

If you offer prescription drug coverage through a group health plan, Medicare regulations require you to inform CMS and Medicare-eligible employees (sometimes retirees) annually at case install or renewal within 60 days window whether their employer-sponsored coverage is considered "creditable" under Medicare guidelines.

Coverage is considered *creditable* if it meets or exceeds the value of the standard Medicare Part D prescription drug plan.

It's important to note that pharmacy plans within a high-deductible health plan (HSA-compatible) can be *either* creditable or non-creditable, depending on whether Medicare is the primary or secondary payer.

This guide highlights Medical plans that are classified as **non-creditable**. Any plans not listed in this guide are considered *creditable*.

Carrier	Response
	Non-Creditable Plans: <ul style="list-style-type: none"> Anthem Link Virtual First High Performance EPO 6000/50/75/9100
	All Blue Shield of California Large Group plans are considered creditable for the 2025 plan year
	Non-Creditable Plans: <p>P 30/15/50NF VF/E/M2/BC/NS/BGS/LAN/I50</p> All Other Large Group Plans: Creditable if Medicare is Secondary and Non-Creditable if Medicare is Primary
	Kaiser Permanente plans are often customized. Each plan should be tested to determine whether it is Medicare creditable. Contact your W&B representative to request verification of prescription coverage and to determine if it is actuarially equivalent to standard prescription drug coverage under Medicare Part D.
	All MediExcel Large Group plans are considered creditable for the 2025 plan year
	Non-Creditable Plans: <p>HDHP NG 5 L (Creditable if Medicare is Primary and Non-Creditable if Medicare is Primary)</p>
	All Total Benefit Solutions Large Group plans are considered creditable for the 2025 plan year
	Creditable Status will depend on several factors: <ul style="list-style-type: none"> In-network Deductible In-network Out-of-Pocket Maximum In-network Copays and/or Coinsurance Preventive Drug List (Core or Expanded, if applicable) Employer contribution for HRA plans To determine Creditable/Non-Creditable status refer to UHC's Medicare Part D Creditable Coverage Lookup Tool or contact Creditable.Coverage@optum.com
	All Western Health Advantage Large Group plans are considered creditable for the 2025 plan year