

TABLE CONTENTS

Aetna	2
Anthem Blue Cross	6
Blue Shield of California	9
CalCPA	10
CaliforniaChoice	11
Community Care Health	15
Health Net	15
Kaiser Permanente	16
MediExcel	18
UnitedHealthcare	18
Western Health Advantage	19



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.

	Creditable	Non-Creditable Coverage
Aetna		
CA Bronze HMO \$60/95 5800 M	✓	
CA Bronze HMO \$60/95 5800 wINF	✓	
CA Bronze PPO 55/50 5500	✓	
CA Bronze PPO 55/50 5500 wINF	✓	
CA Gold HMO \$25/50 500	✓	
CA Gold HMO \$25/50 500 wINF	✓	
CA Gold HMO \$25/65 1250	✓	
CA Gold HMO \$25/65 1250 wINF	✓	
CA Gold HMO \$30/60 0	✓	
CA Gold HMO \$30/60 0 wINF	✓	
CA Gold HMO \$35/65 0	✓	
CA Gold HMO \$35/65 0 wINF	✓	
CA Gold HMO AVN \$25/50 500	✓	
CA Gold HMO AVN \$25/50 500 wINF	✓	
CA Gold HMO AVN \$25/65 1250	✓	
CA Gold HMO AVN \$25/65 1250 wINF	✓	
CA Gold HMO AVN \$30/60 0	✓	
CA Gold HMO AVN \$30/60 0 wINF	✓	
CA Gold HMO AVN \$35/55 250 M	✓	
CA Gold HMO AVN \$35/55 250 wINF	✓	
CA Gold HMO AVN \$35/65 0	✓	
CA Gold HMO AVN \$35/65 0 wINF	✓	
CA Gold HMO AWH SoCA \$25/50 500	✓	
CA Gold HMO AWH SoCA \$25/50 500 wINF	✓	
CA Gold HMO AWH SoCA \$25/65 1250	✓	
CA Gold HMO AWH SoCA \$25/65 1250 wINF	✓	
CA Gold HMO AWH SoCA \$30/60 0	✓	
CA Gold HMO AWH SoCA \$30/60 0 wINF	✓	



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.

	Creditable	Non-Creditable Coverage
Aetna (Continued)		
CA Gold HMO AWH SoCA \$35/55 250 M	✓	
CA Gold HMO AWH SoCA \$35/55 250 winf	✓	
CA Gold HMO AWH SoCA \$35/65 0	✓	
CA Gold HMO AWH SoCA \$35/65 0 wINF	✓	
CA Gold MC 70/50 1250	✓	
CA Gold MC 70/50 1250 wINF	✓	
CA Gold MC 75/50 500	✓	
CA Gold MC 75/50 500 wINF	✓	
CA Gold MC 80/50 1500	✓	
CA Gold MC 80/50 1500 wINF	✓	
CA Gold MC 80/50 350 M	✓	
CA Gold MC 80/50 350 wINF	✓	
CA Gold MC 90/50 3300 HSA	✓	
CA Gold MC 90/50 3300 HSA wINF	✓	
CA Gold MC Savings Plus 70/50 1250	✓	
CA Gold MC Savings Plus 70/50 1250 wINF	✓	
CA Gold MC Savings Plus 75/50 500	✓	
CA Gold MC Savings Plus 75/50 500 wINF	✓	
CA Gold MC Savings Plus 80/50 1500	✓	
CA Gold MC Savings Plus 80/50 1500 wINF	✓	
CA Gold MC Savings Plus 80/50 350 M	✓	
CA Gold MC Savings Plus 80/50 350 wINF	✓	
CA Gold MC Savings Plus 90/50 3300 HSA	✓	
CA Gold MC Savings Plus 90/50 3300 HSA wINF	✓	
CA Gold PPO 80/50 1000	✓	
CA Gold PPO 80/50 1000 wINF	✓	
CA Platinum HMO \$20/40 0	✓	
CA Platinum HMO \$20/40 0 wINF	✓	



MEDICARE PART D (2025)

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	Creditable	Non-Creditable Coverage
Aetna (Continued)		
CA Platinum HMO AVN \$20/30 0 M	✓	
CA Platinum HMO AVN \$20/30 0 wINF	✓	
CA Platinum HMO AVN \$20/40 0	✓	
CA Platinum HMO AVN \$20/40 0 wINF	✓	
CA Platinum HMO AWH SoCA \$20/30 0 M	✓	
CA Platinum HMO AWH SoCA \$20/30 0 wINF	✓	
CA Platinum HMO AWH SoCA \$20/40 0	✓	
CA Platinum HMO AWH SoCA \$20/40 0 wINF	✓	
CA Platinum MC 80/50 250	✓	
CA Platinum MC 80/50 250 wINF	✓	
CA Platinum MC 90/50 0 M	✓	
CA Platinum MC 90/50 0 wINF	✓	
CA Platinum MC Savings Plus 80/50 250	✓	
CA Platinum MC Savings Plus 80/50 250 wINF	✓	
CA Platinum MC Savings Plus 90/50 0 M	✓	
CA Platinum MC Savings Plus 90/50 0 wINF	✓	
CA Silver HMO \$50/70 0	✓	
CA Silver HMO \$50/70 0 wINF	✓	
CA Silver HMO \$60/100 2500	✓	
CA Silver HMO \$60/100 2500 wINF	✓	
CA Silver HMO AVN \$50/70 0	✓	
CA Silver HMO AVN \$50/70 0 wINF	✓	
CA Silver HMO AVN \$55/90 2500 M	✓	
CA Silver HMO AVN \$55/90 2500 wINF	✓	
CA Silver HMO AVN \$60/100 2500	✓	
CA Silver HMO AVN \$60/100 2500 wINF	✓	
CA Silver HMO AWH SoCA \$50/70 0	✓	
CA Silver HMO AWH SoCA \$50/70 0 wINF	✓	



MEDICARE PART D (2025)

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	Creditable	Non-Creditable Coverage
Aetna (Continued)	'	
CA Silver HMO AWH SoCA \$55/90 2500 M	✓	
CA Silver HMO AWH SoCA \$55/90 2500 wINF	✓	
CA Silver HMO AWH SoCA \$60/100 2500	✓	
CA Silver HMO AWH SoCA \$60/100 2500 wINF	✓	
CA Silver MC 60/50 2100	✓	
CA Silver MC 60/50 2100 wINF	✓	
CA Silver MC 65/50 2500 M	✓	
CA Silver MC 65/50 2500 wINF	✓	
CA Silver MC 65/50 2600	✓	
CA Silver MC 65/50 2600 wINF	✓	
CA Silver MC Savings Plus 60/50 2100	✓	
CA Silver MC Savings Plus 60/50 2100 wINF	✓	
CA Silver MC Savings Plus 65/50 2500 M	✓	
CA Silver MC Savings Plus 65/50 2500 wINF	✓	
CA Silver MC Savings Plus 65/50 2600	✓	
CA Silver MC Savings Plus 65/50 2600 wINF	✓	
CA Silver PPO 60/50 2100	✓	
CA Silver PPO 60/50 2100 wINF	✓	
CA Bronze HMO \$75/125 8550		✓
CA Bronze HMO \$75/125 8550 wINF		✓
CA Bronze MC 100 6650 HSA M		✓
CA Bronze MC 100 6650 HSA wINF		✓
CA Bronze MC 50/50 8300		✓
CA Bronze MC 50/50 8300 wINF		✓
CA Bronze MC Savings Plus 100 6650 HSA M		✓
CA Bronze MC Savings Plus 100 6650 HSA wINF		✓
CA Bronze MC Savings Plus 50/50 8300		✓



MEDICARE PART D (2025)

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	Creditable	Non-Creditable Coverage
Aetna (Continued)		
CA Bronze MC Savings Plus 50/50 8300 wINF		✓
CA Bronze PPO 50/50 8300		✓
CA Bronze PPO 50/50 8300 wINF		✓
Anthem Blue Cross		
Anthem Platinum Priority Select HMO 0/20	✓	
Anthem Platinum Priority Select HMO 0/25	✓	
Anthem Platinum Priority Select HMO 0/30	✓	
Anthem Platinum Select HMO 0/20	✓	
Anthem Platinum Select HMO 0/25	✓	
Anthem Platinum Select HMO 0/30	✓	
Anthem Platinum Select PPO 15/10%	✓	
Anthem Platinum Select PPO 15/250/10%	✓	
Anthem Platinum Select PPO 15/40/10%	✓	
Anthem Platinum Select PPO 5/200/15%	✓	
Anthem Platinum HMO 0/20	✓	
Anthem Platinum HMO 0/25	✓	
Anthem Platinum HMO 0/30	✓	
Anthem Platinum PPO 15/250/10%	✓	
Anthem Platinum PPO 15/40/10%	✓	
Anthem Platinum PP0 5/200/15%	✓	
Anthem Platinum PP0 5/200/15% WH	✓	
Anthem Platinum Vivity HMO 15	✓	
Anthem Platinum Vivity HMO 15 WH	✓	
Anthem Gold HMO 30	✓	
Anthem Gold HMO 35	✓	
Anthem Gold HMO 35/1250/20%	✓	
Anthem Gold HMO 35/500/20%	✓	



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	Creditable	Non-Creditable Coverage
Anthem Blue Cross (Continued)		
Anthem Gold PPO 25/30%	✓	
Anthem Gold PPO 30/500/20%	✓	
Anthem Gold PPO 30/750/20%	✓	
Anthem Gold PPO 35/1000/20%	✓	
Anthem Gold PPO 35/1000/20% WH	✓	
Anthem Gold PPO 35/500/25%	✓	
Anthem Gold PPO 35/500/25% WH	✓	
Anthem Gold PPO 5/1500/30%	✓	
Anthem Gold PPO HSA/H 1700/3300/3400 15% PrevRx	✓	
Anthem Gold Priority Select HMO 30	✓	
Anthem Gold Priority Select HMO 35	✓	
Anthem Gold Priority Select HMO 35/1250/20%	✓	
Anthem Gold Priority Select HMO 35/500/20%	✓	
Anthem Gold Select HMO 30	✓	
Anthem Gold Select HMO 35	✓	
Anthem Gold Select HMO 35/1250/20%	✓	
Anthem Gold Select HMO 35/500/20%	✓	
Anthem Gold Select PPO 25/30%	✓	
Anthem Gold Select PPO 25/350/20%	✓	
Anthem Gold Select PPO 30/500/20%	✓	
Anthem Gold Select PPO 30/750/20%	✓	
Anthem Gold Select PPO 35/1000/20%	✓	
Anthem Gold Select PPO 35/500/25%	✓	
Anthem Gold Select PPO 5/1500/30%	✓	
Anthem Gold Select PPO HSA/H 1700/3300/3400 15% PrevRx	✓	
Anthem Gold Vivity HMO 25	✓	
Anthem Gold Vivity HMO 25 WH	✓	
Anthem Gold Vivity HMO 25/500	✓	



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	Creditable	Non-Creditable Coverage
Anthem Blue Cross (Continued)		
Anthem Gold Vivity HMO 25/500 WH	✓	
Anthem Gold Vivity HMO 35/1000	✓	
Anthem Gold Vivity HMO 35/1000 WH	✓	
Anthem Gold Vivity HMO 35/1850	✓	
Anthem Gold Vivity HMO 35/1850 WH	✓	
Anthem Silver HMO 55	✓	
Anthem Silver HMO 60/2500/45%	✓	
Anthem Silver PPO 45/1750/40%	✓	
Anthem Silver PPO 45/1750/40% WH	✓	
Anthem Silver PPO 50/2200/40%	✓	
Anthem Silver PPO 55/1950/35%	✓	
Anthem Silver PPO 55/2500/45%	✓	
Anthem Silver PPO 55/2500/45% WH	✓	
Anthem Silver PPO HSA/H 2100/3300/4200 30% PrevRx	✓	
Anthem Silver PP0 HSA/H 2600/3300/5200 35% PrevRx	✓	
Anthem Silver Select HMO 55	✓	
Anthem Silver Select HMO 60/2500/45%	✓	
Anthem Silver Select HMO 60/2500/45% WH	✓	
Anthem Silver Select PPO 45/1750/40%	✓	
Anthem Silver Select PPO 45/1750/40% WH *NEW*	✓	
Anthem Silver Select PPO 50/2200/40%	✓	
Anthem Silver Select PPO 55/1950/35%	✓	
Anthem Silver Select PPO 55/2500/35%	✓	
Anthem Silver Select PPO 55/2500/45%	✓	
Anthem Silver Select PPO HSA/H 2100/3300/4200 30% PrevRx	✓	
Anthem Silver Select PPO HSA/H 2600/3300/5200 35% PrevRx	✓	
Anthem Bronze PPO 40/6200/40%		✓
Anthem Bronze PPO 4600/50%	✓	



MEDICARE PART D (2025)

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	Creditable	Non-Creditable Coverage
Anthem Blue Cross (Continued)		
Anthem Bronze PPO 60/6850/40%	✓	
Anthem Bronze PPO 6000/45% w/HSA PrevRx	✓	
Anthem Bronze PPO 6000/45% w/HSA PrevRx WH	✓	
Anthem Bronze PPO 6700/0% w/HSA PrevRx		✓
Anthem Bronze PPO 6700/0% w/HSA PrevRx WH		✓
Anthem Bronze PPO 70/6600/35%		✓
Anthem Bronze PPO 75/7300/40%	✓	
Anthem Bronze Select PPO 40/6200/40%		✓
Anthem Bronze Select PPO 4600/50%	✓	
Anthem Bronze Select PPO 60/6850/40%	✓	
Anthem Bronze Select PPO 6000/45% w/HSA PrevRx	✓	
Anthem Bronze Select PPO 6650/0% w/HSA		✓
Anthem Bronze Select PPO 6700/0% w/HSA PrevRx		✓
Anthem Bronze Select PPO 70/6600/35%		✓
Anthem Bronze Select PPO 75/7300/40%	✓	
Blue Shield of California		
All plans are creditable except those listed in the non-creditable plans column (below).		
Bronze Full PPO 4500/65 OffEx		✓
Bronze Tandem PPO 4500/65 OffEx		✓
Bronze Full PPO 7500/65 OffEx		✓
Bronze Tandem PPO 7500/65 OffEx		✓
Bronze Access+ HMO 7000/70 OffEx		✓
Bronze Local Access+ HMO 7000/70 OffEx		✓
Bronze Trio HMO 7000/70 OffEx		✓
Silver Access+ HMO 2300/70 OffEx		✓
Silver Local Access+ HMO 2300/70 OffEx		✓
Silver Trio HMO 2300/70 OffEx		✓



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.

	Creditable	Non-Creditable Coverage
Blue Shield of California (Continued)		
Silver Access+ HMO 2750/70 OffEx		✓
Silver Local Access+ HMO 2750/70 OffEx		✓
Silver Trio HMO 2750/70 OffEx		✓
Virtual Blue: Bronze Tandem PPO 7500/75 OffEx		✓
Bronze Full PPO 6850/55 OffEx		✓
Bronze Tandem PPO 6850/55 OffEx		✓
Bronze Full PPO 6250/65 OffEx		✓
Bronze Tandem PPO 6250/65 OffEx		✓
Blue Shield Bronze 60 PPO 5800/60 + Child Dental		✓
Blue Shield Trio Bronze 60 HMO 7000/7- + Child Dental Alt		✓
CalCPA		
Platinum PPO 10/0	✓	
Platinum PPO 10/400 DM	✓	
Gold PPO 25/600 GF	✓	
Gold PPO 30/650 DM	✓	
Gold PPO 25/7503	✓	
Gold PPO 20/800 DM	✓	
Gold PPO 30/1000	✓	
Gold PPO 30/1250	✓	
Silver PPO 45/1850	✓	
Silver PP0 45/2250	✓	
Silver EP0 50/2500	✓	
Silver PPO 45/28503	✓	
Bronze PPO 65/4250	✓	
Bronze PPO 50/6250/0V-3	✓	
Bronze PPO 75/7350/0V-1	✓	
Silver PPO HSA PRx 1650	✓	
Gold PPO HSA PRx 1850	✓	



MEDICARE PART D (2025)

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	Creditable	Non-Creditable Coverage
CalCPA (Continued)		
Silver PPO HSA PRx 2000	✓	
Silver PPO HSA PRx 30003	✓	
Silver PPO HSA PRx 3900 PPO	✓	
Bronze PPO HSA PRx 5000 PPO	✓	
Bronze PPO HSA PRx 6500 PPO	✓	
CaliforniaChoice		
Anthem Blue Cross		
Prudent Buyer Bronze PPO A	✓	
Prudent Buyer Bronze PPO C	✓	
Prudent Buyer Silver PPO C	✓	
Prudent Buyer Silver PPO D	✓	
Prudent Buyer Gold PPO E	✓	
Prudent Buyer Gold PPO F	✓	
Prudent Buyer Platinum PPO A	✓	
Select HMO Silver HMO A	✓	
Select HMO Gold HMO A	✓	
Select HMO Platinum HMO A	✓	
CaliforniaCare HMO Silver HMO B	✓	
CaliforniaCare HMO Gold HMO B	✓	
Priority Select HMO Silver HMO C	✓	
Priority Select HMO Gold HMO C	✓	
Select PPO Bronze PPO B	✓	
Select PPO Bronze PPO D	✓	
Select PPO Silver PPO B	✓	
Select PPO Silver PPO E	✓	
Select PPO Gold PPO B	✓	
Select PPO Gold PPO C	✓	
Select PPO Gold PPO D	✓	





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.

	Creditable	Non-Creditable Coverage
Health Net		
WholeCare Silver HMO A		✓
WholeCare Gold HMO A	✓	
WholeCare Gold HMO B	✓	
WholeCare Gold HMO C	✓	
WholeCare Platinum HMO C	✓	
WholeCare Platinum HMO F	✓	
Salud HMO y Más Gold HMO D	✓	
Salud HMO y Más Platinum HMO G	✓	
Full Gold HMO E	✓	
Full Gold HMO G	✓	
Full Platinum HMO E	✓	
Full Platinum HMO H	✓	
SmartCare Gold HMO H	✓	
SmartCare Gold HMO I	✓	
SmartCare Platinum HMO I	✓	
SmartCare Platinum HMO J	✓	
Kaiser Permanente		
Full Bronze HMO A	✓	
Full Bronze HMO C	✓	
Full Silver HMO A	✓	
Full Silver HMO B	✓	
Full Silver HMO C	✓	
Full Silver HMO D	✓	
Full Silver HMO E	✓	
Full Gold HMO B	✓	
Full Gold HMO C	✓	
Full Gold HMO D	✓	
Full Gold HMO E	✓	



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.

	Creditable	Non-Creditable Coverage
Kaiser Permanente (CaliforniaChoice) (Continued)		
Full Platinum HMO A	✓	
Full Platinum HMO B	✓	
Full Platinum HMO C	✓	
Sharp Health Plan		•
Premier Bronze HMO A	✓	
Premier Silver HMO A	✓	
Premier Silver HMO C	✓	
Premier Gold HMO B	✓	
Premier Platinum HMO A	✓	
Premier Platinum HMO C	✓	
Performance Bronze HMO B		✓
Performance Silver HMO B	✓	
Performance Gold HMO A	✓	
Performance Gold HMO D	✓	
Performance Platinum HMO B	✓	
Sutter Health Plan		
Sutter Health Plus Bronze SD03 HDHP HM0	✓	
Sutter Health Plus Bronze MS96 HMO	✓	
Sutter Health Plus Silver SD11 HDHP HM0	✓	
Sutter Health Plus Silver MS94 HM0	✓	
Sutter Health Plus Gold MS87 HM0	✓	
Sutter Health Plus Gold SD12 HDHP HMO	✓	
Sutter Health Plus Gold MS72 HM0	✓	
Sutter Health Plus Gold MS93 HM0	✓	
Sutter Health Plus Platinum MS78 HM0	✓	
Sutter Health Plus Platinum MS90 HM0	✓	



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.

	Creditable	Non-Creditable Coverage
UnitedHealthcare		
SignatureValue Silver HMO A	✓	
SignatureValue Gold HMO A	✓	
SignatureValue Gold HMO F	✓	
SignatureValue Gold HMO H	✓	
SignatureValue Gold HMO Q	✓	
SignatureValue Platinum HMO A	✓	
SignatureValue Platinum HMO B	✓	
SignatureValue Platinum HMO E	✓	
SignatureValue Platinum HMO L	✓	
Alliance Silver HMO E	✓	
Alliance Gold HMO B	✓	
Alliance Gold HMO G	✓	
Alliance Gold HMO J	✓	
Alliance Gold HMO O	✓	
Alliance Platinum HMO C	✓	
Alliance Platinum HMO G	✓	
Alliance Platinum HMO J	✓	
Alliance Platinum HMO N	✓	
Harmony Silver HMO F	✓	
Harmony Silver HMO G	✓	
Harmony Gold HMO L	✓	
Harmony Gold HMO M	✓	
Harmony Gold HMO N	✓	
Harmony Gold HMO P	✓	
Harmony Platinum HMO H	✓	
Harmony Platinum HMO I	✓	
Harmony Platinum HMO K	✓	
Harmony Platinum HMO M	✓	



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
Western Health Advantage		
Full Bronze HMO B	✓	
Full Bronze HMO C	✓	
Full Silver HMO A	✓	
Full Silver HMO B	✓	
Full Silver HMO C	✓	
Full Gold HMO A	✓	
Full Gold HMO B	✓	
Full Gold HMO C	✓	
Full Gold HMO D	✓	
Full Platinum HMO A	✓	
Full Platinum HMO B	✓	
Full Platinum HMO C	✓	

Community Care Health

All Community Care Health plans are considered creditable for Part D coverage.

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Bronze HDHP PPO 6650/0%	✓	✓
Bronze HDHP PPO 7000/0%	✓	✓
Bronze HDHP PPO 7050/0%	✓	✓
Bronze PPO 5800/60	✓	✓
Bronze PPO 6300/60	✓	✓
Bronze PPO 6300/65	✓	✓
CommunityCare HMO Bronze \$6300/\$60	✓	✓
CommunityCare HMO Bronze \$6300/\$65	✓	✓
CommunityCare HMO Silver \$2250/\$50	✓	✓
Full Network HMO Silver \$55	✓	✓
Salud HMO y Mas Silver \$55	✓	✓
Silver HDHP PPO 1500/50%	✓	✓
Silver HDHP PPO 1600/50%	✓	✓



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.

	Creditable	Non-Creditable Coverage
Health Net* (Continued)		
Silver HDHP PP0 1650/50%	✓	✓
Silver PP0 1700/50	✓	✓
Silver PPO 2250/60	✓	✓
Silver PPO 2500/50	✓	✓
Silver PPO 2500/55	✓	✓
SmartCare HMO Silver \$55	✓	✓
WholeCare HMO Silver \$55	✓	✓
*All Plans: Creditable if Medicare is Secondary and Non-Creditable if Medicare is Primary		
Kaiser Permanente		
Small Business Metal Plans		
Platinum 90 HMO 0/10 PCP + Child Dental Alt	✓	
Platinum 90 HMO 0/20 PCP + Child Dental	✓	
Platinum 90 HMO 250/30 PCP + Child Dental Alt	✓	
Gold 80 HMO 0/35 PCP + Child Dental Alt	✓	
Gold 80 HMO 250/35 PCP + Child Dental	✓	
Gold 80 HMO 1000/40 PCP + Child Dental Alt	✓	
Gold 80 HDHP HMO 1750/15% PCP + Child Dental Alt	✓	
Gold 80 HRA HMO 2250/35 PCP + Child Dental	✓	
Silver 70 HMO 1900/65 PCP + Child Dental Alt	✓	
Silver 70 HMO 2300/65 PCP + Child Dental Alt	✓	
Silver 70 HMO 2500/55 PCP + Child Dental	✓	
Silver 70 HMO 2900/65 PCP + Child Dental Alt	✓	
Silver 70 HDHP HMO 2850/25% PCP + Child Dental	✓	
Bronze 60 HMO 5800/60 PCP + Child Dental	✓	
Bronze 60 HDHP HMO 6650/0% PCP + Child Dental	✓	
Platinum 90 PPO 0/15 PCP + Child Dental	✓	
Gold 80 PPO 350/25 PCP + Child Dental	✓	
Silver 70 PPO 2500/55 PCP + Child Dental	✓	



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.

	Creditable	Non-Creditable Coverage
Kaiser Permanente (Continued)		
Bronze 60 PPO 5800/60 PCP + Child Dental	✓	
CaliforniaChoice Small Business Metal Plans		
Platinum HMO A	✓	
Platinum HMO B	✓	
Platinum HMO C	✓	
Gold HMO C	✓	
Gold HMO B	✓	
Gold HMO D	✓	
Gold HMO E	✓	
Silver HMO B	✓	
Silver HMO A	✓	
Silver HMO C	✓	
Silver HMO E	✓	
Silver HMO D	✓	
Bronze HMO A	✓	
Bronze HMO C	✓	



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.

	Creditable	Non-Creditable Coverage
Small Business Grandfather (Nonmetal) Plans		
\$5 Copay		
\$15 Copay		
\$20 Copay		
\$30 Copay		
\$50 Copay		
\$30/\$1,000 Deductible HMO	All Kaiser Small	
\$30/\$1,500 Deductible HMO	Business Grandfather (Nonmetal) Plans are	
\$40/\$2,000 Deductible HMO	considered creditable	
\$30/\$1,500 Deductible HMO with HRA		
\$30/\$2,500 Deductible HMO with HRA		
\$0/\$2,000 HSA-Qualified Deductible HMO		
\$0/\$3,300 HSA-Qualified Deductible HMO		
\$30/\$3,300 HSA-Qualified Deductible HMO		
MediExcel		
P5 Platinum HMO Plan	✓	
P10 Platinum HMO Plan	✓	
Platinum 90 HMO Plan	✓	
Gold 80 HMO Plan	✓	
UnitedHealthcare		
Gold Core Rewards 25/70%	✓	
Gold Core Rewards 30/500/80%		
Gold Core Rewards and Care Cash 30/1000/80%	✓	
Gold Core Rewards and Care Cash 10/1500/70%	✓	
Silver Core Rewards 60/1950/60%	✓	
Silver Core Rewards and Care Cash 60/2550/60%	✓	
Silver HSA w/Premium Rewards 2900/60%	✓	
Bronze HSA w/Premium Rewards 6000/60%	✓	



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.

	Creditable	Non-Creditable Coverage
UnitedHealthcare (Continued)		
Bronze w/Premium Rewards 6000/60%	✓	
Bronze w/Premium Rewards 7500/50%		✓
Silver w/Core Rewards 2250/70%	✓	
Platinum 15/90%	✓	
Gold 25/350/80%	✓	
Silver 55/2500/65%	✓	
Bronze 60/5400/60%	✓	
Platinum w/Core Rewards 20-40/300d	✓	
Platinum w/Core Rewards 25-50/10%	✓	
Platinum w/Core Rewards25-50/400d	✓	
Platinum w/Core Rewards 25-50/20%	✓	
Gold w/Core Rewards 35-70/600d	✓	
Gold w/Core Rewards 35-70/700d		✓
Gold w/Core Rewards 35-70/20%/500ded	✓	
Gold w/Core Rewards 35/70/25%/1250ded	✓	
Silver w/Core Rewards 60-95-40%/2400ded	✓	
Silver w/Core Rewards 40%/2400ded	✓	
UHC Platinum 90 HMO 0/15 Alliance + Child Dental	✓	
UHC Gold 80 HMO 350/25 Alliance + Child Dental	✓	
UHC Silver 70 HMO 2500/55 Alliance + Child Dental	✓	
National	✓	
Standard Select – Walgreens	✓	
Western Health Advantage		
Capital 20 Platinum 90 HMO	✓	
Capital 250 Gold 80 HMO	✓	
Capital 2500 Silver 70 HMO	✓	



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.

	Creditable	Non-Creditable Coverage
Western Health Advantage (Continued)	•	
Capital 2850 Silver 70 HDHP HMO	✓	
Capital 5800 Bronze 60 HMO	✓	
Gateway 1650 Gold 80 HDHP HMO	✓	
Gateway 20 Platinum 90 HMO	✓	
Gateway 2600 Gold 80 HDHP HMO	✓	
Gateway 30 Platinum 90 HMO	✓	
Gateway 40 Gold 80 HMO	✓	
Gateway 4010 Gold 80 HMO	✓	
Gateway 4020 Gold 80 HMO	✓	
Gateway 5020 Silver 70 HMO	✓	
Gateway 6650 Bronze 60 HDHP HMO	✓	
Gateway 70 Platinum 90 HMO	✓	
Sierra 20 Platinum 90 HMO	✓	
Sierra 25 Platinum 90 HMO	✓	
Sierra 2600 Gold 80 HDHP HMO	✓	
Sierra 40 Gold 80 HMO	✓	
Sierra 4010 Gold 80 HMO	✓	
Sierra 50 Silver 70 HMO	✓	
Sierra 6650 Bronze 60 HDHP HMO	✓	