

ChamberCare Health Alliance Indiana Small Group

Understanding creditable coverage can help you offer employees guidance in making important decisions. Creditable coverage means your group drug plan is at least as good as the Medicare drug benefit. Creditability can help your Medicare-eligible employees decide if they should keep their current coverage and avoid higher payments. You can use this chart to see which MEWA plans are creditable and which are not.

Indiana MEWA plans 2021

Indiana MEWA plan name	Creditable?	Health savings account (HSA) plan?	Medical deductible	Pharmacy deductible	Plan coinsurance	Integrated medical/Rx out of pocket	Retail prescription drug after deductible	Home delivery prescription drug after deductible
CHA MEWA Blue Access PPO 1000/20%/3500	Yes	No	\$1,000	\$0.00	20%	\$3,500	Preferred: \$10/\$35/\$70/25% (\$300 max) Non-preferred: \$20/\$45/\$80/\$25% (\$400 max)	\$25/\$105/\$210/25%
CHA MEWA Blue Access PPO 1500/20%/5000	Yes	No	\$1,500	\$0.00	20%	\$5,000	Preferred: \$10/\$35/\$70/25% (\$300 max) Non-preferred: \$20/\$45/\$80/\$25% (\$400 max)	\$25/\$105/\$210/25%
CHA MEWA Blue Access PPO 2000/20%/5000	Yes	No	\$2,000	\$0.00	20%	\$5,000	Preferred: \$10/\$35/\$70/25% (\$300 max) Non-preferred: \$20/\$45/\$80/\$25% (\$400 max)	\$25/\$105/\$210/25%
CHA MEWA Blue Access PPO 2500/20%/6000	Yes	No	\$2,500	\$0.00	20%	\$6,000	Preferred: \$10/\$35/\$70/25% (\$300 max) Non-preferred: \$20/\$45/\$80/\$25% (\$400 max)	\$25/\$105/\$210/25%
CHA MEWA Blue Access PPO 2800E/0%/2900 w/HSA	Yes	Yes	\$2,800	Combined with medical	0%	\$2,900	Preferred: 0% Non-Preferred: 10%	0%
CHA MEWA Blue Access PPO 2800E/20%/5400 w/HSA	Yes	Yes	\$2,800	Combined with medical	20%	\$5,400	Preferred: \$10/\$35/\$70/25% Non-preferred: \$20/\$45/\$80/\$35%	\$25/\$105/\$210/25%
CHA MEWA Blue Access PPO 3000EC/0%/4000 w/HSA	Yes	Yes	\$3,000	Combined with medical	0%	\$4,000	Preferred: \$10/\$35/\$70/25% Non-preferred: \$20/\$45/\$80/\$35%	\$25/\$105/\$210/25%
CHA MEWA Blue Access PPO 4000/20%/7900	Yes	No	\$4,000	\$0.00	20%	\$7,900	Preferred: \$10/\$35/\$70/25% (\$300 max) Non-preferred: \$20/\$45/\$80/\$25% (\$400 max)	\$25/\$105/\$210/25%
CHA MEWA Blue Access PPO 4000E/0%/5000 w/HSA	Yes	Yes	\$4,000	Combined with medical	0%	\$5,000	Preferred: \$10/\$35/\$70/25% Non-preferred: \$20/\$45/\$80/\$25%	\$25/\$105/\$210/25%
CHA MEWA Blue Access PPO 500/20%/3000	Yes	No	\$500	\$0.00	20%	\$3,000	Preferred: \$10/\$35/\$70/25% (\$300 max) Non-preferred: \$20/\$45/\$80/\$25% (\$400 max)	\$25/\$105/\$210/25%
CHA MEWA Blue Access PPO 5000E/20%/6550 w/HSA	No	Yes	\$5,000	Combined with medical	20%	\$6,550	Preferred: \$10/\$35/\$70/25% Non-preferred: \$20/\$45/\$80/\$25%	\$25/\$105/\$210/25%
CHA MEWA Blue Access PPO 6200/30%/7550	Yes	No	\$6,200	\$0.00	30%	\$7,550	Preferred: \$15/\$40/\$80/25% (\$300 max) Non-preferred: \$25/\$50/\$90/\$25% (\$400 max)	\$38/\$120/\$240/25%
CHA MEWA Blue Access PPO 6250E/0%/6400 w/HSA	No	Yes	\$6,250	Combined with medical	0%	\$6,400	Preferred: 0% Non-Preferred: 10%	0%



We hope this chart will guide you and your employees toward the best decisions for your health care coverage needs. Please contact us if there is anything more we can do to help.