

## Medicare Part D Creditable Coverage

A benefit plan's prescription drug coverage is considered creditable if the actuarial value of the plan's prescription drug coverage – i.e., the percentage of a member's total average cost that the plan is expected to cover – meets or exceeds the actuarial value of standard prescription drug coverage under Medicare Part D. Employer sponsored plans that include prescription drug coverage are required to disclose to 1) CMS and 2) members who are Medicare beneficiaries or Medicare-eligible, whether their plan's prescription drug coverage is creditable or not.

<b>2025 Small Group PPO Plan<sup>1</sup></b>	<b>Creditable?</b>
Platinum PPO 10/0	YES
Platinum PPO 10/400 DM	YES
Gold PPO 25/600 GF	YES
Gold PPO 30/650 DM	YES
Gold PPO 25/750 <sup>3</sup>	YES
Gold PPO 20/800 DM	YES
Gold PPO 30/1000	YES
Gold PPO 30/1250	YES
Silver PPO 45/1850	YES
Silver PPO 45/2250	YES
Silver EPO 50/2500	YES
Silver PPO 45/2850 <sup>3</sup>	YES
Bronze PPO 65/4250	YES
Bronze PPO 50/6250/OV-3	YES
Bronze PPO 75/7350/OV-1	YES
Silver PPO HSA PRx 1650	YES
Gold PPO HSA PRx 1850	YES
Silver PPO HSA PRx 2000	YES
Silver PPO HSA PRx 3000 <sup>3</sup>	YES
Silver PPO HSA PRx 3900 PPO	YES
Bronze PPO HSA PRx 5000 PPO	YES
Bronze PPO HSA PRx 6500 PPO	YES
<b>2024 Small Group HMO Plan<sup>2</sup></b>	<b>Creditable?</b>
Platinum HMO 10/0	YES
Gold HMO 35/0	YES
Silver HMO 25/1500	YES
Silver HMO 30/3000	YES

<sup>1</sup>All of the PPO plans listed are also offered on the Select PPO network; the creditable/non-creditable determination is the same regardless of provider network.

<sup>2</sup>All of the HMO plans listed are also offered on the Select HMO network; the creditable/non-creditable determination is the same regardless of provider network.

<sup>3</sup>Also offered as an EPO plan (full PPO network but with no out-of-network coverage other than ER/Emergency Medical Transportation); the creditable/non-creditable determination is the same regardless of the PPO vs EPO distinction.