

AK Preferred Choice creditable coverage status

Effective Date: 01/01/2026

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, 2026, 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 2026

Plan Name	Pharmacy Tiers/Description	2026 Result	2027 Result
HP Split Copay Plans	HP \$100/20%/\$1000/\$20/\$50	CREDITABLE	CREDITABLE
HP Split Copay Plans	HP \$250/20%/\$2000/\$20/\$50	CREDITABLE	CREDITABLE
HP Split Copay Plans	HP \$500/20%/\$3500/\$20/\$60	CREDITABLE	CREDITABLE
HP Split Copay Plans	HP \$1000/20%/\$4500/\$25/\$60	CREDITABLE	CREDITABLE
HP Split Copay Plans	HP \$2000/20%/\$4500/\$25/\$65	CREDITABLE	CREDITABLE
HP Split Copay Plans	HP \$3000/20%/\$6000/\$30/\$65	CREDITABLE	CREDITABLE
HP Split Copay Plans	HP \$4000/20%/\$6000/\$30/\$65	CREDITABLE	CREDITABLE
HP Split Copay Plans	HP \$5000/30%/\$7150/\$45/\$80	CREDITABLE	CREDITABLE
HP Split Copay Plans	HP \$6000/30%/\$7350/\$45/\$80	CREDITABLE	CREDITABLE
HP Split Copay Plans	HP \$100/20%/\$1000/\$20/\$50	CREDITABLE	CREDITABLE
HP Split Copay Plans	HP \$250/20%/\$2000/\$20/\$50	CREDITABLE	CREDITABLE
HP Split Copay Plans	HP \$500/20%/\$3500/\$20/\$60	CREDITABLE	CREDITABLE
HP Split Copay Plans	HP \$1000/20%/\$4500/\$25/\$60	CREDITABLE	CREDITABLE
HP Split Copay Plans	HP \$2000/20%/\$4500/\$25/\$65	CREDITABLE	CREDITABLE
HP Split Copay Plans	HP \$3000/20%/\$6000/\$30/\$65	CREDITABLE	CREDITABLE
HP Split Copay Plans	HP \$4000/20%/\$6000/\$30/\$65	CREDITABLE	CREDITABLE
HP Split Copay Plans	HP \$5000/30%/\$7150/\$45/\$80	CREDITABLE	CREDITABLE
HP Split Copay Plans	HP \$6000/30%/\$7350/\$45/\$80	CREDITABLE	CREDITABLE
HP Split Copay Shared Plans	HP \$1,500/20%/\$4,500/\$25/\$65	CREDITABLE	CREDITABLE
HP Split Copay Shared Plans	HP \$2,500/20%/\$5,000/\$25/\$65	CREDITABLE	CREDITABLE
HP Split Copay Shared Plans	HP \$3,500/20%/\$6,000/\$30/\$65	CREDITABLE	CREDITABLE
HP Split Copay Shared Plans	HP \$4,500/30%/\$6,500/\$35/\$70	CREDITABLE	CREDITABLE
HP Split Copay Shared Plans	HP \$5,500/30%/\$7,150/\$45/\$80	CREDITABLE	CREDITABLE
HP Split Copay Shared Plans	HP \$1,500/20%/\$4,500/\$25/\$65	CREDITABLE	CREDITABLE
HP Split Copay Shared Plans	HP \$2,500/20%/\$5,000/\$25/\$65	CREDITABLE	CREDITABLE
HP Split Copay Shared Plans	HP \$3,500/20%/\$6,000/\$30/\$65	CREDITABLE	CREDITABLE
HP Split Copay Shared Plans	HP \$4,500/30%/\$6,500/\$35/\$70	CREDITABLE	CREDITABLE
HP Split Copay Shared Plans	HP \$5,500/30%/\$7,150/\$45/\$80	CREDITABLE	CREDITABLE
HP Split Copay Primary Plans	HP \$1,500/20%/\$5,000/\$5/\$50	CREDITABLE	CREDITABLE
HP Split Copay Primary Plans	HP \$2,500/20%/\$6,000/\$5/\$60	CREDITABLE	CREDITABLE
HP Split Copay Primary Plans	HP \$3,500/20%/\$7,000/\$5/\$65	CREDITABLE	CREDITABLE
HP Split Copay Primary Plans	HP \$1,500/20%/\$5,000/\$5/\$50	CREDITABLE	CREDITABLE
HP Split Copay Primary Plans	HP \$2,500/20%/\$6,000/\$5/\$60	CREDITABLE	CREDITABLE
HP Split Copay Primary Plans	HP \$3,500/20%/\$7,000/\$5/\$65	CREDITABLE	CREDITABLE
HP Split Copay Plans	HP \$100/20%/\$1000/\$20/\$50	CREDITABLE	CREDITABLE
HP Split Copay Plans	HP \$250/20%/\$2000/\$20/\$50	CREDITABLE	CREDITABLE
HP Split Copay Plans	HP \$500/20%/\$3500/\$20/\$60	CREDITABLE	CREDITABLE
HP Split Copay Plans	HP \$1000/20%/\$4500/\$25/\$60	CREDITABLE	CREDITABLE
HP Split Copay Plans	HP \$2000/20%/\$4500/\$25/\$65	CREDITABLE	CREDITABLE
HP Split Copay Plans	HP \$3000/20%/\$6000/\$30/\$65	CREDITABLE	CREDITABLE

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HP Split Copay Plans	HP \$2000/20%/\$4500/\$25/\$65	CREDITABLE	CREDITABLE
HP Split Copay Plans	HP \$3000/20%/\$6000/\$30/\$65	CREDITABLE	CREDITABLE
HP Split Copay Plans	HP \$4000/20%/\$6000/\$30/\$65	CREDITABLE	CREDITABLE
HP Split Copay Plans	HP \$5000/30%/\$7150/\$45/\$80	CREDITABLE	CREDITABLE
HP Split Copay Plans	HP \$6000/30%/\$7350/\$45/\$80	CREDITABLE	CREDITABLE
HP Split Copay Plans	HP \$100/20%/\$1000/\$20/\$50	CREDITABLE	CREDITABLE
HP Split Copay Plans	HP \$250/20%/\$2000/\$20/\$50	CREDITABLE	CREDITABLE
HP Split Copay Plans	HP \$500/20%/\$3500/\$20/\$60	CREDITABLE	CREDITABLE
HP Split Copay Plans	HP \$1000/20%/\$4500/\$25/\$60	CREDITABLE	CREDITABLE
HP Split Copay Plans	HP \$2000/20%/\$4500/\$25/\$65	CREDITABLE	CREDITABLE
HP Split Copay Plans	HP \$3000/20%/\$6000/\$30/\$65	CREDITABLE	CREDITABLE
HP Split Copay Plans	HP \$4000/20%/\$6000/\$30/\$65	CREDITABLE	CREDITABLE
HP Split Copay Plans	HP \$5000/30%/\$7150/\$45/\$80	CREDITABLE	CREDITABLE
HP Split Copay Plans	HP \$6000/30%/\$7350/\$45/\$80	CREDITABLE	CREDITABLE
HP Split Copay Shared Plans	HP \$1,500/20%/\$4,500/\$25/\$65	CREDITABLE	CREDITABLE
HP Split Copay Shared Plans	HP \$2,500/20%/\$5,000/\$25/\$65	CREDITABLE	CREDITABLE
HP Split Copay Shared Plans	HP \$3,500/20%/\$6,000/\$30/\$65	CREDITABLE	CREDITABLE
HP Split Copay Shared Plans	HP \$4,500/30%/\$6,500/\$35/\$70	CREDITABLE	CREDITABLE
HP Split Copay Shared Plans	HP \$5,500/30%/\$7,150/\$45/\$80	CREDITABLE	CREDITABLE
HP Split Copay Shared Plans	HP \$1,500/20%/\$4,500/\$25/\$65	CREDITABLE	CREDITABLE
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HP Split Copay Shared Plans	HP \$3,500/20%/\$6,000/\$30/\$65	CREDITABLE	CREDITABLE
HP Split Copay Shared Plans	HP \$4,500/30%/\$6,500/\$35/\$70	CREDITABLE	CREDITABLE
HP Split Copay Shared Plans	HP \$5,500/30%/\$7,150/\$45/\$80	CREDITABLE	CREDITABLE
HP Split Copay Primary Plans	HP \$1,500/20%/\$5,000/\$5/\$50	CREDITABLE	CREDITABLE
HP Split Copay Primary Plans	HP \$2,500/20%/\$6,000/\$5/\$60	CREDITABLE	CREDITABLE
HP Split Copay Primary Plans	HP \$3,500/20%/\$7,000/\$5/\$65	CREDITABLE	CREDITABLE
HP Split Copay Primary Plans	HP \$1,500/20%/\$5,000/\$5/\$50	CREDITABLE	CREDITABLE
HP Split Copay Primary Plans	HP \$2,500/20%/\$6,000/\$5/\$60	CREDITABLE	CREDITABLE
HP Split Copay Primary Plans	HP \$3,500/20%/\$7,000/\$5/\$65	CREDITABLE	CREDITABLE
Plus Essentials	ESSENTIALS MEDICAL \$7550/30%/\$8550	NOT CREDITABLE	NOT CREDITABLE
Plus Essentials	ESSENTIALS MEDICAL \$8550/0%/\$8550	NOT CREDITABLE	NOT CREDITABLE
Plus Essentials	ESSENTIALS MEDICAL \$7550/30%/\$8550	NOT CREDITABLE	NOT CREDITABLE
Plus Essentials	ESSENTIALS MEDICAL \$8550/0%/\$8550	NOT CREDITABLE	NOT CREDITABLE
Plus Agg H.S.A. Plans	INDIVIDUAL HP H.S.A. AGG \$1700/20%/\$3400	CREDITABLE	CREDITABLE
Plus Agg H.S.A. Plans	FAMILY - HP H.S.A. AGG \$1700/20%/\$3400	CREDITABLE	CREDITABLE
Plus Agg H.S.A. Plans	INDIVIDUAL HP H.S.A. AGG \$1700/20%/\$3400	CREDITABLE	CREDITABLE
Plus Agg H.S.A. Plans	FAMILY - HP H.S.A. AGG \$1700/20%/\$3400	CREDITABLE	CREDITABLE
Plus Agg H.S.A. Plans	INDIVIDUAL - HP H.S.A. AGG \$2000/20%/\$5000	CREDITABLE	CREDITABLE
Plus Agg H.S.A. Plans	FAMILY - HP H.S.A. AGG \$2000/20%/\$5000	CREDITABLE	CREDITABLE

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Plus Agg H.S.A. Shared Plan	HP H.S.A. AGG SHRD FAM \$2,500/20%/\$5000	CREDITABLE	CREDITABLE
Plus Emb H.S.A Shared Plans	HP H.S.A. EMB SHRD \$4500/20%/\$6000	CREDITABLE	CREDITABLE
Plus Emb H.S.A Shared Plans	HP H.S.A. EMB SHRD \$4500/20%/\$6000	CREDITABLE	CREDITABLE
Plus Emb H.S.A Shared Plans	HP H.S.A. EMB SHRD \$4500/20%/\$6000	CREDITABLE	CREDITABLE
Plus Emb H.S.A Shared Plans	HP H.S.A. EMB SHRD \$4500/20%/\$6000	CREDITABLE	CREDITABLE

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043606 (08-25-2026)