

The Centers for Medicare & Medicaid Services (CMS) requires entities offering prescription drug coverage to Medicare Part D eligible individuals to disclose to both CMS and members whether the drug coverage is "creditable prescription drug coverage." You can also find more information on this topic by visiting the CMS website which contains Updated Guidance, Model Letters, and instructions on how to submit disclosures.

Tufts Health Freedom Plan Options --- Renewals beginning January 1, 2019

Medicare Part D Creditable Coverage Criteria for Plans that include a Health Savings Account - Pass or Fail Status.

This list shows the 2019 Saver plans (those that include a Health Savings Account) and whether they provide Medicare Part D creditable coverage with the standard formulary or Mac A pricing.

Rx OOP MAX	Rx Deduct	T1/T2/T3/T4 Retail	Coins Min	Coins Max	T1/T2/T3 Mail	RX Costshare After Deductible?	Mail Program	Mac A	Low cost Generic Program	Saver?	Results - Medicare is Primary	Results - Medicare is Secondary
6200	6200	15/30/50	0	0	30/60/100	Y		N		Y	Fail	Pass
6550	6000	20%/20%/20%/20%	0	500	20%/20%/20%	Y		N		Y	Fail	Pass
6550	6000	20%/20%/20%/20%	0	500	20%/20%/20%	Y	0	N		Y	Fail	Pass
6550	6000	15/35/70/25%	0	250	30/70/140	Y		N		Y	Fail	Pass
6550	6000	15/30/50/25%	0	250	30/60/100	Y		N		Y	Fail	Pass
6550	6000	15/30/50	0	0	30/60/100	Y		N		Y	Fail	Pass
6550	6000	10/30/50	0	0	20/60/100	Y		N		Y	Fail	Pass
6350	5000	10/35/60	0	0	20/70/120	Y		N		Y	Fail	Pass
6350	5000	15/30/50	0	0	30/60/150	Y		N		Y	Fail	Pass
5000	5000	15/30/50	0	0	30/60/100	Y		N		Y	Fail	Pass
6550	5000	15/30/50	0	0	30/60/100	Y		N		Y	Fail	Pass
6350	5000	15/25/40	0	0	30/50/80	Y		N		Y	Fail	Pass
6350	5000	15/30/50	0	0	30/60/100	Y		N		Y	Fail	Pass
6000	5000	15/35/60	0	0	30/70/120	Y		N		Y	Fail	Pass
6650	5000	10/35/60	0	0	20/70/120	Y		N		Y	Fail	Pass
6550	4500	35/85/110/150	0	0	70/170/220	Y		N		Y	Fail	Pass
6550	4500	35/85/110/150	0	0	70/255/330	Y		N		Y	Fail	Pass
4700	4000	20%/20%/20%/20%	0	500	20%/20%/20%	Y		N		Y	Fail	Pass
5000	4000	20%/20%/20%/20%	0	500	20%/20%/20%	Y		N		Y	Fail	Pass
5000	4000	20%/20%/20%/20%	0	500	20%/20%/20%	Y	0	N		Y	Fail	Pass
6000	4000	20%/20%/20%	0	0	20%/20%/20%	Y		N		Y	Fail	Pass
6000	4000	15/30/50/25%	0	250	30/60/150	Y		N		Y	Fail	Pass
6450	4000	10/35/60	0	0	20/70/120	Y		N		Y	Fail	Pass
6000	4000	15/30/50	0	0	30/60/100	Y		N		Y	Fail	Pass
6350	4000	15/30/50	0	0	30/60/100	Y		N		Y	Fail	Pass
6650	3450	35/75/100/150	0	0	70/150/300	Y		N		Y	Fail	Pass
6550	3300	35/100/150	0	0	70/200/450	Y		N		Y	Fail	Pass
6550	3300	25/75/100	0	0	50/150/300	Y	2	N		Y	Fail	Pass
6350	3250	15/30/50	0	0	30/60/150	Y		N		Y	Pass	Pass
5500	3000	20%/20%/20%/20%	0	500	20%/20%/20%	Y		N		Y	Pass	Pass
6550	3000	25%/25%/25%/25%	0	500	25%/25%/25%	Y		N		Y	Fail	Pass
6550	3000	25%/25%/25%/25%	0	500	25%/25%/25%	Y	0	N		Y	Fail	Pass
5000	3000	20%/20%/20%	0	0	20%/20%/20%	Y		N		Y	Pass	Pass
6550	3000	30/85/100/10%	50	350	60/170/300	Y	0	N		Y	Fail	Pass
6550	3000	30/85/100/10%	50	350	60/170/300	Y		N		Y	Fail	Pass
6500	3000	30/75/100/10%	50	250	60/225/300	Y		N		Y	Fail	Pass
5000	3000	15/35/70/25%	0	250	30/70/140	Y		N		Y	Pass	Pass
4500	3000	15/25/40	0	0	30/50/80	Y		N		Y	Pass	Pass
6000	3000	10/25/45	0	0	20/50/135	Y	0	N		Y	Pass	Pass
6350	3000	15/30/50	0	0	30/60/100	Y		N		Y	Pass	Pass
6550	3000	15/30/50	0	0	30/60/100	Y		N		Y	Pass	Pass
5000	3000	15/30/50	0	0	30/60/100	Y		N		Y	Pass	Pass
6350	3000	15/30/50	0	0	30/60/150	Y		N		Y	Pass	Pass
6350	3000	15/25/40	0	0	30/50/120	Y		N		Y	Pass	Pass
6350	3000	20/40/80	0	0	40/80/240	Y		N		Y	Pass	Pass
6350	3000	15/35/60	0	0	30/70/180	Y		N		Y	Pass	Pass
6350	3000	10/30/50	0	0	20/60/100	Y		N		Y	Pass	Pass
4000	3000	10/35/60	0	0	20/70/120	Y		N		Y	Pass	Pass
6000	3000	20/40/80	0	0	40/80/160	Y		N		Y	Pass	Pass

4500	3000	15/30/50	0	0	30/60/150	Y		N	Y	Pass	Pass
6000	3000	15/30/50	0	0	30/60/150	Y		N	Y	Pass	Pass
6350	3000	15/25/40	0	0	30/50/80	Y		N	Y	Pass	Pass
6000	3000	15/30/50	0	0	30/60/100	Y		N	Y	Pass	Pass
6000	3000	20/40/60	0	0	40/80/180	Y		N	Y	Pass	Pass
4000	3000	15/25/45	0	0	30/50/135	Y		N	Y	Pass	Pass
6350	3000	10/30/50	0	0	20/60/150	Y		N	Y	Pass	Pass
3000	3000	15/25/40	0	0	30/50/120	Y		N	Y	Pass	Pass
5000	3000	15/35/70	0	0	30/70/140	Y		N	Y	Pass	Pass
6650	3000	20/40/60	0	0	40/80/180	Y		N	Y	Pass	Pass
6550	3000	15/25/40	0	0	30/50/80	Y		N	Y	Pass	Pass
5000	3000	15/30/50	0	0	30/60/150	Y		N	Y	Pass	Pass
6000	3000	20/75/100	0	0	40/150/300	Y		N	Y	Pass	Pass
5000	3000	15/25/40	0	0	30/50/120	Y		N	Y	Pass	Pass
6350	3000	10/25/45	0	0	20/50/135	Y		N	Y	Pass	Pass
5000	3000	10/25/45	0	0	20/50/90	Y		N	Y	Pass	Pass
6050	3000	15/30/50	0	0	30/60/150	Y		N	Y	Pass	Pass
6000	3000	10/30/50	0	0	20/60/150	Y		N	Y	Pass	Pass
5000	3000	10/30/45	0	0	20/60/90	Y		N	Y	Pass	Pass
6000	3000	15/35/70	0	0	30/70/210	Y		N	Y	Pass	Pass
4000	3000	15/30/60	0	0	30/60/120	Y		N	Y	Pass	Pass
6550	3000	10/35/60/100	0	0	20/70/120	Y		N	Y	Pass	Pass
6450	3000	20/40/60/100	0	0	40/120/180	Y		N	Y	Pass	Pass
6500	3000	40/70/100/125	0	0	80/210/300	Y		N	Y	Fail	Pass
6500	3000	40/70/100/125	0	0	80/210/300	Y	0	N	Y	Fail	Pass
6550	3000	25/75/100/125	0	0	50/150/300	Y		N	Y	Fail	Pass
6350	2900	15/25/40	0	0	30/50/80	Y		N	Y	Pass	Pass
5000	2500	20%/20%/20%/20%	0	500	20%/20%/20%	Y		N	Y	Pass	Pass
5000	2500	20%/20%/20%/20%	0	500	20%/20%/20%	Y	0	N	Y	Pass	Pass
5000	2500	15/35/60	0	0	30/70/120	Y		N	Y	Pass	Pass
6350	2500	15/30/50	0	0	30/60/150	Y		N	Y	Pass	Pass
5000	2500	10/25/45	0	0	20/50/90	Y		N	Y	Pass	Pass
5000	2500	15/30/50	0	0	30/60/150	Y		N	Y	Pass	Pass
5000	2500	30/55/80/125	0	0	60/165/240	Y	0	N	Y	Pass	Pass
5000	2500	30/55/80/125	0	0	60/165/240	Y		N	Y	Pass	Pass
6000	2500	30/55/80/125	0	0	60/165/240	Y	0	N	Y	Pass	Pass
6000	2500	30/55/80/125	0	0	60/165/240	Y		N	Y	Pass	Pass
6550	2500	25/75/100/150	0	0	50/150/300	Y	0	N	Y	Pass	Pass
5625	2250	15/30/50	0	0	30/60/150	Y		N	Y	Pass	Pass
6550	2000	60%/60%/60%	0	0	60%/60%/60%	Y		N	Y	Fail	Pass
6550	2000	10/30/65	0	0	25/75/165	Y		N	Y	Pass	Pass
4000	2000	10/30/50	0	0	20/60/100	Y		N	Y	Pass	Pass
4000	2000	15/35/60	0	0	30/70/120	Y		N	Y	Pass	Pass
4000	2000	10/35/60	0	0	20/70/120	Y		N	Y	Pass	Pass
6350	2000	15/30/50	0	0	30/60/150	Y		N	Y	Pass	Pass
6000	2000	15/35/70	0	0	30/70/210	Y		N	Y	Pass	Pass
5000	2000	10/30/65	0	0	25/75/165	Y		N	Y	Pass	Pass
5000	2000	15/30/50	0	0	30/60/150	Y		N	Y	Pass	Pass
6000	2000	15/30/50	0	0	30/60/100	Y		N	Y	Pass	Pass
2700	2000	20/40/80	0	0	40/80/240	Y		N	Y	Pass	Pass
5000	2000	10/40/60	0	0	20/80/180	Y		N	Y	Pass	Pass
6350	2000	10/25/45	0	0	20/50/135	Y		N	Y	Pass	Pass
6000	2000	15/30/50	0	0	30/60/150	Y		N	Y	Pass	Pass
6450	2000	15/30/50	0	0	30/60/150	Y		N	Y	Pass	Pass
4000	2000	15/30/50	0	0	30/60/100	Y		N	Y	Pass	Pass
6350	2000	15/30/50	0	0	30/60/100	Y		N	Y	Pass	Pass
4000	2000	20/75/100	0	0	40/150/200	Y		N	Y	Pass	Pass
5000	2000	20/40/60	0	0	40/80/180	Y		N	Y	Pass	Pass
6350	2000	15/25/40	0	0	30/50/80	Y		N	Y	Pass	Pass

4000	2000	15/30/50	0	0	30/60/150	Y		N	Y	Pass	Pass
5000	2000	15/30/50	0	0	15/30/50	Y		N	Y	Pass	Pass
5000	2000	15/30/50	0	0	30/60/100	Y		N	Y	Pass	Pass
5000	2000	10/25/45	0	0	20/50/135	Y		N	Y	Pass	Pass
4000	2000	10/25/45	0	0	20/50/90	Y		N	Y	Pass	Pass
3000	2000	15/30/50	0	0	30/60/100	Y		N	Y	Pass	Pass
6350	2000	20/75/100	0	0	40/150/300	Y		N	Y	Pass	Pass
4000	2000	10/25/45	0	0	20/50/135	Y		N	Y	Pass	Pass
6650	2000	15/30/50/100	0	0	30/75/150	Y		N	Y	Pass	Pass
3000	2000	10/35/60/100	0	0	20/70/120	Y		N	Y	Pass	Pass
6000	2000	30/55/80/125	0	0	60/165/240	Y		N	Y	Pass	Pass
6000	2000	30/55/80/125	0	0	60/165/240	Y	0	N	Y	Pass	Pass
3500	2000	20/45/75/125	0	0	40/135/225	Y		N	Y	Pass	Pass
6550	2000	25/85/100/150	0	0	50/170/300	Y		N	Y	Pass	Pass
6550	2000	25/85/100/150	0	0	50/170/300	Y	0	N	Y	Pass	Pass
3500	1750	20%/20%/20%	0	0	20%/20%/20%	Y		N	Y	Pass	Pass
6000	1750	15/35/70	0	0	30/70/210	Y		N	Y	Pass	Pass
5000	1750	10/25/45	0	0	20/50/90	Y		N	Y	Pass	Pass
5000	1750	15/30/50	0	0	30/60/150	Y		N	Y	Pass	Pass
4500	1500	15/35/60	0	0	30/70/120	Y		N	Y	Pass	Pass
4000	1500	10/25/45	0	0	20/50/135	Y		N	Y	Pass	Pass
6350	1500	15/30/50	0	0	30/60/150	Y		N	Y	Pass	Pass
6500	1500	15/30/50	0	0	30/60/150	Y		N	Y	Pass	Pass
6350	1500	20/40/60	0	0	40/80/180	Y		N	Y	Pass	Pass
5000	1500	15/25/40	0	0	30/50/120	Y		N	Y	Pass	Pass
3000	1500	15/30/50	0	0	30/60/150	Y		N	Y	Pass	Pass
4500	1500	15/30/50	0	0	30/60/100	Y		N	Y	Pass	Pass
4000	1500	10/35/60	0	0	20/70/120	Y		N	Y	Pass	Pass
6500	1500	20/40/80	0	0	40/80/240	Y		N	Y	Pass	Pass
6550	1500	15/30/50	0	0	30/60/150	Y		N	Y	Pass	Pass
6350	1500	15/30/50	0	0	30/60/100	Y		N	Y	Pass	Pass
3000	1500	15/30/50	0	0	30/60/100	Y		N	Y	Pass	Pass
4000	1500	15/25/45	0	0	30/50/135	Y		N	Y	Pass	Pass
3000	1500	10/30/50	0	0	20/60/100	Y		N	Y	Pass	Pass
4500	1500	20/75/100	0	0	40/150/200	Y		N	Y	Pass	Pass
5000	1500	15/30/50	0	0	30/60/150	Y		N	Y	Pass	Pass
4500	1500	15/30/50	0	0	30/60/150	Y		N	Y	Pass	Pass
6550	1500	10/25/45	0	0	10/25/45	Y		N	Y	Pass	Pass
3000	1500	15/30/50	0	0	15/30/50	Y		N	Y	Pass	Pass
3000	1500	20/40/80	0	0	40/80/160	Y		N	Y	Pass	Pass
3000	1500	10/20/35	0	0	20/40/70	Y		N	Y	Pass	Pass
4500	1500	30/50/75/125	0	0	60/150/225	Y		N	Y	Pass	Pass
6500	1500	30/55/75/125	0	0	60/165/225	Y	0	N	Y	Pass	Pass
6500	1500	30/55/75/125	0	0	60/165/225	Y		N	Y	Pass	Pass
4500	1500	30/50/75/125	0	0	60/150/225	Y	0	N	Y	Pass	Pass
5000	1500	25/55/75/125	0	0	50/165/225	Y	0	N	Y	Pass	Pass
5000	1500	25/55/75/125	0	0	50/165/225	Y		N	Y	Pass	Pass
5000	1500	25/60/80/150	0	0	50/120/240	Y	0	N	Y	Pass	Pass
5000	1500	25/60/80/150	0	0	50/120/240	Y		N	Y	Pass	Pass
3900	1350	15/30/50	0	0	30/60/100	Y		N	Y	Pass	Pass
2600	1350	10/30/50	0	0	20/60/100	Y		N	Y	Pass	Pass
4200	1300	15/30/50	0	0	30/60/100	Y		N	Y	Pass	Pass
0	0	0/0/0	0	0	0/0/0	Y			Y	Pass	Pass
5000	5000	0/0/0	0	0	0/0/0			N	Y	Fail	Pass
4000	4000	0/0/0	0	0	0/0/0			N	Y	Pass	Pass
6550	3300	0/0/0	0	0	0/0/0			N	Y	Pass	Pass
6550	3300	0/0/0	0	0	0/0/0				Y	Pass	Pass
3000	3000	0/0/0	0	0	0/0/0			N	Y	Pass	Pass
6350	3000	0/0/0	0	0	0/0/0				Y	Pass	Pass

4000	2500	0/0/0	0	0	0/0/0				N		Y	Pass	Pass
4000	2500	0/0/0	0	0	0/0/0						Y	Pass	Pass
4500	2500	0/0/0	0	0	0/0/0						Y	Pass	Pass
5000	2500	0/0/0	0	0	0/0/0						Y	Pass	Pass
3000	2000	0/0/0	0	0	0/0/0						Y	Pass	Pass
6350	2000	0/0/0	0	0	0/0/0						Y	Pass	Pass
2500	1500	0/0/0	0	0	0/0/0				N		Y	Pass	Pass
2000	1500	0/0/0	0	0	0/0/0						Y	Pass	Pass
3000	1500	0/0/0	0	0	0/0/0						Y	Pass	Pass
2500	1500	0/0/0	0	0	0/0/0						Y	Pass	Pass
5000	1500	0/0/0	0	0	0/0/0						Y	Pass	Pass
6550	1500	0/0/0	0	0	0/0/0						Y	Pass	Pass
3000	500	0/0/0	0	0	0/0/0						Y	Pass	Pass
\$4500	1500	5/30/50/75/125		0	10/60/150/225	Y	N	N	Y		Y	Pass	Pass
\$5000	2500	5/30/55/80/125		0	10/60/165/240	Y	N	N	Y		Y	Pass	Pass
\$6500	3000	5/40/70/100/125		0	10/80/210/300	Y	N	N	Y		Y	Fail	Pass
\$6550	3000	75%/75%/75%/75%		500	75%/75%/75%	Y	N	N	N		Y	Fail	Pass
\$5000	4000	80%/80%/80%/80%		500	80%/80%/80%	Y	N	N	N		Y	Fail	Pass
\$5500	3000	80%/80%/80%/80%		500	80%/80%/80%	Y	N	N	N		Y	Fail	Pass
\$5000	2500	80%/80%/80%/80%		500	80%/80%/80%	Y	N	N	N		Y	Fail	Pass
\$6550	6000	80%/80%/80%/80%		500	80%/80%/80%	Y	N	N	N		Y	Fail	Pass
\$6500	1500	5/30/55/75/125		0	10/60/110/225	Y	N	N	Y		Y	Pass	Pass
\$6000	2000	5/30/55/80/125		0	10/60/110/240	Y	N	N	Y		Y	Pass	Pass
\$6000	2500	5/30/55/80/125		0	10/60/110/240	Y	N	N	Y		Y	Pass	Pass
\$6500	3000	5/40/70/100/125		0	10/80/140/300	Y	N	N	Y		Y	Fail	Pass
\$6650	3000	5/20/40/60		0	10/40/80/180	Y	N	N	Y		Y	Pass	Pass
4500	1500	5/30/50/75/125		0	10/60/150/225	Y	N	N	Y		Y	Pass	Pass
5000	2500	5/30/55/80/125		0	10/60/165/240	Y	N	N	Y		Y	Pass	Pass
6650	3000	5/40/70/100/125		0	10/80/210/300	Y	N	N	Y		Y	Fail	Pass
6650	4000	5/40/70/100/125		0	10/80/210/300	Y	N	N	Y		Y	Fail	Pass
6650	3000	5/75%/75%/75%/75%		500	10/75%/75%/75%	Y	N	N	Y		Y	Fail	Pass
6650	4000	5/80%/80%/80%/80%		500	10/80%/80%/80%	Y	N	N	Y		Y	Fail	Pass
6650	5000	5/80%/80%/80%/80%		500	10/80%/80%/80%	Y	N	N	Y		Y	Fail	Pass
5500	3000	5/80%/80%/80%/80%		500	10/80%/80%/80%	Y	N	N	Y		Y	Fail	Pass
5500	2500	5/80%/80%/80%/80%		500	10/80%/80%/80%	Y	N	N	Y		Y	Fail	Pass
6650	6000	5/80%/80%/80%/80%		500	10/80%/80%/80%	Y	N	N	Y		Y	Fail	Pass
6700	1500	5/30/70/100/125		0	10/60/140/300	Y	N	N	Y		Y	Pass	Pass
6700	2000	5/30/70/100/125		0	10/60/140/300	Y	N	N	Y		Y	Pass	Pass
6700	2500	5/30/70/100/125		0	10/60/140/300	Y	N	N	Y		Y	Pass	Pass
6700	3000	5/40/70/100/125		0	10/80/140/300	Y	N	N	Y		Y	Fail	Pass
6700	3450	5/50/75/150/200		0	10/100/150/450	Y	N	N	Y		Y	Fail	Pass
6700	3300	25/50/100		0	50/100/300	Y	N	N			Y	Fail	Pass