

## Legislative and other changes

Please note that there are legislative and other changes affecting current plans. Refer to the Plan Modification, Evidence of Coverage, and the plan contract, or the Certificate of Insurance and the group policy for the exact terms and conditions of coverage.

## Creditable and non-creditable plans

As of January 2009, the following plans will change their Medicare Part D Creditability status from **non-creditable to creditable**:

Access+ HMO® Plan 20 Value  
 Access+ HMO Plan 30  
 Access+ HMO Plan 25  
 Access+ HMO Plan 40  
 Added Advantage POS<sup>SM</sup> Plan  
 Shield Spectrum PPO<sup>SM</sup> Savings Plan 2250/4500  
 Shield Spectrum PPO Savings Plan 2500<sup>†</sup>  
 Shield Spectrum PPO Savings Plan 4800<sup>†</sup>  
 Shield Spectrum PPO-Plan 750 Value<sup>†\*</sup>

A plan's creditable coverage status is calculated on an annual basis and is based on updates from the Centers for Medicare & Medicaid Services (CMS). The change in creditable coverage status relates to the small percentage of the plan's members who are Medicare Part D eligible.

A health plan's prescription drug coverage is creditable if the amount the plan expects to pay on average for prescription drugs is the same or more than what standard

Medicare prescription drug coverage would be expected to pay on average.

A health plan's prescription drug coverage is non-creditable when the amount the plan expects to pay on average for prescription drugs is less than that which standard Medicare prescription drug coverage would be expected to pay on average. Medicare-eligible individuals who have prescription drug coverage that is non-creditable must purchase an individual Medicare Part D Prescription Drug Plan (PDP), in addition to their health plan's coverage or a premium penalty will be charged if Medicare Part D coverage is purchased in the future.

Medicare Part D eligible members are notified of the plan's status at their renewal with information provided in the employer renewal packets.

**Please note that the above-referenced notice of plan status does not substitute for the employer's duty to provide notices of creditable coverage in accordance with CMS guidelines.**

The following is a current list of creditable and non-creditable plans for small groups.

### Creditable and non-creditable plans

Creditable		Non-creditable
Access+ HMO Plan 5	Shield Spectrum PPO Plan 500 Premier	Shield Spectrum PPO Plan 500 Value <sup>†</sup>
Access+ HMO Plan 10	Shield Spectrum PPO Plan 500 Standard <sup>†</sup>	Shield Spectrum PPO Plan 1000 Value <sup>†*</sup>
Access+ HMO Plan 15	Shield Spectrum PPO Plan 750 Value <sup>†*</sup>	Shield Spectrum PPO Plan 1500 Value <sup>†*</sup>
Access+ HMO Plan 20	Shield Spectrum PPO Plan 1000	Shield Spectrum PPO Plan 2000 Value <sup>†*</sup>
Access+ HMO Plan 20 Value	Shield Spectrum PPO Savings Plan 1800/3600 <sup>†*</sup>	Shield Spectrum PPO Plan 3000 <sup>†</sup>
Access+ HMO Plan 30	Shield Spectrum PPO Savings Plan 2250/4500	Active Choice <sup>SM</sup> Plan 750 SG <sup>†</sup>
Access+ HMO Plan 25	Shield Spectrum PPO Savings Plan 2500 <sup>†</sup>	Active Choice Plan 500 SG <sup>†</sup>
Access+ HMO Plan 40	Shield Spectrum PPO Savings Plan 3000/6000 <sup>†</sup>	
Shield Spectrum PPO Plan Zero Deductible	Shield Spectrum PPO Savings Plan 4800 <sup>†</sup>	
Shield Spectrum PPO Plan 250 Premier	Added Advantage POS <sup>SM</sup> Plan	
Shield Spectrum PPO Plan 250 Standard		

For information on prescription drug coverage for your clients' Medicare-eligible employees, please visit [blueshieldca.com](http://blueshieldca.com), or speak to your Blue Shield representative.

<sup>†</sup> Underwritten by Blue Shield of California Life & Health Insurance Company.

\* Pending regulatory review.