

# CommunityCare™

February 9, 2009

Oklahoma State and Education Employees Group Insurance Board  
Attn: Lori Baer  
3545 NW 58, Suite 1000  
OKC, OK 73112

Re: 2009 Creditable Coverage

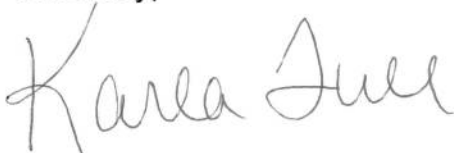
Dear Lori Baer:

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 Value Test and according to our calculations our pharmacy plans offered to the State Employees plans meet the creditable coverage criteria.

If you have any questions, please let me know.

Sincerely,



Karla Tull  
Manager of Underwriting