For 2026 Plan Year



Small Group Commercial Plan Designs	
Plan Name	Creditable?
Voyager Bronze 7500	Yes
Navigator Bronze 7500	Yes
PacificSource Oregon Standard Bronze Plan Navigator	No
PacificSource Oregon Standard Silver Plan Navigator	Yes
PacificSource Oregon Standard Gold Plan Navigator	Yes
PacificSource Oregon Standard Bronze Plan Voyager	No
PacificSource Oregon Standard Silver Plan Voyager	Yes
PacificSource Oregon Standard Gold Plan Voyager	Yes
Navigator Silver 3500	Yes
Voyager Silver 3500	Yes
Voyager Silver 4500	Yes
Voyager Silver 5500	Yes
Voyager Silver 6500	Yes
Voyager Gold 1000	Yes
Voyager Gold 2000	Yes
Navigator Silver 4500	Yes
Navigator Silver 5500	Yes
Navigator Silver 6500	Yes
Navigator Gold 1000	Yes
Navigator Gold 2000	Yes
Voyager Gold 3500	Yes
Voyager Gold 2500	Yes
Voyager Platinum 500	Yes
Navigator Gold 3500	Yes
Navigator Gold 2500	Yes
Navigator Platinum 500	Yes
Voyager Silver 5000	Yes
Navigator Silver 5000	Yes





Small Group Commercial Plan Designs	
Plan Name	Creditable?
Voyager Gold 1500	Yes
Navigator Gold 1500	Yes
Voyager Bronze HSA 8300	No
Voyager Silver HSA 5500	Yes
Voyager Silver HSA 3500	Yes
Voyager Gold HSA 3500	Yes
Navigator Bronze HSA 8300	No
Navigator Silver HSA 5500	Yes
Navigator Silver HSA 3500	Yes
Navigator Gold HSA 3500	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.





Large Group Commercial Plan Designs	
Plan Name	Creditable?
Voyager/Navigator 500+20_20 Rx 10/35/60	Yes
Voyager/Navigator 500+20_20 Rx 10/50P/50P	Yes
Voyager/Navigator 750+20_20 Rx 10/35/60	Yes
Voyager/Navigator 750+20_20 Rx 10/50P/50P	Yes
Voyager/Navigator 1000+25_20 Rx 10/35/60	Yes
Voyager/Navigator 1000+25_20 Rx 10/50P/50P	Yes
Voyager/Navigator 1500+25_20 Rx 10/35/60	Yes
Voyager/Navigator 1500+25_20 Rx 10/50P/50P	Yes
Voyager/Navigator 1500+25_30 Rx 10/35/60	Yes
Voyager/Navigator 1500+25_30 Rx 10/50P/50P	Yes
Voyager/Navigator 2000+25_20 Rx 10/35/60	Yes
Voyager/Navigator 2000+25_20 Rx 10/50P/50P	Yes
Voyager/Navigator 2000+25_30 Rx 10/35/60	Yes
Voyager/Navigator 2000+25_30 Rx 10/50P/50P	Yes
Voyager/Navigator 2500+30_20 Rx 10/35/60	Yes
Voyager/Navigator 2500+30_20 Rx 10/50P/50P	Yes
Voyager/Navigator 2500+30_30 Rx 10/35/60	Yes
Voyager/Navigator 2500+30_30 Rx 10/50P/50P	Yes
Voyager/Navigator 2500+35-70_50 Rx 10/35/60	Yes
Voyager/Navigator 2500+35-70_50 Rx 10/50P/50P	Yes
Voyager/Navigator 3000+30_20 Rx 10/35/60	Yes
Voyager/Navigator 3000+30_20 Rx 10/50P/50P	Yes
Voyager/Navigator 3000+30_30 Rx 10/35/60	Yes
Voyager/Navigator 3000+30_30 Rx 10/50P/50P	Yes
Voyager/Navigator 3500+35_30 Rx 10/35/60	Yes
Voyager/Navigator 3500+35_30 Rx 10/50P/50P	Yes
Voyager/Navigator 4000+35_20 Rx 10/35/60	Yes
Voyager/Navigator 4000+35_20 Rx 10/50P/50P	Yes





Large Group Commercial Plan Designs	
Plan Name	Creditable?
Voyager/Navigator 4000+35_30 Rx 10/35/60	Yes
Voyager/Navigator 4000+35_30 Rx 10/50P/50P	Yes
Voyager/Navigator 4500+35_30 Rx 10/35/60	Yes
Voyager/Navigator 4500+35_30 Rx 10/50P/50P	Yes
Voyager/Navigator 5000+35_30 Rx 10/35/60	Yes
Voyager/Navigator 5000+35_30 Rx 10/50P/50P	Yes
Voyager/Navigator 5000+35-70_50 Rx 10/35/60	Yes
Voyager/Navigator 5000+35-70_50 Rx 10/50P/50P	Yes
Voyager/Navigator HSA 3400_50+Rx HSA Rx	Yes
Voyager/Navigator HSA 3400+Rx HSA Rx	Yes
Voyager/Navigator HSA 4000+Rx HSA Rx	Yes
Voyager/Navigator HSA 5000+Rx HSA Rx	Yes
Voyager/Navigator HSA 1700_20+Rx Non-embedded HSA Rx	Yes

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For 2026 Plan Year



Individual Commercial Plan Designs	
Plan Name	Creditable?
Core Bronze HSA 8300	No
Core Bronze 7500	Yes
Core Silver 4500	Yes
Core Silver 7500	Yes
PacificSource Oregon Standard Bronze Plan Core	No
PacificSource Oregon Standard Silver Plan Core	Yes
PacificSource Oregon Standard Gold Plan Core	Yes
Core Silver 4400	Yes
Core Silver 6000	Yes
Core Silver 7400	Yes
Core Gold 1500	Yes
Core Gold 3000	Yes

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