

September 14, 2026

Re: Creditable Status of 2027 Benefit Plans' Prescription Drug Coverage

Dear Benefit Administrator,

Under the Medicare Modernization Act of 2003, employers that sponsor group health coverage are required to notify Medicare-eligible individuals with prescription drug coverage about whether their group plan prescription drug coverage is creditable. Coverage is considered creditable if the prescription drug coverage offered by a specific benefit plan is, on average for all plan participants, expected to pay out as much as standard Medicare prescription drug coverage pays.

For your use in your required disclosure notices, please be aware of the Medicare Part D creditable status for Sutter Health Plan 2027 benefit plans:

- All large and small group plans have a status of **creditable**.

For more information on creditable coverage notification requirements, including model notices, visit the Centers for Medicare & Medicaid Services website at cms.gov/medicare/employers-plan-sponsors/creditable-coverage.

If you have questions about the information in this letter, please call Customer Service at 855-315-5800 (TTY 855-830-3500). Customer Service is available 8 a.m. to 7 p.m., Monday through Friday.

Sincerely,

Sutter Health Plan