

# AK Preferred Choice creditable coverage status

**Effective Date: 01/01/2025**

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, 2025, 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 2025

Plan Name	Pharmacy Tiers/Description	2025 Result	2026 Result
HP \$100/20%/\$1000/\$20/\$50	\$10/\$30/\$50	CREDITABLE	CREDITABLE
HP \$250/20%/\$2000/\$20/\$50	\$10/\$30/\$50	CREDITABLE	CREDITABLE
HP \$500/20%/\$3500/\$20/\$60	\$10/\$30/\$50	CREDITABLE	CREDITABLE
HP \$1000/20%/\$4500/\$25/\$60	\$10/\$30/\$50	CREDITABLE	CREDITABLE
HP \$2000/20%/\$4500/\$25/\$65	\$10/\$30/\$50	CREDITABLE	CREDITABLE
HP \$3000/20%/\$6000/\$30/\$65	\$10/\$30/\$50	CREDITABLE	CREDITABLE
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
HP \$100/20%/\$1000/\$20/\$50	\$10/\$20/\$40	CREDITABLE	CREDITABLE
HP \$250/20%/\$2000/\$20/\$50	\$10/\$20/\$40	CREDITABLE	CREDITABLE
HP \$500/20%/\$3500/\$20/\$60	\$10/\$20/\$40	CREDITABLE	CREDITABLE
HP \$1000/20%/\$4500/\$25/\$60	\$10/\$20/\$40	CREDITABLE	CREDITABLE
HP \$2000/20%/\$4500/\$25/\$65	\$10/\$20/\$40	CREDITABLE	CREDITABLE
HP \$3000/20%/\$6000/\$30/\$65	\$10/\$20/\$40	CREDITABLE	CREDITABLE
HP \$4000/20%/\$6000/\$30/\$65	\$10/\$20/\$40	CREDITABLE	CREDITABLE
HP \$5000/30%/\$7150/\$45/\$80	\$10/\$20/\$40	CREDITABLE	CREDITABLE
HP \$6000/30%/\$7350/\$45/\$80	\$10/\$20/\$40	CREDITABLE	CREDITABLE
HP \$100/20%/\$1000/\$20/\$50	\$20/\$40/\$60	CREDITABLE	CREDITABLE
HP \$250/20%/\$2000/\$20/\$50	\$20/\$40/\$60	CREDITABLE	CREDITABLE
HP \$500/20%/\$3500/\$20/\$60	\$20/\$40/\$60	CREDITABLE	CREDITABLE
HP \$1000/20%/\$4500/\$25/\$60	\$20/\$40/\$60	CREDITABLE	CREDITABLE
HP \$2000/20%/\$4500/\$25/\$65	\$20/\$40/\$60	CREDITABLE	CREDITABLE
HP \$3000/20%/\$6000/\$30/\$65	\$20/\$40/\$60	CREDITABLE	CREDITABLE
HP \$4000/20%/\$6000/\$30/\$65	\$20/\$40/\$60	CREDITABLE	CREDITABLE
HP \$5000/30%/\$7150/\$45/\$80	\$20/\$40/\$60	CREDITABLE	CREDITABLE
HP \$6000/30%/\$7350/\$45/\$80	\$20/\$40/\$60	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
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
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
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
HP \$3000/20%/\$6000/\$30/\$65	\$150 - \$15/\$30/\$50/30%	CREDITABLE	CREDITABLE
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
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
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
HP \$3000/20%/\$6000/\$30/\$65	Essentials - \$10/\$25/\$45/30%	CREDITABLE	CREDITABLE
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
HP \$100/20%/\$1000/\$20/\$50	Essentials - \$15/\$30/\$50/30%	CREDITABLE	CREDITABLE
HP \$250/20%/\$2000/\$20/\$50	Essentials - \$15/\$30/\$50/30%	CREDITABLE	CREDITABLE
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
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
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
ESSENTIALS MEDICAL \$7550/30%/\$8550	Essentials - \$30/30%/30%/50%	NOT CREDITABLE	NOT CREDITABLE
ESSENTIALS MEDICAL \$8550/0%/\$8550	Essentials - 0%/0%/0%/0%	NOT CREDITABLE	NOT CREDITABLE
INDIVIDUAL HP H.S.A. AGG \$1650/20%/\$3300	HSA Standard 1	CREDITABLE	CREDITABLE
FAMILY - HP H.S.A. AGG \$1650/20%/\$3300	HSA Standard 1	CREDITABLE	CREDITABLE
INDIVIDUAL - HP H.S.A. AGG \$2000/20%/\$5000	HSA Standard 1	CREDITABLE	CREDITABLE
FAMILY - HP H.S.A. AGG \$2000/20%/\$5000	HSA Standard 1	CREDITABLE	CREDITABLE
HP H.S.A. EMB \$3300/20%/\$5000	HSA Standard 1	CREDITABLE	CREDITABLE
HP H.S.A. EMB \$4000/20%/\$6000	HSA Standard 1	CREDITABLE	CREDITABLE
HP H.S.A. EMB \$5000/20%/\$6550	HSA Standard 1	CREDITABLE	CREDITABLE
HP H.S.A. EMB \$6000/20%/\$6550	HSA Standard 1	NOT CREDITABLE	NOT CREDITABLE
HP H.S.A. EMB \$6500/0%/\$6500	HSA Standard 1	NOT CREDITABLE	NOT CREDITABLE
INDIVIDUAL HP H.S.A. AGG \$1650/20%/\$3300	HSA Standard 2	CREDITABLE	CREDITABLE
FAMILY - HP H.S.A. AGG \$1650/20%/\$3300	HSA Standard 2	CREDITABLE	CREDITABLE
INDIVIDUAL - HP H.S.A. AGG \$2000/20%/\$5000	HSA Standard 2	CREDITABLE	CREDITABLE
FAMILY - HP H.S.A. AGG \$2000/20%/\$5000	HSA Standard 2	CREDITABLE	CREDITABLE
HP H.S.A. EMB \$3300/20%/\$5000	HSA Standard 2	CREDITABLE	CREDITABLE
HP H.S.A. EMB \$4000/20%/\$6000	HSA Standard 2	CREDITABLE	CREDITABLE
HP H.S.A. EMB \$5000/20%/\$6550	HSA Standard 2	CREDITABLE	CREDITABLE
HP H.S.A. EMB \$6000/20%/\$6550	HSA Standard 2	NOT CREDITABLE	NOT CREDITABLE
HP H.S.A. EMB \$6500/0%/\$6500	HSA Standard 2	NOT CREDITABLE	NOT CREDITABLE