

# WA Preferred Choice creditable coverage status

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## **Effective Date: 01/01/2024**

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, 2024, 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 for 2024

Plan Name	Pharmacy Tiers/Description	2024 Result
HPN \$1,000/20%/NA/\$4500/\$25 HERITAGE PRIME	Essentials - \$10/\$25/\$45/30%	CREDITABLE
HPN \$2,000/20%/NA/\$5000/\$30 HERITAGE PRIME	Essentials - \$10/\$25/\$45/30%	CREDITABLE
PPO \$250/10%/30%/\$3000/\$20 HERITAGE	Essentials - \$10/\$25/\$45/30%	CREDITABLE
PPO \$500/20%/50%/\$4000/\$20 HERITAGE	Essentials - \$10/\$25/\$45/30%	CREDITABLE
PPO \$750/20%/50%/\$4500/\$25 HERITAGE	Essentials - \$10/\$25/\$45/30%	CREDITABLE
PPO \$1,000/20%/50%/\$4500/\$25 HERITAGE	Essentials - \$10/\$25/\$45/30%	CREDITABLE
PPO \$1,500/20%/50%/\$4500/\$30 HERITAGE	Essentials - \$10/\$25/\$45/30%	CREDITABLE
PPO \$2000/20%/50%/\$5000/\$30 HERITAGE	Essentials - \$10/\$25/\$45/30%	CREDITABLE
PPO \$2,500/20%/50%/\$5500/\$30 HERITAGE	Essentials - \$10/\$25/\$45/30%	CREDITABLE
PPO \$3000/30%/50%/\$6000/\$35 HERITAGE	Essentials - \$10/\$25/\$45/30%	CREDITABLE
PPO \$4000/30%/50%/\$6000/\$35 HERITAGE	Essentials - \$10/\$25/\$45/30%	CREDITABLE
PPO \$5000/30%/50%/\$6500/\$35 HERITAGE	Essentials - \$10/\$25/\$45/30%	CREDITABLE
PPO \$6350/30%/50%/\$7000/\$40 HERITAGE	Essentials - \$10/\$25/\$45/30%	CREDITABLE
HPN \$1,000/20%/NA/\$4500/\$25 HERITAGE PRIME	Essentials - \$15/\$30/\$50/30%	CREDITABLE
HPN \$2,000/20%/NA/\$5000/\$30 HERITAGE PRIME	Essentials - \$15/\$30/\$50/30%	CREDITABLE
PPO \$250/10%/30%/\$3000/\$20 HERITAGE	Essentials - \$15/\$30/\$50/30%	CREDITABLE
PPO \$500/20%/50%/\$4000/\$20 HERITAGE	Essentials - \$15/\$30/\$50/30%	CREDITABLE
PPO \$750/20%/50%/\$4500/\$25 HERITAGE	Essentials - \$15/\$30/\$50/30%	CREDITABLE
PPO \$1,000/20%/50%/\$4500/\$25 HERITAGE	Essentials - \$15/\$30/\$50/30%	CREDITABLE
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PPO \$2000/20%/50%/\$5000/\$30 HERITAGE	Essentials - \$15/\$30/\$50/30%	CREDITABLE
PPO \$2,500/20%/50%/\$5500/\$30 HERITAGE	Essentials - \$15/\$30/\$50/30%	CREDITABLE
PPO \$3000/30%/50%/\$6000/\$35 HERITAGE	Essentials - \$15/\$30/\$50/30%	CREDITABLE
PPO \$4000/30%/50%/\$6000/\$35 HERITAGE	Essentials - \$15/\$30/\$50/30%	CREDITABLE
PPO \$5000/30%/50%/\$6500/\$35 HERITAGE	Essentials - \$15/\$30/\$50/30%	CREDITABLE
PPO \$6350/30%/50%/\$7000/\$40 HERITAGE	Essentials - \$15/\$30/\$50/30%	CREDITABLE
HPN \$1,000/20%/NA/\$4500/\$25 HERITAGE PRIME	Essentials - \$150 - \$15/\$60/\$100/50%	CREDITABLE
HPN \$2,000/20%/NA/\$5000/\$30 HERITAGE PRIME	Essentials - \$150 - \$15/\$60/\$100/50%	CREDITABLE
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HPN \$1,000/20%/NA/\$4500/\$25 HERITAGE PRIME	\$15/\$35	CREDITABLE
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PPO \$6350/30%/50%/\$7000/\$40 HERITAGE	\$150-\$15/\$30/\$50	CREDITABLE
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HPN \$2,000/20%/NA/\$5000/\$30 HERITAGE PRIME	\$20/\$50/50%/30%	CREDITABLE
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PPO \$750/20%/50%/\$4500/\$25 HERITAGE	\$20/\$50/50%/30%	CREDITABLE
PPO \$1,000/20%/50%/\$4500/\$25 HERITAGE	\$20/\$50/50%/30%	CREDITABLE
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PPO \$5000/30%/50%/\$6500/\$35 HERITAGE	\$20/\$50/50%/30%	CREDITABLE
PPO \$6350/30%/50%/\$7000/\$40 HERITAGE	\$20/\$50/50%/30%	CREDITABLE
HMO \$1000/20%/NOT APP/\$4,500/\$0/\$50	HMO \$10/\$35/\$75/50%	CREDITABLE
HMO \$1500/20%/NOT APP/\$4,500/\$5/\$60	HMO \$10/\$35/\$75/50%	CREDITABLE
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HMO \$500/20%/NOT APP/\$4,000/\$0/\$50	HMO \$15/\$30/\$50/30%	CREDITABLE
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HMO \$1000/20%/NOT APP/\$4,500/\$0/\$50	HMO \$150 -\$15/\$60/\$100/50%	CREDITABLE
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HMO \$4000/30%/NOT APP/\$6,000/\$10/\$65	HMO \$150 -\$15/\$60/\$100/50%	CREDITABLE
HMO \$500/20%/NOT APP/\$4,000/\$0/\$50	HMO \$150 -\$15/\$60/\$100/50%	CREDITABLE
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HMO \$6000/30%/NOT APP/\$7,000/\$10/\$65	HMO \$150 -\$15/\$60/\$100/50%	CREDITABLE
PREMERA PATHFINDER \$1,000/20%/NOT APP/\$7,000/\$0/\$45	Essentials - \$10/\$25/\$45/30%	CREDITABLE
PREMERA PATHFINDER \$3,000/30%/NOT APP/\$8500/\$0/\$65	Essentials - \$10/\$25/\$45/30%	CREDITABLE
PREMERA PATHFINDER \$500/20%/NOT APP/\$6000/\$0/\$35	Essentials - \$10/\$25/\$45/30%	CREDITABLE
PREMERA PATHFINDER \$5000/30%/NOT APP/\$9450/\$0/\$65	Essentials - \$10/\$25/\$45/30%	CREDITABLE
PREMERA PATHFINDER \$1,000/20%/NOT APP/\$7,000/\$0/\$45	Essentials - \$15/\$30/\$50/30%	CREDITABLE
PREMERA PATHFINDER \$3,000/30%/NOT APP/\$8500/\$0/\$65	Essentials - \$15/\$30/\$50/30%	CREDITABLE
PREMERA PATHFINDER \$500/20%/NOT APP/\$6000/\$0/\$35	Essentials - \$15/\$30/\$50/30%	CREDITABLE
PREMERA PATHFINDER \$5000/30%/NOT APP/\$9450/\$0/\$65	Essentials - \$15/\$30/\$50/30%	CREDITABLE
PREMERA PATHFINDER \$1,000/20%/NOT APP/\$7,000/\$0/\$45	Essentials - \$150 - \$15/\$60/\$100/50%	CREDITABLE
PREMERA PATHFINDER \$3,000/30%/NOT APP/\$8500/\$0/\$65	Essentials - \$150 - \$15/\$60/\$100/50%	CREDITABLE
PREMERA PATHFINDER \$500/20%/NOT APP/\$6000/\$0/\$35	Essentials - \$150 - \$15/\$60/\$100/50%	CREDITABLE
PREMERA PATHFINDER \$5000/30%/NOT APP/\$9450/\$0/\$65	Essentials - \$150 - \$15/\$60/\$100/50%	CREDITABLE
PREMERA PATHFINDER \$1,000/20%/NOT APP/\$7,000/\$0/\$45	\$10/\$25/\$45	CREDITABLE
PREMERA PATHFINDER \$3,000/30%/NOT APP/\$8500/\$0/\$65	\$10/\$25/\$45	CREDITABLE
PREMERA PATHFINDER \$500/20%/NOT APP/\$6000/\$0/\$35	\$10/\$25/\$45	CREDITABLE
PREMERA PATHFINDER \$5000/30%/NOT APP/\$9450/\$0/\$65	\$10/\$25/\$45	CREDITABLE
PREMERA PATHFINDER \$1,000/20%/NOT APP/\$7,000/\$0/\$45	\$15/\$35	CREDITABLE
PREMERA PATHFINDER \$3,000/30%/NOT APP/\$8500/\$0/\$65	\$15/\$35	CREDITABLE
PREMERA PATHFINDER \$500/20%/NOT APP/\$6000/\$0/\$35	\$15/\$35	CREDITABLE
PREMERA PATHFINDER \$5000/30%/NOT APP/\$9450/\$0/\$65	\$15/\$35	CREDITABLE
PREMERA PATHFINDER \$1,000/20%/NOT APP/\$7,000/\$0/\$45	\$150 - \$15/\$35*	CREDITABLE

PREMERA PATHFINDER \$3,000/30%/NOT APP/\$8500/\$0/\$65	\$150 - \$15/\$35*	CREDITABLE
PREMERA PATHFINDER \$500/20%/NOT APP/\$6000/\$0/\$35	\$150 - \$15/\$35*	CREDITABLE
PREMERA PATHFINDER \$5000/30%/NOT APP/\$9450/\$0/\$65	\$150 - \$15/\$35*	CREDITABLE
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PREMERA PATHFINDER \$3,000/30%/NOT APP/\$8500/\$0/\$65	\$300 - \$15/\$35*	CREDITABLE
PREMERA PATHFINDER \$500/20%/NOT APP/\$6000/\$0/\$35	\$300 - \$15/\$35*	CREDITABLE
PREMERA PATHFINDER \$5000/30%/NOT APP/\$9450/\$0/\$65	\$300 - \$15/\$35*	CREDITABLE
PREMERA PATHFINDER \$1,000/20%/NOT APP/\$7,000/\$0/\$45	\$15/\$30/\$50	CREDITABLE
PREMERA PATHFINDER \$3,000/30%/NOT APP/\$8500/\$0/\$65	\$15/\$30/\$50	CREDITABLE
PREMERA PATHFINDER \$500/20%/NOT APP/\$6000/\$0/\$35	\$15/\$30/\$50	CREDITABLE
PREMERA PATHFINDER \$5000/30%/NOT APP/\$9450/\$0/\$65	\$15/\$30/\$50	CREDITABLE
PREMERA PATHFINDER \$1,000/20%/NOT APP/\$7,000/\$0/\$45	\$150 - \$15/\$30/\$50	CREDITABLE
PREMERA PATHFINDER \$3,000/30%/NOT APP/\$8500/\$0/\$65	\$150 - \$15/\$30/\$50	CREDITABLE
PREMERA PATHFINDER \$500/20%/NOT APP/\$6000/\$0/\$35	\$150 - \$15/\$30/\$50	CREDITABLE
PREMERA PATHFINDER \$5000/30%/NOT APP/\$9450/\$0/\$65	\$150 - \$15/\$30/\$50	CREDITABLE
PREMERA PATHFINDER \$1,000/20%/NOT APP/\$7,000/\$0/\$45	\$20/\$50/50%/30%	CREDITABLE
PREMERA PATHFINDER \$3,000/30%/NOT APP/\$8500/\$0/\$65	\$20/\$50/50%/30%	CREDITABLE
PREMERA PATHFINDER \$500/20%/NOT APP/\$6000/\$0/\$35	\$20/\$50/50%/30%	CREDITABLE
PREMERA PATHFINDER \$5000/30%/NOT APP/\$9450/\$0/\$65	\$20/\$50/50%/30%	CREDITABLE
AGG HSA \$2500/20%/50%/\$5000 HERITAGE	HSA Standard 1	CREDITABLE
AGG HSA \$2500/20%/50%/\$5000 HERITAGE	HSA Standard 1	CREDITABLE
AGG HSA \$1600/20%/50%/\$4000 HERITAGE	HSA Standard 1	CREDITABLE
AGG HSA \$1600/20%/50%/\$4000 HERITAGE	HSA Standard 1	CREDITABLE
EMB HSA \$3200/20%/50%/\$5000 HERITAGE	HSA Standard 1	CREDITABLE
EMB HSA \$3500/20%/50%/\$5000 HERITAGE	HSA Standard 1	CREDITABLE
EMB HSA \$4000/20%/50%/\$5000 HERITAGE	HSA Standard 1	CREDITABLE
EMB HSA \$5,000/20%/50%/\$5500 HERITAGE	HSA Standard 1	CREDITABLE
EMB HSA \$6,450/0%/0%/\$6450 HERITAGE	HSA Standard 2	CREDITABLE
HPN \$1,000/20%/NA/\$4500/\$25 HERITAGE PRIME	Essentials - \$10/\$25/\$45/30%	CREDITABLE
HPN \$2,000/20%/NA/\$5000/\$30 HERITAGE PRIME	Essentials - \$10/\$25/\$45/30%	CREDITABLE
PPO \$250/10%/30%/\$3000/\$20 HERITAGE	Essentials - \$10/\$25/\$45/30%	CREDITABLE
PPO \$500/20%/50%/\$4000/\$20 HERITAGE	Essentials - \$10/\$25/\$45/30%	CREDITABLE
PPO \$750/20%/50%/\$4500/\$25 HERITAGE	Essentials - \$10/\$25/\$45/30%	CREDITABLE
PPO \$1,000/20%/50%/\$4500/\$25 HERITAGE	Essentials - \$10/\$25/\$45/30%	CREDITABLE



PPO \$1,500/20%/50%/\$4500/\$30 HERITAGE	Essentials - \$10/\$25/\$45/30%	CREDITABLE
PPO \$2000/20%/50%/\$5000/\$30 HERITAGE	Essentials - \$10/\$25/\$45/30%	CREDITABLE
PPO \$2,500/20%/50%/\$5500/\$30 HERITAGE	Essentials - \$10/\$25/\$45/30%	CREDITABLE
PPO \$3000/30%/50%/\$6000/\$35 HERITAGE	Essentials - \$10/\$25/\$45/30%	CREDITABLE
PPO \$4000/30%/50%/\$6000/\$35 HERITAGE	Essentials - \$10/\$25/\$45/30%	CREDITABLE
PPO \$5000/30%/50%/\$6500/\$35 HERITAGE	Essentials - \$10/\$25/\$45/30%	CREDITABLE
PPO \$6350/30%/50%/\$7000/\$40 HERITAGE	Essentials - \$10/\$25/\$45/30%	CREDITABLE
HPN \$1,000/20%/NA/\$4500/\$25 HERITAGE PRIME	Essentials - \$15/\$30/\$50/30%	CREDITABLE
HPN \$2,000/20%/NA/\$5000/\$30 HERITAGE PRIME	Essentials - \$15/\$30/\$50/30%	CREDITABLE
PPO \$250/10%/30%/\$3000/\$20 HERITAGE	Essentials - \$15/\$30/\$50/30%	CREDITABLE
PPO \$500/20%/50%/\$4000/\$20 HERITAGE	Essentials - \$15/\$30/\$50/30%	CREDITABLE
PPO \$750/20%/50%/\$4500/\$25 HERITAGE	Essentials - \$15/\$30/\$50/30%	CREDITABLE
PPO \$1,000/20%/50%/\$4500/\$25 HERITAGE	Essentials - \$15/\$30/\$50/30%	CREDITABLE
PPO \$1,500/20%/50%/\$4500/\$30 HERITAGE	Essentials - \$15/\$30/\$50/30%	CREDITABLE
PPO \$2000/20%/50%/\$5000/\$30 HERITAGE	Essentials - \$15/\$30/\$50/30%	CREDITABLE
PPO \$2,500/20%/50%/\$5500/\$30 HERITAGE	Essentials - \$15/\$30/\$50/30%	CREDITABLE
PPO \$3000/30%/50%/\$6000/\$35 HERITAGE	Essentials - \$15/\$30/\$50/30%	CREDITABLE
PPO \$4000/30%/50%/\$6000/\$35 HERITAGE	Essentials - \$15/\$30/\$50/30%	CREDITABLE
PPO \$5000/30%/50%/\$6500/\$35 HERITAGE	Essentials - \$15/\$30/\$50/30%	CREDITABLE
PPO \$6350/30%/50%/\$7000/\$40 HERITAGE	Essentials - \$15/\$30/\$50/30%	CREDITABLE
HPN \$1,000/20%/NA/\$4500/\$25 HERITAGE PRIME	Essentials - \$150 - \$15/\$60/\$100/50%	CREDITABLE
HPN \$2,000/20%/NA/\$5000/\$30 HERITAGE PRIME	Essentials - \$150 - \$15/\$60/\$100/50%	CREDITABLE
PPO \$250/10%/30%/\$3000/\$20 HERITAGE	Essentials - \$150 - \$15/\$60/\$100/50%	CREDITABLE
PPO \$500/20%/50%/\$4000/\$20 HERITAGE	Essentials - \$150 - \$15/\$60/\$100/50%	CREDITABLE
PPO \$750/20%/50%/\$4500/\$25 HERITAGE	Essentials - \$150 - \$15/\$60/\$100/50%	CREDITABLE
PPO \$1,000/20%/50%/\$4500/\$25 HERITAGE	Essentials - \$150 - \$15/\$60/\$100/50%	CREDITABLE
PPO \$1,500/20%/50%/\$4500/\$30 HERITAGE	Essentials - \$150 - \$15/\$60/\$100/50%	CREDITABLE
PPO \$2000/20%/50%/\$5000/\$30 HERITAGE	Essentials - \$150 - \$15/\$60/\$100/50%	CREDITABLE
PPO \$2,500/20%/50%/\$5500/\$30 HERITAGE	Essentials - \$150 - \$15/\$60/\$100/50%	CREDITABLE
PPO \$3000/30%/50%/\$6000/\$35 HERITAGE	Essentials - \$150 - \$15/\$60/\$100/50%	CREDITABLE
PPO \$4000/30%/50%/\$6000/\$35 HERITAGE	Essentials - \$150 - \$15/\$60/\$100/50%	CREDITABLE
PPO \$5000/30%/50%/\$6500/\$35 HERITAGE	Essentials - \$150 - \$15/\$60/\$100/50%	CREDITABLE
PPO \$6350/30%/50%/\$7000/\$40 HERITAGE	Essentials - \$150 - \$15/\$60/\$100/50%	CREDITABLE
HPN \$1,000/20%/NA/\$4500/\$25 HERITAGE PRIME	\$10/\$25/\$45	CREDITABLE
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PPO \$1,500/20%/50%/\$4500/\$30 HERITAGE	\$10/\$25/\$45	CREDITABLE
PPO \$2000/20%/50%/\$5000/\$30 HERITAGE	\$10/\$25/\$45	CREDITABLE
PPO \$2,500/20%/50%/\$5500/\$30 HERITAGE	\$10/\$25/\$45	CREDITABLE
PPO \$3000/30%/50%/\$6000/\$35 HERITAGE	\$10/\$25/\$45	CREDITABLE
PPO \$4000/30%/50%/\$6000/\$35 HERITAGE	\$10/\$25/\$45	CREDITABLE
PPO \$5000/30%/50%/\$6500/\$35 HERITAGE	\$10/\$25/\$45	CREDITABLE
PPO \$6350/30%/50%/\$7000/\$40 HERITAGE	\$10/\$25/\$45	CREDITABLE
HPN \$1,000/20%/NA/\$4500/\$25 HERITAGE PRIME	\$15/\$35	CREDITABLE
HPN \$2,000/20%/NA/\$5000/\$30 HERITAGE PRIME	\$15/\$35	CREDITABLE
PPO \$250/10%/30%/\$3000/\$20 HERITAGE	\$15/\$35	CREDITABLE
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PPO \$750/20%/50%/\$4500/\$25 HERITAGE	\$15/\$35	CREDITABLE
PPO \$1,000/20%/50%/\$4500/\$25 HERITAGE	\$15/\$35	CREDITABLE
PPO \$1,500/20%/50%/\$4500/\$30 HERITAGE	\$15/\$35	CREDITABLE
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PPO \$2,500/20%/50%/\$5500/\$30 HERITAGE	\$15/\$35	CREDITABLE
PPO \$3000/30%/50%/\$6000/\$35 HERITAGE	\$15/\$35	CREDITABLE
PPO \$4000/30%/50%/\$6000/\$35 HERITAGE	\$15/\$35	CREDITABLE
PPO \$5000/30%/50%/\$6500/\$35 HERITAGE	\$15/\$35	CREDITABLE
PPO \$6350/30%/50%/\$7000/\$40 HERITAGE	\$15/\$35	CREDITABLE
HPN \$1,000/20%/NA/\$4500/\$25 HERITAGE PRIME	\$150 - \$15/\$35*	CREDITABLE
HPN \$2,000/20%/NA/\$5000/\$30 HERITAGE PRIME	\$150 - \$15/\$35*	CREDITABLE
PPO \$250/10%/30%/\$3000/\$20 HERITAGE	\$150 - \$15/\$35*	CREDITABLE
PPO \$500/20%/50%/\$4000/\$20 HERITAGE	\$150 - \$15/\$35*	CREDITABLE
PPO \$750/20%/50%/\$4500/\$25 HERITAGE	\$150 - \$15/\$35*	CREDITABLE
PPO \$1,000/20%/50%/\$4500/\$25 HERITAGE	\$150 - \$15/\$35*	CREDITABLE
PPO \$1,500/20%/50%/\$4500/\$30 HERITAGE	\$150 - \$15/\$35*	CREDITABLE
PPO \$2000/20%/50%/\$5000/\$30 HERITAGE	\$150 - \$15/\$35*	CREDITABLE
PPO \$2,500/20%/50%/\$5500/\$30 HERITAGE	\$150 - \$15/\$35*	CREDITABLE
PPO \$3000/30%/50%/\$6000/\$35 HERITAGE	\$150 - \$15/\$35*	CREDITABLE
PPO \$4000/30%/50%/\$6000/\$35 HERITAGE	\$150 - \$15/\$35*	CREDITABLE
PPO \$5000/30%/50%/\$6500/\$35 HERITAGE	\$150 - \$15/\$35*	CREDITABLE
PPO \$6350/30%/50%/\$7000/\$40 HERITAGE	\$150 - \$15/\$35*	CREDITABLE
HPN \$1,000/20%/NA/\$4500/\$25 HERITAGE PRIME	\$300 - \$15/\$35*	CREDITABLE
HPN \$2,000/20%/NA/\$5000/\$30 HERITAGE PRIME	\$300 - \$15/\$35*	CREDITABLE
PPO \$250/10%/30%/\$3000/\$20 HERITAGE	\$300 - \$15/\$35*	CREDITABLE
PPO \$500/20%/50%/\$4000/\$20 HERITAGE	\$300 - \$15/\$35*	CREDITABLE
PPO \$750/20%/50%/\$4500/\$25 HERITAGE	\$300 - \$15/\$35*	CREDITABLE
PPO \$1,000/20%/50%/\$4500/\$25 HERITAGE	\$300 - \$15/\$35*	CREDITABLE
PPO \$1,500/20%/50%/\$4500/\$30 HERITAGE	\$300 - \$15/\$35*	CREDITABLE

PPO \$2000/20%/50%/\$5000/\$30 HERITAGE	\$300 - \$15/\$35*	CREDITABLE
PPO \$2,500/20%/50%/\$5500/\$30 HERITAGE	\$300 - \$15/\$35*	CREDITABLE
PPO \$3000/30%/50%/\$6000/\$35 HERITAGE	\$300 - \$15/\$35*	CREDITABLE
PPO \$4000/30%/50%/\$6000/\$35 HERITAGE	\$300 - \$15/\$35*	CREDITABLE
PPO \$5000/30%/50%/\$6500/\$35 HERITAGE	\$300 - \$15/\$35*	CREDITABLE
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HPN \$1,000/20%/NA/\$4500/\$25 HERITAGE PRIME	\$15/\$30/\$50	CREDITABLE
HPN \$2,000/20%/NA/\$5000/\$30 HERITAGE PRIME	\$15/\$30/\$50	CREDITABLE
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PPO \$1,000/20%/50%/\$4500/\$25 HERITAGE	\$15/\$30/\$50	CREDITABLE
PPO \$1,500/20%/50%/\$4500/\$30 HERITAGE	\$15/\$30/\$50	CREDITABLE
PPO \$2000/20%/50%/\$5000/\$30 HERITAGE	\$15/\$30/\$50	CREDITABLE
PPO \$2,500/20%/50%/\$5500/\$30 HERITAGE	\$15/\$30/\$50	CREDITABLE
PPO \$3000/30%/50%/\$6000/\$35 HERITAGE	\$15/\$30/\$50	CREDITABLE
PPO \$4000/30%/50%/\$6000/\$35 HERITAGE	\$15/\$30/\$50	CREDITABLE
PPO \$5000/30%/50%/\$6500/\$35 HERITAGE	\$15/\$30/\$50	CREDITABLE
PPO \$6350/30%/50%/\$7000/\$40 HERITAGE	\$15/\$30/\$50	CREDITABLE
HPN \$1,000/20%/NA/\$4500/\$25 HERITAGE PRIME	\$150 - \$15/\$30/\$50	CREDITABLE
HPN \$2,000/20%/NA/\$5000/\$30 HERITAGE PRIME	\$150 - \$15/\$30/\$50	CREDITABLE
PPO \$250/10%/30%/\$3000/\$20 HERITAGE	\$150 - \$15/\$30/\$50	CREDITABLE
PPO \$500/20%/50%/\$4000/\$20 HERITAGE	\$150 - \$15/\$30/\$50	CREDITABLE
PPO \$750/20%/50%/\$4500/\$25 HERITAGE	\$150 - \$15/\$30/\$50	CREDITABLE
PPO \$1,000/20%/50%/\$4500/\$25 HERITAGE	\$150 - \$15/\$30/\$50	CREDITABLE
PPO \$1,500/20%/50%/\$4500/\$30 HERITAGE	\$150 - \$15/\$30/\$50	CREDITABLE
PPO \$2000/20%/50%/\$5000/\$30 HERITAGE	\$150 - \$15/\$30/\$50	CREDITABLE
PPO \$2,500/20%/50%/\$5500/\$30 HERITAGE	\$150 - \$15/\$30/\$50	CREDITABLE
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PPO \$5000/30%/50%/\$6500/\$35 HERITAGE	\$150 - \$15/\$30/\$50	CREDITABLE
PPO \$6350/30%/50%/\$7000/\$40 HERITAGE	\$150 - \$15/\$30/\$50	CREDITABLE
HPN \$1,000/20%/NA/\$4500/\$25 HERITAGE PRIME	\$20/\$50/50%/30%	CREDITABLE
HPN \$2,000/20%/NA/\$5000/\$30 HERITAGE PRIME	\$20/\$50/50%/30%	CREDITABLE
PPO \$250/10%/30%/\$3000/\$20 HERITAGE	\$20/\$50/50%/30%	CREDITABLE
PPO \$500/20%/50%/\$4000/\$20 HERITAGE	\$20/\$50/50%/30%	CREDITABLE
PPO \$750/20%/50%/\$4500/\$25 HERITAGE	\$20/\$50/50%/30%	CREDITABLE
PPO \$1,000/20%/50%/\$4500/\$25 HERITAGE	\$20/\$50/50%/30%	CREDITABLE
PPO \$1,500/20%/50%/\$4500/\$30 HERITAGE	\$20/\$50/50%/30%	CREDITABLE
PPO \$2000/20%/50%/\$5000/\$30 HERITAGE	\$20/\$50/50%/30%	CREDITABLE
PPO \$2,500/20%/50%/\$5500/\$30 HERITAGE	\$20/\$50/50%/30%	CREDITABLE
PPO \$3000/30%/50%/\$6000/\$35 HERITAGE	\$20/\$50/50%/30%	CREDITABLE

PPO \$4000/30%/50%/\$6000/\$35 HERITAGE	\$20/\$50/50%/30%	CREDITABLE
PPO \$5000/30%/50%/\$6500/\$35 HERITAGE	\$20/\$50/50%/30%	CREDITABLE
PPO \$6350/30%/50%/\$7000/\$40 HERITAGE	\$20/\$50/50%/30%	CREDITABLE
AGG HSA \$2500/20%/50%/\$5000 HERITAGE	HSA Standard 1	CREDITABLE
AGG HSA \$2500/20%/50%/\$5000 HERITAGE	HSA Standard 1	CREDITABLE
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AGG HSA \$1600/20%/50%/\$4000 HERITAGE	HSA Standard 1	CREDITABLE
EMB HSA \$3200/20%/50%/\$5000 HERITAGE	HSA Standard 1	CREDITABLE
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EMB HSA \$4000/20%/50%/\$5000 HERITAGE	HSA Standard 1	CREDITABLE
EMB HSA \$5,000/20%/50%/\$5500 HERITAGE	HSA Standard 1	CREDITABLE
EMB HSA \$6,450/0%/0%/\$6450 HERITAGE	HSA Standard 2	CREDITABLE