



## 2025 Medicare Part D Creditable Coverage Summary

According to the Centers for Medicare and Medicaid Services, employers / plan sponsors are required to notify their Medicare-eligible employees annually, by October 15, about whether their employer-sponsored prescription drug plan is at least as good as the standard Medicare prescription drug program. This is defined as “creditable coverage.”

Employers are also required to notify eligible members of creditable coverage status when a member becomes newly eligible for Medicare, at any time a request for notification is received, and any time there is a change to a member’s drug plan.

Below is a summary of CBIA’s 2025 Medical Plans offered, and Ventegra’s analysis using the Centers for Medicare & Medicaid Services (CMS) Creditable Coverage Simplified Determination criteria. The creditable or non-creditable status of any benefit plan is ultimately the responsibility of the plan sponsor and should be verified independently.

	Medicare Part D Creditable*	Year Type
<b>PPO Plans:</b>		
PPO \$35/\$50-\$4,000/30%	Yes	Contract Year
PPO \$30/\$45-\$3,000/10%,	Yes	Contract Year
PPO \$30/\$45-\$1,500	Yes	Contract Year
<b>HSA-Compatible Plans:</b>		
HSA \$5,500/30%	No	Contract Year
HSA \$4,750/30%	No	Contract Year
HSA \$3,500/30%	No	Contract Year

\*Determination by Ventegra