HEALTH COVERAGE FOR ELIGIBLE PSERS RETIREES

Are You Working Past 65?

Yes
- Medicare becomes your primary coverage for hospital and medical expenses.
- Do you want more coverage than what Original Medicare provides?
  - Yes - You must be enrolled in Medicare Part A and B before enrolling in the Health Options Program.
  - No

No
- You can choose a Supplement Plan or a Medicare Advantage plan.

Medicare Supplement Plans

HOP Medical Plan
- No deductible
- Coverage anywhere in the U.S. and abroad, while traveling
- SilverSneakers® Fitness at no additional cost
- Additional coverage if you exceed maximum Medicare benefits

Value Medical Plan
- Lower monthly premium
- Must pay Medicare's annual deductible ($185 in 2019)
- Coverage abroad, while traveling, limited to services covered by Medicare
- No SilverSneakers
- No additional coverage if Medicare benefits are exhausted

Want more coverage?

Enhanced Medicare Rx Option
- No deductible
- Pay the least for certain medications
- Covers the most medications
- Uses the Enhanced and Basic Formulary

Basic Medicare Rx Option
- Must pay annual deductible ($100, excludes generics)
- Provides lower level of coverage than Enhanced Option
- Uses the Enhanced and Basic Formulary

Value Medicare Rx Option
- Must pay Medicare’s annual deductible ($415 in 2019)
- Lowest monthly premium
- Financial protection for unexpected high-cost prescription drug expenses
- Uses the Gold5 Formulary

Rx Coverage
- (with or without medical)

MetLife Dental Coverage (must enroll in medical)

Medicare Advantage Plans (under the Health Options Program)

Aetna Medicare V02 PPO (PA, DE, FL, MD, NJ, NY)
Capital BlueCross BlueJourney PPO (North/Central PA)
Highmark Freedom Blue PPO (Southeast PA, North/Central PA, Out of State)
Highmark Security Blue HMO Point-of-Service (Southwest PA)
Independence Blue Cross - Keystone 65 Select HMO ($5/$40) (Southeast PA)
UPMC for Life HMO (PA)

Medicare Advantage plans include medical & Rx coverage; some include dental and vision.
Note: Not all plans are available in all counties.

Do you need to cover your spouse under the Health Options Program?*

- If your spouse is a PSERS retiree, he or she can enroll in any option.
- If your spouse is not a PSERS retiree and is Medicare-eligible, he or she must enroll in the same plan as you.
- If your spouse is not a PSERS retiree and is not Medicare-eligible, he or she must enroll in the same type of plan as you (e.g., HOP Pre-65 Medical Plan if you enroll in the HOP or Value Medical Plan, or a pre-65 Medicare Advantage plan offered by the same insurance company if you choose a Medicare Advantage plan).

*Restrictions may apply.

Premium Assistance—Only Available with the Health Options Program

Eligible members receive up to $100 a month to help pay for premiums. Over the course of their lifetime, on average, members could save up to $24,000, or more.