

January 20, 2009

Ms. Lori Baer
Oklahoma State & Education Employees Group Insurance Board
3545 Northwest 58th, Suite 110
Oklahoma City, Oklahoma 73112

Re: Medicare Part D Creditable Coverage for Senior Supplement Prescription Plans

Employer Group:	State of Oklahoma – (High & Low Option)
Employer Group Numbers:	00014145 & 00014093
Rx Benefit Code and/or Description:	\$10/\$30/\$60 (High & Low)

Dear Ms. Baer:

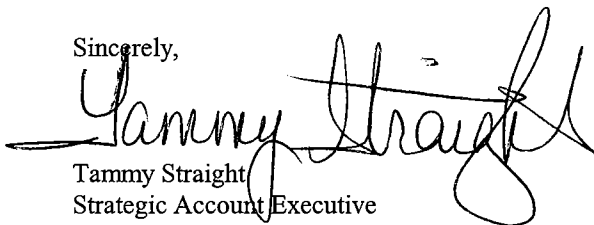
As you are aware, under the new Medicare Part D regulations, employers that provide prescription drug coverage under a group health plan to Part D-eligible beneficiaries are required to disclose to those beneficiaries and to CMS whether or not the employer's prescription drug coverage is "creditable".

Coverage is considered 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. In general, the actuarial equivalence test measures whether the expected amount of paid claims under the entity's prescription drug coverage is at least as much as the expected amount of paid claims under the standard Part D benefit.

This letter confirms that PacifiCare has conducted the Gross Value Test, and according to our calculation, The State of Oklahoma's Senior Supplement plan prescription drug coverage is considered to meet the "creditable coverage" criteria.

Please let me know if there is any additional information that you need.

Sincerely,



Tammy Straight
Strategic Account Executive