

RX Creditable Coverage Status 2012

For Innova®, Engage®, and ActivateSM, Regence HSA Healthplan 2.0SM

The Centers of Medicare and Medicaid Services (CMS) require that plan sponsors (employer groups) disclose whether their prescription drug coverage is “creditable” to CMS and to covered individuals. This information is essential for Medicare eligible’s decisions to enroll in Medicare Part D. This grid contains our standard pharmacy products on our new products Innova, Engage, Activate and HSA Healthplan 2.0. If you have a new pharmacy plan benefit that is not located on this grid, please contact your sales representative.

Innova/Engage Prescription Drug Benefit Designs (Group)

	Groups 2-99				Additional Options Groups 100+			
Generics	\$10	\$5	\$7	\$10	\$10	\$5	\$10	\$12
Brand Formulary	\$35	\$25	25%	35%	\$30	30%	20%	35%
Brand Non-formulary	\$75	\$50	50%	50%	\$60	50%	35%	50%
Annual Member OOP Max	NA	\$3K	\$4K	\$5K	\$4K	\$4K	\$3K	\$5K
*Deductibles	Creditable Coverage Indication							
\$0	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
\$250	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
\$500	Yes	Yes	Yes	No	Yes	Yes	Yes	No

*Note: Deductible applies to brand-name prescriptions only.

Activate Prescription Drug Benefit Designs (Group)

	Groups 2-99				Additional Options Groups 100+			
Generics	\$10	\$5	\$7	10%	\$10	\$5	\$10	\$12
Brand Formulary	\$35	25%	30%	30%	\$30	30%	20%	35%
Brand Non-formulary	\$75	50%	50%	50%	\$60	50%	35%	50%
Annual Member OOP Max	NA	NA	NA	NA	\$4K	\$4K	\$3K	\$5K
Deductibles	Creditable Coverage Indication							
\$250	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
\$500	Yes	No	No	Yes	Yes	Yes	Yes	No
\$1,000	No	No	No	No	No	No	No	No

Regence HSA Healthplan 2.0

Deductible	Deductible Application	Member Cost Share			OOP Max	OOP Max Application	Creditable for 2012
		Generic	Pref. Brand	Non Pref			
\$1,500/\$3,000	Family	20%	20%	20%	\$5,000/\$10,000	Family	Yes
\$2,500/\$5,000	Family	20%	20%	20%	\$5,000/\$10,000	Family	Yes
\$3,500/\$7,000	Family	20%	20%	20%	\$5,000/\$10,000	Family	Yes
\$5,000/\$10,000	Family	0%	0%	0%	\$5,000/\$10,000	Family	No
\$3,000/\$5,000	Individual	20%	20%	20%	\$5,000/\$10,000	Individual	Yes
\$3,000/\$7,000	Individual	20%	20%	20%	\$5,000/\$10,000	Individual	Yes

These creditable coverage statuses are valid from January 1, 2012 through December 31, 2012. Updates are posted annually.