



October 5, 2015

Office of Management and Enterprise Services
Employees Group Insurance Division
Compliance and Industry Practice
Attn: Lori Baer, Administrative Programs Officer III
3545 NW 58, Suite 1000
OKC, OK 73112

Re: 2016 Creditable Coverage

Dear Lori Baer:

Under the Medicare Prescription Drug, Improvement, and Modernization Act of 2003(MMA), most entities that currently provide prescription drug coverage to Medicare eligible beneficiaries must disclose to members whether the entity's coverage is "creditable prescription drug coverage." Under §423.56(a) of the final regulation, coverage is creditable if the actuarial value of the coverage equals or exceeds the actuarial value of standard prescription drug coverage under Medicare Part D, as demonstrated through the use of generally accepted actuarial principles and in accordance with CMS actuarial guidelines.

Based on the above and at your request, CommunityCare has conducted the Gross Test Value and according to our calculations our pharmacy plans offered to the State Employees meet the creditable coverage criteria.

If you have any questions, please let me know.

Sincerely,

Karla Tull

Karla Tull
Manager of Underwriting