

WA 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, the creditable coverage status of the prescription drug coverage for Preferred Choice plans per CMS guidelines is 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 plans

Preferred Choice creditable coverage results for CMS Medicare Part D thresholds for 2026

Plan Name	Pharmacy Tiers/Description	2026 Result
Agg HSA IND - \$1,650/20%/50%/\$4,000 - Standard	HSA Standard 1	CREDITABLE
Agg HSA FAM - \$3,300/20%/50%/\$8,000 - Standard	HSA Standard 1	CREDITABLE
Agg HSA IND - \$1,650/20%/50%/\$4,000 - Standard	HSA Standard 1	CREDITABLE
Agg HSA FAM - \$3,300/20%/50%/\$8,000 - Standard	HSA Standard 1	CREDITABLE
Agg HSA IND - \$1,650/20%/50%/\$4,000 - Standard	HSA Standard 1	CREDITABLE
Agg HSA FAM - \$3,300/20%/50%/\$8,000 - Standard	HSA Standard 1	CREDITABLE
Agg HSA IND - \$1,650/20%/50%/\$4,000 - Standard	HSA Standard 1	CREDITABLE
Agg HSA FAM - \$3,300/20%/50%/\$8,000 - Standard	HSA Standard 1	CREDITABLE
Agg HSA IND- \$2,500/20%/50%/\$5,000 - Standard	HSA Standard 1	CREDITABLE
Agg HSA FAM - \$5,000/20%/50%/\$10,000 - Standard	HSA Standard 1	CREDITABLE
Agg HSA IND- \$2,500/20%/50%/\$5,000 - Standard	HSA Standard 1	CREDITABLE
Agg HSA FAM - \$5,000/20%/50%/\$10,000 - Standard	HSA Standard 1	CREDITABLE
Agg HSA IND- \$2,500/20%/50%/\$5,000 - Standard	HSA Standard 1	CREDITABLE
Agg HSA FAM - \$5,000/20%/50%/\$10,000 - Standard	HSA Standard 1	CREDITABLE
Agg HSA IND- \$2,500/20%/50%/\$5,000 - Standard	HSA Standard 1	CREDITABLE
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Vision	HSA Standard 1	CREDITABLE
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HPN - \$2,000/20%/NOT APP/\$5,000/\$30	\$15/\$35	CREDITABLE
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HPN - \$1,000/20%/NOT APP/\$4,500/\$25	\$300 - \$15/\$35	CREDITABLE
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HPN - \$2,000/20%/NOT APP/\$5,000/\$30	\$15/\$30/\$50	CREDITABLE
HPN - \$1,000/20%/NOT APP/\$4,500/\$25	\$15/\$30/\$50	CREDITABLE
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HPN - \$1,000/20%/NOT APP/\$4,500/\$25	\$20/\$50/50%/30%	CREDITABLE
HPN - \$2,000/20%/NOT APP/\$5,000/\$30	\$20/\$50/50%/30%	CREDITABLE
HPN - \$1,000/20%/NOT APP/\$4,500/\$25	\$20/\$50/50%/30%	CREDITABLE
HPN - \$2,000/20%/NOT APP/\$5,000/\$30	\$20/\$50/50%/30%	CREDITABLE
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PPO SHARED NO VISION -		
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PPO UNLIMITED NO VISION -	410,1405,1415	0050174045
\$1,500/20%/50%/\$5,500/\$20/\$50	\$10/\$25/\$45	CREDITABLE
PPO UNLIMITED NO VISION - \$1,500/20%/50%/\$5,500/\$20/\$50	\$10/\$25/\$45	CREDITABLE
PPO UNLIMITED NO VISION -	\$10/\$23/\$43	CREDITABLE
\$1,500/20%/50%/\$5,500/\$20/\$50	\$10/\$25/\$45	CREDITABLE
PPO UNLIMITED NO VISION -	\$10,\$20,\$10	OKESTINEE
\$1,500/20%/50%/\$5,500/\$20/\$50	\$10/\$25/\$45	CREDITABLE
PPO SHARED NO VISION -		
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PPO UNLIMITED NO VISION -	ψ10/ ψ20/ ψ 1 0	ONLOTTABLE
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PPO UNLIMITED NO VISION -		- 11
\$2,000/20%/50%/\$6,850/\$20/\$50	\$10/\$25/\$45	CREDITABLE
PPO UNLIMITED NO VISION -		
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\$2,000/20%/50%/\$6,850/\$20/\$50	\$10/\$25/\$45	CREDITABLE
PPO UNLIMITED NO VISION - \$2,500/30%/50%/\$6,850/\$20/\$50	\$10/\$25/\$45	CREDITABLE
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\$2,500/30%/50%/\$6,850/\$20/\$50	\$10/\$25/\$45	CREDITABLE
PPO UNLIMITED NO VISION -	71 71 7	33
\$2,500/30%/50%/\$6,850/\$20/\$50	\$10/\$25/\$45	CREDITABLE

PPO UNLIMITED NO VISION -		
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PPO UNLIMITED NO VISION -		
\$5,000/30%/50%/\$7,350/\$20/\$50	\$10/\$25/\$45	CREDITABLE
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PPO STANDARD - \$750/20%/50%/\$4,500/\$25	\$10/\$35/\$65	CREDITABLE
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PPO STANDARD - \$2,500/20%/50%/\$5,500/\$30	\$10/\$35/\$65	CREDITABLE
PPO STANDARD - \$3,000/30%/50%/\$6,000/\$35	\$10/\$35/\$65	CREDITABLE

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PPO STANDARD - \$3,000/30%/50%/\$6,000/\$35	\$10/\$35/\$65	CREDITABLE
PPO STANDARD - \$3,000/30%/50%/\$6,000/\$35	\$10/\$35/\$65	CREDITABLE
PPO STANDARD - \$4,000/30%/50%/\$6,000/\$35	\$10/\$35/\$65	CREDITABLE
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PPO STANDARD - \$5,000/30%/50%/\$6,500/\$35	\$10/\$35/\$65	CREDITABLE
PPO STANDARD - \$6,350/30%/50%/\$7,000/\$40	\$10/\$35/\$65	CREDITABLE
PPO STANDARD - \$6,350/30%/50%/\$7,000/\$40	\$10/\$35/\$65	CREDITABLE
PPO STANDARD - \$6,350/30%/50%/\$7,000/\$40	\$10/\$35/\$65	CREDITABLE
PPO STANDARD - \$6,350/30%/50%/\$7,000/\$40	\$10/\$35/\$65	CREDITABLE
PPO SHARED NO VISION - \$250/10%/50%/\$3,000/\$20/\$40	\$10/\$35/\$65	CREDITABLE
PPO SHARED NO VISION -	\$10,500,500	CHEDITABLE
\$250/10%/50%/\$3,000/\$20/\$40	\$10/\$35/\$65	CREDITABLE
PPO SHARED NO VISION -		
\$250/10%/50%/\$3,000/\$20/\$40	\$10/\$35/\$65	CREDITABLE
PPO SHARED NO VISION - \$250/10%/50%/\$3,000/\$20/\$40	\$10/\$35/\$65	CREDITABLE
PPO UNLIMITED NO VISION -	\$10/\$35/\$05	CREDITABLE
\$250/10%/50%/\$4,000/\$20/\$40	\$10/\$35/\$65	CREDITABLE
PPO UNLIMITED NO VISION -		
\$250/10%/50%/\$4,000/\$20/\$40	\$10/\$35/\$65	CREDITABLE
PPO UNLIMITED NO VISION -	610/605/665	ODEDITADI E
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\$500/20%/50%/\$4,000/\$20/\$40	\$10/\$35/\$65	CREDITABLE
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PPO SHARED NO VISION -	4.0,400,400	0.1251171022
\$500/20%/50%/\$4,000/\$20/\$40	\$10/\$35/\$65	CREDITABLE
PPO UNLIMITED NO VISION -	010/005/005	0055:7:5:5
\$500/20%/50%/\$4,000/\$20/\$40	\$10/\$35/\$65	CREDITABLE
PPO UNLIMITED NO VISION - \$500/20%/50%/\$4,000/\$20/\$40	\$10/\$35/\$65	CREDITABLE
PPO UNLIMITED NO VISION -	ψ. σ, ψοσ, ψοσ	ONEDITABLE
\$500/20%/50%/\$4,000/\$20/\$40	\$10/\$35/\$65	CREDITABLE
PPO UNLIMITED NO VISION -	A10/A05/A65	
\$500/20%/50%/\$4,000/\$20/\$40	\$10/\$35/\$65	CREDITABLE
PPO SHARED NO VISION - \$750/20%/50%/\$4,500/\$20/\$40	\$10/\$35/\$65	CREDITABLE
PPO SHARED NO VISION -	\$10/\$00/\$00	ONLDITABLE
\$750/20%/50%/\$4,500/\$20/\$40	\$10/\$35/\$65	CREDITABLE
PPO SHARED NO VISION -		
\$750/20%/50%/\$4,500/\$20/\$40	\$10/\$35/\$65	CREDITABLE

PPO SHARED NO VISION -		
\$750/20%/\$0%/\$4,500/\$20/\$40	\$10/\$35/\$65	CREDITABLE
PPO UNLIMITED NO VISION -	4 1 3 / 4 3 / 4 3	
\$750/20%/50%/\$4,500/\$20/\$40	\$10/\$35/\$65	CREDITABLE
PPO UNLIMITED NO VISION -		
\$750/20%/50%/\$4,500/\$20/\$40	\$10/\$35/\$65	CREDITABLE
PPO UNLIMITED NO VISION -		
\$750/20%/\$0%/\$4,500/\$20/\$40	\$10/\$35/\$65	CREDITABLE
PPO UNLIMITED NO VISION -	\$10.\\$2F.\\$6F	ODEDITADI E
\$750/20%/50%/\$4,500/\$20/\$40 PPO SHARED NO VISION -	\$10/\$35/\$65	CREDITABLE
\$1,000/20%/50%/\$4,500/\$20/\$40	\$10/\$35/\$65	CREDITABLE
PPO SHARED NO VISION -	\$10,000,000	ONEDITABLE
\$1,000/20%/50%/\$4,500/\$20/\$40	\$10/\$35/\$65	CREDITABLE
PPO SHARED NO VISION -		
\$1,000/20%/50%/\$4,500/\$20/\$40	\$10/\$35/\$65	CREDITABLE
PPO SHARED NO VISION -		
\$1,000/20%/50%/\$4,500/\$20/\$40	\$10/\$35/\$65	CREDITABLE
PPO UNLIMITED NO VISION -	040,005,065	ODEDITABLE
\$1,000/20%/50%/\$5,500/\$20/\$40 PPO UNLIMITED NO VISION -	\$10/\$35/\$65	CREDITABLE
\$1,000/20%/50%/\$5,500/\$20/\$40	\$10/\$35/\$65	CREDITABLE
PPO UNLIMITED NO VISION -	\$10/\$33/\$03	CREDITABLE
\$1,000/20%/50%/\$5,500/\$20/\$40	\$10/\$35/\$65	CREDITABLE
PPO UNLIMITED NO VISION -	\$ 10, \$30, \$00	011211111322
\$1,000/20%/50%/\$5,500/\$20/\$40	\$10/\$35/\$65	CREDITABLE
PPO SHARED NO VISION -		
\$1,500/20%/50%/\$5,000/\$20/\$50	\$10/\$35/\$65	CREDITABLE
PPO SHARED NO VISION -		
\$1,500/20%/50%/\$5,000/\$20/\$50	\$10/\$35/\$65	CREDITABLE
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\$1,500/20%/50%/\$5,000/\$20/\$50 PPO SHARED NO VISION -	\$10/\$35/\$65	CREDITABLE
\$1,500/20%/50%/\$5,000/\$20/\$50	\$10/\$35/\$65	CREDITABLE
PPO UNLIMITED NO VISION -	\$10,430,400	GILDITABLE
\$1,500/20%/\$5,500/\$20/\$50	\$10/\$35/\$65	CREDITABLE
PPO UNLIMITED NO VISION -	7 37,537,733	
\$1,500/20%/50%/\$5,500/\$20/\$50	\$10/\$35/\$65	CREDITABLE
PPO UNLIMITED NO VISION -		
\$1,500/20%/50%/\$5,500/\$20/\$50	\$10/\$35/\$65	CREDITABLE
PPO UNLIMITED NO VISION -	440,405,465	0050174045
\$1,500/20%/50%/\$5,500/\$20/\$50	\$10/\$35/\$65	CREDITABLE
PPO SHARED NO VISION - \$2,000/20%/50%/\$5,500/\$20/\$50	\$10/\$35/\$65	CREDITABLE
92,000/20%/30%/35,300/320/330 PPO SHARED NO VISION -	\$10/\$33/\$03	CREDITABLE
\$2,000/20%/50%/\$5,500/\$20/\$50	\$10/\$35/\$65	CREDITABLE
PPO SHARED NO VISION -	\$ 10, \$00, \$00	OKEBITABLE
\$2,000/20%/\$0%/\$5,500/\$20/\$50	\$10/\$35/\$65	CREDITABLE
PPO SHARED NO VISION -		
\$2,000/20%/50%/\$5,500/\$20/\$50	\$10/\$35/\$65	CREDITABLE
PPO UNLIMITED NO VISION -		
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\$2,000/20%/50%/\$6,850/\$20/\$50	\$10/\$35/\$65	CREDITABLE
PPO UNLIMITED NO VISION -	7	
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PPO UNLIMITED NO VISION -		
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\$2,500/30%/50%/\$6,850/\$20/\$50	\$10/\$35/\$65	CREDITABLE
PPO UNLIMITED NO VISION -	\$167\$007\$00	OKEBITABLE
\$3,000/30%/50%/\$6,850/\$20/\$50	\$10/\$35/\$65	CREDITABLE
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\$3,000/30%/\$6,850/\$20/\$50	\$10/\$35/\$65	CREDITABLE
PPO UNLIMITED NO VISION - \$5,000/30%/50%/\$7,350/\$20/\$50	\$10/\$35/\$65	CREDITABLE
PPO UNLIMITED NO VISION -	\$107\$007\$00	OKEBITABLE
\$5,000/30%/50%/\$7,350/\$20/\$50	\$10/\$35/\$65	CREDITABLE
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PPO STANDARD - \$250/10%/30%/\$3,000/\$20	\$15/\$30/\$50	CREDITABLE
PPO STANDARD - \$250/10%/30%/\$3,000/\$20	\$15/\$30/\$50	CREDITABLE
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PPO STANDARD - \$500/20%/50%/\$4,000/\$20	\$15/\$30/\$50	CREDITABLE
PPO STANDARD - \$750/20%/50%/\$4,500/\$25	\$15/\$30/\$50	CREDITABLE
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PPO STANDARD - \$2,500/20%/50%/\$5,500/\$30	\$15/\$30/\$50	CREDITABLE

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PPO STANDARD - \$3,000/30%/50%/\$6,000/\$35	\$15/\$30/\$50	CREDITABLE
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PPO STANDARD - \$6,350/30%/50%/\$7,000/\$40	\$15/\$30/\$50	CREDITABLE
PPO STANDARD - \$6,350/30%/50%/\$7,000/\$40	\$15/\$30/\$50	CREDITABLE
PPO STANDARD - \$6,350/30%/50%/\$7,000/\$40	\$15/\$30/\$50	CREDITABLE
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PPO SHARED NO VISION -	ψ. ο, ψεο, ψεο	0.1201111322
\$250/10%/50%/\$3,000/\$20/\$40	\$15/\$30/\$50	CREDITABLE
PPO SHARED NO VISION -	\$15/\$20/\$50	CDEDITABLE
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PPO UNLIMITED NO VISION -	ψ. s, ψε s, ψε s	511251171322
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PPO STANDARD - \$2,500/20%/50%/\$5,500/\$30	\$150 - \$15/\$30/\$50	CREDITABLE
PPO STANDARD - \$3,000/30%/50%/\$6,000/\$35	\$150 - \$15/\$30/\$50	CREDITABLE
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PPO SHARED NO VISION -	\$130 - \$13/\$30/\$30	CREDITABLE
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PPO UNLIMITED NO VISION -	\$100 \$10/\$00/\$00	ONLOTTABLE
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Premera Blue Cross HMO plans
Preferred Choice creditable coverage results for CMS Medicare Part D thresholds for 2026

Plan Name	Pharmacy Tiers/Description	2026 Result
HMO - \$500/20%/NOT APP/\$4,000/\$0/\$50	HMO Essentials - \$10/\$25/\$45/30%	CREDITABLE
HMO - \$1000/20%/NOT APP/\$4,500/\$0/\$50	HMO Essentials - \$10/\$25/\$45/30%	CREDITABLE
HMO - \$1500/20%/NOT APP/\$4,500/\$5/\$60	HMO Essentials - \$10/\$25/\$45/30%	CREDITABLE
HMO - \$2000/20%/NOT APP/\$5,000/\$5/\$60	HMO Essentials - \$10/\$25/\$45/30%	CREDITABLE
HMO - \$3000/30%/NOT APP/\$6,000/\$5/\$60	HMO Essentials - \$10/\$25/\$45/30%	CREDITABLE

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HMO - \$5000/30%/NOT APP/\$6,500/\$10/\$65	HMO Essentials - \$10/\$25/\$45/30%	CREDITABLE
HMO - \$6000/30%/NOT APP/\$7,000/\$10/\$65	HMO Essentials - \$10/\$25/\$45/30%	CREDITABLE
HMO - \$500/20%/NOT APP/\$4,000/\$0/\$50	HMO Essentials - \$10/\$35/\$70/30%	CREDITABLE
HMO - \$1000/20%/NOT APP/\$4,500/\$0/\$50	HMO Essentials - \$10/\$35/\$70/30%	CREDITABLE
HMO - \$1500/20%/NOT APP/\$4,500/\$5/\$60	HMO Essentials - \$10/\$35/\$70/30%	CREDITABLE
HMO - \$2000/20%/NOT APP/\$5,000/\$5/\$60	HMO Essentials - \$10/\$35/\$70/30%	CREDITABLE
HMO - \$3000/30%/NOT APP/\$6,000/\$5/\$60	HMO Essentials - \$10/\$35/\$70/30%	CREDITABLE
HMO - \$4000/30%/NOT APP/\$6,000/\$10/\$65	HMO Essentials - \$10/\$35/\$70/30%	CREDITABLE
HMO - \$5000/30%/NOT APP/\$6,500/\$10/\$65	HMO Essentials - \$10/\$35/\$70/30%	CREDITABLE
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HMO - \$1000/20%/NOT APP/\$4,500/\$0/\$50	HMO Essentials - \$10/\$35/\$75/50%	CREDITABLE
HMO - \$1500/20%/NOT APP/\$4,500/\$5/\$60	HMO Essentials - \$10/\$35/\$75/50%	CREDITABLE
HMO - \$2000/20%/NOT APP/\$5,000/\$5/\$60	HMO Essentials - \$10/\$35/\$75/50%	CREDITABLE
HMO - \$3000/30%/NOT APP/\$6,000/\$5/\$60	HMO Essentials - \$10/\$35/\$75/50%	CREDITABLE
HMO - \$4000/30%/NOT APP/\$6,000/\$10/\$65	HMO Essentials - \$10/\$35/\$75/50%	CREDITABLE
HMO - \$5000/30%/NOT APP/\$6,500/\$10/\$65	HMO Essentials - \$10/\$35/\$75/50%	CREDITABLE
HMO - \$6000/30%/NOT APP/\$7,000/\$10/\$65	HMO Essentials - \$10/\$35/\$75/50%	CREDITABLE
HMO - \$500/20%/NOT APP/\$4,000/\$0/\$50	HMO Essentials - \$15/\$30/\$50/30%	CREDITABLE
HMO - \$1000/20%/NOT APP/\$4,500/\$0/\$50	HMO Essentials - \$15/\$30/\$50/30%	CREDITABLE
HMO - \$1500/20%/NOT APP/\$4,500/\$5/\$60	HMO Essentials - \$15/\$30/\$50/30%	CREDITABLE
HMO - \$2000/20%/NOT APP/\$5,000/\$5/\$60	HMO Essentials - \$15/\$30/\$50/30%	CREDITABLE
HMO - \$3000/30%/NOT APP/\$6,000/\$5/\$60	HMO Essentials - \$15/\$30/\$50/30%	CREDITABLE
HMO - \$4000/30%/NOT APP/\$6,000/\$10/\$65	HMO Essentials - \$15/\$30/\$50/30%	CREDITABLE
HMO - \$5000/30%/NOT APP/\$6,500/\$10/\$65	HMO Essentials - \$15/\$30/\$50/30%	CREDITABLE
HMO - \$6000/30%/NOT APP/\$7,000/\$10/\$65	HMO Essentials - \$15/\$30/\$50/30%	CREDITABLE
HMO - \$500/20%/NOT APP/\$4,000/\$0/\$50	HMO Essentials - \$150 - \$15/\$60/\$100/50%	CREDITABLE
 HMO - \$1000/20%/NOT APP/\$4,500/\$0/\$50	HMO Essentials - \$150 - \$15/\$60/\$100/50%	CREDITABLE
	HMO Essentials - \$150 -	OKEDITA DEL
HMO - \$1500/20%/NOT APP/\$4,500/\$5/\$60	\$15/\$60/\$100/50%	CREDITABLE
HMO - \$2000/20%/NOT APP/\$5,000/\$5/\$60	HMO Essentials - \$150 - \$15/\$60/\$100/50%	CREDITABLE
HMO - \$3000/30%/NOT APP/\$6,000/\$5/\$60	HMO Essentials - \$150 - \$15/\$60/\$100/50%	CREDITABLE
HMO - \$4000/30%/NOT APP/\$6,000/\$10/\$65	HMO Essentials - \$150 - \$15/\$60/\$100/50%	CREDITABLE
HMO - \$5000/30%/NOT APP/\$6,500/\$10/\$65	HMO Essentials - \$150 - \$15/\$60/\$100/50%	CREDITABLE
HMO - \$6000/30%/NOT APP/\$7,000/\$10/\$65	HMO Essentials - \$150 - \$15/\$60/\$100/50%	CREDITABLE