

9/28/2016

Dear Group Administrator:

Medicare Part D Requirements for Groups

The Medicare Prescription Drug, Improvement, and Modernization Act of 2003 (MMA) added a new prescription drug program to Medicare, referred to as “Part D.” Prescription drug coverage under Medicare became available starting January 1, 2006. **The MMA created an ongoing notification requirement for groups, which applies to your group if any subscribers or dependents are eligible for Medicare, even if you don’t offer retiree drug coverage.**

The requirement means groups that currently provide prescription drug coverage to Medicare beneficiaries must disclose whether the entity’s coverage is “creditable prescription drug coverage” (Disclosure Notice). Generally, prescription drug coverage is creditable if, on average, it is at least as generous as Medicare prescription drug coverage. For more information on what it means for coverage to be “creditable,” please see the Centers for Medicare & Medicaid Services (CMS) website referenced below.

If a Medicare beneficiary chooses not to enroll before the end of the initial enrollment period for Part D, and they do not have other coverage that is “creditable”, they will pay a penalty (in the form of a higher premium) if they later enroll in Part D. Therefore, the notice of whether their coverage is creditable or not creditable is very important for someone deciding whether to sign up for a Medicare Prescription Drug Plan or to stay with their current coverage.

Disclosure Notice Responsibility

Employers that offer prescription drug coverage on a group basis are responsible for providing this Disclosure Notice to Medicare beneficiaries who are active employees and those who are retired, as well as Medicare beneficiaries who are covered as spouses under active or retiree coverage. Employers are also responsible for determining which of their members must receive this communication, as BCBSNC does not track which members are Medicare Eligibles. The group may choose to satisfy this requirement by providing a notice to all employees.

When to provide:

Timing of Creditable Coverage Disclosure from Entity to Beneficiaries

The regulation specifies the times when creditable coverage disclosures must be made to Part D eligible individuals. At a minimum, disclosure must be made at the following times:

1. Prior to the Medicare Part D Annual Enrollment Period (AEP) – beginning October 15th through December 7th of each year;

2. Prior to an individual's Initial Enrollment Period (IEP) for Part D, as described under 423.38(a)
3. Prior to the effective date of coverage for any Medicare eligible individual that joins the plan;
4. Whenever the entity no longer offers prescription drug coverage or changes the coverage offered so that it is no longer creditable or becomes creditable; and
5. Upon a beneficiary's request.

If the creditable coverage disclosure notice is provided to all plan participants annually, CMS will consider items 1 and 2 to be met.

This guidance clarifies that "prior to" means that the beneficiary must have been provided the Disclosure Notice within the past twelve months.

Your group will continue to have an obligation to provide notification in subsequent years. Furthermore, the group must also provide a disclosure to CMS on an annual basis.

Steps to take:

1. Determine if your plan is creditable.
2. Communicate the status to eligible individuals at the appropriate times (if providing annual notice, this is prior to October 15 each year). Follow the guidelines found in the CMS Creditable Coverage Guidance. Note that you should *not* direct your members to call BCBSNC with questions about your Creditable Coverage notice.
3. Provide a disclosure to CMS on an annual basis

Included in this packet, you will find:

1. List of BCBSNC standard prescription drug plans and estimates of whether their status is Creditable, Non-Creditable, or Inconclusive
2. List of BCBSNC standard High Deductible Health Plans with integrated prescription drug benefit and estimates of whether their status is Creditable, Non-Creditable, or Inconclusive

We also recommend consulting the CMS website at

<http://www.cms.hhs.gov/CreditableCoverage/>, for the following documents:

1. CMS General Creditable Coverage Guidance (updated guidance effective September 18, 2009)
2. CMS model letters for Creditable and Non-Creditable Coverage (a personalized model letter is available on the CMS website)
3. Creditable Coverage Disclosure to CMS Guidance (updated June 29, 2009)



Plans Evaluated and Methodology

Below, you will find a chart of BCBSNC's standard prescription drug plans and High Deductible Health Plans with integrated pharmacy benefits. A national actuarial consulting firm has reviewed the benefit plan designs identified below, on behalf of BCBSNC. Next to each plan is our consultant's determination of whether the plan is creditable.

Please note that the creditable coverage determinations are based on benefit plan descriptions and assume that the group has less than 500 Medicare eligible members on each benefit plan. If a group has more than 500 Medicare eligible retirees over age 65 on a given benefit plan, then our consultant believes that claims experience for that group of Medicare eligible members should be considered in the analysis.

A critical actuarial assumption in our consultant's analysis for plans that have an integrated medical and pharmacy benefit is that the employer plan is primary and Medicare is secondary. If the employer plan is secondary, then the benefit plans are less likely to constitute creditable coverage.

The evaluation of the creditability of BCBSNC's coverage is being provided by BCBSNC as a courtesy to our group customers. ***It is ultimately the employer group's responsibility to determine whether coverage under its plan(s) is creditable and to communicate this to Medicare eligible group members at the appropriate times.*** You may wish to consult with benefits counsel or an actuarial firm to assist you further. You can find instructions for making this determination beginning on Page 5 of the Creditable Coverage Guidance document from CMS in the section titled *Benefit Designs for Simplified Determination of Creditable Coverage Status*. Neither BCBSNC nor our consultant is responsible for any loss or liability associated with your reliance on this evaluation of the creditability of your group's prescription drug coverage.

Creditable Coverage Determinations

Below we have provided a summary of our determination of BCBSNC plans that appear to meet Creditable Coverage. This is to be used as a general guidance if a specific design cannot be found in the more detailed lists provided in the appendix to this letter.

4 Tier Plans (drugs subject to non-integrated deductible):

Any plan offered with tier 1 copayments at or below \$25

AND tier 2 copayments at or below \$75

AND tier 3 copayments at or below \$100

AND tier 4 (specialty) coinsurance levels at or below 50% subject to \$200 cap

AND no drug deductible

--OR--



4 Tier Plans (drugs not subject to deductible):

Any plan offered with tier 1 copayments at or below \$25

AND tier 2 copayments at or below \$75

AND tier 3 copayments at or below \$100

AND tier 4 (specialty) coinsurance levels at or below 50% subject to \$200 cap

AND no drug deductible

5 Tier Plans (drugs subject to non-integrated deductible):

Any plan offered with tier 1 copayments at or below \$10

AND tier 2 copayments at or below \$25

AND tier 3 copayments at or below \$40

AND tier 4 copayments at or below \$80

AND tier 5 (specialty) coinsurance levels at or below 25% subject to \$200 cap

AND drug deductibles at or below \$300

--OR--

Any plan offered with tier 1 copayments at or below \$25

AND tier 2 copayments at or below \$40

AND tier 3 copayments at or below \$80

AND tier 4 copayments at or below \$105

AND tier 5 (specialty) coinsurance levels at or below 50% subject to \$200 cap

AND no drug deductible

--OR--

Any plan offered with tier 1 copayments at or below \$10

AND tier 2 copayments at or below \$25

AND tier 3 member coinsurance at or below 30%

AND tier 4 member coinsurance at or below 40%

AND tier 5 (specialty) coinsurance levels at or below 40% subject to \$200 cap

4 Tier \$10/% Coinsurance Plans:

Any plan offered with tier 1 copayments at or below \$10

AND subject to a per script limit of \$150 (any member coinsurance level)

5 Tier \$10/% Coinsurance Plans:



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Any plan offered with tier 1 copayments at or below \$10
AND subject to a per script limit of \$250 (any member coinsurance level)

High Deductible Health Plans (integrated drug plans):

Plans with the following individual AND family out of pocket maximums at or below the listed values:

Individual Out of Pocket Maximum	Family Out of Pocket Maximum
\$2,000	\$4,000
\$2,500	\$5,000
\$3,000	\$7,000
\$3,500	\$7,000
\$3,750	\$7,500
\$4,000	\$9,000
\$5,000	\$10,000
\$5,450	\$10,900
\$6,000	\$12,000
\$6,350	\$12,700
\$6,450	\$12,900
\$6,550	\$13,100

While most of the plans at the levels described above passed the Creditable Coverage testing by a large margin, some may have passed at a fairly narrow margin. Our consultant has deemed these plans to pass for both single and family contracts for this plan year, but this determination could change in future plan years. All assessments of creditable coverage are based on several different factors and the assumptions used in this analysis. The employer group is responsible for making the final determination for their prescription drug benefits.

Appendix: Creditable Coverage Testing Detail

Standard 4-Tier Prescription Drug Plans

Member Payment	Tier 4 Cap	Creditable
\$15/ \$45/ \$80/ 25%	\$160	Yes
\$15/ \$40/ \$80/ 25%	\$160	Yes
\$15/ \$45/ \$85/ 25%	\$200	Yes
\$15/ \$45/ \$90/ 25%	\$200	Yes
\$20/ \$40/ \$75/ 25%	\$200	Yes
\$25/ \$75/ \$100/ 25%	\$200	Yes



\$5/ \$15/ \$30/ 25%	\$100	Yes
\$10/ \$30/ \$45/ 25%	\$100	Yes
\$10/ \$40/ \$55/ 25%	\$100	Yes
\$10/ \$45/ \$60/ 25%	\$100	Yes
\$10/ \$25/ \$40/ 25%	\$100	Yes
\$10/ \$20/ \$45/ 25%	\$100	Yes
\$10/ \$35/ \$50/ 25%	\$100	Yes
\$15/ \$45/ \$85/ 25%	\$200	Yes
\$25/ \$75/ \$100/ 50%	\$200	Yes
\$4/ \$40/ \$55/ 25%	\$100	Yes
\$4/ \$35/ \$50/ 25%	\$100	Yes

4 Tier \$10/% Coinsurance Plans:

Member Payment	Tier 4 Cap	Creditable
\$10/30%	\$150	Yes
\$10/40%	\$150	Yes
\$10/50%	\$150	Yes
\$10/75%	\$150	Yes
\$10/100%	\$150	Yes

5-Tier Prescription Drug Plans With and Without Drug Deductibles

Member Payment	Tier 5 Cap	Creditable
\$4/ \$25/ \$35/ \$75/ 25%	\$200	Yes
\$10/ \$25/ \$40/ \$80/ 25%	\$200	Yes
\$10/ \$25/ \$40/ \$80/ 25%; \$100 deductible	\$200	Yes
\$10/ \$25/ \$40/ \$80/ 25%; \$200 deductible	\$200	Yes
\$10/ \$25/ \$40/ \$80/ 25%; \$300 deductible	\$200	Yes
\$20/ \$35/ \$45/ \$90/ 25%	\$200	Yes
\$25/ \$40/ \$80/ \$105/ 50%	\$200	Yes

5 Tier \$10/% Coinsurance Plans:

Member Payment	Tier 2&3/4&5 Cap	Creditable
\$10/30%	\$100/\$250	Yes
\$10/40%	\$100/\$250	Yes
\$10/50%	\$100/\$250	Yes
\$10/75%	\$100/\$250	Yes
\$10/100%	\$100/\$250	Yes
\$4/ \$25/ 75%/ 100%/ 100%	\$100/\$100	Yes
\$10/ \$30/ 40%/ 60%/ 60%	\$100/\$100	Yes

\$10/ \$30/ 60%/ 80%/ 80%	\$100/\$100	Yes
\$10/ \$25/ 30%/ 40%/ 40%	N/A/\$200	Yes
\$10/ \$30/ 75%/ 100%/ 100%	\$100/\$100	Yes

High Deductible Health Plans with Integrated Prescription Drug Benefit

Some of the percentages (i.e., ratios of BCBSNC plan benefits to Medicare defined standard plan benefits) are significantly higher this year. If a percentage is at least 100%, then the coverage is considered to be “creditable”. All of our plans passed at 105% or more with the average jumping 18%. The increases are primarily due to two influences:

1. According to Milliman’s research, the Medicare defined standard plan (ignoring the coverage gap fill-in mandated by the ACA, as the creditable coverage testing rules require) is covering an increasingly low percentage of total drug spend. That seems to be due to very high trends in the higher costs drugs (e.g., specialty drugs), which pushes more people into catastrophic coverage where the health plan only pays 15% and the federal reinsurance pays 80%.
2. Our claim probability distributions have been updated to reflect Milliman’s latest research on how Medicare beneficiary spending is distributed between medical and Rx, for people with different levels of total annual health care spending. That updated research affects how deductible satisfaction is distributed between medical and Rx on plans having integrated medical/Rx deductibles.

Our consultant has deemed these plans to pass for both single and family contracts for this plan year, but this determination could change in future plan years. All assessments of creditable coverage are based on several different factors and the assumptions used in this analysis. The employer group is responsible for making the final determination for their prescription drug benefits.

In Network Deductible		In Network OOP Maximum		IN/OON Plan Coinsurance	Rx	Creditable
Single	Family	Single	Family			
\$1,500	\$3,000	\$2,500	\$5,000	100% / 70%	D&C, T1 Preventive=100%	Yes
\$1,500	\$3,000	\$3,000	\$6,000	80% / 50%	D&C, T1 Preventive=100%	Yes
\$1,500	\$3,000	\$6,350	\$12,700	50% / 50%	D&C, T1 Preventive=100%	Yes
\$1,500	\$3,000	\$6,350	\$12,700	60% / 40%	D&C, T1 Preventive=100%	Yes
\$1,500	\$3,000	\$6,350	\$12,700	70% / 40%	D&C, T1 Preventive=100%	Yes
\$1,500	\$3,000	\$6,450	\$12,900	50% / 50%	D&C, T1 Preventive=100%	Yes
\$1,500	\$3,000	\$6,450	\$12,900	60% / 40%	D&C, T1 Preventive=100%	Yes

\$1,500	\$3,000	\$6,450	\$12,900	70% / 40%	D&C, T1 Preventive=100%	Yes
\$1,500	\$3,000	\$6,450	\$12,900	80% / 50%	D&C, T1 Preventive=100%	Yes
\$1,500	\$3,000	\$6,450	\$12,900	90% / 60%	D&C, T1 Preventive=100%	Yes
\$1,500	\$3,000	\$6,550	\$13,100	50% / 50%	D&C, T1 Preventive=100%	Yes
\$1,500	\$3,000	\$6,550	\$13,100	60% / 40%	D&C, T1 Preventive=100%	Yes
\$1,500	\$3,000	\$6,550	\$13,100	70% / 40%	D&C, T1 Preventive=100%	Yes
\$1,500	\$3,000	\$6,550	\$13,100	80% / 50%	D&C, T1 Preventive=100%	Yes
\$1,500	\$3,000	\$6,550	\$13,100	90% / 60%	D&C, T1 Preventive=100%	Yes
\$2,000	\$4,000	\$2,000	\$4,000	100% / 100%	D&C, T1 Preventive=100%	Yes
\$2,000	\$4,000	\$3,750	\$7,500	50% / 50%	D&C, T1 Preventive=100%	Yes
\$2,000	\$4,000	\$3,750	\$7,500	60% / 40%	D&C, T1 Preventive=100%	Yes
\$2,000	\$4,000	\$4,000	\$6,000	80% / 50%	D&C, T1 Preventive=100%	Yes
\$2,000	\$4,000	\$4,000	\$8,000	90% / 60%	D&C, T1 Preventive=100%	Yes
\$2,000	\$4,000	\$5,000	\$10,000	50% / 50%	D&C, T1 Preventive=100%	Yes
\$2,000	\$4,000	\$5,000	\$10,000	60% / 40%	D&C, T1 Preventive=100%	Yes
\$2,000	\$4,000	\$6,000	\$12,000	80% / 50%	D&C, T1 Preventive=100%	Yes
\$2,000	\$4,000	\$6,350	\$12,700	50% / 50%	D&C, T1 Preventive=100%	Yes
\$2,000	\$4,000	\$6,350	\$12,700	60% / 40%	D&C, T1 Preventive=100%	Yes
\$2,000	\$4,000	\$6,350	\$12,700	70% / 40%	D&C, T1 Preventive=100%	Yes
\$2,000	\$4,000	\$6,450	\$12,900	50% / 50%	D&C, T1 Preventive=100%	Yes
\$2,000	\$4,000	\$6,450	\$12,900	60% / 40%	D&C, T1 Preventive=100%	Yes
\$2,000	\$4,000	\$6,450	\$12,900	70% / 40%	D&C, T1 Preventive=100%	Yes
\$2,000	\$4,000	\$6,450	\$12,900	80% / 50%	D&C, T1 Preventive=100%	Yes
\$2,000	\$4,000	\$6,450	\$12,900	90% / 60%	D&C, T1 Preventive=100%	Yes
\$2,000	\$4,000	\$6,550	\$13,100	50% / 50%	D&C, T1 Preventive=100%	Yes
\$2,000	\$4,000	\$6,550	\$13,100	60% / 40%	D&C, T1 Preventive=100%	Yes
\$2,000	\$4,000	\$6,550	\$13,100	70% / 40%	D&C, T1 Preventive=100%	Yes
\$2,000	\$4,000	\$6,550	\$13,100	80% / 50%	D&C, T1 Preventive=100%	Yes
\$2,000	\$4,000	\$6,550	\$13,100	90% / 60%	D&C, T1 Preventive=100%	Yes
\$2,000	\$5,000	\$3,000	\$7,000	100% / 70%	D&C, T1 Preventive=100%	Yes
\$2,500	\$4,000	\$5,000	\$8,000	80% / 50%	D&C, T1 Preventive=100%	Yes
\$2,500	\$5,000	\$3,000	\$6,000	50% / 50%	D&C, T1 Preventive=100%	Yes
\$2,500	\$5,000	\$3,000	\$6,000	60% / 40%	D&C, T1 Preventive=100%	Yes
\$2,500	\$5,000	\$3,500	\$7,000	100% / 70%	D&C, T1 Preventive=100%	Yes
\$2,500	\$5,000	\$4,000	\$8,000	50% / 50%	D&C, T1 Preventive=100%	Yes
\$2,500	\$5,000	\$4,000	\$8,000	60% / 40%	D&C, T1 Preventive=100%	Yes
\$2,500	\$5,000	\$4,000	\$8,000	80% / 50%	D&C, T1 Preventive=100%	Yes
\$2,500	\$5,000	\$5,000	\$10,000	50% / 50%	D&C, T1 Preventive=100%	Yes

\$2,500	\$5,000	\$5,000	\$10,000	60% / 40%	D&C, T1 Preventive=100%	Yes
\$2,500	\$5,000	\$6,350	\$12,700	50% / 50%	D&C, T1 Preventive=100%	Yes
\$2,500	\$5,000	\$6,350	\$12,700	60% / 40%	D&C, T1 Preventive=100%	Yes
\$2,500	\$5,000	\$6,350	\$12,700	70% / 40%	D&C, T1 Preventive=100%	Yes
\$2,500	\$5,000	\$6,350	\$12,700	80% / 50%	D&C, T1 Preventive=100%	Yes
\$2,500	\$5,000	\$6,450	\$12,900	50% / 50%	D&C, T1 Preventive=100%	Yes
\$2,500	\$5,000	\$6,450	\$12,900	50% / 80%	D&C, T1 Preventive=100%	Yes
\$2,500	\$5,000	\$6,450	\$12,900	60% / 40%	D&C, T1 Preventive=100%	Yes
\$2,500	\$5,000	\$6,450	\$12,900	70% / 40%	D&C, T1 Preventive=100%	Yes
\$2,500	\$5,000	\$6,450	\$12,900	80% / 50%	D&C, T1 Preventive=100%	Yes
\$2,500	\$5,000	\$6,450	\$12,900	90% / 60%	D&C, T1 Preventive=100%	Yes
\$2,500	\$5,000	\$6,550	\$13,100	50% / 50%	D&C, T1 Preventive=100%	Yes
\$2,500	\$5,000	\$6,550	\$13,100	60% / 40%	D&C, T1 Preventive=100%	Yes
\$2,500	\$5,000	\$6,550	\$13,100	70% / 40%	D&C, T1 Preventive=100%	Yes
\$2,500	\$5,000	\$6,550	\$13,100	80% / 50%	D&C, T1 Preventive=100%	Yes
\$2,500	\$5,000	\$6,550	\$13,100	90% / 60%	D&C, T1 Preventive=100%	Yes
\$2,500	\$5,450	\$5,000	\$10,000	50% / 50%	D&C, T1 Preventive=100%	Yes
\$2,500	\$5,450	\$5,000	\$10,000	60% / 40%	D&C, T1 Preventive=100%	Yes
\$2,700	\$5,000	\$5,000	\$10,000	50% / 50%	D&C, T1 Preventive=100%	Yes
\$2,700	\$5,000	\$5,000	\$10,000	60% / 40%	D&C, T1 Preventive=100%	Yes
\$2,700	\$5,400	\$4,000	\$8,000	50% / 50%	D&C, T1 Preventive=100%	Yes
\$2,700	\$5,400	\$4,000	\$8,000	60% / 40%	D&C, T1 Preventive=100%	Yes
\$2,700	\$5,450	\$3,000	\$6,000	50% / 50%	D&C, T1 Preventive=100%	Yes
\$2,700	\$5,450	\$3,000	\$6,000	60% / 40%	D&C, T1 Preventive=100%	Yes
\$2,700	\$5,450	\$3,750	\$7,500	50% / 50%	D&C, T1 Preventive=100%	Yes
\$2,700	\$5,450	\$3,750	\$7,500	60% / 40%	D&C, T1 Preventive=100%	Yes
\$2,700	\$5,450	\$4,000	\$8,000	80% / 50%	D&C, T1 Preventive=100%	Yes
\$2,700	\$5,450	\$5,000	\$10,000	50% / 50%	D&C, T1 Preventive=100%	Yes
\$2,700	\$5,450	\$5,000	\$10,000	60% / 40%	D&C, T1 Preventive=100%	Yes
\$3,000	\$3,000	\$6,550	\$12,700	50% / 50%	D&C, T1 Preventive=100%	Yes
\$3,000	\$3,000	\$6,550	\$12,700	60% / 40%	D&C, T1 Preventive=100%	Yes
\$3,000	\$3,000	\$6,550	\$12,700	70% / 40%	D&C, T1 Preventive=100%	Yes
\$3,000	\$3,000	\$6,550	\$12,700	80% / 50%	D&C, T1 Preventive=100%	Yes
\$3,000	\$3,000	\$6,550	\$12,700	90% / 60%	D&C, T1 Preventive=100%	Yes
\$3,000	\$3,000	\$6,550	\$12,900	50% / 50%	D&C, T1 Preventive=100%	Yes
\$3,000	\$3,000	\$6,550	\$12,900	60% / 40%	D&C, T1 Preventive=100%	Yes
\$3,000	\$3,000	\$6,550	\$12,900	70% / 40%	D&C, T1 Preventive=100%	Yes
\$3,000	\$3,000	\$6,550	\$12,900	80% / 50%	D&C, T1 Preventive=100%	Yes



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\$3,000	\$3,000	\$6,550	\$12,900	90% / 60%	D&C, T1 Preventive=100%	Yes
\$3,000	\$3,000	\$6,550	\$8,000	80% / 50%	D&C, T1 Preventive=100%	Yes
\$3,000	\$5,000	\$5,000	\$10,000	50% / 50%	D&C, T1 Preventive=100%	Yes
\$3,000	\$5,000	\$5,000	\$10,000	60% / 40%	D&C, T1 Preventive=100%	Yes
\$3,000	\$5,000	\$5,000	\$7,500	50% / 50%	D&C, T1 Preventive=100%	Yes
\$3,000	\$6,000	\$5,000	\$10,000	50% / 50%	D&C, T1 Preventive=100%	Yes
\$3,000	\$6,000	\$5,000	\$10,000	60% / 40%	D&C, T1 Preventive=100%	Yes
\$3,000	\$6,000	\$6,000	\$12,000	100% / 70%	D&C, T1 Preventive=100%	Yes
\$3,000	\$6,000	\$6,000	\$12,000	70% / 40%	D&C, T1 Preventive=100%	Yes
\$3,000	\$6,000	\$6,000	\$12,000	80% / 50%	D&C, T1 Preventive=100%	Yes
\$3,000	\$6,000	\$6,000	\$12,000	90% / 60%	D&C, T1 Preventive=100%	Yes
\$3,000	\$6,000	\$6,350	\$12,700	50% / 50%	D&C, T1 Preventive=100%	Yes
\$3,000	\$6,000	\$6,350	\$12,700	60% / 40%	D&C, T1 Preventive=100%	Yes
\$3,000	\$6,000	\$6,350	\$12,700	70% / 40%	D&C, T1 Preventive=100%	Yes
\$3,000	\$6,000	\$6,350	\$12,700	80% / 50%	D&C, T1 Preventive=100%	Yes
\$3,000	\$6,000	\$6,450	\$12,900	50% / 50%	D&C, T1 Preventive=100%	Yes
\$3,000	\$6,000	\$6,450	\$12,900	50% / 80%	D&C, T1 Preventive=100%	Yes
\$3,000	\$6,000	\$6,450	\$12,900	60% / 30%	D&C, T1 Preventive=100%	Yes
\$3,000	\$6,000	\$6,450	\$12,900	60% / 40%	D&C, T1 Preventive=100%	Yes
\$3,000	\$6,000	\$6,450	\$12,900	70% / 40%	D&C, T1 Preventive=100%	Yes
\$3,000	\$6,000	\$6,450	\$12,900	80% / 50%	D&C, T1 Preventive=100%	Yes
\$3,000	\$6,000	\$6,450	\$12,900	90% / 60%	D&C, T1 Preventive=100%	Yes
\$3,000	\$6,000	\$6,550	\$13,100	50% / 50%	D&C, T1 Preventive=100%	Yes
\$3,000	\$6,000	\$6,550	\$13,100	60% / 40%	D&C, T1 Preventive=100%	Yes
\$3,000	\$6,000	\$6,550	\$13,100	70% / 40%	D&C, T1 Preventive=100%	Yes
\$3,000	\$6,000	\$6,550	\$13,100	80% / 50%	D&C, T1 Preventive=100%	Yes
\$3,000	\$6,000	\$6,550	\$13,100	90% / 60%	D&C, T1 Preventive=100%	Yes
\$3,000	\$7,000	\$4,000	\$9,000	100% / 70%	D&C, T1 Preventive=100%	Yes
\$3,000	\$7,000	\$5,000	\$10,000	80% / 50%	D&C, T1 Preventive=100%	Yes
\$3,500	\$3,500	\$5,000	\$5,000	80% / 50%	D&C, T1 Preventive=100%	Yes
\$3,500	\$6,000	\$5,000	\$10,000	50% / 50%	D&C, T1 Preventive=100%	Yes
\$3,500	\$6,000	\$5,000	\$10,000	60% / 40%	D&C, T1 Preventive=100%	Yes
\$3,500	\$6,000	\$5,000	\$10,000	80% / 50%	D&C, T1 Preventive=100%	Yes
\$3,500	\$7,000	\$3,500	\$7,000	100% / 70%	D&C, T1 Preventive=100%	Yes
\$3,500	\$7,000	\$4,000	\$8,000	50% / 50%	D&C, T1 Preventive=100%	Yes
\$3,500	\$7,000	\$4,000	\$8,000	80% / 50%	D&C, T1 Preventive=100%	Yes
\$3,500	\$7,000	\$5,000	\$10,000	50% / 50%	D&C, T1 Preventive=100%	Yes
\$3,500	\$7,000	\$5,000	\$10,000	60% / 40%	D&C, T1 Preventive=100%	Yes

\$3,500	\$7,000	\$5,000	\$10,000	80% / 50%	D&C, T1 Preventive=100%	Yes
\$3,500	\$7,000	\$6,350	\$12,700	50% / 50%	D&C, T1 Preventive=100%	Yes
\$3,500	\$7,000	\$6,350	\$12,700	60% / 40%	D&C, T1 Preventive=100%	Yes
\$3,500	\$7,000	\$6,350	\$12,700	70% / 40%	D&C, T1 Preventive=100%	Yes
\$3,500	\$7,000	\$6,350	\$12,700	80% / 50%	D&C, T1 Preventive=100%	Yes
\$3,500	\$7,000	\$6,350	\$12,700	90% / 60%	D&C, T1 Preventive=100%	Yes
\$3,500	\$7,000	\$6,450	\$12,900	50% / 50%	D&C, T1 Preventive=100%	Yes
\$3,500	\$7,000	\$6,450	\$12,900	60% / 40%	D&C, T1 Preventive=100%	Yes
\$3,500	\$7,000	\$6,450	\$12,900	70% / 40%	D&C, T1 Preventive=100%	Yes
\$3,500	\$7,000	\$6,450	\$12,900	80% / 50%	D&C, T1 Preventive=100%	Yes
\$3,500	\$7,000	\$6,450	\$12,900	90% / 60%	D&C, T1 Preventive=100%	Yes
\$3,500	\$7,000	\$6,550	\$13,100	100% / 70%	D&C, T1 Preventive=100%	Yes
\$3,500	\$7,000	\$6,550	\$13,100	50% / 50%	D&C, T1 Preventive=100%	Yes
\$3,500	\$7,000	\$6,550	\$13,100	60% / 40%	D&C, T1 Preventive=100%	Yes
\$3,500	\$7,000	\$6,550	\$13,100	70% / 40%	D&C, T1 Preventive=100%	Yes
\$3,500	\$7,000	\$6,550	\$13,100	80% / 50%	D&C, T1 Preventive=100%	Yes
\$3,500	\$7,000	\$6,550	\$13,100	90% / 60%	D&C, T1 Preventive=100%	Yes
\$4,000	\$4,000	\$6,350	\$6,350	80% / 50%	D&C, T1 Preventive=100%	Yes
\$4,000	\$4,000	\$6,550	\$10,000	50% / 50%	D&C, T1 Preventive=100%	Yes
\$4,000	\$4,000	\$6,550	\$10,000	60% / 40%	D&C, T1 Preventive=100%	Yes
\$4,000	\$4,000	\$6,550	\$10,000	80% / 50%	D&C, T1 Preventive=100%	Yes
\$4,000	\$4,000	\$6,550	\$10,000	90% / 60%	D&C, T1 Preventive=100%	Yes
\$4,000	\$4,000	\$6,550	\$12,700	50% / 50%	D&C, T1 Preventive=100%	Yes
\$4,000	\$4,000	\$6,550	\$12,700	60% / 40%	D&C, T1 Preventive=100%	Yes
\$4,000	\$4,000	\$6,550	\$12,700	70% / 40%	D&C, T1 Preventive=100%	Yes
\$4,000	\$4,000	\$6,550	\$12,700	80% / 50%	D&C, T1 Preventive=100%	Yes
\$4,000	\$4,000	\$6,550	\$12,700	90% / 60%	D&C, T1 Preventive=100%	Yes
\$4,000	\$4,000	\$6,550	\$12,900	50% / 50%	D&C, T1 Preventive=100%	Yes
\$4,000	\$4,000	\$6,550	\$12,900	60% / 40%	D&C, T1 Preventive=100%	Yes
\$4,000	\$4,000	\$6,550	\$12,900	70% / 40%	D&C, T1 Preventive=100%	Yes
\$4,000	\$4,000	\$6,550	\$12,900	80% / 50%	D&C, T1 Preventive=100%	Yes
\$4,000	\$4,000	\$6,550	\$12,900	90% / 60%	D&C, T1 Preventive=100%	Yes
\$4,000	\$4,000	\$6,550	\$7,000	60% / 40%	D&C, T1 Preventive=100%	Yes
\$4,000	\$4,000	\$6,550	\$7,500	50% / 50%	D&C, T1 Preventive=100%	Yes
\$4,000	\$4,000	\$6,550	\$7,500	80% / 50%	D&C, T1 Preventive=100%	Yes
\$4,000	\$4,000	\$6,550	\$8,000	80% / 50%	D&C, T1 Preventive=100%	Yes
\$4,000	\$4,000	\$6,550	\$8,000	90% / 60%	D&C, T1 Preventive=100%	Yes
\$4,000	\$8,000	\$6,350	\$12,700	50% / 50%	D&C, T1 Preventive=100%	Yes

\$4,000	\$8,000	\$6,350	\$12,700	60% / 40%	D&C, T1 Preventive=100%	Yes
\$4,000	\$8,000	\$6,350	\$12,700	70% / 40%	D&C, T1 Preventive=100%	Yes
\$4,000	\$8,000	\$6,350	\$12,700	80% / 50%	D&C, T1 Preventive=100%	Yes
\$4,000	\$8,000	\$6,350	\$12,700	90% / 60%	D&C, T1 Preventive=100%	Yes
\$4,000	\$8,000	\$6,450	\$12,900	50% / 50%	D&C, T1 Preventive=100%	Yes
\$4,000	\$8,000	\$6,450	\$12,900	60% / 40%	D&C, T1 Preventive=100%	Yes
\$4,000	\$8,000	\$6,450	\$12,900	70% / 40%	D&C, T1 Preventive=100%	Yes
\$4,000	\$8,000	\$6,450	\$12,900	80% / 50%	D&C, T1 Preventive=100%	Yes
\$4,000	\$8,000	\$6,450	\$12,900	90% / 60%	D&C, T1 Preventive=100%	Yes
\$4,000	\$8,000	\$6,550	\$13,100	100% / 70%	D&C, T1 Preventive=100%	Yes
\$4,000	\$8,000	\$6,550	\$13,100	50% / 50%	D&C, T1 Preventive=100%	Yes
\$4,000	\$8,000	\$6,550	\$13,100	60% / 30%	D&C, T1 Preventive=100%	Yes
\$4,000	\$8,000	\$6,550	\$13,100	60% / 40%	D&C, T1 Preventive=100%	Yes
\$4,000	\$8,000	\$6,550	\$13,100	70% / 40%	D&C, T1 Preventive=100%	Yes
\$4,000	\$8,000	\$6,550	\$13,100	80% / 50%	D&C, T1 Preventive=100%	Yes
\$4,000	\$8,000	\$6,550	\$13,100	90% / 60%	D&C, T1 Preventive=100%	Yes
\$5,000	\$10,000	\$5,000	\$10,000	100% / 70%	D&C, T1 Preventive=100%	Yes
\$5,000	\$10,000	\$6,350	\$12,700	100% / 70%	D&C, T1 Preventive=100%	Yes
\$5,000	\$10,000	\$6,350	\$12,700	50% / 50%	D&C, T1 Preventive=100%	Yes
\$5,000	\$10,000	\$6,350	\$12,700	60% / 40%	D&C, T1 Preventive=100%	Yes
\$5,000	\$10,000	\$6,350	\$12,700	70% / 40%	D&C, T1 Preventive=100%	Yes
\$5,000	\$10,000	\$6,350	\$12,700	80% / 50%	D&C, T1 Preventive=100%	Yes
\$5,000	\$10,000	\$6,350	\$12,700	90% / 60%	D&C, T1 Preventive=100%	Yes
\$5,000	\$10,000	\$6,450	\$12,900	50% / 50%	D&C, T1 Preventive=100%	Yes
\$5,000	\$10,000	\$6,450	\$12,900	60% / 40%	D&C, T1 Preventive=100%	Yes
\$5,000	\$10,000	\$6,450	\$12,900	70% / 40%	D&C, T1 Preventive=100%	Yes
\$5,000	\$10,000	\$6,450	\$12,900	80% / 50%	D&C, T1 Preventive=100%	Yes
\$5,000	\$10,000	\$6,450	\$12,900	90% / 60%	D&C, T1 Preventive=100%	Yes
\$5,000	\$10,000	\$6,550	\$13,100	100% / 70%	D&C, T1 Preventive=100%	Yes
\$5,000	\$10,000	\$6,550	\$13,100	50% / 50%	D&C, T1 Preventive=100%	Yes
\$5,000	\$10,000	\$6,550	\$13,100	60% / 30%	D&C, T1 Preventive=100%	Yes
\$5,000	\$10,000	\$6,550	\$13,100	60% / 40%	D&C, T1 Preventive=100%	Yes
\$5,000	\$10,000	\$6,550	\$13,100	70% / 40%	D&C, T1 Preventive=100%	Yes
\$5,000	\$10,000	\$6,550	\$13,100	80% / 50%	D&C, T1 Preventive=100%	Yes
\$5,000	\$10,000	\$6,550	\$13,100	90% / 60%	D&C, T1 Preventive=100%	Yes
\$5,000	\$5,000	\$6,550	\$10,000	50% / 50%	D&C, T1 Preventive=100%	Yes
\$5,000	\$5,000	\$6,550	\$10,000	60% / 40%	D&C, T1 Preventive=100%	Yes
\$5,000	\$5,000	\$6,550	\$10,000	80% / 50%	D&C, T1 Preventive=100%	Yes

\$5,000	\$5,000	\$6,550	\$10,000	90% / 60%	D&C, T1 Preventive=100%	Yes
\$5,000	\$5,000	\$6,550	\$12,700	50% / 50%	D&C, T1 Preventive=100%	Yes
\$5,000	\$5,000	\$6,550	\$12,700	60% / 40%	D&C, T1 Preventive=100%	Yes
\$5,000	\$5,000	\$6,550	\$12,700	70% / 40%	D&C, T1 Preventive=100%	Yes
\$5,000	\$5,000	\$6,550	\$12,700	80% / 50%	D&C, T1 Preventive=100%	Yes
\$5,000	\$5,000	\$6,550	\$12,700	90% / 60%	D&C, T1 Preventive=100%	Yes
\$5,000	\$5,000	\$6,550	\$12,900	50% / 50%	D&C, T1 Preventive=100%	Yes
\$5,000	\$5,000	\$6,550	\$12,900	60% / 40%	D&C, T1 Preventive=100%	Yes
\$5,000	\$5,000	\$6,550	\$12,900	70% / 40%	D&C, T1 Preventive=100%	Yes
\$5,000	\$5,000	\$6,550	\$12,900	80% / 50%	D&C, T1 Preventive=100%	Yes
\$5,000	\$5,000	\$6,550	\$12,900	90% / 60%	D&C, T1 Preventive=100%	Yes
\$5,000	\$5,000	\$6,550	\$7,500	50% / 50%	D&C, T1 Preventive=100%	Yes
\$5,000	\$5,000	\$6,550	\$7,500	60% / 40%	D&C, T1 Preventive=100%	Yes
\$5,000	\$5,000	\$6,550	\$7,500	80% / 50%	D&C, T1 Preventive=100%	Yes
\$5,000	\$5,000	\$6,550	\$7,500	90% / 60%	D&C, T1 Preventive=100%	Yes
\$5,000	\$5,000	\$6,550	\$8,000	80% / 50%	D&C, T1 Preventive=100%	Yes
\$5,000	\$5,000	\$6,550	\$8,000	90% / 60%	D&C, T1 Preventive=100%	Yes
\$5,000	\$7,000	\$5,000	\$7,000	100% / 70%	D&C, T1 Preventive=100%	Yes
\$5,450	\$10,900	\$5,450	\$10,900	100% / 70%	D&C, T1 Preventive=100%	Yes
\$5,450	\$5,450	\$6,550	\$10,000	50% / 50%	D&C, T1 Preventive=100%	Yes
\$5,450	\$5,450	\$6,550	\$10,000	60% / 40%	D&C, T1 Preventive=100%	Yes
\$5,450	\$5,450	\$6,550	\$10,000	80% / 50%	D&C, T1 Preventive=100%	Yes
\$5,450	\$5,450	\$6,550	\$10,000	90% / 60%	D&C, T1 Preventive=100%	Yes
\$5,450	\$5,450	\$6,550	\$7,500	50% / 50%	D&C, T1 Preventive=100%	Yes
\$5,450	\$5,450	\$6,550	\$7,500	60% / 40%	D&C, T1 Preventive=100%	Yes
\$5,450	\$5,450	\$6,550	\$7,500	80% / 50%	D&C, T1 Preventive=100%	Yes
\$5,450	\$5,450	\$6,550	\$8,000	80% / 50%	D&C, T1 Preventive=100%	Yes
\$5,450	\$5,450	\$6,550	\$8,000	90% / 60%	D&C, T1 Preventive=100%	Yes
\$6,000	\$6,000	\$6,000	\$6,000	100% / 70%	D&C, T1 Preventive=100%	Yes
\$6,000	\$6,000	\$6,550	\$10,000	50% / 50%	D&C, T1 Preventive=100%	Yes
\$6,000	\$6,000	\$6,550	\$10,000	90% / 60%	D&C, T1 Preventive=100%	Yes
\$6,000	\$6,000	\$6,550	\$12,700	50% / 50%	D&C, T1 Preventive=100%	Yes
\$6,000	\$6,000	\$6,550	\$12,700	60% / 40%	D&C, T1 Preventive=100%	Yes
\$6,000	\$6,000	\$6,550	\$12,700	70% / 40%	D&C, T1 Preventive=100%	Yes
\$6,000	\$6,000	\$6,550	\$12,700	80% / 50%	D&C, T1 Preventive=100%	Yes
\$6,000	\$6,000	\$6,550	\$12,700	90% / 60%	D&C, T1 Preventive=100%	Yes
\$6,000	\$6,000	\$6,550	\$12,900	50% / 50%	D&C, T1 Preventive=100%	Yes
\$6,000	\$6,000	\$6,550	\$12,900	60% / 40%	D&C, T1 Preventive=100%	Yes

\$6,000	\$6,000	\$6,550	\$12,900	70% / 40%	D&C, T1 Preventive=100%	Yes
\$6,000	\$6,000	\$6,550	\$12,900	80% / 50%	D&C, T1 Preventive=100%	Yes
\$6,000	\$6,000	\$6,550	\$12,900	90% / 60%	D&C, T1 Preventive=100%	Yes
\$6,350	\$12,700	\$6,350	\$12,700	100% / 70%	D&C, T1 Preventive=100%	Yes
\$6,550	\$10,000	\$6,550	\$10,000	100% / 70%	D&C, T1 Preventive=100%	Yes
\$6,550	\$10,000	\$6,550	\$12,700	50% / 50%	D&C, T1 Preventive=100%	Yes
\$6,550	\$10,000	\$6,550	\$12,700	60% / 40%	D&C, T1 Preventive=100%	Yes
\$6,550	\$10,000	\$6,550	\$12,700	70% / 40%	D&C, T1 Preventive=100%	Yes
\$6,550	\$10,000	\$6,550	\$12,700	80% / 50%	D&C, T1 Preventive=100%	Yes
\$6,550	\$10,000	\$6,550	\$12,700	90% / 60%	D&C, T1 Preventive=100%	Yes
\$6,550	\$10,000	\$6,550	\$12,900	50% / 50%	D&C, T1 Preventive=100%	Yes
\$6,550	\$10,000	\$6,550	\$12,900	60% / 40%	D&C, T1 Preventive=100%	Yes
\$6,550	\$10,000	\$6,550	\$12,900	70% / 40%	D&C, T1 Preventive=100%	Yes
\$6,550	\$10,000	\$6,550	\$12,900	80% / 50%	D&C, T1 Preventive=100%	Yes
\$6,550	\$10,000	\$6,550	\$12,900	90% / 60%	D&C, T1 Preventive=100%	Yes
\$6,550	\$12,700	\$6,550	\$12,700	100% / 70%	D&C, T1 Preventive=100%	Yes
\$6,550	\$13,100	\$6,550	\$13,100	100% / 70%	D&C, T1 Preventive=100%	Yes
\$6,550	\$7,000	\$6,550	\$10,000	50% / 50%	D&C, T1 Preventive=100%	Yes
\$6,550	\$7,000	\$6,550	\$10,000	80% / 50%	D&C, T1 Preventive=100%	Yes
\$6,550	\$7,000	\$6,550	\$10,000	90% / 60%	D&C, T1 Preventive=100%	Yes
\$6,550	\$7,000	\$6,550	\$12,700	50% / 50%	D&C, T1 Preventive=100%	Yes
\$6,550	\$7,000	\$6,550	\$12,700	60% / 40%	D&C, T1 Preventive=100%	Yes
\$6,550	\$7,000	\$6,550	\$12,700	70% / 40%	D&C, T1 Preventive=100%	Yes
\$6,550	\$7,000	\$6,550	\$12,700	80% / 50%	D&C, T1 Preventive=100%	Yes
\$6,550	\$7,000	\$6,550	\$12,700	90% / 60%	D&C, T1 Preventive=100%	Yes
\$6,550	\$7,000	\$6,550	\$12,900	50% / 50%	D&C, T1 Preventive=100%	Yes
\$6,550	\$7,000	\$6,550	\$12,900	60% / 40%	D&C, T1 Preventive=100%	Yes
\$6,550	\$7,000	\$6,550	\$12,900	70% / 40%	D&C, T1 Preventive=100%	Yes
\$6,550	\$7,000	\$6,550	\$12,900	80% / 50%	D&C, T1 Preventive=100%	Yes
\$6,550	\$7,000	\$6,550	\$12,900	90% / 60%	D&C, T1 Preventive=100%	Yes
\$6,550	\$7,000	\$6,550	\$7,000	100% / 70%	D&C, T1 Preventive=100%	Yes
\$6,550	\$7,000	\$6,550	\$8,000	50% / 50%	D&C, T1 Preventive=100%	Yes
\$6,550	\$7,000	\$6,550	\$8,000	80% / 50%	D&C, T1 Preventive=100%	Yes
\$6,550	\$8,000	\$6,550	\$12,700	50% / 50%	D&C, T1 Preventive=100%	Yes
\$6,550	\$8,000	\$6,550	\$12,700	60% / 40%	D&C, T1 Preventive=100%	Yes
\$6,550	\$8,000	\$6,550	\$12,700	70% / 40%	D&C, T1 Preventive=100%	Yes
\$6,550	\$8,000	\$6,550	\$12,700	80% / 50%	D&C, T1 Preventive=100%	Yes
\$6,550	\$8,000	\$6,550	\$12,700	90% / 60%	D&C, T1 Preventive=100%	Yes



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\$6,550	\$8,000	\$6,550	\$12,900	50% / 50%	D&C, T1 Preventive=100%	Yes
\$6,550	\$8,000	\$6,550	\$12,900	60% / 40%	D&C, T1 Preventive=100%	Yes
\$6,550	\$8,000	\$6,550	\$12,900	70% / 40%	D&C, T1 Preventive=100%	Yes
\$6,550	\$8,000	\$6,550	\$12,900	80% / 50%	D&C, T1 Preventive=100%	Yes
\$6,550	\$8,000	\$6,550	\$12,900	90% / 60%	D&C, T1 Preventive=100%	Yes
\$6,550	\$8,000	\$6,550	\$8,000	100% / 70%	D&C, T1 Preventive=100%	Yes

ACA Qualified Health Plans

All Qualified Health Plans available to Small Groups in 2017 pass the test

HRA paired with an HDHP: If your group offers an HRA in conjunction with an HDHP, the amounts credited to the HRA in any given year will increase the expected amount of prescription drug claims payable. This means that an HRA contribution may favorably change the status of a plan. Please consult your benefits counsel to determine whether this impacts your group.

We appreciate your business and the opportunity to serve your group.

Sincerely,

Blue Cross and Blue Shield of North Carolina