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October 5, 2021

Breanna Montalbo
Chief Operating Officer
Sistemas Médicos Nacionales S.A. de C.V.
2088 Otay Lakes Rd #102
Chula Vista, CA 91913

RE: Creditable Coverage Testing for SIMNSA Prescription Drug Plan

Dear Breanna:

You requested that Milliman determine whether the SIMNSA prescription drug plans (“The Plans”) constitute “creditable coverage” for Medicare-eligible participants. This letter contains the results of our analysis.

The Plans Do Constitute Creditable Coverage

We tested four SIMNSA benefit plans shown in the table below. All plans constitute creditable coverage for 2022, meaning that they provide prescription drug benefits that are at least as rich as the Medicare Part D benefits, without consideration of participant contribution rates or Medicare Part D premiums.

Benefit Plan	Deductible (Single)	Drug Copayment	Is Coverage Creditable?
Large Group – Premier Access HMO 5/5-250	\$0	\$5	Yes
Large Group – Premier Access HMO 7/10-250	\$0	\$10	Yes
Small Group – HMO Premier Access 5/15-250	\$0	\$15	Yes
Small Group – HMO Premier Access 10/15-250	\$0	\$15	Yes

This determination was made based on the Plan’s current benefit design, summarized in the table above. If the benefits change materially, then the plan might no longer constitute creditable coverage. The Plan is required to notify its Medicare eligible participants that their current coverage is creditable by October 15, 2021.

For more information on this requirement, see <http://www.cms.hhs.gov/creditablecoverage/>.

Additional Comments

In performing this study, Milliman has relied on data and information provided by SIMNSA. We have not audited the data for accuracy, although where possible, we have reviewed it for reasonableness. If data or information provided to us were inaccurate or incomplete, then our projections and conclusions may also be inaccurate.

The enclosed benefit cost projections are based on many assumptions. Results could differ materially if different assumptions or methods were used. However, I believe our assumptions and methods are reasonable.

The enclosed testing results are appropriate for calendar year 2022. Even with the same benefit plans, results may differ in future years due to health care cost trends and due to mandated changes in future basic Medicare Part D benefits.

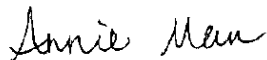
This report has been prepared for the exclusive use of SIMNSA. It may not be released to other parties without the written permission of Milliman, Inc., except as otherwise noted elsewhere in this letter.

Guidelines issued by the American Academy of Actuaries require actuaries to include their professional qualifications in all actuarial communications. I am a member of the American Academy of Actuaries, and meet the qualification standards for performing the analyses in this report.

This report is subject to the terms and conditions of the Consulting Services Agreement between SIMNSA and Milliman dated September 8, 2004.

Please call me if you have any questions or concerns (858-202-5001).

Sincerely,

A handwritten signature in cursive script that reads "Annie Man".

Annie Man, FSA, MAAA, Ph.D.
Principal and Consulting Actuary

cc. Brian Long, FSA, MAAA.