

Small Group Commercial Plan Designs

Plan Name	Creditable?
Navigator Bronze 7500	Yes
Navigator Silver 5500	Yes
Navigator Silver 6500	Yes
Navigator Gold 1000	Yes
Navigator Gold 2000	Yes
Navigator Silver 4500	Yes
Navigator Silver 3000	Yes
Navigator Platinum 500	Yes
Navigator Bronze 10600	Yes
Navigator Gold 3000	Yes
Navigator Silver 5500 VH	Yes
Navigator Silver 6500 VH	Yes
Navigator Gold 1000 VH	Yes
Navigator Gold 2000 VH	Yes
Navigator Silver 4500 VH	Yes
Navigator Platinum 500 VH	Yes
Navigator Bronze 10600 VH	Yes
Navigator Gold 3000 VH	Yes
Navigator Bronze HSA 8300	No
Navigator Silver HSA 6000	Yes
Navigator Silver HSA 3500	Yes
Navigator Gold HSA 3400	Yes

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.

Montana Medicare Part D Creditability

For 2026 Plan Year



Large Group Commercial Plan Designs

Plan Name	Creditable?
Navigator 500+20_20 Rx 10/35/60	Yes
Navigator 750+20_20 Rx 10/35/60	Yes
Navigator 1000+20_20 Rx 10/35/60	Yes
Navigator 1500+20_20 Rx 10/35/60	Yes
Navigator 2000+20_30 Rx 10/35/60	Yes
Navigator 2500+20_30 Rx 10/35/60	Yes
Navigator 3000+20 Rx 10/35/60	Yes
Navigator 4000+20_30 Rx 10/35/60	Yes
Navigator 500+20_20 Rx 10/50P/50P	Yes
Navigator 750+20_20 Rx 10/50P/50P	Yes
Navigator 1000+20_20 Rx 10/50P/50P	Yes
Navigator 1500+20_20 Rx 10/50P/50P	Yes
Navigator 2000+20_30 Rx 10/50P/50P	Yes
Navigator 2500+20_30 Rx 10/50P/50P	Yes
Navigator 3000+20 Rx 10/50P/50P	Yes
Navigator 4000+20_30 Rx 10/50P/50P	Yes
Navigator 9200+50+Rx	No
Navigator HSA 3400_50+Rx HSA Rx	Yes
Navigator HSA 3400+Rx HSA Rx	Yes
Navigator HSA 4000+Rx HSA Rx	Yes
Navigator HSA 5000+Rx HSA Rx	Yes
Navigator HSA 6000+Rx HSA Rx	Yes
Navigator HSA 8500+Rx HSA Rx	No
Navigator HSA 2600_30+Rx Non-embedded HSA Rx	Yes

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Montana Medicare Part D Creditability

For 2026 Plan Year



Individual Commercial Plan Designs

Plan Name	Creditable?
Core Bronze 10600	No
Core Standard Expanded Bronze	Yes
Core Silver 3500	Yes
Core Silver 5000	Yes
Core Standard Silver	Yes
Core Gold 1500	Yes
Core Standard Gold	Yes
Core Silver 4000	Yes
Core Bronze HSA 8300	No

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