

WA 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 Blue Cross and Premera Blue Cross HMO have determined the creditable coverage status of the prescription drug coverage for Preferred Choice plans with 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.

Go to [Premera Blue Cross plan results](#).

Go to [Premera Blue Cross HMO plan results](#).

Premera Blue Cross

Preferred Choice creditable coverage results
for CMS Medicare Part D thresholds for 2025

Plan Name	Pharmacy Tiers/Description	2025 Result	2026 Result
Agg HSA IND - \$1,650/20%/50%/\$4,000 - Standard	HSA Standard 1	CREDITABLE	CREDITABLE
Agg HSA FAM - \$3,300/20%/50%/\$8,000 - Standard	HSA Standard 1	CREDITABLE	CREDITABLE
Agg HSA IND - \$1,650/20%/50%/\$4,000 - Standard	HSA Standard 1	CREDITABLE	CREDITABLE
Agg HSA FAM - \$3,300/20%/50%/\$8,000 - Standard	HSA Standard 1	CREDITABLE	CREDITABLE
Agg HSA IND - \$1,650/20%/50%/\$4,000 - Standard	HSA Standard 1	CREDITABLE	CREDITABLE
Agg HSA FAM - \$3,300/20%/50%/\$8,000 - Standard	HSA Standard 1	CREDITABLE	CREDITABLE
Agg HSA IND - \$1,650/20%/50%/\$4,000 - Standard	HSA Standard 1	CREDITABLE	CREDITABLE
Agg HSA FAM - \$3,300/20%/50%/\$8,000 - Standard	HSA Standard 1	CREDITABLE	CREDITABLE
Agg HSA IND- \$2,500/20%/50%/\$5,000 - Standard	HSA Standard 1	CREDITABLE	CREDITABLE
Agg HSA FAM - \$5,000/20%/50%/\$10,000 - Standard	HSA Standard 1	CREDITABLE	CREDITABLE
Agg HSA IND- \$2,500/20%/50%/\$5,000 - Standard	HSA Standard 1	CREDITABLE	CREDITABLE
Agg HSA FAM - \$5,000/20%/50%/\$10,000 - Standard	HSA Standard 1	CREDITABLE	CREDITABLE
Agg HSA IND- \$2,500/20%/50%/\$5,000 - Standard	HSA Standard 1	CREDITABLE	CREDITABLE
Agg HSA FAM - \$5,000/20%/50%/\$10,000 - Standard	HSA Standard 1	CREDITABLE	CREDITABLE
Agg HSA IND- \$2,500/20%/50%/\$5,000 - Standard	HSA Standard 1	CREDITABLE	CREDITABLE
Agg HSA FAM - \$5,000/20%/50%/\$10,000 - Standard	HSA Standard 1	CREDITABLE	CREDITABLE
PC AGG HSA IND \$2,000//20%/50%/\$4,000 - Shared No Vision	HSA Standard 1	CREDITABLE	CREDITABLE
PC AGG HSA FAM \$4,000/20%/50%\$4,000 - Shared No Vision	HSA Standard 1	CREDITABLE	CREDITABLE
PC AGG HSA IND \$2,000//20%/50%/\$4,000 - Shared No Vision	HSA Standard 1	CREDITABLE	CREDITABLE
PC AGG HSA FAM \$4,000/20%/50%\$4,000 - Shared No Vision	HSA Standard 1	CREDITABLE	CREDITABLE
PC AGG HSA IND \$2,000//20%/50%/\$4,000 - Shared No Vision	HSA Standard 1	CREDITABLE	CREDITABLE
PC AGG HSA FAM \$4,000/20%/50%\$4,000 - Shared No Vision	HSA Standard 1	CREDITABLE	CREDITABLE
PC AGG HSA IND \$2,000//20%/50%/\$4,000 - Shared No Vision	HSA Standard 1	CREDITABLE	CREDITABLE
PC AGG HSA FAM \$4,000/20%/50%\$4,000 - Shared No Vision	HSA Standard 1	CREDITABLE	CREDITABLE
PC AGG HSA IND \$3,000/20%/50%/\$6,000 - Shared No Vision	HSA Standard 1	CREDITABLE	CREDITABLE
PC AGG HSA FAM \$6,000/20%/50%\$6,000 - Shared No Vision	HSA Standard 1	CREDITABLE	CREDITABLE
PC AGG HSA IND \$3,000/20%/50%/\$6,000 - Shared No Vision	HSA Standard 1	CREDITABLE	CREDITABLE
PC AGG HSA FAM \$6,000/20%/50%\$6,000 - Shared No Vision	HSA Standard 1	CREDITABLE	CREDITABLE
PC AGG HSA IND \$3,000/20%/50%/\$6,000 - Shared No Vision	HSA Standard 1	CREDITABLE	CREDITABLE

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PREMERA PATHFINDER - \$500/20%/NOT APP/\$6,000/\$0/\$35	\$300 - \$15/\$35	CREDITABLE	CREDITABLE
PREMERA PATHFINDER - \$1,000/20%/NOT APP/\$7,000/\$0/\$45	\$300 - \$15/\$35	CREDITABLE	CREDITABLE
PREMERA PATHFINDER - \$3,000/30%/NOT APP/\$8,500/\$0/\$65	\$300 - \$15/\$35	CREDITABLE	CREDITABLE
PREMERA PATHFINDER - \$5,000/30%/NOT APP/\$9,200/\$0/\$65	\$300 - \$15/\$35	CREDITABLE	CREDITABLE
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PREMERA PATHFINDER - \$1,000/20%/NOT APP/\$7,000/\$0/\$45	\$10/\$25/\$45	CREDITABLE	CREDITABLE
PREMERA PATHFINDER - \$3,000/30%/NOT APP/\$8,500/\$0/\$65	\$10/\$25/\$45	CREDITABLE	CREDITABLE
PREMERA PATHFINDER - \$5,000/30%/NOT APP/\$9,200/\$0/\$65	\$10/\$25/\$45	CREDITABLE	CREDITABLE
PREMERA PATHFINDER - \$500/20%/NOT APP/\$6,000/\$0/\$35	\$10/\$35/\$65	CREDITABLE	CREDITABLE
PREMERA PATHFINDER - \$1,000/20%/NOT APP/\$7,000/\$0/\$45	\$10/\$35/\$65	CREDITABLE	CREDITABLE
PREMERA PATHFINDER - \$3,000/30%/NOT APP/\$8,500/\$0/\$65	\$10/\$35/\$65	CREDITABLE	CREDITABLE
PREMERA PATHFINDER - \$5,000/30%/NOT APP/\$9,200/\$0/\$65	\$10/\$35/\$65	CREDITABLE	CREDITABLE
PREMERA PATHFINDER - \$500/20%/NOT APP/\$6,000/\$0/\$35	\$15/\$30/\$50	CREDITABLE	CREDITABLE
PREMERA PATHFINDER - \$1,000/20%/NOT APP/\$7,000/\$0/\$45	\$15/\$30/\$50	CREDITABLE	CREDITABLE
PREMERA PATHFINDER - \$3,000/30%/NOT APP/\$8,500/\$0/\$65	\$15/\$30/\$50	CREDITABLE	CREDITABLE
PREMERA PATHFINDER - \$5,000/30%/NOT APP/\$9,200/\$0/\$65	\$15/\$30/\$50	CREDITABLE	CREDITABLE
PREMERA PATHFINDER - \$500/20%/NOT APP/\$6,000/\$0/\$35	\$150 - \$15/\$30/\$50	CREDITABLE	CREDITABLE
PREMERA PATHFINDER - \$1,000/20%/NOT APP/\$7,000/\$0/\$45	\$150 - \$15/\$30/\$50	CREDITABLE	CREDITABLE
PREMERA PATHFINDER - \$3,000/30%/NOT APP/\$8,500/\$0/\$65	\$150 - \$15/\$30/\$50	CREDITABLE	CREDITABLE
PREMERA PATHFINDER - \$5,000/30%/NOT APP/\$9,200/\$0/\$65	\$150 - \$15/\$30/\$50	CREDITABLE	CREDITABLE
PREMERA PATHFINDER - \$500/20%/NOT APP/\$6,000/\$0/\$35	\$20/\$50/50%/30%	CREDITABLE	CREDITABLE
PREMERA PATHFINDER - \$1,000/20%/NOT APP/\$7,000/\$0/\$45	\$20/\$50/50%/30%	CREDITABLE	CREDITABLE
PREMERA PATHFINDER - \$3,000/30%/NOT APP/\$8,500/\$0/\$65	\$20/\$50/50%/30%	CREDITABLE	CREDITABLE
PREMERA PATHFINDER - \$5,000/30%/NOT APP/\$9,200/\$0/\$65	\$20/\$50/50%/30%	CREDITABLE	CREDITABLE
PREMERA PATHFINDER - \$500/20%/NOT APP/\$6,000/\$0/\$35	Essentials - \$10/\$25/\$45/30%	CREDITABLE	CREDITABLE
PREMERA PATHFINDER - \$1,000/20%/NOT APP/\$7,000/\$0/\$45	Essentials - \$10/\$25/\$45/30%	CREDITABLE	CREDITABLE
PREMERA PATHFINDER - \$3,000/30%/NOT APP/\$8,500/\$0/\$65	Essentials - \$10/\$25/\$45/30%	CREDITABLE	CREDITABLE
PREMERA PATHFINDER - \$5,000/30%/NOT APP/\$9,200/\$0/\$65	Essentials - \$10/\$25/\$45/30%	CREDITABLE	CREDITABLE
PREMERA PATHFINDER - \$500/20%/NOT APP/\$6,000/\$0/\$35	Essentials - \$15/\$30/\$50/30%	CREDITABLE	CREDITABLE

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PPO UNLIMITED NO VISION - \$3,000/30%/50%/\$6,850/\$20/\$50	Essentials - \$150 - \$15/\$60/\$100/50%	CREDITABLE	CREDITABLE
PPO UNLIMITED NO VISION - \$3,000/30%/50%/\$6,850/\$20/\$50	Essentials - \$150 - \$15/\$60/\$100/50%	CREDITABLE	CREDITABLE
PPO UNLIMITED NO VISION - \$3,000/30%/50%/\$6,850/\$20/\$50	Essentials - \$150 - \$15/\$60/\$100/50%	CREDITABLE	CREDITABLE
PPO UNLIMITED NO VISION - \$5,000/30%/50%/\$7,350/\$20/\$50	Essentials - \$150 - \$15/\$60/\$100/50%	CREDITABLE	CREDITABLE
PPO UNLIMITED NO VISION - \$5,000/30%/50%/\$7,350/\$20/\$50	Essentials - \$150 - \$15/\$60/\$100/50%	CREDITABLE	CREDITABLE
PPO UNLIMITED NO VISION - \$5,000/30%/50%/\$7,350/\$20/\$50	Essentials - \$150 - \$15/\$60/\$100/50%	CREDITABLE	CREDITABLE
PPO UNLIMITED NO VISION - \$5,000/30%/50%/\$7,350/\$20/\$50	Essentials - \$150 - \$15/\$60/\$100/50%	CREDITABLE	CREDITABLE

Premera Blue Cross HMO

Preferred Choice creditable coverage results
for CMS Medicare Part D thresholds for 2025

Plan Name	Pharmacy Tiers/Description	2025 Result	2026 Result
HMO - \$500/20%/NOT APP/\$4,000/\$0/\$50	HMO Essentials - \$10/\$25/\$45/30%	CREDITABLE	CREDITABLE
HMO - \$1000/20%/NOT APP/\$4,500/\$0/\$50	HMO Essentials - \$10/\$25/\$45/30%	CREDITABLE	CREDITABLE
HMO - \$1500/20%/NOT APP/\$4,500/\$5/\$60	HMO Essentials - \$10/\$25/\$45/30%	CREDITABLE	CREDITABLE
HMO - \$2000/20%/NOT APP/\$5,000/\$5/\$60	HMO Essentials - \$10/\$25/\$45/30%	CREDITABLE	CREDITABLE
HMO - \$3000/30%/NOT APP/\$6,000/\$5/\$60	HMO Essentials - \$10/\$25/\$45/30%	CREDITABLE	CREDITABLE
HMO - \$4000/30%/NOT APP/\$6,000/\$10/\$65	HMO Essentials - \$10/\$25/\$45/30%	CREDITABLE	CREDITABLE
HMO - \$5000/30%/NOT APP/\$6,500/\$10/\$65	HMO Essentials - \$10/\$25/\$45/30%	CREDITABLE	CREDITABLE
HMO - \$6000/30%/NOT APP/\$7,000/\$10/\$65	HMO Essentials - \$10/\$25/\$45/30%	CREDITABLE	CREDITABLE
HMO - \$500/20%/NOT APP/\$4,000/\$0/\$50	HMO Essentials - \$10/\$35/\$70/30%	CREDITABLE	CREDITABLE
HMO - \$1000/20%/NOT APP/\$4,500/\$0/\$50	HMO Essentials - \$10/\$35/\$70/30%	CREDITABLE	CREDITABLE
HMO - \$1500/20%/NOT APP/\$4,500/\$5/\$60	HMO Essentials - \$10/\$35/\$70/30%	CREDITABLE	CREDITABLE
HMO - \$2000/20%/NOT APP/\$5,000/\$5/\$60	HMO Essentials - \$10/\$35/\$70/30%	CREDITABLE	CREDITABLE
HMO - \$3000/30%/NOT APP/\$6,000/\$5/\$60	HMO Essentials - \$10/\$35/\$70/30%	CREDITABLE	CREDITABLE
HMO - \$4000/30%/NOT APP/\$6,000/\$10/\$65	HMO Essentials - \$10/\$35/\$70/30%	CREDITABLE	CREDITABLE
HMO - \$5000/30%/NOT APP/\$6,500/\$10/\$65	HMO Essentials - \$10/\$35/\$70/30%	CREDITABLE	CREDITABLE
HMO - \$6000/30%/NOT APP/\$7,000/\$10/\$65	HMO Essentials - \$10/\$35/\$70/30%	CREDITABLE	CREDITABLE
HMO - \$500/20%/NOT APP/\$4,000/\$0/\$50	HMO Essentials - \$10/\$35/\$75/50%	CREDITABLE	CREDITABLE

HMO - \$1000/20%/NOT APP/\$4,500/\$0/\$50	HMO Essentials - \$10/\$35/\$75/50%	CREDITABLE	CREDITABLE
HMO - \$1500/20%/NOT APP/\$4,500/\$5/\$60	HMO Essentials - \$10/\$35/\$75/50%	CREDITABLE	CREDITABLE
HMO - \$2000/20%/NOT APP/\$5,000/\$5/\$60	HMO Essentials - \$10/\$35/\$75/50%	CREDITABLE	CREDITABLE
HMO - \$3000/30%/NOT APP/\$6,000/\$5/\$60	HMO Essentials - \$10/\$35/\$75/50%	CREDITABLE	CREDITABLE
HMO - \$4000/30%/NOT APP/\$6,000/\$10/\$65	HMO Essentials - \$10/\$35/\$75/50%	CREDITABLE	CREDITABLE
HMO - \$5000/30%/NOT APP/\$6,500/\$10/\$65	HMO Essentials - \$10/\$35/\$75/50%	CREDITABLE	CREDITABLE
HMO - \$6000/30%/NOT APP/\$7,000/\$10/\$65	HMO Essentials - \$10/\$35/\$75/50%	CREDITABLE	CREDITABLE
HMO - \$500/20%/NOT APP/\$4,000/\$0/\$50	HMO Essentials - \$15/\$30/\$50/30%	CREDITABLE	CREDITABLE
HMO - \$1000/20%/NOT APP/\$4,500/\$0/\$50	HMO Essentials - \$15/\$30/\$50/30%	CREDITABLE	CREDITABLE
HMO - \$1500/20%/NOT APP/\$4,500/\$5/\$60	HMO Essentials - \$15/\$30/\$50/30%	CREDITABLE	CREDITABLE
HMO - \$2000/20%/NOT APP/\$5,000/\$5/\$60	HMO Essentials - \$15/\$30/\$50/30%	CREDITABLE	CREDITABLE
HMO - \$3000/30%/NOT APP/\$6,000/\$5/\$60	HMO Essentials - \$15/\$30/\$50/30%	CREDITABLE	CREDITABLE
HMO - \$4000/30%/NOT APP/\$6,000/\$10/\$65	HMO Essentials - \$15/\$30/\$50/30%	CREDITABLE	CREDITABLE
HMO - \$5000/30%/NOT APP/\$6,500/\$10/\$65	HMO Essentials - \$15/\$30/\$50/30%	CREDITABLE	CREDITABLE
HMO - \$6000/30%/NOT APP/\$7,000/\$10/\$65	HMO Essentials - \$15/\$30/\$50/30%	CREDITABLE	CREDITABLE
HMO - \$500/20%/NOT APP/\$4,000/\$0/\$50	HMO Essentials - \$150 - \$15/\$60/\$100/50%	CREDITABLE	CREDITABLE
HMO - \$1000/20%/NOT APP/\$4,500/\$0/\$50	HMO Essentials - \$150 - \$15/\$60/\$100/50%	CREDITABLE	CREDITABLE
HMO - \$1500/20%/NOT APP/\$4,500/\$5/\$60	HMO Essentials - \$150 - \$15/\$60/\$100/50%	CREDITABLE	CREDITABLE
HMO - \$2000/20%/NOT APP/\$5,000/\$5/\$60	HMO Essentials - \$150 - \$15/\$60/\$100/50%	CREDITABLE	CREDITABLE
HMO - \$3000/30%/NOT APP/\$6,000/\$5/\$60	HMO Essentials - \$150 - \$15/\$60/\$100/50%	CREDITABLE	CREDITABLE
HMO - \$4000/30%/NOT APP/\$6,000/\$10/\$65	HMO Essentials - \$150 - \$15/\$60/\$100/50%	CREDITABLE	CREDITABLE
HMO - \$5000/30%/NOT APP/\$6,500/\$10/\$65	HMO Essentials - \$150 - \$15/\$60/\$100/50%	CREDITABLE	CREDITABLE
HMO - \$6000/30%/NOT APP/\$7,000/\$10/\$65	HMO Essentials - \$150 - \$15/\$60/\$100/50%	CREDITABLE	CREDITABLE