



MEDICAL MUTUAL®

2025 Creditable Prescription Drug Plans

A prescription drug plan is considered creditable if its benefits are at least as good as government-defined Medicare Part D prescription drug plans. Examples of creditable prescription drug plans offered by Medical Mutual are provided below. Review these examples and compare them to your group’s plan. Any plan design that is the same as or richer (i.e., its member cost-sharing* amount is less) than these examples will also be considered creditable. Each of these examples assume an out-of-pocket maximum of \$20,000. **If a group’s plan is less rich (i.e., it requires more member cost sharing), the group should consult with its legal benefits and tax counsel to determine the plan’s creditability.**

Free-standing Prescription Drug Card Plans

Members have separate cost sharing for prescription drugs and medical coverage.

Example 1: Copay or coinsurance† only

Copay and/or coinsurance	
Retail (Generic / Formulary / Non-Formulary)	Mail Order (Generic / Formulary / Non-Formulary)
\$100 / \$170 / \$260	\$300 / \$510 / \$780
\$80 / \$160 / 35%	\$240 / \$480 / 35%
\$55 / 35% / 35%	\$165 / 35% / 35%
40% / 40% / 40%	40% / 40% / 40%

For example, a prescription drug card plan with OOPM of \$20,000, retail copays of \$80 / \$150 / \$260 and mail-order copays of \$160 / \$300 / \$520 is creditable.

Please note: All card plan examples assume the use of in-network pharmacies.

Example 2: Copay or coinsurance after deductible

Single Deductible	Copay and/or coinsurance	
	Retail	Mail Order
\$100	\$80 / \$160 / \$300	\$240 / \$480 / \$900
\$100	\$35 / 35% / 35%	\$105 / 35% / 35%
\$250	\$90 / \$150 / \$270	\$270 / \$450 / \$810
\$250	\$55 / \$110 / 40%	\$165 / \$330 / 40%
\$250	40% / 40% / 40%	40% / 40% / 40%
\$500	\$75 / \$125 / \$255	\$225 / \$375 / \$765
\$500	\$45 / \$95 / 40%	\$135 / \$285 / 40%
\$500	\$45 / 30% / 30%	\$135 / 30% / 30%
\$500	38% / 38% / 38%	38% / 38% / 38%
\$1,000	\$45 / \$100 / \$225	\$135 / \$300 / \$675
\$1,000	\$35 / \$70 / 35%	\$105 / \$210 / 35%
\$1,000	\$40 / 25% / 25%	\$120 / 25% / 25%
\$1,000	33% / 33% / 33%	33% / 33% / 33%

For example, a prescription drug card plan with a \$100 deductible, a \$20,000 out of pocket maximum, retail copays of \$60 / \$150 / \$270 and mail-order copays of \$120 / \$300 / \$540 is creditable.

*Cost sharing is the amount insurance does not cover, such as deductible, copay and coinsurance that the member is responsible for paying.

†Coinsurance is the percentage the member pays; insurance pays the rest.

Major Medical Prescription Drug Plans

Members have combined cost sharing for prescription drugs and medical coverage.

Example 1: Group coverage is primary; Medicare is secondary

Each plan design shown is creditable provided that the member's out of pocket maximum is \$20,000 or less.

Single Deductible	Coinsurance	
	We Pay	Member Pays
\$11,000 (or less)	100%	0%
\$8,500 (or less)	90%	10%
\$6,800 (or less)	80%	20%

For example, a major medical plan where group coverage is primary and with OOPM of \$12,000, deductible of \$6,000 and coinsurance of 80% / 20% is creditable.

Example 2: Medicare is primary; group coverage is secondary

Each plan design shown is creditable, as long as the member's out of pocket maximum is \$20,000 or less.

Single Deductible	Coinsurance	
	We Pay	Member Pays
\$5,100 (or less)	100%	0%
\$3,750 (or less)	90%	10%
\$2,800 (or less)	80%	20%

For example, a major medical plan where Medicare is primary and with a deductible of \$2,200, out of pocket maximum of \$15,000 and coinsurance of 80% / 20% is creditable.

Example 3: Health Savings Account – group coverage is primary; Medicare is secondary

Each example is a high-deductible health plan with prescription drug copays.*

Single Deductible	Coinsurance	Copays	
		Retail (Generic / Formulary / Non-Formulary)	Mail-Order (Generic / Formulary / Non-Formulary)
\$8,000 (or less)	100% / 0%	\$15 / \$30 / \$60	\$45 / \$90 / \$180
\$7,750 (or less)	100% / 0%	\$20 / \$40 / \$60	\$60 / \$120 / \$180
\$6,000 (or less)	90% / 10%	\$15 / \$30 / \$45	\$45 / \$90 / \$135
\$5,250 (or less)	90% / 10%	\$20 / \$40 / \$60	\$60 / \$120 / \$180
\$5,000 (or less)	80% / 20%	\$10 / \$20 / \$40	\$30 / \$60 / \$120

For example, a high-deductible health plan where group coverage is primary with a deductible of \$4,500, OOPM of \$15,000, coinsurance of 100%, retail pharmacy copays of \$15 / \$25 / \$50 and mail-order copays of \$30 / \$50 / \$100 is creditable.

*The examples provided are all creditable provided that the member's out of pocket maximum is \$20,000 or lower.

Please note: The deductible and copay/coinsurance amounts noted for all major medical examples assume the use of network pharmacies.

This content is provided for informational purposes only and should not be relied on as legal advice. Please consult with your legal benefits and tax counsel for information specific to your plan's obligations under Medicare Part D. For more information, the Centers for Medicare and Medicaid Services (CMS) Creditable Coverage website (www.cms.gov/creditablecoverage/) provides complete text of the guidance and model disclosure templates. Updates are made regularly, so please check the website often for the most current information.

Example 4: Health Savings Account – Medicare is primary; group coverage is secondary

Each example is a high-deductible health plan with prescription drug copays.*

IMPORTANT NOTE: Whenever a plan is found to be less rich than all applicable example scenarios in the flier, this finding does not mean that the plan is non-creditable; rather, it means that the plan must be formally tested in order to determine the creditability status.

Single Deductible	Coinsurance	Copays	
		Retail (Generic / Formulary / Non-Formulary)	Mail-Order (Generic / Formulary / Non-Formulary)
\$8,000 (or less)	100% / 0%	\$10 / \$20 / \$35	\$30 / \$60 / \$105
\$6,000 (or less)	90% / 10%	\$10 / \$20 / \$35	\$30 / \$60 / \$105
\$5,000 (or less)	80% / 20%	\$10 / \$20 / \$35	\$30 / \$60 / \$105

For example, a high-deductible health plan where group coverage is secondary with a deductible of \$4,500, OOPM of \$15,000, coinsurance of 100%, retail pharmacy copays of \$10 / \$15 / \$30 and mail-order copays of \$20 / \$30 / \$60 is creditable.

*The examples provided are all creditable provided that the member's out of pocket maximum is \$20,000 or lower.

Please note: The deductible and copay/coinsurance amounts noted for all major medical examples assume the use of network pharmacies.