# Keeping Medicare-eligible individuals informed about creditable coverage

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 medication coverage options, you are required to let them know if their current drug plan is "creditable" or "noncreditable."

## Creditable prescription plans:

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:

A noncreditable prescription plan 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 drugs. Those with noncreditable drug plans may want to enroll in Medicare Part D to reduce their drug costs.

## How to notify your Medicare-eligible individuals

You must send a *Notice of Non-Creditable Coverage* every year to let Medicare-eligible individuals know if their current prescription drug benefit is noncreditable coverage. You need to do this yearly 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 63 days or longer following their initial enrollment period for the Medicare prescription drug benefit may apply. This information is essential to an individual's decision to enroll in a Medicare Part D prescription drug plan. You can view a sample letter at **cms.hhs.gov/creditablecoverage**.

## You should notify Medicare-eligible members about their coverage:

- Before their initial enrollment period for Part D.
- Before the annual coordinated election period each year, which begins October 15.
- Before the effective enrollment date in the plan.
- Every time a change impacts a plan's creditable status.
- 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. For details about creditable coverage and forms you need, visit **cms.hhs.gov/creditablecoverage**.

## Are your plans creditable?

The creditability coverage status for 2026 Ohio Farm Bureau Health Benefits Plan plans are outlined on the next page.

### We are here to help

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



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# 2026 Ohio Farm Bureau Health Benefits Plan

| 2026 Ohio Farm Bureau Health Benefits Plan | Contract code | Creditable coverage status |
|---|---|---|
| OFB Blue Access PPO 1000/20%/4500 | 90YS | Creditable |
| OFB Blue Access PPO 1500/20%/5000 | 9104 | Creditable |
| OFB Blue Access PPO 2250/20%/5500 | 90ZP | Creditable |
| OFB Blue Access PPO 2500/20%/5000 w/HSA | 90ZV | Creditable |
| OFB Blue Access PPO 2500/20%/6000 | 90YF | Creditable |
| OFB Blue Access PPO 3000/0%/6000 | 90YH | Creditable |
| OFB Blue Access PPO 3000/20%/7000 Lean Rx | 90YK | Creditable |
| OFB Blue Access PPO 3400E/20%/6000 w/HSA | 90YP | Creditable |
| OFB Blue Access PPO 3500/20%/6500 | 90YG | Creditable |
| OFB Blue Access PPO 3500E/0%/3500 w/HSA | 90ZZ | Creditable |
| OFB Blue Access PPO 3500E/0%/5500 w/HSA | 9102 | Creditable |
| OFB Blue Access PPO 4000/20%/8000 Lean Rx | 90YC | Creditable |
| OFB Blue Access PPO 4000E/0%/4000 w/HSA | 90Y6 | Creditable |
| OFB Blue Access PPO 4000E/20%/6500 w/HSA PrevRx | 90YD | Creditable |
| OFB Blue Access PPO 4500/0%/8000 | 910E | Creditable |
| OFB Blue Access PPO 4500E/0%/6500 w/HSA | 90YM | Creditable |
| OFB Blue Access PPO 500/20%/3500 | 910A | Creditable |
| OFB Blue Access PPO 5000/20%/7000 | 9107 | Creditable |
| OFB Blue Access PPO 5000E/0%/5000 w/HSA | 90ZM | Creditable |
| OFB Blue Access PPO 6000/0%/9000 | 90YB | Creditable |
| OFB Blue Access PPO 6300E/0%/6300 w/HSA | 90Y7 | Creditable |
| OFB Blue Access PPO 6500/20%/9000 | 910C | Creditable |
| OFB Blue Access PPO 6550E/0%/6700 w/HSA PrevRx | 90ZG | Creditable |
| OFB Blue Access PPO 7500E/0%/8000 w/HSA PrevRx | 90ZN | Creditable |
| OFB Blue Access PPO 8000/0%/9000 | 90YE | Noncreditable |
| OFB Virtual Access Plus Blue Access PPO 2750/6750 | 90YA | Creditable |
| OFB Virtual Access Plus Blue Access PPO 40/8500 | 9101 | Creditable |
| OFB Virtual Access Plus Blue Access PPO 5500E/8000 w/HSA | 90YY | Noncreditable |