

MEDICARE PART D (2025)

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PRESCRIPTION COVERAGE - CALIFORNIA LARGE GROUP

MEDICARE PART D (2025)

Creditable Coverage: Prescription drug benefit with current plan from employer is **at least as good** as the pharmacy benefits offered through the new Medicare Part D standard plan.

Non-creditable Coverage: Prescription drug benefit with current plan from employer **is not as good** as the pharmacy benefits offered through the new Medicare Part D standard plan.

	Creditable	Non-Creditable Coverage
Anthem Blue Cross		
Anthem Link Virtual First High Performance EPO 6000/50/75/9100		✓
Blue Shield of California		
All BSC Large Group plans are creditable.	✓	
Health Net		
P 30/15/50NF VF/E/M2/BC/NS/BGS/LAN/I50		✓
P 0 SF/E/M2/BC/NS/BGS/LAN/DI/I50/NPRX	*	*
P 0 SF/E/U/BC/NS/BGS/LAN/DI/I50/NPRX	*	*
P 0 SF/E/U/BC/NS/BGS/LAN/DI/NPRX	*	*
P 0/0/0 SF/E/U/BC/NS/BGS/LAN/DI/I50/NPRX	*	*
P 0/0/0 SF/E/U/BC/NS/BGS/LAN/DI/NPRX	*	*
P 25/10/50 SF/E/M2/BC/NS/BGS/LAN/DI/I50	*	*
P 25/10/50 VF/E/M2/BC/NS/BGS/LAN/DI	*	*
P 30/10/55 SF/E/U/BC/NS/BGS/LAN/DI/I50	*	*
P 30/15/50NF VF/E/M2/BC/NS/BGS/LAN/I50	*	*
P 35/15/60 SF/E/U/BC/NS/BGS/LAN/DI/I50	*	*
P 75 DED 20%W/\$250MX E/RM2/BC/NS/BGS/LAN	*	*

^{*}Creditable if Medicare is Secondary and Non-Creditable if Medicare is Primary

Kaiser Permanente

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.

MediExcel Health Plan

VP-5 HMO Plan	✓	
VP-10 HMO Plan	✓	
VP-20 HMO Plan	✓	
MEP HMO Plan	✓	
QEP HMO Plan	✓	

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	Creditable	Non-Creditable Coverage
Total Benefit Solutions		
PPO Access Elite	✓	
PPO Access 250	✓	
PPO Access 500	✓	
PPO Access 750	✓	
PPO Access 1000	✓	
PPO Access 1500	✓	
PPO Access 2500	✓	
PPO Access Value 4000	✓	
HDHP Access 2000	✓	

UnitedHealthcare

Creditable Status will depend on several factors:

- ✓ 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

Western Health Advantage

Prescription A	✓	
Prescription D	✓	
Prescription G	✓	
Prescription H2	✓	
Prescription HS	✓	
Prescription N	✓	
Rx 10/20/30/100	✓	
Rx 10/20/35/100	✓	



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	Creditable	Non-Creditable Coverage
Western Health Advantage (continued)		
Rx 10/25/35/100	✓	
Rx 10/30/50/100 Plus	✓	
Rx 10/30/50/35	✓	
Rx 5/20/50/50	✓	
Rx Base	✓	
Rx Classic	✓	
Rx Plus	✓	
City of Sacramento HSA HDHP HMO Prime	✓	
Deductible First HDHP HMO Prime	✓	
Western 1650/0/0 HDHP HMO Prime	✓	
Western 1800/0/0 HDHP HMO Prime	✓	
Western 2800/0/0 HDHP HMO Prime	✓	
Western 2800/40/500 HDHP HMO Prime	✓	
Western 3000/30/30% HDHP HMO Prime	✓	
Western 4000/40%/40% HDHP HMO Prime	✓	
Western 5500/0/0 HDHP HMO Prime	✓	