For 2025 Plan Year



Small Group Commercial Plan Designs	Plan is Primary	Plan is Secondary
Plan Name	Creditable?	Creditable?
Voyager Silver 4500	No	No
Voyager Silver 5500	No	No
Voyager Silver 6500	No	No
Voyager Gold 1000	No	No
Voyager Gold 2000	No	No
Voyager Bronze 6800	No	No
Voyager Silver 3000	No	No
Voyager Bronze 9200	No	No
Voyager Platinum 500	Yes	Yes
Navigator Bronze 6800	No	No
Navigator Silver 3000	No	No
Navigator Bronze 9200	No	No
Navigator Platinum 500	Yes	Yes
Navigator Silver 4500	No	No
Navigator Silver 5500	No	No
Navigator Silver 6500	No	No
Navigator Gold 1000	No	No
Navigator Gold 2000	No	No

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 Gold HSA 3400	No	No
Voyager Bronze HSA 8050	No	No
Voyager Silver HSA 5100	No	No
Voyager Gold HSA 3400	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.

For 2025 Plan Year



Large Group Commercial Plan Designs	Plan is Primary	Plan is Secondary
Plan Name Rx Name	Creditable?	Creditable?
Voyager/Navigator/SmartAlliance 1000+30_20 Rx 7/35/60	Yes	Yes
Voyager/Navigator/SmartAlliance 1000+30_20 Rx 7/35/20p	Yes	Yes
Voyager/Navigator/SmartAlliance 1000+30_30 Rx 7/35/60	Yes	Yes
Voyager/Navigator/SmartAlliance 1000+30_30 Rx 7/35/20p	Yes	Yes
Voyager/Navigator/SmartAlliance 1500+30_20 Rx 7/35/60	Yes	Yes
Voyager/Navigator/SmartAlliance 1500+30_20 Rx 7/35/20p	Yes	Yes
Voyager/Navigator/SmartAlliance 1500+30_30 Rx 7/35/60	Yes	Yes
Voyager/Navigator/SmartAlliance 1500+30_30 Rx 7/35/20p	Yes	Yes
Voyager/Navigator/SmartAlliance 2000+30_20 Rx 7/35/60	Yes	Yes
Voyager/Navigator/SmartAlliance 2000+30_20 Rx 7/35/20p	Yes	No
Voyager/Navigator/SmartAlliance 2000+30_30 Rx 7/35/60	Yes	Yes
Voyager/Navigator/SmartAlliance 2000+30_30 Rx 7/35/20p	Yes	No
Voyager/Navigator/SmartAlliance 2500+30_20 Rx 7/35/60	Yes	Yes
Voyager/Navigator/SmartAlliance 2500+30_20 Rx 7/35/20p	Yes	No
Voyager/Navigator/SmartAlliance 2500+30_30 Rx 7/35/60	Yes	Yes
Voyager/Navigator/SmartAlliance 2500+30_30 Rx 7/35/20p	Yes	No
Voyager/Navigator/SmartAlliance 3000+30_20 Rx 7/35/60	Yes	Yes
Voyager/Navigator/SmartAlliance 3000+30_20 Rx 7/35/20p	Yes	No
Voyager/Navigator/SmartAlliance 3000+30_30 Rx 7/35/60	Yes	Yes
Voyager/Navigator/SmartAlliance 3000+30_30 Rx 7/35/20p	Yes	No
Voyager/Navigator/SmartAlliance 4000+30_20 Rx 7/35/60	Yes	Yes
Voyager/Navigator/SmartAlliance 4000+30_20 Rx 7/35/20p	Yes	No
Voyager/Navigator/SmartAlliance 4000+30_30 Rx 7/35/60	Yes	Yes
Voyager/Navigator/SmartAlliance 4000+30_30 Rx 7/35/20p	Yes	No
Voyager/Navigator/SmartAlliance 5000+30_20 Rx 7/35/60	Yes	Yes
Voyager/Navigator/SmartAlliance 5000+30_20 Rx 7/35/20p	Yes	Yes
Voyager/Navigator/SmartAlliance 5000+30_30 Rx 7/35/60	Yes	Yes
Voyager/Navigator/SmartAlliance 5000+30_30 Rx 7/35/20p	Yes	Yes
Voyager/Navigator/SmartAlliance 7000+30_20 Rx 7/35/60	Yes	Yes
Voyager/Navigator/SmartAlliance 7000+30_20 Rx 7/35/20p	Yes	Yes
Voyager/Navigator/SmartAlliance 7000+30_30 Rx 7/35/60	Yes	Yes
Voyager/Navigator/SmartAlliance 7000+30_30 Rx 7/35/20p	Yes	Yes

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For 2025 Plan Year



Large Group HSA Commercial Plan Designs	Plan is Primary	Plan is Secondary
Plan Name	Creditable?	Creditable?
Voyager/Navigator/SmartAlliance HSA 1650_20+Rx HSA Rx (Non-embedded)	No	No
Voyager/Navigator/SmartAlliance HSA 3300_20+Rx HSA Rx	No	No
Voyager/Navigator/SmartAlliance HSA 3300_50+Rx HSA Rx	No	No
Voyager/Navigator/SmartAlliance HSA 3300+Rx HSA Rx	No	No
Voyager/Navigator/SmartAlliance HSA 4000+Rx HSA Rx	No	No
Voyager/Navigator/SmartAlliance HSA 5000+Rx HSA Rx	No	No
Voyager/Navigator/SmartAlliance HSA 7000+Rx HSA Rx	No	No

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For 2025 Plan Year



Individual Commercial Plan Designs	
Plan Name	Creditable?
Voyager Bronze HSA 8050	No
Voyager Bronze 6000	No
Voyager Bronze 9200	No
Voyager Silver 3600	No
Voyager Gold 2500	No
Navigator Bronze HSA 8050	No
Navigator Bronze 6000	No
Navigator Bronze 9200	No
Navigator Silver 3600	No
Navigator Gold 2500	No

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