

MEDICARE PART D - CREDITABLE COVERAGE TESTING RESULTS

The following exhibit is to be used to determine whether a prescription drug plan is a creditable plan based on the guidelines issued by the Centers for Medicare and Medicaid Services (CMS). Fiserv Health has tested each of the plans listed in the following exhibit and has determined whether these plans are creditable or non-creditable based on their actuarial value compared to the standard prescription drug coverage under Medicare Part D. This actuarial value was calculated using generally accepted actuarial principles.

If your plan design is not shown below, please contact your Fiserv Health representative.

Plan Design	Status
Embedded Plans with: <ul style="list-style-type: none"> * \$250 or lower medical deductible, and * 60% or greater coinsurance, and * Calendar year max benefit of at least \$25,000 * Stand Alone Mail Order 	Creditable
Embedded Plans with: <ul style="list-style-type: none"> * Deductible higher than \$250, or * Coinsurance less than 60%, or * Calendar year max benefit of less than \$25,000 * No Stand Alone Mail Order 	Non-Creditable
Copay Plans with:	
10/30	Creditable
10/40	Creditable
15/25	Creditable
15/30	Creditable
15/40	Creditable
15/50	Creditable
10/20/35	Creditable
10/20/40	Creditable
10/25/35	Creditable
10/25/40	Creditable
10/25/50	Creditable
10/30/50	Creditable
10/35/50	Creditable
10/35/75	Creditable
15/30/45	Creditable
15/30/50	Creditable
15/35/50	Creditable
15/40/60	Creditable
15/50/75	Non-Creditable
20/35/40	Creditable
10/25/40 or 20%, whichever is greater	Creditable
15/25/40 or 20%, whichever is greater	Creditable
15/40/60 or 20%, whichever is greater	Creditable
\$50 ded, then 10/25/40	Creditable
\$50 ded, then 10/30/50	Creditable
\$100 ded, then 15/40	Creditable
\$100 ded, then 10/25/40	Creditable
\$100 ded, then 15/40/60	Creditable
\$200 ded, then 10/25/40	Creditable
\$200 ded, then 10/30/50	Creditable
\$200 ded, then 15/30/45	Creditable
\$50 ded, then 10/25/40 or 30%, whichever is greater	Creditable
\$100 ded, then 10/25/40 or 30%, whichever is greater	Creditable
\$200 ded, then 10/25/40 or 30%, whichever is greater	Creditable
\$200 ded, then 10/25/40 or 30%, whichever is lesser.	Creditable