



2025 Non-Creditable Pharmacy Plans for California

Medicare regulations require employers that provide prescription drug coverage through a group-sponsored health plan to disclose whether their prescription drug coverage is “creditable” to their Medicare-eligible employees and, in some cases, to their retirees. Coverage is defined as creditable when its actuarial value equals or exceeds the standard Part D prescription drug benefit.

In general, the actuarial value of the benefit is determined by whether or not the prescription drug coverage is expected to pay out, on average for all participants, at least as much as the standard Part D coverage would pay. If the coverage does not equal or exceed the value of the standard Part D benefit, the pharmacy plan is considered “non-creditable.”

Health Net has assessed its 2024-2025 commercial pharmacy plans¹. Most of our pharmacy plans meet or exceed the actuarial value of the standard Part D benefit and are therefore considered "creditable." However, there are some plans that have been deemed non-creditable.

You will find the list of non-creditable plans listed on the following page. Please note that pharmacy plans that are part of a high deductible health plan (HSA-compatible) can be both creditable and non-creditable, depending upon whether the plan is primary or secondary to Medicare.

If you do not find your current commercial pharmacy plans listed on the following page, it is considered creditable.



Non-Creditable Pharmacy Plans for Small Groups (1 – 100)

Rx Plan Code (w/o Infertility)	Rx Plan Code (w/ Infertility)	Product	SBG Plan Description	Assumes Medicare is NOT Primary	Assumes Medicare is Primary
BHY	BI3	PPO	Bronze HDHP PPO 6650/0%	Creditable	Non-creditable
ECI	EE0	PPO	Bronze HDHP PPO 7000/0%	Creditable	Non-creditable
AHO	AK1	PPO	Bronze HDHP PPO 7050/0%	Creditable	Non-creditable
BHX	BI2	PPO	Bronze PPO 5800/60	Creditable	Non-creditable
AAO	AK0	PPO	Bronze PPO 6300/60	Creditable	Non-creditable
EBO	EDZ	PPO	Bronze PPO 6300/65	Creditable	Non-creditable
B7N	B7P	HMO	CommunityCare HMO Bronze \$6300/\$60	Creditable	Non-creditable
ECN	ECQ	HMO	CommunityCare HMO Bronze \$6300/\$65	Creditable	Non-creditable
B7M, ECM	ECP, B7O	HMO	CommunityCare HMO Silver \$2250/\$50	Creditable	Non-creditable
B9O, AUY, EAQ	EBO, B9Z, B4O	HMO	Full Network HMO Silver \$55	Creditable	Non-creditable
BGJ, B7A, ECB	ECL, BGU, B7L	HMO	Salud HMO y Mas Silver \$55	Creditable	Non-creditable
EE9	EEJ	PPO	Silver HDHP PPO 1500/50%	Creditable	Non-creditable
ANJ	AP3	PPO	Silver HDHP PPO 1600/50%	Creditable	Non-creditable
BIE	BIQ	PPO	Silver HDHP PPO 1650/50%	Creditable	Non-creditable
BID, ANI, EE8	BIP, AP2, EEH	PPO	Silver PPO 1700/50	Creditable	Non-creditable
BIC, ANH, EE7	BIO, AP1, EEG	PPO	Silver PPO 2250/60	Creditable	Non-creditable
BIF	BIR	PPO	Silver PPO 2500/50	Creditable	Non-creditable
BHW, A5O, EBI	BI1, AJ1, EDO	PPO	Silver PPO 2500/55	Creditable	Non-creditable
BFX, B6E, EBT	EC2, BG8, B6P	HMO	SmartCare HMO Silver \$55	Creditable	Non-creditable
BJ2, B5I, EB9	EBJ, BFM, B5T	HMO	WholeCare HMO Silver \$55	Creditable	Non-creditable

Non-Creditable Pharmacy Plans for Large Groups (101+)

Rx Plan Code	Product	Plan Description	Assumes Medicare is NOT Primary	Assumes Medicare is Primary
470	PPO	P 30/15/50NF VF/E/M2/BC/NS/BGS/LAN/I50	Non-creditable	Non-creditable
949	PPO	P 0 SF/E/M2/BC/NS/BGS/LAN/DI/I50/NPRX	Creditable	Non-creditable
DYO	PPO	P 0 SF/E/U/BC/NS/BGS/LAN/DI/I50/NPRX	Creditable	Non-creditable
DX1	PPO	P 0 SF/E/U/BC/NS/BGS/LAN/DI/NPRX	Creditable	Non-creditable
BD7, EOU	PPO	P 0/0/0 SF/E/U/BC/NS/BGS/LAN/DI/I50/NPRX	Creditable	Non-creditable
BD6, EOT	PPO	P 0/0/0 SF/E/U/BC/NS/BGS/LAN/DI/NPRX	Creditable	Non-creditable
BFB, 09U	PPO	P 25/10/50 SF/E/M2/BC/NS/BGS/LAN/DI/I50	Creditable	Non-creditable
09D, 472, 09X	PPO	P 25/10/50 VF/E/M2/BC/NS/BGS/LAN/DI	Creditable	Non-creditable
EOV, BD8, BEA, DY1	PPO	P 30/10/55 SF/E/U/BC/NS/BGS/LAN/DI/I50	Creditable	Non-creditable
09Z	PPO	P 30/15/50NF VF/E/M2/BC/NS/BGS/LAN/I50	Creditable	Non-creditable
EOW, BD9	PPO	P 35/15/60 SF/E/U/BC/NS/BGS/LAN/DI/I50	Creditable	Non-creditable
09M	PPO	P 75 DED 20%W/\$250MX E/RM2/BC/NS/BGS/LAN	Creditable	Non-creditable

More information available online

You can find more information on creditable coverage, along with the CMS Model Beneficiary Creditable Coverage Disclosure Notice, in the employer section of the Centers for Medicare and Medicaid Services (CMS) website at www.cms.hhs.gov/creditablecoverage.

Please feel free to contact Health Net's Account Services Unit at 1-800-547-2967 if you have any questions.

*Medicare Advantage plans do not need to be tested and are not included in the results. Health Net does not offer testing for Retiree Drug Subsidy (RDS) plans. If a group offers an RDS plan, the group should obtain testing from another qualified actuary.

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