

# Important Notice Regarding Creditable Coverage

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As an employer who offers a health plan with prescription drug coverage, you are required by the federal government to provide an annual notice to your Medicare-eligible employees and retirees indicating whether your plan's drug coverage is equal to or better than Medicare Part D coverage (called "creditable coverage"). You must provide this notice even if your plan's drug coverage is not creditable.

We have determined that all of our existing benefit plans that include drug coverage administered by Blue Cross & Blue Shield of Rhode Island (BCBSRI) qualify as creditable coverage when the employer group is the primary payer.

**However, your plan is NOT creditable if Medicare is the primary payer AND you are currently enrolled in the high-deductible health plan listed below:**

- Basic Blue 100/0 \$5,000 deductible, \$5,000 out-of-pocket  
RX: \$10/50/0/0/0%
- Basic Blue 100/0 \$7,150 deductible \$7,150 out-of-pocket  
RX: \$10/50/0/0/0%
- BlueSolutions for HSA 100/60, \$3,000 deductible, \$6,350 out-of-pocket,  
\$10/\$40/\$70/\$90/\$125
- BlueSolutions for HSA 90/50, \$3,000 deductible, \$4,500 out-of-pocket,  
\$10/\$40/\$70/\$90/\$125
- BlueSolutions for HSA 80/60, \$5,900 deductible, \$6,550 out-of-pocket,  
\$10/\$50/\$75/\$95/\$150
- BlueSolutions for HSA 100/60, \$6,550 deductible, \$6,550 out-of-pocket,  
\$0/\$0/\$0/\$0/\$0

This information is provided to help you meet your legal obligations.<sup>1</sup> The determination of creditable coverage provided in this letter is based upon information available to BCBSRI as of July 24, 2016. BCBSRI accepts no liability for incorrect information as a result of not receiving up-to-date information or benefit changes made after October 1, 2016.

Please visit the Centers for Medicare and Medicaid Services (CMS) website at [www.cms.hhs.gov/creditablecoverage](http://www.cms.hhs.gov/creditablecoverage) for more information about creditable coverage and the Medicare Part D program, including sample notices and other important information about your notice obligations. You may also contact your BCBSRI account representative for assistance.

Thank you for making BCBSRI your healthcare coverage provider of choice.

<sup>1</sup>This information does not constitute legal advice; you should consult your attorney for guidance on how to best meet your legal obligations. (See 42 C.F.R. § 423.56)

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Blue Cross & Blue Shield of Rhode Island is an HMO plan with a Medicare contract. Enrollment in Blue Cross & Blue Shield of Rhode Island depends on contract renewal. An independent licensee of the Blue Cross and Blue Shield Association.