

Please answer questions below for determination of creditable status to Part D

Determination of creditable status to Medicare Part D was made using the 4 question, non-actuarial test below. This test was provided by CMS as an alternative to the actuarial "gross value test" for plans that are not seeking subsidy payment under the Medicare Part D program. If you are applying for subsidy, you are required to use the actuarial "gross value test" from the subsidy application to determine if your benefit is creditable to Medicare Part D.

A plan is only considered creditable if the answer to all 4 questions is "Yes". If the answer to any one or more of the questions is no, the plan is not creditable to Medicare Part D.

1. Does the plan provide coverage for brand and generic prescription drugs? _____

2. Does the plan provide reasonable access to retail providers and, optionally, for mail order coverage? _____

3. Is the plan designed to pay on average at least 60% of the participant's prescription drug expense? _____

4. At least one of the following statements is true? _____

The prescription drug benefit is not combined with the medical benefit, and has no annual maximum or an annual maximum of \$25,000 or more per individual. _____

The prescription drug benefit is not combined with the medical benefit, and has actuarial expectation of paying at least \$2,000 per Medicare eligible individual in 2006. _____

The prescription drug benefit is combined with the medical benefit, and the plan deductible is \$250 or less per year, and the prescription drug benefit has no annual maximum or the annual maximum is \$25,000 or more per individual, and the lifetime maximum for all benefits is at least \$1,000,000. _____