

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 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 2025

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

PC \$2,000/20%/\$5,500 OOP Max/\$20 Non Specialist; \$50 Specialist - Shared No Vision	\$15/\$35	CREDITABLE
PC \$2,000/20%/\$6,850 OOP Max/\$20 Non Specialist; \$50 Specialist - Unlimited No Vision	\$15/\$35	CREDITABLE
PC \$2,000/20%/\$6,850 OOP Max/\$20 Non Specialist; \$50 Specialist - Unlimited No Vision	\$15/\$35	CREDITABLE
PC \$2,000/20%/\$6,850 OOP Max/\$20 Non Specialist; \$50 Specialist - Unlimited No Vision	\$15/\$35	CREDITABLE
PC \$2,000/20%/\$6,850 OOP Max/\$20 Non Specialist; \$50 Specialist - Unlimited No Vision	\$15/\$35	CREDITABLE
PC \$2,500/30%/\$6,850 OOP Max/\$20 Non Specialist; \$50 Specialist - Unlimited No Vision	\$15/\$35	CREDITABLE
PC \$2,500/30%/\$6,850 OOP Max/\$20 Non Specialist; \$50 Specialist - Unlimited No Vision	\$15/\$35	CREDITABLE
PC \$2,500/30%/\$6,850 OOP Max/\$20 Non Specialist; \$50 Specialist - Unlimited No Vision	\$15/\$35	CREDITABLE
PC \$2,500/30%/\$6,850 OOP Max/\$20 Non Specialist; \$50 Specialist - Unlimited No Vision	\$15/\$35	CREDITABLE
PC \$3,000/30%/\$6,850 OOP Max/\$20 Non Specialist; \$50 Specialist - Unlimited No Vision	\$15/\$35	CREDITABLE
PC \$3,000/30%/\$6,850 OOP Max/\$20 Non Specialist; \$50 Specialist - Unlimited No Vision	\$15/\$35	CREDITABLE
PC \$3,000/30%/\$6,850 OOP Max/\$20 Non Specialist; \$50 Specialist - Unlimited No Vision	\$15/\$35	CREDITABLE
PC \$3,000/30%/\$6,850 OOP Max/\$20 Non Specialist; \$50 Specialist - Unlimited No Vision	\$15/\$35	CREDITABLE
PC \$5,000/30%/\$7,350 OOP Max/\$20 Non Specialist; \$50 Specialist - Unlimited No Vision	\$15/\$35	CREDITABLE
PC \$5,000/30%/\$7,350 OOP Max/\$20 Non Specialist; \$50 Specialist - Unlimited No Vision	\$15/\$35	CREDITABLE
PC \$5,000/30%/\$7,350 OOP Max/\$20 Non Specialist; \$50 Specialist - Unlimited No Vision	\$15/\$35	CREDITABLE
PC \$5,000/30%/\$7,350 OOP Max/\$20 Non Specialist; \$50 Specialist - Unlimited No Vision	\$15/\$35	CREDITABLE
HPN -\$1,000/20%/\$4,500/\$25	\$15/\$35	CREDITABLE
HPN -\$2,000/20%/\$5,000/\$30	\$15/\$35	CREDITABLE
HPN -\$1,000/20%/\$4,500/\$25	\$15/\$35	CREDITABLE
HPN -\$2,000/20%/\$5,000/\$30	\$15/\$35	CREDITABLE
HPN -\$1,000/20%/\$4,500/\$25	\$150 - \$15/\$35	CREDITABLE
HPN -\$2,000/20%/\$5,000/\$30	\$150 - \$15/\$35	CREDITABLE
HPN -\$1,000/20%/\$4,500/\$25	\$150 - \$15/\$35	CREDITABLE
HPN -\$2,000/20%/\$5,000/\$30	\$150 - \$15/\$35	CREDITABLE
HPN -\$1,000/20%/\$4,500/\$25	\$300 - \$15/\$35	CREDITABLE
HPN -\$2,000/20%/\$5,000/\$30	\$300 - \$15/\$35	CREDITABLE
HPN -\$1,000/20%/\$4,500/\$25	\$300 - \$15/\$35	CREDITABLE
HPN -\$2,000/20%/\$5,000/\$30	\$300 - \$15/\$35	CREDITABLE
HPN -\$1,000/20%/\$4,500/\$25	\$10/\$25/\$45	CREDITABLE
HPN -\$2,000/20%/\$5,000/\$30	\$10/\$25/\$45	CREDITABLE
HPN -\$1,000/20%/\$4,500/\$25	\$10/\$25/\$45	CREDITABLE
HPN -\$2,000/20%/\$5,000/\$30	\$10/\$25/\$45	CREDITABLE
HPN -\$1,000/20%/\$4,500/\$25	\$10/\$35/\$65	CREDITABLE
HPN -\$2,000/20%/\$5,000/\$30	\$10/\$35/\$65	CREDITABLE

HPN -\$1,000/20%/4,500/\$25	\$10/\$35/\$65	CREDITABLE
HPN -\$2,000/20%/5,000/\$30	\$10/\$35/\$65	CREDITABLE
HPN -\$1,000/20%/4,500/\$25	\$15/\$30/\$50	CREDITABLE
HPN -\$2,000/20%/5,000/\$30	\$15/\$30/\$50	CREDITABLE
HPN -\$1,000/20%/4,500/\$25	\$15/\$30/\$50	CREDITABLE
HPN -\$2,000/20%/5,000/\$30	\$15/\$30/\$50	CREDITABLE
HPN -\$1,000/20%/4,500/\$25	\$150 - \$15/\$30/\$50	CREDITABLE
HPN -\$2,000/20%/5,000/\$30	\$150 - \$15/\$30/\$50	CREDITABLE
HPN -\$1,000/20%/4,500/\$25	\$150 - \$15/\$30/\$50	CREDITABLE
HPN -\$2,000/20%/5,000/\$30	\$150 - \$15/\$30/\$50	CREDITABLE
HPN -\$1,000/20%/4,500/\$25	\$20/\$50/50%/30%	CREDITABLE
HPN -\$2,000/20%/5,000/\$30	\$20/\$50/50%/30%	CREDITABLE
HPN -\$1,000/20%/4,500/\$25	\$20/\$50/50%/30%	CREDITABLE
HPN -\$2,000/20%/5,000/\$30	\$20/\$50/50%/30%	CREDITABLE
HPN -\$1,000/20%/4,500/\$25	Essentials - \$10/\$25/\$45/30%	CREDITABLE
HPN -\$2,000/20%/5,000/\$30	Essentials - \$10/\$25/\$45/30%	CREDITABLE
HPN -\$1,000/20%/4,500/\$25	Essentials - \$10/\$25/\$45/30%	CREDITABLE
HPN -\$2,000/20%/5,000/\$30	Essentials - \$10/\$25/\$45/30%	CREDITABLE
HPN -\$1,000/20%/4,500/\$25	Essentials - \$15/\$30/\$50/30%	CREDITABLE
HPN -\$2,000/20%/5,000/\$30	Essentials - \$15/\$30/\$50/30%	CREDITABLE
HPN -\$1,000/20%/4,500/\$25	Essentials - \$15/\$30/\$50/30%	CREDITABLE
HPN -\$2,000/20%/5,000/\$30	Essentials - \$15/\$30/\$50/30%	CREDITABLE
HPN -\$1,000/20%/4,500/\$25	Essentials - \$150 - \$15/\$60/\$100/50%	CREDITABLE
HPN -\$2,000/20%/5,000/\$30	Essentials - \$150 - \$15/\$60/\$100/50%	CREDITABLE
HPN -\$1,000/20%/4,500/\$25	Essentials - \$150 - \$15/\$60/\$100/50%	CREDITABLE
HPN -\$2,000/20%/5,000/\$30	Essentials - \$150 - \$15/\$60/\$100/50%	CREDITABLE
PC \$500/20%/6,000 OOP Max/\$0 Designated PCP; \$35 Specialist and non designated PCP	\$15/\$35	CREDITABLE
PC \$1,000/20%/7,000 OOP Max/\$0 Designated PCP; \$45 Specialist and non designated PCP	\$15/\$35	CREDITABLE
PC \$3,000/30%/8,500 OOP Max/\$0 Designated PCP; \$65 Specialist and non designated PCP	\$15/\$35	CREDITABLE
PC \$5,000/30%/9,200 OOP Max/\$0 Designated PCP; \$65 Specialist and non designated PCP	\$15/\$35	CREDITABLE
PC \$500/20%/6,000 OOP Max/\$0 Designated PCP; \$35 Specialist and non designated PCP	\$150 - \$15/\$35	CREDITABLE
PC \$1,000/20%/7,000 OOP Max/\$0 Designated PCP; \$45 Specialist and non designated PCP	\$150 - \$15/\$35	CREDITABLE
PC \$3,000/30%/8,500 OOP Max/\$0 Designated PCP; \$65 Specialist and non designated PCP	\$150 - \$15/\$35	CREDITABLE
PC \$5,000/30%/9,200 OOP Max/\$0 Designated PCP; \$65 Specialist and non designated PCP	\$150 - \$15/\$35	CREDITABLE
PC \$500/20%/6,000 OOP Max/\$0 Designated PCP; \$35 Specialist and non designated PCP	\$300 - \$15/\$35	CREDITABLE
PC \$1,000/20%/7,000 OOP Max/\$0 Designated PCP; \$45 Specialist and non designated PCP	\$300 - \$15/\$35	CREDITABLE
PC \$3,000/30%/8,500 OOP Max/\$0 Designated PCP; \$65 Specialist and non designated PCP	\$300 - \$15/\$35	CREDITABLE

PC \$5,000/30%/\$9,200 OOP Max/\$0 Designated PCP; \$65 Specialist and non designated PCP	\$300 - \$15/\$35	CREDITABLE
PC \$500/20%/\$6,000 OOP Max/\$0 Designated PCP; \$35 Specialist and non designated PCP	\$10/\$25/\$45	CREDITABLE
PC \$1,000/20%/\$7,000 OOP Max/\$0 Designated PCP; \$45 Specialist and non designated PCP	\$10/\$25/\$45	CREDITABLE
PC \$3,000/30%/\$8,500 OOP Max/\$0 Designated PCP; \$65 Specialist and non designated PCP	\$10/\$25/\$45	CREDITABLE
PC \$5,000/30%/\$9,200 OOP Max/\$0 Designated PCP; \$65 Specialist and non designated PCP	\$10/\$25/\$45	CREDITABLE
PC \$500/20%/\$6,000 OOP Max/\$0 Designated PCP; \$35 Specialist and non designated PCP	\$10/\$35/\$65	CREDITABLE
PC \$1,000/20%/\$7,000 OOP Max/\$0 Designated PCP; \$45 Specialist and non designated PCP	\$10/\$35/\$65	CREDITABLE
PC \$3,000/30%/\$8,500 OOP Max/\$0 Designated PCP; \$65 Specialist and non designated PCP	\$10/\$35/\$65	CREDITABLE
PC \$5,000/30%/\$9,200 OOP Max/\$0 Designated PCP; \$65 Specialist and non designated PCP	\$10/\$35/\$65	CREDITABLE
PC \$500/20%/\$6,000 OOP Max/\$0 Designated PCP; \$35 Specialist and non designated PCP	\$15/\$30/\$50	CREDITABLE
PC \$1,000/20%/\$7,000 OOP Max/\$0 Designated PCP; \$45 Specialist and non designated PCP	\$15/\$30/\$50	CREDITABLE
PC \$3,000/30%/\$8,500 OOP Max/\$0 Designated PCP; \$65 Specialist and non designated PCP	\$15/\$30/\$50	CREDITABLE
PC \$5,000/30%/\$9,200 OOP Max/\$0 Designated PCP; \$65 Specialist and non designated PCP	\$15/\$30/\$50	CREDITABLE
PC \$500/20%/\$6,000 OOP Max/\$0 Designated PCP; \$35 Specialist and non designated PCP	\$150 - \$15/\$30/\$50	CREDITABLE
PC \$1,000/20%/\$7,000 OOP Max/\$0 Designated PCP; \$45 Specialist and non designated PCP	\$150 - \$15/\$30/\$50	CREDITABLE
PC \$3,000/30%/\$8,500 OOP Max/\$0 Designated PCP; \$65 Specialist and non designated PCP	\$150 - \$15/\$30/\$50	CREDITABLE
PC \$5,000/30%/\$9,200 OOP Max/\$0 Designated PCP; \$65 Specialist and non designated PCP	\$150 - \$15/\$30/\$50	CREDITABLE
PC \$500/20%/\$6,000 OOP Max/\$0 Designated PCP; \$35 Specialist and non designated PCP	\$20/\$50/50%/30%	CREDITABLE
PC \$1,000/20%/\$7,000 OOP Max/\$0 Designated PCP; \$45 Specialist and non designated PCP	\$20/\$50/50%/30%	CREDITABLE
PC \$3,000/30%/\$8,500 OOP Max/\$0 Designated PCP; \$65 Specialist and non designated PCP	\$20/\$50/50%/30%	CREDITABLE
PC \$5,000/30%/\$9,200 OOP Max/\$0 Designated PCP; \$65 Specialist and non designated PCP	\$20/\$50/50%/30%	CREDITABLE
PC \$500/20%/\$6,000 OOP Max/\$0 Designated PCP; \$35 Specialist and non designated PCP	Essentials - \$10/\$25/\$45/30%	CREDITABLE
PC \$1,000/20%/\$7,000 OOP Max/\$0 Designated PCP; \$45 Specialist and non designated PCP	Essentials - \$10/\$25/\$45/30%	CREDITABLE
PC \$3,000/30%/\$8,500 OOP Max/\$0 Designated PCP; \$65 Specialist and non designated PCP	Essentials - \$10/\$25/\$45/30%	CREDITABLE
PC \$5,000/30%/\$9,200 OOP Max/\$0 Designated PCP; \$65 Specialist and non designated PCP	Essentials - \$10/\$25/\$45/30%	CREDITABLE
PC \$500/20%/\$6,000 OOP Max/\$0 Designated PCP; \$35 Specialist and non designated PCP	Essentials - \$15/\$30/\$50/30%	CREDITABLE
PC \$1,000/20%/\$7,000 OOP Max/\$0 Designated PCP; \$45 Specialist and non designated PCP	Essentials - \$15/\$30/\$50/30%	CREDITABLE
PC \$3,000/30%/\$8,500 OOP Max/\$0 Designated PCP; \$65 Specialist and non designated PCP	Essentials - \$15/\$30/\$50/30%	CREDITABLE
PC \$5,000/30%/\$9,200 OOP Max/\$0 Designated PCP; \$65 Specialist and non designated PCP	Essentials - \$15/\$30/\$50/30%	CREDITABLE
PC \$500/20%/\$6,000 OOP Max/\$0 Designated PCP; \$35 Specialist and non designated PCP	Essentials - \$150 - \$15/\$60/\$100/50%	CREDITABLE

PC \$2,000/20%/\$5,500 OOP Max/\$20 Non Specialist; \$50 Specialist - Shared No Vision	Essentials - \$150 - \$15/\$60/\$100/50%	CREDITABLE
PC \$2,000/20%/\$5,500 OOP Max/\$20 Non Specialist; \$50 Specialist - Shared No Vision	Essentials - \$150 - \$15/\$60/\$100/50%	CREDITABLE
PC \$2,000/20%/\$5,500 OOP Max/\$20 Non Specialist; \$50 Specialist - Shared No Vision	Essentials - \$150 - \$15/\$60/\$100/50%	CREDITABLE
PC \$2,000/20%/\$6,850 OOP Max/\$20 Non Specialist; \$50 Specialist - Unlimited No Vision	Essentials - \$150 - \$15/\$60/\$100/50%	CREDITABLE
PC \$2,000/20%/\$6,850 OOP Max/\$20 Non Specialist; \$50 Specialist - Unlimited No Vision	Essentials - \$150 - \$15/\$60/\$100/50%	CREDITABLE
PC \$2,000/20%/\$6,850 OOP Max/\$20 Non Specialist; \$50 Specialist - Unlimited No Vision	Essentials - \$150 - \$15/\$60/\$100/50%	CREDITABLE
PC \$2,000/20%/\$6,850 OOP Max/\$20 Non Specialist; \$50 Specialist - Unlimited No Vision	Essentials - \$150 - \$15/\$60/\$100/50%	CREDITABLE
PC \$2,500/30%/\$6,850 OOP Max/\$20 Non Specialist; \$50 Specialist - Unlimited No Vision	Essentials - \$150 - \$15/\$60/\$100/50%	CREDITABLE
PC \$2,500/30%/\$6,850 OOP Max/\$20 Non Specialist; \$50 Specialist - Unlimited No Vision	Essentials - \$150 - \$15/\$60/\$100/50%	CREDITABLE
PC \$2,500/30%/\$6,850 OOP Max/\$20 Non Specialist; \$50 Specialist - Unlimited No Vision	Essentials - \$150 - \$15/\$60/\$100/50%	CREDITABLE
PC \$2,500/30%/\$6,850 OOP Max/\$20 Non Specialist; \$50 Specialist - Unlimited No Vision	Essentials - \$150 - \$15/\$60/\$100/50%	CREDITABLE
PC \$3,000/30%/\$6,850 OOP Max/\$20 Non Specialist; \$50 Specialist - Unlimited No Vision	Essentials - \$150 - \$15/\$60/\$100/50%	CREDITABLE
PC \$3,000/30%/\$6,850 OOP Max/\$20 Non Specialist; \$50 Specialist - Unlimited No Vision	Essentials - \$150 - \$15/\$60/\$100/50%	CREDITABLE
PC \$3,000/30%/\$6,850 OOP Max/\$20 Non Specialist; \$50 Specialist - Unlimited No Vision	Essentials - \$150 - \$15/\$60/\$100/50%	CREDITABLE
PC \$3,000/30%/\$6,850 OOP Max/\$20 Non Specialist; \$50 Specialist - Unlimited No Vision	Essentials - \$150 - \$15/\$60/\$100/50%	CREDITABLE
PC \$5,000/30%/\$7,350 OOP Max/\$20 Non Specialist; \$50 Specialist - Unlimited No Vision	Essentials - \$150 - \$15/\$60/\$100/50%	CREDITABLE
PC \$5,000/30%/\$7,350 OOP Max/\$20 Non Specialist; \$50 Specialist - Unlimited No Vision	Essentials - \$150 - \$15/\$60/\$100/50%	CREDITABLE
PC \$5,000/30%/\$7,350 OOP Max/\$20 Non Specialist; \$50 Specialist - Unlimited No Vision	Essentials - \$150 - \$15/\$60/\$100/50%	CREDITABLE
PC \$5,000/30%/\$7,350 OOP Max/\$20 Non Specialist; \$50 Specialist - Unlimited No Vision	Essentials - \$150 - \$15/\$60/\$100/50%	CREDITABLE