PREMERA | BLUE CROSS

WA small group creditable coverage status

The Centers for Medicare & Medicaid Services (CMS) requires plans 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, 2027, Premera has determined the creditable coverage status of the following prescription drug coverage per CMS guidelines. Please check this list for plan changes you may be considering on or after January 1, 2027.

Small group (1-50) creditable coverage results

Metallic Level	Plan Name	2027 Test Result
Platinum	All Platinum Plans	Creditable
Gold	All Gold Plans	Not Creditable
Silver	All Silver Plans	Not Creditable
Bronze	All Bronze Plans	Not Creditable

**Keep in mind, the value of Part D and the value of Premera plans change every year due to changes in healthcare costs and benefits provided by each plan. These changes can cause a plan to change creditability status from one year to the next.*

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.**

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058709 (11-10-2026)