

# HEALTH COVERAGE FOR ELIGIBLE PSERS RETIREES



**Are You Working Past 65?**

**Yes**

Your employer's medical plan will continue to provide your primary health coverage until you retire. Contact the HOP Administration Unit when you are planning to retire and ask for an information kit.

**No**

Medicare becomes your primary coverage for hospital and medical expenses.

**Do you want more coverage than what Original Medicare provides?**

**No**

Be sure you understand what Medicare does and doesn't cover. Go to <https://www.medicare.gov/>.

**Yes - You must be enrolled in Medicare Parts A and B before enrolling in the Health Options Program.**

You can choose a Supplement Plan or a Medicare Advantage plan.

## Medicare Supplement Plans

## Medicare Advantage 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 the 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?**

**MetLife Dental Coverage (must enroll in medical)**

**AND/OR**

**Rx Coverage (with or without medical)**

**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 Medicare Rx Option
- Uses the Enhanced and Basic Formulary

**Value Medicare Rx Option**

- Must pay annual deductible (\$435 in 2020)
- Lowest monthly premium
- Financial protection for unexpected high-cost prescription drug expenses
- Uses the Gold5 Formulary



Aetna Medicare V02 PPO (PA, FL, MD, NJ, NY)

Capital BlueCross BlueJourney PPO (PA, Out of State, excludes DE and MD)

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.

## 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.

## 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.