/\$4500/\$25/\$65 | \$20/\$50/50%/30% | CREDITABLE | CREDITABLE |
| HP \$3000/20%/\$6000/\$30/\$65 | \$20/\$50/50%/30% | CREDITABLE | CREDITABLE |
| HP \$4000/20%/\$6000/\$30/\$65 | \$20/\$50/50%/30% | CREDITABLE | CREDITABLE |
| HP \$5000/30%/\$7150/\$45/\$80 | \$20/\$50/50%/30% | CREDITABLE | CREDITABLE |
| HP \$6000/30%/\$7350/\$45/\$80 | \$20/\$50/50%/30% | CREDITABLE | CREDITABLE |
| HS \$100/20%/\$1000 | \$20/\$50/50%/30% | CREDITABLE | CREDITABLE |
| HS \$250/20%/\$2000 | \$20/\$50/50%/30% | CREDITABLE | CREDITABLE |
| HS \$1000/20%/\$4500 | \$20/\$50/50%/30% | CREDITABLE | CREDITABLE |
| HS \$3000/20%/\$6000 | \$20/\$50/50%/30% | CREDITABLE | CREDITABLE |
| HS \$6000/30%/\$7350 | \$20/\$50/50%/30% | CREDITABLE | CREDITABLE |
| HP \$100/20%/\$1000/\$20/\$50 | Essentials \$10/\$25/\$45/30% | CREDITABLE | CREDITABLE |
| HP \$250/20%/\$2000/\$20/\$50 | Essentials \$10/\$25/\$45/30% | CREDITABLE | CREDITABLE |
| HP \$500/20%/\$3500/\$20/\$60 | Essentials \$10/\$25/\$45/30% | CREDITABLE | CREDITABLE |
| HP \$1000/20%/\$4500/\$25/\$60 | Essentials \$10/\$25/\$45/30% | CREDITABLE | CREDITABLE |
| HP \$2000/20%/\$4500/\$25/\$65 | Essentials \$10/\$25/\$45/30% | CREDITABLE | CREDITABLE |
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| HP \$4000/20%/\$6000/\$30/\$65 | Essentials \$10/\$25/\$45/30% | CREDITABLE | CREDITABLE |
| HP \$5000/30%/\$7150/\$45/\$80 | Essentials \$10/\$25/\$45/30% | CREDITABLE | CREDITABLE |
| HP \$6000/30%/\$7350/\$45/\$80 | Essentials \$10/\$25/\$45/30% | CREDITABLE | CREDITABLE |
| HS \$100/20%/\$1000 | Essentials \$10/\$25/\$45/30% | CREDITABLE | CREDITABLE |
| HS \$250/20%/\$2000 | Essentials \$10/\$25/\$45/30% | CREDITABLE | CREDITABLE |
| HS \$1000/20%/\$4500 | Essentials \$10/\$25/\$45/30% | CREDITABLE | CREDITABLE |
| HS \$3000/20%/\$6000 | Essentials \$10/\$25/\$45/30% | CREDITABLE | CREDITABLE |
| HS \$6000/30%/\$7350 | Essentials \$10/\$25/\$45/30% | CREDITABLE | CREDITABLE |
| HP \$100/20%/\$1000/\$20/\$50 | Essentials \$15/\$30/\$50/30% | CREDITABLE | CREDITABLE |
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| HP \$500/20%/\$3500/\$20/\$60 | Essentials \$15/\$30/\$50/30% | CREDITABLE | CREDITABLE |
| HP \$1000/20%/\$4500/\$25/\$60 | Essentials \$15/\$30/\$50/30% | CREDITABLE | CREDITABLE |

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| HP \$2000/20%/\$4500/\$25/\$65 | Essentials \$15/\$30/\$50/30% | CREDITABLE | CREDITABLE |
| HP \$3000/20%/\$6000/\$30/\$65 | Essentials \$15/\$30/\$50/30% | CREDITABLE | CREDITABLE |
| HP \$4000/20%/\$6000/\$30/\$65 | Essentials \$15/\$30/\$50/30% | CREDITABLE | CREDITABLE |
| HP \$5000/30%/\$7150/\$45/\$80 | Essentials \$15/\$30/\$50/30% | CREDITABLE | CREDITABLE |
| HP \$6000/30%/\$7350/\$45/\$80 | Essentials \$15/\$30/\$50/30% | CREDITABLE | CREDITABLE |
| HS \$100/20%/\$1000 | Essentials \$15/\$30/\$50/30% | CREDITABLE | CREDITABLE |
| HS \$250/20%/\$2000 | Essentials \$15/\$30/\$50/30% | CREDITABLE | CREDITABLE |
| HS \$1000/20%/\$4500 | Essentials \$15/\$30/\$50/30% | CREDITABLE | CREDITABLE |
| HS \$3000/20%/\$6000 | Essentials \$15/\$30/\$50/30% | CREDITABLE | CREDITABLE |
| HS \$6000/30%/\$7350 | Essentials \$15/\$30/\$50/30% | CREDITABLE | CREDITABLE |
| HP \$100/20%/\$1000/\$20/\$50 | Essentials \$150-\$15/\$60/\$100/50% | CREDITABLE | CREDITABLE |
| HP \$250/20%/\$2000/\$20/\$50 | Essentials \$150-\$15/\$60/\$100/50% | CREDITABLE | CREDITABLE |
| HP \$500/20%/\$3500/\$20/\$60 | Essentials \$150-\$15/\$60/\$100/50% | CREDITABLE | CREDITABLE |
| HP \$1000/20%/\$4500/\$25/\$60 | Essentials \$150-\$15/\$60/\$100/50% | CREDITABLE | CREDITABLE |
| HP \$2000/20%/\$4500/\$25/\$65 | Essentials \$150-\$15/\$60/\$100/50% | CREDITABLE | CREDITABLE |
| HP \$3000/20%/\$6000/\$30/\$65 | Essentials \$150-\$15/\$60/\$100/50% | CREDITABLE | CREDITABLE |
| HP \$4000/20%/\$6000/\$30/\$65 | Essentials \$150-\$15/\$60/\$100/50% | CREDITABLE | CREDITABLE |
| HP \$5000/30%/\$7150/\$45/\$80 | Essentials \$150-\$15/\$60/\$100/50% | CREDITABLE | CREDITABLE |
| HP \$6000/30%/\$7350/\$45/\$80 | Essentials \$150-\$15/\$60/\$100/50% | CREDITABLE | CREDITABLE |
| HS \$100/20%/\$1000 | Essentials \$150-\$15/\$60/\$100/50% | CREDITABLE | CREDITABLE |
| HS \$250/20%/\$2000 | Essentials \$150-\$15/\$60/\$100/50% | CREDITABLE | CREDITABLE |
| HS \$1000/20%/\$4500 | Essentials \$150-\$15/\$60/\$100/50% | CREDITABLE | CREDITABLE |
| HS \$3000/20%/\$6000 | Essentials \$150-\$15/\$60/\$100/50% | CREDITABLE | CREDITABLE |
| HS \$6000/30%/\$7350 | Essentials \$150-\$15/\$60/\$100/50% | CREDITABLE | CREDITABLE |