

RX Creditable Coverage Status 2010

For EmbarkSM, VantageSM, and MotivateSM

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 Embark, Vantage, and Motivate. If you have a new pharmacy plan benefit that is not located on this grid, please contact your sales representative.

Embark/Vantage 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	No
\$500	Yes	Yes	Yes	No	Yes	Yes	Yes	No

Motivate 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	No
\$500	No	No	No	Yes	Yes	No	Yes	No
\$1,000	No	No	No	No	No	No	No	No

These creditable coverage statuses are valid from January 1, 2010 through December 31, 2010. Updates posted annually.