October 1, 2026

IMPORTANT NOTICE

TO ALL THE ADMINISTRATORS OF THE TRIPLE-S HEALTH PLAN

The Centers for Medicare and Medicaid Services (CMS) require all employers to inform their employees, retirees, or dependents with Medicare whether the pharmacy coverage provided by the employer is or is not creditable when compared to the Medicare Part D coverage. CMS also establishes that this disclosure must be made during the following periods:

- **Annually, no later than October 15, 2026.**

- **At the moment when an employee or dependent becomes eligible for Medicare,** either due to age or disability.

- **During recruitment**, if the person is eligible for the pharmacy coverage offered by the employer for the first time.

- **At the time of renewing the health plan, under certain circumstances**. Employers who have made significant changes to the pharmacy coverage must verify whether the coverage remains creditable. If it is no longer creditable, they must notify employees and individuals with Medicare starting from the effective date of the coverage status change.

There are notification templates available to help you comply with this requirement. The most recent version of the Rule, as well as the notification templates, can be accessed at: www.cms.gov/CreditableCoverage

It is also a requirement for employers to directly notify CMS whether the pharmacy coverage they offer to Medicare beneficiaries is creditable or not. These notifications must be made annually and completed within 60 days following the coverage's effective date. CMS provides the guidelines and notification form at:
www.cms.gov/medicare/employers-plan-sponsors/creditable-coverage/model-notice-letters

WHAT YOU NEED TO KNOW:

1. A pharmacy coverage **is considered creditable** if, on average, **it has a value equal to or greater than the** standard **Medicare Part D** pharmacy coverage and includes both brand-name and generic prescription drugs. If, on average, it does **not** have the same value, it will be considered **non-creditable.**

PO Box 363628
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2. Based on our analysis, according to CMS simplified guidelines, **the following pharmacy do NOT meet the criteria of creditable coverage:**

Not Creditable Coverages										
F04	F14	F17	F45	F99	FB10	FB11	FB13	FB16	FB19	FB36
FB48	FB50	FB54	FB58	FB60	FB62	FB65	FB81	FB82	FC05	FC14
FC15	FC17	FC25	FC33	FC34	FC37	FC38	FC39	FC40	FC47	FC58
FC61	FC62	FC97	FD19	FD20	FD21	FD23	FD24	FD29	FD30	FD31
FD34	FD44	FD46	FD47	FD53	FD62	FD63	FD77	FD80	FD83	FD92
FE11	FE12	FE28	FE43	FE59	FE87	FE91	FE94	FF16	FF20	FF23
FF39	FF64	FF70	FF86	FF97	FG16	FG36	FG46	FG52	FG63	FG83
FG98	FH03	FH22	FH30	FH55	FH56	FH57	FH58	FH59	FH60	FH61
FH64	FH65	FH75	FH87	FI05	FI95	FJ12	FJ13	FJ15	FJ16	FJ55
FJ61	FJ70	FJ85	FJ93	FK01	FK02	FK06	FK09	FK12	FK17	FK24
FK30	FK55	FK57	FK62	FK72	FK96	FK97	FL03	FL31	FL80	FL82
FL84	FL86	FL91	FL99	FM34	FM36	FM38	FM57	FM84	FM89	FN05
FN06	FN28	FN35	FN48	FN52	FN55	FN59	FN63	FN71	FN72	FN73
FN76	FN80	FN92	FN94	FN97	FO71	FO96	FO97	FP02	FP23	FP54
FQ12	FQ13	FQ46	FQ47	FQ48	FR47	FR63	FS31	FS78	FS79	FS99
FT07	FT70	FT87	FU43	FU44	FU51	FU53	FU54	FU57	FU58	FU67
FV06	FV07	FV27	FV28	FV41	FV42	FV46	FV59	FV60	FV63	FV78
FV89	FW02	FW04	FW05	FW09	FW10	FW19	FW20	FW21	FW23	FW25
FW26	FW28	FW45	FW46	FW47	FW48	FW50	FW56	FW58	FW65	FW70
FW71	FW72	FW74	FW79	FW86	FW89	FW94	FX01	FX02	FX31	FX33
FX34	FX36	FX78	FX82	FX83	FX84	FX85	FX87	FX88	FX89	FX90
FX95	FX96	FX98	FY05	FY09	FY16	FY24	FY27	FY30	FY42	FY46
FY50	FY57	FY58	FY60	FY61	FY79	FY80	FY81	FY83	FY84	FY85
FY86	FY91	FY92	FY93	FY98	FZ01	FZ02	FZ03	FZ04	FZ14	FZ23
FZ25	FZ26	FZ29	FZ37	FZ38	FZ48	FZ55	FZ56	FZ63	FZ69	FZ86
FZ94	FZ96	FZ98	FZ99							

This list includes coverages with high coinsurance, those that only cover generic or acute medications, and those that do not meet the guidelines set by CMS.

Remember that you must send the Non-Creditable Coverage Notification to all individuals with Medicare under your health plan. Active employees, retirees, or dependents with Medicare can enroll in the Medicare pharmacy coverage (Part D) during the annual enrollment period that starts on **October 15, 2026, and ends on December 7, 2026.**

If they do not enroll in a Creditable Coverage plan or in a Part D Medicare plan before **December 7, 2026**, they will have to pay a late enrollment penalty of one percent (1%) of the monthly premium for each month they are not enrolled in a Creditable Coverage plan.

Active and retired employees with Medicare can keep the pharmacy coverage provided by your company and do not have to do anything; just keep a copy of the notification regarding the status of their coverage. In the event that the beneficiary loses their coverage or changes coverage and enrolls in a Medicare Part D pharmacy plan, CMS will require a copy of the notification as proof to avoid the late enrollment penalty for Medicare Part D.

Individuals enrolling in a Medicare Part D plan may do so through the Triple-S Advantage plans that include Medicare drug coverage (Part D). Triple-S will begin marketing and promoting these plans on October 1, 2026. The enrollment period runs from October 15 to December 7, 2026, and coverage will become effective on January 1, 2027.

These plans are also available for employers that offer health insurance to their retirees. We can guide you and help you explore ways to maximize this opportunity to reduce your costs on your retirees' health expenses.

If you need additional information, contact your Account Manager or Renewal and Service Representative at Triple-S Salud, our Group Services Department at 787.749.4519, or your Insurance Producer.

Sincerely,

Omayra Torres López
Senior Director of Commercial Accounts
Sales and Account Management Division

Triple-S Salud is an independent Licensee of BlueCross BlueShield Association.
Triple-S Salud complies with applicable federal civil rights laws and does not discriminate because of race, color, national origin, age, disability, or sex. ATTENTION: If you speak English, language assistance services, free of charge, are available to you. Call 787-774-6060, 1-800-981-3241 toll free, (TTY/TDD) 787-792-1370 or 1-866-215-1999 toll free. If you are a federal employee or retiree, call 787-774-6081, 1-800-716-6081 toll free. If you are a postal employee or retiree call 787-474-5219, 1-833-201-9256 toll free. For federal or postal employee or retiree (TTY/TDD) 787-792-1370 or 1-866-215-1999 toll free. ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 787-774-6060, 1-800-981-3241 libre de costo, (TTY/TDD) 787-792-1370 o 1-866-215-1999 libre de costo. Si es empleado o retirado federal llame al 787-774-6081, 1-800-716-6081 libre de costo. Si es empleado o retirado postal llame al 787-474-5219, 1-833-201-9256 libre de costo. Para empleados y retirados federales y postales (TTY/TDD) 787-792-1370 o 1-866-215-1999 libre de costo.
TSS-PROD-6363-2026-B

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