



2025 Non-Creditable Pharmacy Plans for Oregon

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 below. Please note that HSA-compatible pharmacy plans 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 tables, it is considered creditable.

Non-Creditable Pharmacy Plans for Groups (1 – 50)

Rx Plan Code	Product	SBG Plan Description	Assumes Medicare is NOT Primary	Assumes Medicare is Primary
J1U	PPO	P8250-0-8250ES	Creditable	Non-creditable
M5Y	PPO	BRZ P8250-0-8250ES PD	Creditable	Non-creditable
M6Y	PPO	HSAF ED BRZ HD7100-0-7100ES PD	Creditable	Non-creditable
M6X	PPO	HSAI ED BRZ HD7100-0-7100ES PD	Creditable	Non-creditable
M7F	PPO	BRZ 9200-0-9200	Non-creditable	Non-creditable
M7D	PPO	HSAF ED SVR HD3300-3-6750ES PD	Creditable	Non-creditable
M5X	PPO	HSAF ED SVR HD4000-3-6750ES PD	Creditable	Non-creditable
M7C	PPO	HSAI ED SVR HD3300-3-6750ES PD	Creditable	Non-creditable
M5W	PPO	HSAI ED SVR HD4000-3-6750ES PD	Creditable	Non-creditable
M6U	PPO	SVR P35-4500-3-8975DX PD	Creditable	Non-creditable
M6T	PPO	SVR P35-5000-3-8975ES PD	Creditable	Non-creditable
M6T	PPO	SVR P40-3000-3-8975ES PD	Creditable	Non-creditable
M6T	PPO	SVR P40-6000-3-8975ES PD	Creditable	Non-creditable

¹Medicare 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.



Non-Creditable Pharmacy Plans for Groups (51 +)

Rx Plan Code	Description (Tier 1 / Tier 2 / Tier 3 / Spec Inj. / Ded / OOPM)	Assumes Medicare is NOT Primary	Assumes Medicare is Primary
K5G	EHB P S6 0% FHDHP D13,100/OOPM13,100 NO MAC	Non-creditable	Non-creditable
K5F	EHB P S6 0% IHDHP D6550/OOPM6550 NO MAC	Non-creditable	Non-creditable
M7M	EHB P 20% FHDHP D10,000/OOPM13,500 NOMAC	Creditable	Non-creditable
F1S	EHB P S21 >\$15OR50%/>\$15OR50%/100%M MACA	Creditable	Non-creditable
J5X, J8W, J8X, J8Y, K4N, K4P, C5R, C5S, C7V, C7W, C7X, C7Y, FIT, FIU, FIV, FIW	EHB P S21 >\$15OR50%/>\$15OR50%/100%R MAC A	Creditable	Non-creditable
F1B, J8E, J8F, K3K, C5J, C5K, C7H, C7J, C7K, F1C, F1D, F1E	EHB P S6 \$15/30%/50%R \$30/30%/50%M NO MAC	Creditable	Non-creditable
L4C, L4E, L8W, L8X, L8Y, L9A, L9C	EHB P S6 \$15/30%/50%R \$30/30%/50%R NO MAC	Creditable	Non-creditable
L5E, L5G, L9J, L9K	EHB P S6 >\$15OR50%/>\$15OR50%/100%R MAC A	Creditable	Non-creditable
F1X, F1Y, F2A, F2B, F2C	EHB P S6\$25/50%/100%R \$50/50%/100%M MACA	Creditable	Non-creditable
M7H, M7K, M7G, M7J, M7L	EHB P SP 20% FHDHP D6600/OOPM11200 NOMAC	Creditable	Non-creditable
C5T, C5U	EHB S6 \$25/50%/100%R \$50/50%/100%M MACA	Creditable	Non-creditable
C8C	EHBP S6 \$15/50%/100%R \$50/50%/100%M MACA	Creditable	Non-creditable
C8A, C8B, C8D	EHBP S6 \$25/50%/100%R \$50/50%/100%M MACA	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.

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