

WA Preferred Choice creditable coverage status

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	2025 Result
HPN \$1,000/20%/NA/\$4500/\$25 HERITAGE PRIME	Essentials - \$10/\$25/\$45/30%	CREDITABLE	CREDITABLE
HPN \$2,000/20%/NA/\$5000/\$30 HERITAGE PRIME	Essentials - \$10/\$25/\$45/30%	CREDITABLE	CREDITABLE
PPO \$250/10%/30%/\$3000/\$20 HERITAGE	Essentials - \$10/\$25/\$45/30%	CREDITABLE	CREDITABLE
PPO \$500/20%/50%/\$4000/\$20 HERITAGE	Essentials - \$10/\$25/\$45/30%	CREDITABLE	CREDITABLE
PPO \$750/20%/50%/\$4500/\$25 HERITAGE	Essentials - \$10/\$25/\$45/30%	CREDITABLE	CREDITABLE
PPO \$1,000/20%/50%/\$4500/\$25 HERITAGE	Essentials - \$10/\$25/\$45/30%	CREDITABLE	CREDITABLE
PPO \$1,500/20%/50%/\$4500/\$30 HERITAGE	Essentials - \$10/\$25/\$45/30%	CREDITABLE	CREDITABLE
PPO \$2000/20%/50%/\$5000/\$30 HERITAGE	Essentials - \$10/\$25/\$45/30%	CREDITABLE	CREDITABLE
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PPO \$3000/30%/50%/\$6000/\$35 HERITAGE	Essentials - \$10/\$25/\$45/30%	CREDITABLE	CREDITABLE
PPO \$4000/30%/50%/\$6000/\$35 HERITAGE	Essentials - \$10/\$25/\$45/30%	CREDITABLE	CREDITABLE
PPO \$5000/30%/50%/\$6500/\$35 HERITAGE	Essentials - \$10/\$25/\$45/30%	CREDITABLE	CREDITABLE
PPO \$6350/30%/50%/\$7000/\$40 HERITAGE	Essentials - \$10/\$25/\$45/30%	CREDITABLE	CREDITABLE
HPN \$1,000/20%/NA/\$4500/\$25 HERITAGE PRIME	Essentials - \$15/\$30/\$50/30%	CREDITABLE	CREDITABLE
HPN \$2,000/20%/NA/\$5000/\$30 HERITAGE PRIME	Essentials - \$15/\$30/\$50/30%	CREDITABLE	CREDITABLE
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HPN \$2,000/20%/NA/\$5000/\$30 HERITAGE PRIME	\$20/\$50/50%/30%	CREDITABLE	CREDITABLE
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HMO \$6000/30%/NOT APP/\$7,000/\$10/\$65	HMO \$15/\$30/\$50/30%	CREDITABLE	CREDITABLE
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HMO \$2000/20%/NOT APP/\$5,000/\$5/\$60	HMO \$150 - \$15/\$60/\$100/50%	CREDITABLE	CREDITABLE
HMO \$3000/30%/NOT APP/\$6,000/\$5/\$60	HMO \$150 - \$15/\$60/\$100/50%	CREDITABLE	CREDITABLE
HMO \$4000/30%/NOT APP/\$6,000/\$10/\$65	HMO \$150 - \$15/\$60/\$100/50%	CREDITABLE	CREDITABLE
HMO \$500/20%/NOT APP/\$4,000/\$0/\$50	HMO \$150 - \$15/\$60/\$100/50%	CREDITABLE	CREDITABLE
HMO \$5000/30%/NOT APP/\$6,500/\$10/\$65	HMO \$150 - \$15/\$60/\$100/50%	CREDITABLE	CREDITABLE
HMO \$6000/30%/NOT APP/\$7,000/\$10/\$65	HMO \$150 - \$15/\$60/\$100/50%	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/\$8500/\$0/\$65	Essentials - \$10/\$25/\$45/30%	CREDITABLE	CREDITABLE
PREMERA PATHFINDER \$500/20%/NOT APP/\$6000/\$0/\$35	Essentials - \$10/\$25/\$45/30%	CREDITABLE	CREDITABLE
PREMERA PATHFINDER \$5000/30%/NOT APP/\$9450/\$0/\$65	Essentials - \$10/\$25/\$45/30%	CREDITABLE	CREDITABLE
PREMERA PATHFINDER \$1,000/20%/NOT APP/\$7,000/\$0/\$45	Essentials - \$15/\$30/\$50/30%	CREDITABLE	CREDITABLE
PREMERA PATHFINDER \$3,000/30%/NOT APP/\$8500/\$0/\$65	Essentials - \$15/\$30/\$50/30%	CREDITABLE	CREDITABLE
PREMERA PATHFINDER \$500/20%/NOT APP/\$6000/\$0/\$35	Essentials - \$15/\$30/\$50/30%	CREDITABLE	CREDITABLE
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PREMERA PATHFINDER \$1,000/20%/NOT APP/\$7,000/\$0/\$45	Essentials - \$150 - \$15/\$60/\$100/50%	CREDITABLE	CREDITABLE
PREMERA PATHFINDER \$3,000/30%/NOT APP/\$8500/\$0/\$65	Essentials - \$150 - \$15/\$60/\$100/50%	CREDITABLE	CREDITABLE
PREMERA PATHFINDER \$500/20%/NOT APP/\$6000/\$0/\$35	Essentials - \$150 - \$15/\$60/\$100/50%	CREDITABLE	CREDITABLE
PREMERA PATHFINDER \$5000/30%/NOT APP/\$9450/\$0/\$65	Essentials - \$150 - \$15/\$60/\$100/50%	CREDITABLE	CREDITABLE
PREMERA PATHFINDER \$1,000/20%/NOT APP/\$7,000/\$0/\$45	\$10/\$25/\$45	CREDITABLE	CREDITABLE
PREMERA PATHFINDER \$3,000/30%/NOT APP/\$8500/\$0/\$65	\$10/\$25/\$45	CREDITABLE	CREDITABLE
PREMERA PATHFINDER \$500/20%/NOT APP/\$6000/\$0/\$35	\$10/\$25/\$45	CREDITABLE	CREDITABLE
PREMERA PATHFINDER \$5000/30%/NOT APP/\$9450/\$0/\$65	\$10/\$25/\$45	CREDITABLE	CREDITABLE
PREMERA PATHFINDER \$1,000/20%/NOT APP/\$7,000/\$0/\$45	\$15/\$35	CREDITABLE	CREDITABLE
PREMERA PATHFINDER \$3,000/30%/NOT APP/\$8500/\$0/\$65	\$15/\$35	CREDITABLE	CREDITABLE

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

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

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

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

PPO \$1,500/20%/50%/\$4500/\$30 HERITAGE	\$20/\$50/50%/30%	CREDITABLE	CREDITABLE
PPO \$2000/20%/50%/\$5000/\$30 HERITAGE	\$20/\$50/50%/30%	CREDITABLE	CREDITABLE
PPO \$2,500/20%/50%/\$5500/\$30 HERITAGE	\$20/\$50/50%/30%	CREDITABLE	CREDITABLE
PPO \$3000/30%/50%/\$6000/\$35 HERITAGE	\$20/\$50/50%/30%	CREDITABLE	CREDITABLE
PPO \$4000/30%/50%/\$6000/\$35 HERITAGE	\$20/\$50/50%/30%	CREDITABLE	CREDITABLE
PPO \$5000/30%/50%/\$6500/\$35 HERITAGE	\$20/\$50/50%/30%	CREDITABLE	CREDITABLE
PPO \$6350/30%/50%/\$7000/\$40 HERITAGE	\$20/\$50/50%/30%	CREDITABLE	CREDITABLE
AGG HSA \$2500/20%/50%/\$5000 HERITAGE	HSA Standard 1	CREDITABLE	CREDITABLE
AGG HSA \$2500/20%/50%/\$5000 HERITAGE	HSA Standard 1	CREDITABLE	CREDITABLE
AGG HSA \$1600/20%/50%/\$4000 HERITAGE	HSA Standard 1	CREDITABLE	CREDITABLE
AGG HSA \$1600/20%/50%/\$4000 HERITAGE	HSA Standard 1	CREDITABLE	CREDITABLE
EMB HSA \$3200/20%/50%/\$5000 HERITAGE	HSA Standard 1	CREDITABLE	CREDITABLE
EMB HSA \$3500/20%/50%/\$5000 HERITAGE	HSA Standard 1	CREDITABLE	CREDITABLE
EMB HSA \$4000/20%/50%/\$5000 HERITAGE	HSA Standard 1	CREDITABLE	CREDITABLE
EMB HSA \$5,000/20%/50%/\$5500 HERITAGE	HSA Standard 1	CREDITABLE	CREDITABLE
EMB HSA \$6,450/0%/0%/\$6450 HERITAGE	HSA Standard 2	CREDITABLE	NOT CREDITABLE