

Creditable (Pass) Testing Results for Aetna Large Group and Small Group Pharmacy Plans

Use For Plans With Policy Years Ending In 2014

Medicare Part D - Creditable Coverage Testing Results

The following exhibit is to be used to determine whether a pharmacy plan is a creditable pharmacy plan based on the guidelines issued by the Centers for Medicare and Medicaid Services (CMS). Aetna has tested each of the plans listed in the following exhibit and has determined whether these plans pass the CMS test for creditable coverage. The actuarial value of the creditable (passing) plans listed in this exhibit is equal to or greater than the actuarial value of the standard prescription drug coverage under Medicare Part D. This actuarial value was calculated using generally accepted actuarial principles and is in accordance with CMS actuarial guidelines.

Instructions

The following exhibit was created to assist a user in determining whether a pharmacy plan passes the test for creditable coverage. In order to use this document most efficiently, the user should adhere to the following steps:

1. Review your Pharmacy Plan Summary of Benefits and make note of the benefit design, i.e., copays/coinsurance by Retail and Mail Order Drug (MOD) tier, deductible, out of pocket maximum, etc.
2. Review the "List of Available Tables" below and determine which table most resembles the plan design defined in the Summary of Benefits.
3. Refer to the appropriate table in the below exhibit and locate your plan design. If your plan design is shown, then your plan passes the test for creditable coverage. If your plan design is not shown and you require additional assistance, Small Group employers (2-50 employees) should contact their Broker and Middle Market employers (51-3,000 employees) should contact their Aetna Representative.

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Note: Tables 1 through 20 are intended for stand-alone Rx plans. Tables 21a and 21b should be used for an Rx plan that is integrated with the Medical plan (pharmacy benefits are subject to the medical deductible and coinsurance maximum).

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Prior to using this exhibit in determining whether a pharmacy plan passes the test for creditable coverage, please review the preceding documentation.

List of Creditable (Passing) Plans

Table 1 - Single-Tier Copay Plans

The following Single-Tier Copay plan designs were determined to PASS the Creditable Coverage test for Mail Order Drug (MOD) Copays equal to 1X, 2X, 2.5X, or 3X the Retail Copay.

MOD Copay	Retail Copay
1X the Retail Copay	\$70 or lower
2X the Retail Copay	\$55 or lower
2.5X the Retail Copay	\$50 or lower
3X the Retail Copay	\$45 or lower

Table 2a - Two-Tier Copay Plans (Generic/Brand)

The following Two-Tier Copay plan designs were determined to PASS the Creditable Coverage test for Mail Order Drug (MOD) Copays equal to 1X, 2X, 2.5X, or 3X the Retail Copay.

MOD Copay	Retail Copay
1X the Retail Copay	\$60 / \$80 or lower
2X the Retail Copay	\$45 / \$65 or lower
2.5X the Retail Copay	\$40 / \$60 or lower
3X the Retail Copay	\$35 / \$55 or lower

Table 2b - Two-Tier Copay Plans (Formulary/Non-Formulary)

The following Two-Tier Copay plan designs were determined to PASS the Creditable Coverage test for Mail Order Drug (MOD) Copays equal to 1X, 2X, 2.5X, or 3X the Retail Copay.

MOD Copay	Retail Copay
1X the Retail Copay	\$70 / \$90 or lower
2X the Retail Copay	\$50 / \$70 or lower
2.5X the Retail Copay	\$50 / \$65 or lower
3X the Retail Copay	\$45 / \$65 or lower

Table 3 - Three-Tier Copay Plans (Generic/Brand Formulary/Brand Non-Formulary)

The following Three-Tier Copay plan designs were determined to PASS the Creditable Coverage test for Mail Order Drug (MOD) Copays equal to 1X, 2X, 2.5X, or 3X the Retail Copay.

MOD Copay	Retail Copay
1X the Retail Copay	\$60 / \$75 / \$100 or lower
2X the Retail Copay	\$40 / \$60 / \$80 or lower
2.5X the Retail Copay	\$40 / \$55 / \$75 or lower
3X the Retail Copay	\$35 / \$55 / \$70 or lower

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Table 4 - Four-Tier Copay Plans (Generic/Brand Formulary/Brand Non-Formulary/Specialty)

The following Four-Tier Copay plan designs were determined to PASS the Creditable Coverage test for Mail Order Drug (MOD) Copays equal to 1X, 2X, 2.5X, or 3X the Retail Copay.

MOD Copay	Retail Copay
1X the Retail Copay	\$60 / \$75 / \$100 / \$100 or lower
2X the Retail Copay	\$40 / \$60 / \$80 / \$80 or lower
2.5X the Retail Copay	\$40 / \$55 / \$75 / \$75 or lower
3X the Retail Copay	\$35 / \$55 / \$70 / \$70 or lower

Table 5 - Single-Tier Coinsurance Plans

The following Single-Tier Coinsurance plan designs were determined to PASS the Creditable Coverage test.

Single-Tier Coinsurance
40% or lower

Table 6 - Two-Tier Coinsurance Plans

The following Two-Tier Coinsurance plan designs were determined to PASS the Creditable Coverage test.

Tier Structure	Coinsurance by Tier
Generic/Brand	40% / 45% or lower
Formulary/Non-Formulary	40% / 45% or lower

Table 7 - Three-Tier Coinsurance Plans (Generic/Brand Formulary/Brand Non-Formulary)

The following Three-Tier Coinsurance plan designs were determined to PASS the Creditable Coverage test.

Coinsurance By Tier
35% / 45% / 50% or lower

Table 8 - Four-Tier Coinsurance Plans (Generic/Brand Formulary/Brand Non-Formulary/Specialty)

The following Four-Tier Coinsurance plan designs were determined to PASS the Creditable Coverage test.

Coinsurance By Tier
35% / 45% / 50% / 50% or lower

Table 9 - Three-Tier Copay/Coinsurance Plans (Generic/Brand Formulary/Brand Non-Formulary)

The following Three-Tier plan designs were determined to PASS the Creditable Coverage test for Mail Order Drug (MOD) Copays equal to 1X, 2X, 2.5X, or 3X the Retail Copay.

Plan Structure	Copay/Coinsurance
Copay / Copay / Coinsurance	\$20 / \$40 / 50% or lower
Copay / Coinsurance / Coinsurance	\$15 / 30% / 50% or lower

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Table 10 - Four-Tier Copay/Coinsurance Plans (Generic/Brand Formulary/Brand Non-Formulary/Specialty)

The following Four-Tier plan designs were determined to PASS the Creditable Coverage test for Mail Order Drug (MOD) Copays equal to 1X, 2X, 2.5X, or 3X the Retail Copay.

Plan Structure	Copay/Coinsurance
Copay / Copay / Copay / Coinsurance	\$30 / \$40 / \$50 / 30% or lower
Copay / Copay / Coinsurance / Coinsurance	\$20 / \$40 / 50% / 50% or lower
Copay / Coinsurance / Coinsurance / Coinsurance	\$15 / 30% / 50% / 50% or lower

Table 11 - Two-Tier Copay Plans (Formulary/Non-Formulary) With Rx specific Deductible and Calendar Year Maximum

The following Two-Tier Copay plan designs with Deductibles and Calendar Year Maximums were determined to PASS the Creditable Coverage test for Mail Order Drug (MOD) Copays equal to 1X, 2X, 2.5X, or 3X the Retail Copay.

Plan Design	Deductible	Calendar Year Maximum	Retail Copay
1	\$100 or lower	None	\$40 / \$75 or lower
2	\$100 or lower	\$5,000 or higher	\$25 / \$70 or lower
3	\$250 or lower	None	\$35 / \$75 or lower
4	\$250 or lower	\$5,000 or higher	\$20 / \$65 or lower
5	\$500 or lower	None	\$25 / \$95 or lower
6	\$500 or lower	\$5,000 or higher	\$10 / \$95 or lower

Table 12 - Three-Tier Copay Plans (Generic/Brand Formulary/Brand Non-Formulary) With Rx specific Deductible and Calendar Year Maximum

The following Three-Tier Copay plan designs with Deductibles and Calendar Year Maximums were determined to PASS the Creditable Coverage test for Mail Order Drug (MOD) Copays equal to 1X, 2X, 2.5X, or 3X the Retail Copay.

Plan Design	Deductible	Calendar Year Maximum	Retail Copay
1	\$100 or lower	None	\$35 / \$45 / \$75 or lower
2	\$100 or lower	\$5,000 or higher	\$20 / \$35 / \$65 or lower
3	\$250 or lower	None	\$30 / \$40 / \$75 or lower
4	\$250 or lower	\$5,000 or higher	\$15 / \$35 / \$65 or lower
5	\$500 or lower	None	\$25 / \$35 / \$55 or lower
6	\$500 or lower	\$5,000 or higher	\$10 / \$20 / \$55 or lower
7	\$1,000 or lower	None	\$10 / \$30 / \$60 or lower

Table 13 - Single-Tier Coinsurance Plans with Minimums and Maximums

The following Single-Tier Coinsurance plan designs with Minimums and Maximums were determined to PASS the Creditable Coverage test for Mail Order Drug (MOD) Copays equal to 1X, 2X, 2.5X, or 3X the Retail Copay.

Plan Design	Coinsurance	Retail Minimums By Tier	Retail Maximums By Tier
1	10% or lower	\$45 or lower	Any
2	20% or lower	\$35 or lower	Any
3	30% or lower	\$25 or lower	Any
4	40% or lower	\$10 or lower	Any

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Table 14 - Single-Tier Coinsurance Plans with Rx specific Deductible and Coinsurance Maximum

The following Single-Tier Coinsurance plan designs with Deductibles and/or Coinsurance Maximums were determined to PASS the Creditable Coverage test.

Plan Design	Coinsurance	Deductible	Coinsurance Maximum
1	20% or lower	\$1,300 or lower	Any
2	30% or lower	\$800 or lower	Any
3	40% or lower	\$300 or lower	Any
4	20% or lower	\$1,400 or lower	\$3,000 or lower
5	30% or lower	\$1,000 or lower	\$3,000 or lower
6	40% or lower	\$700 or lower	\$3,000 or lower
7	50% or lower	\$400 or lower	\$3,000 or lower

Table 15 - Single-Tier Coinsurance Plans with Minimums and Maximums, and with Rx specific Deductible

The following Single-Tier Coinsurance plan designs with Minimums and Maximums, Deductibles and/or Coinsurance Maximums were determined to PASS the Creditable Coverage test for Mail Order Drug (MOD) Copays equal to 1X, 2X, 2.5X, or 3X the Retail Copay.

Plan Design	Coinsurance	Retail Minimums By Tier	Retail Maximums By Tier	Deductible
1	20% or lower	\$35 or lower	Any	None
2	20% or lower	\$30 or lower	Any	\$300 or lower
3	30% or lower	\$25 or lower	Any	None
4	30% or lower	\$20 or lower	Any	\$200 or lower
5	40% or lower	\$15 or lower	Any	None
6	40% or lower	\$10 or lower	Any	\$100 or lower

Table 16 - Two-Tier Coinsurance Plans with Minimums and Maximums

The following Two-Tier Coinsurance plan designs with Minimums and Maximums were determined to PASS the Creditable Coverage test for Mail Order Drug (MOD) Copays equal to 1X, 2X, 2.5X, or 3X the Retail Copay.

Plan Design	Tier Structure	Coinsurance	Retail Minimums By Tier	Retail Maximums By Tier
1	Generic / Brand	20% / 20% or lower	\$20 / \$20 / \$20 or lower	Any
2	Formulary / Non-Formulary	30% / 30% or lower	\$20 / \$20 / \$20 or lower	Any

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Table 17 - Three-Tier Coinsurance Plans (Generic/Brand Formulary/Brand Non-Formulary) With Minimums and Maximums

The following Three-Tier Coinsurance plan designs with Minimums and Maximums were determined to PASS the Creditable Coverage test for Mail Order Drug (MOD) Copays equal to 1X, 2X, 2.5X, or 3X the Retail Copay.

Plan Design	Coinsurance	Retail Minimums By Tier	Retail Maximums By Tier
1	20% / 30% / 40% or lower	\$20 / \$20 / \$20 or lower	Any
2	25% / 35% / 45% or lower	\$15 / \$15 / \$15 or lower	Any
3	30% / 40% / 50% or lower	\$10 / \$10 / \$10 or lower	Any

Table 18 - Three-Tier Coinsurance Plans with Rx specific Deductible and Coinsurance Maximum

The following Three-Tier Coinsurance plan designs with Deductibles and/or Coinsurance Maximums were determined to PASS the Creditable Coverage test.

Plan Design	Coinsurance	Coinsurance Maximum	Deductible
1	20% / 30% / 40% or lower	Any	\$800 or lower
2	20% / 30% / 40% or lower	\$3,000 or lower	\$1,000 or lower
3	25% / 35% / 45% or lower	Any	\$500 or lower
4	25% / 35% / 45% or lower	\$3,000 or lower	\$800 or lower
5	30% / 40% / 50% or lower	Any	\$200 or lower
6	30% / 40% / 50% or lower	\$3,000 or lower	\$700 or lower

Table 19 - Three-Tier Coinsurance Plans with Minimums and Maximums, Rx specific Deductible and Coinsurance Maximum

The following Three-Tier Coinsurance plan designs with Minimums and Maximums, Deductibles and/or Coinsurance Maximums were determined to PASS the Creditable Coverage test for Mail Order Drug (MOD) Copays equal to 1X, 2X, 2.5X, or 3X the Retail Copay.

Plan Design	Coinsurance	Retail Minimums By Tier	Retail Maximums By Tier	Deductible	Coinsurance Maximum
1	20% / 30% / 40% or lower	\$15 / \$15 / \$15 or lower	Any	\$250 or lower	Any
2	20% / 30% / 40% or lower	\$30 / \$30 / \$30 or lower	Any	\$500 or lower	\$3,000 or lower
3	25% / 35% / 45% or lower	\$10 / \$10 / \$10 or lower	Any	\$250 or lower	Any
4	25% / 35% / 45% or lower	\$20 / \$20 / \$20 or lower	Any	\$500 or lower	\$3,000 or lower
5	30% / 40% / 50% or lower	\$5 / \$5 / \$5 or lower	Any	\$250 or lower	Any
6	30% / 40% / 50% or lower	\$15 / \$15 / \$15 or lower	Any	\$500 or lower	\$3,000 or lower

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Table 20 - Four-Tier Copay/Coinsurance Plans with Minimums and Maximums

The following Four-Tier plan designs were determined to PASS the Creditable Coverage test for Mail Order Drug (MOD) Copays equal to 1X, 2X, 2.5X, or 3X the Retail Copay.

Plan Design	Plan Structure	Copay/Coinsurance	Retail Minimums By Tier	Retail Maximums By Tier
1	Copay / Copay / Copay / Coins	\$25 / \$40 / \$50 / 40% or lower	- / - / - / \$50 or lower	Any
2	Copay / Copay / Coins / Coins	\$25 / \$40 / 40% / 40% or lower	- / - / \$50 / \$50 or lower	Any
3	Copay / Coins / Coins / Coins	\$20 / 30% / 40% / 40% or lower	- / \$30 / \$40 / \$40 or lower	Any

Table 21a - Pharmacy Plan Integrated with Medical Plan (Medicare Integration Type: *Medicare Secondary*)

The following Pharmacy plan designs, Integrated with Medical, were determined to PASS the Creditable Coverage test. For the Copay plans, Mail Order Drug (MOD) Copays may equal to 1X, 2X, 2.5X, or 3X the Retail Copay.

Plan Design	Pharmacy Copay/Coinsurance	Medical Plan Coinsurance	Integrated Deductible	Integrated Coinsurance Maximum (excluding Deductible)
1	10% / 10% / 30% / 30% or lower	90% or lower	\$4,000 or lower	\$2,000 or lower
2	20% / 20% / 40% / 40% or lower	90% or lower	\$3,000 or lower	\$3,000 or lower
3	30% / 30% / 50% / 50% or lower	90% or lower	\$2,000 or lower	\$4,000 or lower
4	\$10 / \$20 / \$30 / \$30 or lower	90% or lower	\$4,000 or lower	\$2,000 or lower
5	\$20 / \$30 / \$45 / \$45 or lower	90% or lower	\$3,000 or lower	\$3,000 or lower
6	\$30 / \$40 / \$65 / \$65 or lower	90% or lower	\$2,000 or lower	\$4,000 or lower
7	10% / 10% / 30% / 30% or lower	90% or lower	\$3,500 or lower	Any
8	20% / 20% / 40% / 40% or lower	90% or lower	\$2,000 or lower	Any
9	30% / 30% / 50% / 50% or lower	90% or lower	\$1,000 or lower	Any
10	\$10 / \$20 / \$30 / \$30 or lower	90% or lower	\$3,000 or lower	Any
11	\$20 / \$30 / \$45 / \$45 or lower	90% or lower	\$2,000 or lower	Any
12	\$30 / \$40 / \$65 / \$65 or lower	90% or lower	\$500 or lower	Any

Table 21b - Pharmacy Plan Integrated with Medical Plan (Medicare Integration Type: *Coordination of Benefits*)

The following Pharmacy plan designs, Integrated with Medical, were determined to PASS the Creditable Coverage test. For the Copay plans, Mail Order Drug (MOD) Copays may equal to 1X, 2X, 2.5X, or 3X the Retail Copay.

Plan Design	Pharmacy Copay/Coinsurance	Medical Plan Coinsurance	Integrated Deductible	Integrated Coinsurance Maximum (excluding Deductible)
1	10% / 10% / 30% / 30% or lower	Any	\$6,500 or lower	\$6,500 or lower
2	20% / 20% / 40% / 40% or lower	Any	\$6,000 or lower	\$6,000 or lower
3	30% / 30% / 50% / 50% or lower	Any	\$5,500 or lower	\$5,500 or lower
4	\$10 / \$20 / \$30 / \$30 or lower	Any	\$6,500 or lower	\$6,500 or lower
5	\$20 / \$30 / \$45 / \$45 or lower	Any	\$6,000 or lower	\$6,000 or lower
6	\$30 / \$40 / \$65 / \$65 or lower	Any	\$5,500 or lower	\$5,500 or lower
7	10% / 10% / 30% / 30% or lower	Any	\$6,000 or lower	Any
8	20% / 20% / 40% / 40% or lower	Any	\$5,500 or lower	Any
9	30% / 30% / 50% / 50% or lower	Any	\$5,000 or lower	Any
10	\$10 / \$20 / \$30 / \$30 or lower	Any	\$6,000 or lower	Any
11	\$20 / \$30 / \$45 / \$45 or lower	Any	\$5,500 or lower	Any
12	\$30 / \$40 / \$65 / \$65 or lower	Any	\$5,000 or lower	Any

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