

Montana Medicare Part D Creditability

For 2025 Plan Year



Small Group Commercial Plan Designs	Plan is Primary	Plan is Secondary
Plan Name	Creditable?	Creditable?
Navigator Bronze 7500	No	No
Navigator Silver 5500	Yes	Yes
Navigator Silver 6500	Yes	Yes
Navigator Gold 1000	Yes	Yes
Navigator Gold 2000	Yes	Yes
Navigator Silver 4500	Yes	Yes
Navigator Silver 3000	Yes	Yes
Navigator Platinum 500	Yes	Yes
Navigator Bronze 9200	Yes	Yes
Navigator Gold 3000	Yes	Yes
Navigator Silver 5500 VH	Yes	Yes
Navigator Silver 6500 VH	Yes	Yes
Navigator Gold 1000 VH	Yes	Yes
Navigator Gold 2000 VH	Yes	Yes
Navigator Silver 4500 VH	Yes	Yes
Navigator Platinum 500 VH	Yes	Yes
Navigator Bronze 9200 VH	Yes	Yes
Navigator Gold 3000 VH	Yes	Yes

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For 2025 Plan Year



Small Group HSA Commercial Plan Designs	Plan is Primary	Plan is Secondary
Plan Name	Creditable?	Creditable?
Navigator Bronze HSA 8050	No	No
Navigator Silver HSA 5100	No	No
Navigator Silver HSA 3500	No	No
Navigator Gold HSA 3400	No	No
Navigator Silver HSA 5500	No	No

The plan administrator, not PacificSource, is responsible for sending creditable coverage notices to its members. PacificSource provides sample creditability notices that may be used for this purpose. This notification is mandatory at least once a year by no later than October 15. Annually, PacificSource evaluates our standard benefit designs by applying the actuarial value test for creditable coverage determination. We use this information to create our Creditability Matrix document, which you may use as a starting point to determine whether your prescription drug plan satisfies the requirements of creditable coverage. You will need to consult the pharmacy benefit summary to determine the plan's description of benefits. If you are unable to determine your plan's Medicare Part D creditability from the materials provided, you may request additional information from your sales representative.

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Large Group Commercial Plan Designs	Plan is Primary	Plan is Secondary
Plan Name	Creditable?	Creditable?
Navigator 500+20_20 Rx 10/35/60	Yes	Yes
Navigator 750+20_20 Rx 10/35/60	Yes	Yes
Navigator 1000+20_20 Rx 10/35/60	Yes	Yes
Navigator 1500+20_20 Rx 10/35/60	Yes	Yes
Navigator 2000+20_30 Rx 10/35/60	Yes	Yes
Navigator 2500+20_30 Rx 10/35/60	Yes	Yes
Navigator 3000+20 Rx 10/35/60	Yes	Yes
Navigator 4000+20_30 Rx 10/35/60	Yes	Yes
Navigator 500+20_20 Rx 10/50P/50P	Yes	Yes
Navigator 750+20_20 Rx 10/50P/50P	Yes	No
Navigator 1000+20_20 Rx 10/50P/50P	Yes	No
Navigator 1500+20_20 Rx 10/50P/50P	Yes	No
Navigator 2000+20_30 Rx 10/50P/50P	Yes	No
Navigator 2500+20_30 Rx 10/50P/50P	No	No
Navigator 3000+20 Rx 10/50P/50P	Yes	No
Navigator 4000+20_30 Rx 10/50P/50P	No	No
Navigator 9200+50+Rx	No	No

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Large Group HSA Commercial Plan Designs	Plan is Primary	Plan is Secondary
Plan Name	Creditable?	Creditable?
HSA 3300_50+Rx HSA Rx	No	No
HSA 3300+Rx HSA Rx	No	No
HSA 4000+Rx HSA Rx	No	No
HSA 5000+Rx HSA Rx	No	No
HSA 6000+Rx HSA Rx	No	No
HSA 8300+Rx HSA Rx	No	No

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Individual Commercial Plan Designs

Plan Name	Creditable?
Navigator Bronze HSA 8050	No
Navigator Silver HSA 3500	No
Navigator Gold 1500	Yes
Navigator Silver 5000	No
Navigator Silver 4000	No
Navigator Silver 3000	Yes
Navigator Bronze 9200	No
Navigator Standard Expanded Bronze	No
Navigator Standard Silver	No
Navigator Standard Gold	Yes

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