

Keeping Medicare-eligible individuals informed about creditable coverage

2024 Ohio Large Group (51 -99)

There are certain communications needed to keep your Medicare-eligible employees and retirees up to date about their plans. Medicare Part D drug coverage helps to cover the cost of prescription drugs. To help your individuals with Medicare make an informed decision about their available medication coverage options, you are required to let them know whether their current prescription drug plan is “creditable” or “noncreditable.”

Creditable prescription plans ensure that when a Medicare-eligible individual pays for prescription medication, the costs are **the same or less** than what Medicare covers.

Noncreditable prescription plans means that drugs **cost more**, on average, than what Medicare's plan covers.

Medicare-eligible individuals with creditable plans can keep their current coverage to avoid higher costs for medications. Those with noncreditable drug plans may want to enroll in Medicare Part D to reduce their medication costs.

How to notify your Medicare-eligible individuals

Once a year, you must send a Notice of Non-Creditable Coverage to let Medicare-eligible individuals know if their current prescription drug benefit is noncreditable coverage. You need to do this every year for all Medicare eligible active employees and their dependents, Medicare eligible COBRA individuals and their dependents, Medicare eligible disabled individuals covered under the prescription drug plan, and any retirees and their dependents. A late enrollment penalty on individuals who do not maintain creditable coverage for a period of 63 days or longer following their initial enrollment period for the Medicare prescription drug benefit may apply. Accordingly, this information is essential to an individual's decision whether to enroll in a Medicare Part D prescription drug plan. For tips on what to include in your letter, take a look at the sample letter at cms.hhs.gov/creditablecoverage.

You should notify Medicare-eligible members about their coverage:

- Before the person's initial enrollment period (IEP) for Part D.
- Before the annual coordinated election period (ACEP) each year, which begins October 15.
- Before the effective date of the person's enrollment in the plan.
- At the time of any change that would affect whether or not the prescription plan coverage is creditable.
- Upon request from the beneficiary.

How to notify CMS

This information must also be recorded with the Centers for Medicare & Medicaid Services (CMS). Go to cms.hhs.gov/creditablecoverage and complete the [Disclosure to CMS Form](#) unless your organization is exempt, as outlined in the disclosure to CMS guidance.

You can find details about creditable coverage, such as rules, forms, model disclosure notice language for beneficiaries, and requirements for your CMS disclosure notice, at cms.hhs.gov/creditablecoverage.

Are your plans creditable?

The creditability coverage status for 2024 Ohio Large Group (51-99) plans are outlined on the next page.



2024 Ohio Large Group (51 -99)

2024 Ohio Large Group (51 - 99)	Contract code	Creditable coverage status
Anthem Blue Access ERChhealth PPO HSA (with Copay) Option 1 with Rx Option T8 PrevRx	AAKF	Creditable
Anthem Blue Access Options PPO (3-Tier) HSA Option E4	AAKN	Creditable
Anthem Blue Access ERChhealth PPO HSA Option 1 with Rx Option T8 PrevRx	AAKP	Creditable
Anthem Blue Access ERChhealth PPO Option 28 with Rx Option T2 PrevRx	AAKQ	Creditable
Anthem Link Virtual First Blue Access Options PPO (3-Tier) Option H with Rx Option T2	AAKV	Creditable
Anthem Blue Access Options PPO (3-Tier) Option L with Rx Option T4	AEP2	Creditable
Anthem Blue Access Options PPO (3-Tier) Option M with Rx Option T4	AEP7	Creditable
Anthem Blue Access ERChhealth PPO HSA (with Copay) Option E3 with Rx Option T8 PrevRx	AEPJ	Creditable
Anthem Link Virtual First Blue Access Options PPO (3-Tier) Option L with Rx Option T4	AEPL	Creditable
Anthem Blue Access Options PPO (3-Tier) Option H with Rx Option T4	AEPN	Creditable
Anthem Link Virtual First Blue Access Options PPO (3-Tier) Option M with Rx Option T2	AEPQ	Creditable
Anthem Blue Access Options ERChhealth PPO (3-Tier) Option 11 with Rx Option T2 PrevRx	AEPV	Creditable
Anthem Blue Access ERChhealth PPO HSA (with Copay) Option E5 with Rx Option T8 PrevRx	AEQ5	Creditable
Anthem Blue Access Options PPO (3-Tier) Option H with Rx Option T2	AEQA	Creditable
Anthem Blue Access ERChhealth PPO HSA Option E10 PrevRx	AEQQ	Creditable
Anthem Blue Access ERChhealth PPO HSA Option E12 PrevRx	AEQV	Creditable
Anthem Blue Access ERChhealth PPO HSA (with Copay) Option E4 with Rx Option T8 PrevRx	AEQW	Creditable
Anthem Blue Access ERChhealth PPO HSA Option E9 with Rx Option T8 PrevRx	AER6	Creditable
Anthem Blue Access ERChhealth PPO HSA Option E6 with Rx Option T8 PrevRx	AERL	Creditable
Anthem Blue Access ERChhealth PPO HSA Option E4 with Rx Option T8 PrevRx	AERM	Creditable
Anthem Blue Access ERChhealth PPO Option 28 with Rx Option T4 PrevRx	AERS	Creditable
Anthem Blue Access ERChhealth PPO HSA (with Copay) Option E2 with Rx Option T8 PrevRx	AERZ	Creditable
Anthem Link Virtual First Blue Access Options PPO (3-Tier) Option L with Rx Option T2	AES6	Creditable
Anthem Blue Access Options PPO (3-Tier) Option L with Rx Option T2	AES9	Creditable
Anthem Blue Access PPO Option 28 with Rx Option T2	AESD	Creditable
Anthem Blue Access ERChhealth PPO HSA Option E7 PrevRx	AESN	Creditable
Anthem Blue Access Options PPO (3-Tier) Option M with Rx Option T2	AESQ	Creditable
Anthem Blue Access ERChhealth PPO HSA Option E3 with Rx Option T8 PrevRx	AESS	Creditable
Anthem Blue Access ERChhealth PPO HSA Option E5 PrevRx	AESZ	Creditable
Anthem Link Virtual First Blue Access Options PPO (3-Tier) Option H with Rx Option T4	AET2	Creditable
Anthem Blue Access Options ERChhealth PPO (3-Tier) Option 11 with Rx Option T4 PrevRx	AETE	Creditable

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Anthem Link Virtual First Blue Access Options PPO (3-Tier) Option M with Rx Option T4	AEU2	Creditable
Anthem Blue Access PPO Option 28 with Rx Option T4	AEU9	Creditable
Anthem Blue Access ERChhealth PPO HSA Option E11 PrevRx	AEUT	Creditable
Anthem Blue Access Options ERChhealth PPO (3-Tier) HSA Option E1 PrevRx	ATFX	Creditable
Anthem Blue Access Options ERChhealth PPO (3-Tier) HSA Option E3 PrevRx	ATFY	Creditable
Anthem Blue Access Options ERChhealth PPO (3-Tier) HSA Option E4 PrevRx	ATFZ	Creditable
Anthem Blue Access Options PPO (3-Tier) Option 11 with Rx Option T2	ATGO	Creditable
Anthem Blue Access Options PPO (3-Tier) Option 11 with Rx Option T4	ATG1	Creditable
Anthem Link Virtual First Blue Access PPO Option M with Rx Option T4	BOM9	Creditable
Anthem Link Virtual First Blue Access PPO Option H with Rx Option T4	BOMA	Creditable
Anthem Blue Access PPO Option H with Rx Option T2	BOMB	Creditable
Anthem Link Virtual First Blue Access PPO Option L with Rx Option T2	BOMC	Creditable
Anthem Blue Access PPO Option L with Rx Option T4	BOMD	Creditable
Anthem Link Virtual First Blue Access PPO Option H with Rx Option T2	BOME	Creditable
Anthem Blue Access PPO Option M with Rx Option T2	BOMF	Creditable
Anthem Link Virtual First Blue Access PPO Option L with Rx Option T4	BOMG	Creditable
Anthem Blue Access PPO Option L with Rx Option T2	BOMH	Creditable
Anthem Link Virtual First Blue Access PPO Option M with Rx Option T2	BOMJ	Creditable
Anthem Blue Access PPO Option H with Rx Option T4	BOMK	Creditable
Anthem Blue Access PPO Option M with Rx Option T4	BOML	Creditable
Anthem Blue Access ERChhealth PPO Option 23 with Rx Option T2 PrevRx	AAKD	Creditable
Anthem Blue Access Options PPO (3-Tier) Option 10 with Rx Option T2	AAKE	Creditable
Anthem Blue Access ERChhealth PPO Option 4 with Rx Option T4 PrevRx	AAKG	Creditable
Anthem Blue Access ERChhealth PPO Option 19 with Rx Option T4 PrevRx	AAKH	Creditable
Anthem Blue Access ERChhealth PPO Option 14 with Rx Option T2 PrevRx	AAKJ	Creditable
Anthem Blue Access ERChhealth PPO Option 9 with Rx Option T4 PrevRx	AAKK	Creditable
Anthem Blue Access PPO Option 11 with Rx Option T4	AAKL	Creditable
Anthem Blue Access PPO Option 18 with Rx Option T2	AAKM	Creditable
Anthem Blue Access PPO Option 15 with Rx Option T4	AAKS	Creditable
Anthem Blue Access PPO HSA Option 1 with Rx Option T8	AAKT	Creditable
Anthem Blue Connection HMO \$2500/\$50/\$75/\$4800 Rx Tiered \$0/\$10/\$60/Ded\$125/Ded\$400	AAKU	Creditable

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Anthem Blue Access Options PPO (3-Tier) Option 1 with Rx Option T2	AAKY	Creditable
Anthem Blue Access Options PPO (3-Tier) Option 7 with Rx Option T2	AAKZ	Creditable
Anthem Blue Access PPO Option 27 with Rx Option T4	AEPO	Creditable
Anthem Blue Access PPO Option 17 with Rx Option T2	AEP1	Creditable
Anthem Blue Access PPO HSA Option E5	AEP3	Creditable
Anthem Blue Access PPO Option 26 with Rx Option T2	AEP5	Creditable
Anthem Blue Access PPO HSA Option E12	AEVB	Noncreditable
Anthem Blue Access PPO Option 16 with Rx Option T2	AEP6	Creditable
Anthem Blue Connection HMO HSA with Copay \$3200/\$50/\$100/\$5800 Rx Tiered Ded/\$0/\$10/\$60/\$125/\$400	AEPB	Creditable
Anthem Blue Access PPO HSA Option E4 with Rx Option T8	AEPC	Creditable
Anthem Blue Access ERChhealth PPO Option 7 with Rx Option T2 PrevRx	AEPD	Creditable
Anthem Blue Access ERChhealth PPO Option 25 with Rx Option T4 PrevRx	AEPE	Creditable
Anthem Blue Access ERChhealth PPO Option 8 with Rx Option T4 PrevRx	AEPF	Creditable
Anthem Blue Access ERChhealth PPO Option 4 with Rx Option T2 PrevRx	AEPH	Creditable
Anthem Blue Access PPO Option 24 with Rx Option T4	AEPK	Creditable
Anthem Blue Access ERChhealth PPO Option 10 with Rx Option T4 PrevRx	AEPM	Creditable
Anthem Blue Access PPO Option 4 with Rx Option T2	AEPP	Creditable
Anthem Blue Access ERChhealth PPO Option 22 with Rx Option T2 PrevRx	AEPT	Creditable
Anthem Blue Connection HMO \$3000/\$50/\$75/\$6000 Rx Tiered \$0/\$10/\$60/Ded\$125/Ded\$400	AEPW	Creditable
Anthem Blue Access ERChhealth PPO Option 24 with Rx Option T2 PrevRx	AEPX	Creditable
Anthem Blue Access ERChhealth PPO Option 5 with Rx Option T4 PrevRx	AEPY	Creditable
Anthem Blue Access ERChhealth PPO Option 24 with Rx Option T4 PrevRx	AEQ0	Creditable
Anthem Blue Access ERChhealth PPO Option 17 with Rx Option T4 PrevRx	AEQ1	Creditable
Anthem Blue Access PPO Option 22 with Rx Option T2	AEQ2	Creditable
Anthem Blue Access ERChhealth PPO Option 18 with Rx Option T4 PrevRx	AEQ3	Creditable
Anthem Blue Access PPO Option 1 with Rx Option T4	AEQ4	Creditable
Anthem Blue Access PPO Option 12 with Rx Option T4	AEQ6	Creditable
Anthem Blue Connection HMO \$0/\$25/\$50/\$4000 Rx Tiered \$0/\$10/\$60/\$125/\$400	AEQC	Creditable
Anthem Blue Access Options ERChhealth PPO (3-Tier) Option 10 with Rx Option T2 PrevRx	AEQE	Creditable
Anthem Blue Access ERChhealth PPO Option 22 with Rx Option T4 PrevRx	AEQF	Creditable

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Anthem Blue Access PPO Option 16 with Rx Option T4	AEQH	Creditable
Anthem Blue Access ERHealth PPO Option 12 with Rx Option T2 PrevRx	AEQJ	Creditable
Anthem Blue Access ERHealth PPO Option 5 with Rx Option T2 PrevRx	AEQK	Creditable
Anthem Blue Access PPO HSA (with Copay) Option 1 with Rx Option T8	AEQL	Creditable
Anthem Blue Access PPO Option 22 with Rx Option T4	AEQM	Creditable
Anthem Blue Access ERHealth PPO Option 19 with Rx Option T2 PrevRx	AEQP	Creditable
Anthem Blue Access PPO Option 7 with Rx Option T2	AEQR	Creditable
Anthem Blue Connection HMO \$1000/\$25/\$75/\$3200 Rx Tiered \$0/\$10/\$60/Ded\$125/Ded\$400	AEQS	Creditable
Anthem Blue Access PPO Option 14 with Rx Option T4	AEQT	Creditable
Anthem Blue Access PPO Option 25 with Rx Option T2	AEQU	Creditable
Anthem Blue Access PPO HSA (with Copay) Option E5 with Rx Option T8	AEQX	Creditable
Anthem Blue Access PPO Option 25 with Rx Option T4	AERO	Creditable
Anthem Blue Access PPO Option 24 with Rx Option T2	AER1	Creditable
Anthem Blue Connection HMO \$500/\$25/\$75/\$2000 Rx Tiered \$0/\$10/\$60/Ded\$125/Ded\$400	AER2	Creditable
Anthem Blue Access Options PPO (3-Tier) HSA Option E3	AER3	Creditable
Anthem Blue Connection HMO \$0/\$50/\$75/\$5000 Rx Tiered \$0/\$10/\$60/\$125/\$400	AER4	Creditable
Anthem Blue Connection HMO \$0/\$25/\$50/\$2000 Rx Tiered \$0/\$10/\$60/\$125/\$400	AER7	Creditable
Anthem Blue Access ERHealth PPO Option 21 with Rx Option T2 PrevRx	AER9	Creditable
Anthem Blue Access PPO HSA Option E10	AERA	Creditable
Anthem Blue Access ERHealth PPO Option 21 with Rx Option T4 PrevRx	AERB	Creditable
Anthem Blue Connection HMO \$0/\$25/\$50/\$2500 Rx Tiered \$0/\$10/\$60/\$125/\$400	AERC	Creditable
Anthem Blue Access ERHealth PPO Option 7 with Rx Option T4 PrevRx	AERD	Creditable
Anthem Blue Access PPO Option 4 with Rx Option T4	AERF	Creditable
Anthem Blue Access ERHealth PPO Option 10 with Rx Option T2 PrevRx	AERG	Creditable
Anthem Blue Access Options PPO (3-Tier) Option 8 with Rx Option T4	AERH	Creditable
Anthem Blue Access ERHealth PPO Option 8 with Rx Option T2 PrevRx	AERK	Creditable
Anthem Blue Access PPO HSA (with Copay) Option E3 with Rx Option T8	AERP	Creditable
Anthem Blue Access PPO Option 12 with Rx Option T2	AERR	Creditable
Anthem Blue Access Options ERHealth PPO (3-Tier) Option 1 with Rx Option T4 PrevRx	AERU	Creditable
Anthem Blue Access ERHealth PPO Option 11 with Rx Option T2 PrevRx	AERV	Creditable
Anthem Blue Access ERHealth PPO Option 15 with Rx Option T4 PrevRx	AERW	Creditable

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Anthem Blue Access ERHealth PPO Option 26 with Rx Option T4 PrevRx	AERX	Creditable
Anthem Blue Connection HMO \$0/\$75/\$150/\$8000 Rx Tiered \$0/\$10/\$60/\$125/\$400	AES0	Creditable
Anthem Blue Access PPO Option 5 with Rx Option T2	AES1	Creditable
Anthem Blue Access Options ERHealth PPO (3-Tier) Option 4 with Rx Option T4 PrevRx	AES2	Creditable
Anthem Blue Access ERHealth PPO Option 26 with Rx Option T2 PrevRx	AES4	Creditable
Anthem Blue Access ERHealth PPO Option 1 with Rx Option T4 PrevRx	AES5	Creditable
Anthem Blue Access ERHealth PPO Option 16 with Rx Option T4 PrevRx	AES7	Creditable
Anthem Blue Access PPO Option 26 with Rx Option T4	AES8	Creditable
Anthem Blue Access ERHealth PPO Option 15 with Rx Option T2 PrevRx	AESB	Creditable
Anthem Blue Access PPO Option 11 with Rx Option T2	AESF	Creditable
Anthem Blue Access PPO Option 21 with Rx Option T2	AESG	Creditable
Anthem Blue Access ERHealth PPO Option 2 with Rx Option T4 PrevRx	AESJ	Creditable
Anthem Blue Connection HMO HSA with Copay \$3200/\$25/\$75/\$4000 Rx Tiered Ded/\$0/\$10/\$60/\$125/\$400	AESK	Creditable
Anthem Blue Access PPO Option 14 with Rx Option T2	AESL	Creditable
Anthem Blue Access PPO Option 9 with Rx Option T4	AESR	Creditable
Anthem Blue Access ERHealth PPO Option 9 with Rx Option T2 PrevRx	AEST	Creditable
Anthem Blue Access PPO HSA Option E7	AESU	Creditable
Anthem Blue Access Options ERHealth PPO (3-Tier) Option 7 with Rx Option T4 PrevRx	AESY	Creditable
Anthem Blue Connection HMO \$4400/\$70/\$120/\$8000 Rx Tiered \$0/\$10/\$60/Ded\$125/Ded\$400	AET4	Creditable
Anthem Blue Access PPO Option 2 with Rx Option T4	AET5	Creditable
Anthem Blue Connection HMO \$0/\$75/\$150/\$8700 Rx Tiered \$0/\$10/\$60/\$125/\$400	AET6	Creditable
Anthem Blue Access ERHealth PPO Option 2 with Rx Option T2 PrevRx	AET8	Creditable
Anthem Blue Access ERHealth PPO Option 12 with Rx Option T4 PrevRx	AET9	Creditable
Anthem Blue Access PPO Option 21 with Rx Option T4	AETA	Creditable
Anthem Blue Access ERHealth PPO Option 17 with Rx Option T2 PrevRx	AETB	Creditable
Anthem Blue Access PPO Option 19 with Rx Option T4	AETC	Creditable
Anthem Blue Connection HMO HSA with Copay \$4000/\$45/\$95/\$6500 Rx Tiered Ded/\$0/\$10/\$60/\$125/\$400	AETF	Creditable
Anthem Blue Access PPO Option 27 with Rx Option T2	AETH	Creditable
Anthem Blue Access PPO Option 1 with Rx Option T2	AETK	Creditable
Anthem Blue Access Options PPO (3-Tier) HSA Option E1	AETL	Creditable

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Anthem Blue Access PPO Option 17 with Rx Option T4	AETM	Creditable
Anthem Blue Access ERHealth PPO Option 20 with Rx Option T4 PrevRx	AETP	Creditable
Anthem Blue Access ERHealth PPO Option 23 with Rx Option T4 PrevRx	AETQ	Creditable
Anthem Blue Access PPO HSA Option E9 with Rx Option T8	AETR	Creditable
Anthem Blue Access ERHealth PPO Option 27 with Rx Option T4 PrevRx	AETS	Creditable
Anthem Blue Access ERHealth PPO Option 16 with Rx Option T2 PrevRx	AETU	Creditable
Anthem Blue Access ERHealth PPO Option 11 with Rx Option T4 PrevRx	AETV	Creditable
Anthem Blue Access ERHealth PPO Option 27 with Rx Option T2 PrevRx	AETW	Creditable
Anthem Blue Access Options PPO (3-Tier) Option 7 with Rx Option T4	AETX	Creditable
Anthem Blue Access PPO HSA Option E11	AEU1	Creditable
Anthem Blue Access PPO HSA Option E6 with Rx Option T8	AEU3	Creditable
Anthem Blue Access PPO Option 8 with Rx Option T4	AEU5	Creditable
Anthem Blue Access PPO Option 15 with Rx Option T2	AEU7	Creditable
Anthem Blue Access PPO Option 8 with Rx Option T2	AEU8	Creditable
Anthem Blue Access Options ERHealth PPO (3-Tier) Option 8 with Rx Option T2 PrevRx	AEUB	Creditable
Anthem Blue Access Options PPO (3-Tier) Option 4 with Rx Option T4	AEUC	Creditable
Anthem Blue Access PPO Option 19 with Rx Option T2	AEUD	Creditable
Anthem Blue Access PPO Option 18 with Rx Option T4	AEUE	Creditable
Anthem Blue Access ERHealth PPO Option 25 with Rx Option T2 PrevRx	AEUG	Creditable
Anthem Blue Access ERHealth PPO Option 14 with Rx Option T4 PrevRx	AEUJ	Creditable
Anthem Blue Access Options PPO (3-Tier) Option 8 with Rx Option T2	AEUN	Creditable
Anthem Blue Access Options ERHealth PPO (3-Tier) Option 8 with Rx Option T4 PrevRx	AEUP	Creditable
Anthem Blue Access PPO Option 10 with Rx Option T4	AEUR	Creditable
Anthem Blue Access Options PPO (3-Tier) Option 4 with Rx Option T2	AEUS	Creditable
Anthem Blue Access ERHealth PPO Option 18 with Rx Option T2 PrevRx	AEUU	Creditable
Anthem Blue Connection HMO \$0/\$50/\$75/\$7000 Rx Tiered \$0/\$10/\$60/\$125/\$400	AEUV	Creditable
Anthem Blue Access Options ERHealth PPO (3-Tier) Option 4 with Rx Option T2 PrevRx	AEUW	Creditable
Anthem Blue Access ERHealth PPO Option 20 with Rx Option T2 PrevRx	AEUX	Creditable
Anthem Blue Access Options ERHealth PPO (3-Tier) Option 1 with Rx Option T2 PrevRx	AEUY	Creditable
Anthem Blue Access PPO Option 20 with Rx Option T2	AEVO	Creditable
Anthem Blue Access PPO HSA (with Copay) Option E2 with Rx Option T8	AEV1	Creditable

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Anthem Blue Access Options ERChhealth PPO (3-Tier) Option 10 with Rx Option T4 PrevRx	AEV3	Creditable
Anthem Blue Access PPO Option 5 with Rx Option T4	AEV5	Creditable
Anthem Blue Access Options PPO (3-Tier) Option 10 with Rx Option T4	AEV6	Creditable
Anthem Blue Access PPO Option 2 with Rx Option T2	AEV7	Creditable
Anthem Blue Access PPO HSA (with Copay) Option E4 with Rx Option T8	AEV8	Creditable
Anthem Blue Access Options PPO (3-Tier) Option 1 with Rx Option T4	AEVA	Creditable
Anthem Blue Access PPO Option 23 with Rx Option T2	AEVC	Creditable
Anthem Blue Access PPO Option 7 with Rx Option T4	AEVD	Creditable
Anthem Blue Access ERChhealth PPO Option 1 with Rx Option T2 PrevRx	AEVF	Creditable
Anthem Blue Access PPO Option 10 with Rx Option T2	AEVG	Creditable
Anthem Blue Access PPO HSA Option E3 with Rx Option T8	AEVH	Creditable
Anthem Blue Access Options ERChhealth PPO (3-Tier) Option 7 with Rx Option T2 PrevRx	AEVJ	Creditable
Anthem Blue Access PPO Option 9 with Rx Option T2	AEVL	Creditable
Anthem Blue Access PPO Option 23 with Rx Option T4	AEVM	Creditable
Anthem Blue Access PPO Option 20 with Rx Option T4	AEVP	Creditable

We are here to help

If you have questions about creditable and noncreditable coverage, please contact your representative.