



## Option Selection for 2021 Will Take Place in October

The Option Selection Period is your opportunity to change your medical plan and/or prescription drug option under the Health Options Program for the coming year.

We are pleased to announce that a combined dental and vision plan will be available in 2021. If you want vision benefits through the Health Options Program, the annual Option Selection Period is your opportunity to enroll. In October, you will receive a packet of information that explains all your choices for 2021. Take the time to evaluate the materials and decide if you want vision benefits or if you want to make any other changes to your Health Options Program coverage for 2021.

Unless you notify us during the Option Selection Period, your current medical and/or prescription drug or dental with vision coverage will continue in 2021. Depending on your current coverage and the options available where you live, you may be able to switch your coverage to another option.

If you don't want to make any changes to your current coverage, there's no need to submit any forms or take any action. Your current coverage (updated for 2021) will continue automatically. The Option Selection Period will run from early October through November 16, 2020.

## Your Option Selection Materials

Here's what you'll receive from us when the Option Selection Period begins:

- **A Personalized Statement** that shows your current (2020) coverage and your 2021 options and premiums based on where you live
- **A Health Options Program Change Form** to use if you want to change options effective January 1, 2021
- **A survey card** with questions about our communications

Every member enrolled in a Medicare Rx Option, will also receive the following (married couples will receive two sets), which are required by Medicare:

- **A 2021 Abridged Prescription Drug Formulary** listing the most frequently prescribed medications covered under your current Medicare Rx Option (The Comprehensive Formulary will be posted to [www.HOPbenefits.com](http://www.HOPbenefits.com).)
- **A 2021 Annual Notice of Change**, which provides an overview of the 2021 changes to your current Medicare Rx Option
- **A customized listing of local pharmacies** in your area that are part of the Medicare Rx Option network
- **A 2021 Evidence of Coverage booklet**, which explains, in detail, how your Medicare prescription drug coverage works

# New for 2021: The MetLife Dental and EyeMed Vision Option

The Health Options Program is expanding the coverage options to include vision coverage for 2021. Starting with this year's Option Selection Period, members who enroll in the MetLife Dental Plan will also be enrolled in EyeMed vision coverage. If you are currently enrolled in the MetLife Dental Plan and do not make any changes during the Option Selection Period, you will automatically have vision coverage starting January 1, 2021. This means one election option provides two types of coverage.

EyeMed vision coverage includes preventive care and offers discounts for certain services when you use an in-network provider, as shown below.

You must be enrolled in the **HOP Medical** or the **Value Medical Plan** to be eligible for the **MetLife Dental and EyeMed Vision Option**. It is not available on a stand-alone basis or with a Medicare Advantage plan.

## Vision coverage highlights

- Eye examinations, frame, and prescription lenses or medically necessary contact lenses are covered once every other calendar year.
- You have the option to see a provider in the EyeMed Insight network or an out-of-network provider; however, you'll always pay less for in-network services.
- When you purchase frames from a PLUS Provider (e.g., LensCrafters or Target Optical), you'll receive an additional \$50 toward frame allowance.
- Out-of-network care is reimbursed up to Plan limits after you submit a claim for the full amount of the service.
- The HealthyEyes wellness program promotes eye health with online tools, articles, and videos.



## Coverage at a glance

Covered Services (once every other calendar year)	Your Cost In-Network	Your Reimbursement Out-of-Network*
<b>Vision Exam</b>	\$0	Up to \$30
<b>Frame</b>	20% off balance over \$100 allowance	Up to \$45
<b>Frame from a PLUS Provider</b>	20% off balance over \$150 allowance	n/a
<b>Standard Plastic Lenses (in lieu of medically necessary contacts)</b>		
Single-vision	\$0	Up to \$25
Bifocal	\$0	Up to \$36
Trifocal	\$0	Up to \$46
Lenticular	\$0	Up to \$46
Progressive – standard	\$55	Up to \$36
<b>Medically Necessary Contact Lenses (in lieu of lenses)</b>	\$0	Up to \$210

\* You pay 100% of the cost of covered out-of-network services. The Plan will reimburse you up to the amount shown.

## Find an EyeMed Insight provider near you

Use EyeMed's provider search tool to find Insight network providers. You can filter your search to find providers near you with the frame brands, hours, and services you want. Visit [eyedoclocator.eyemedvisioncare.com](https://eyedoclocator.eyemedvisioncare.com) and select the Insight network. You may also download the EyeMed Members app through the Apple App Store or Google Play.

# Option Selection Period Checklist

You may want to use this checklist to help you prepare for making your 2021 coverage decisions. Also, remember, you don't have to make a change. If your current coverage meets your health care needs, then you do not have to take any action during the Option Selection Period. Your current coverage will continue automatically (updated with any 2021 changes). Keep in mind, you can only join the Health Options Program for the first time or add new dependents if you experience a Qualifying Event (including turning 65). Visit [www.HOPbenefits.com](http://www.HOPbenefits.com) or call 1-800-773-7725 for information about Qualifying Events.



- Dental and vision: One enrollment option provides two types of coverage in 2021.** Starting with this year's Option Selection Period, members who enroll in the MetLife Dental Plan will also be enrolled in vision coverage. If you are currently enrolled in the MetLife Dental Plan and do not make any changes, you will automatically have vision coverage starting January 1, 2021.
- Consider overall costs.** When calculating your overall costs, be sure to include the monthly premium and deductible as well as what it will cost when you need care (copays and coinsurance).
- Review what else is changing for your current medical coverage.** Read your Personalized Statement for a summary of benefits for all your plan options—including the Medicare Advantage plans. Consider your health care needs and how any benefit changes may affect your coverage for next year.
- Check the formulary.** The formulary is the list of medications covered by a prescription drug plan. The list can change as medications are added or removed. You can use the online Find a Drug tool on [www.HOPbenefits.com](http://www.HOPbenefits.com) for the most current version of the formulary. If you are currently enrolled in, or considering, a Medicare Advantage plan, ask the insurance carrier for the applicable formulary.
- The first person to retire determines enrollment options.** If you are married and your spouse is not currently enrolled, consider when they might retire. Retirees and dependents must be enrolled in the same plan options, which is determined by who enrolls first. Therefore, if your spouse will become eligible within the next year, but after you make your decision this Option Selection Period, you may want to consider what options will work for both of you. Otherwise, you won't have the opportunity to change coverage (for both of you) until next fall's Option Selection Period.

# Individual Consultations FALL 2020



You can schedule a 30-minute telephone appointment (not a group meeting) with a staff member of the Health Options Program by following the steps below:

- Call the HOP Administration Unit at 1-800-773-7725.
- Let the representative know you want to schedule an individual telephone consultation.
- After you make your appointment, you'll receive a confirmation email with the date and time.
- As it gets closer to your appointment, you'll receive a reminder email.

Due to the continuing COVID-19 health crisis, our in-person consultations have been replaced with telephone consultations for the near future. The telephone consultants were successfully piloted over the summer and now continue into the fall.

## Health Options Program Webinars

Our group meetings have also transitioned to a virtual format. To find the schedule of webinars or to view a recording of a past webinar, visit [www. HOPbenefits.com](http://www.HOPbenefits.com).

## The Health Options Program Has High Standards

The prescription drug options under the Health Options Program are being recognized by the Pharmacy Quality Alliance for maintaining high standards in medication quality measures. These categories are part of the overall CMS star rating. The Program received an overall rating of 4.5 stars out of 5 for 2020. The Program also received a 4.5 star rating in 2019.

CMS awards a star rating to prescription drug plans based on performance in categories such as customer service, overall member satisfaction, and patient safety. The Pharmacy Quality Alliance works with CMS on these measures and recognizes plans with an Excellence in Quality Award and the Quality Improvement Award. The Health Options Program is pleased to share this recognition.



# Premium Assistance

## Annual verification of payments

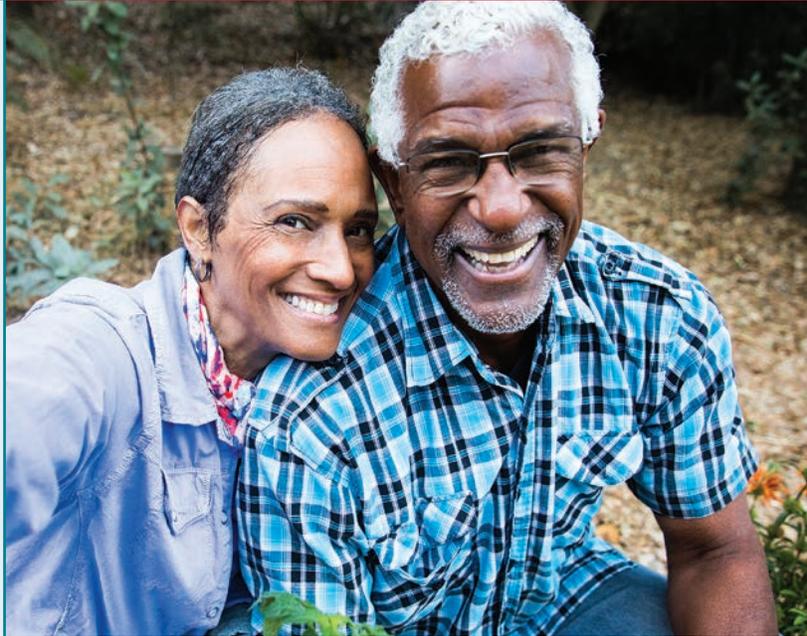
Premium Assistance is a reimbursement of a premium paid by an eligible retiree to an approved health plan. It is added to a retiree's retirement benefit and is not subject to federal or state income tax. In order to preserve this tax-favored treatment, PSERS is required to obtain verification that retirees who receive Premium Assistance actually have out-of-pocket premium expenses from approved plans.

Each year, PSERS asks school employers to verify that Premium Assistance recipients have paid premiums each month that equal or exceed the amount of the Premium Assistance benefit. If the school employer is unable to do so, PSERS must collect "unverified" benefits from the retiree.

PSERS sends a letter to all retirees who have received overpayments. The letter requests that overpayments be returned and explains how they can be returned, including lump-sum or monthly deductions.

**Don't know if you're eligible for Premium Assistance? Call 1-866-483-5509 for help.**

# Remember to Call PSERS



If you are receiving Premium Assistance and your out-of-pocket premium expense changes or stops, **it is your responsibility to notify PSERS**. You must also notify PSERS if you have terminated your health coverage with your former school employer and have not enrolled in the Health Options Program.

If you are unsure about your eligibility for Premium Assistance, call the Premium Assistance Unit at 1-866-483-5509, and ask a customer service representative to check your retirement benefit records.



HOP Administration Unit  
P.O. Box 1764  
Lancaster, PA 17608-1764

# The 2021 Option Selection Period Starts in October

## Have a Question?

Please Call	Or Go Online	If You Have a Question About
<p><b>HOP Administration Unit</b>  <b>1-800-PERS25 (1-800-773-7725)</b>  TTY: <b>1-800-498-5428</b>  From outside the U.S.: <b>+1 717-305-7388</b>  8 a.m. to 8 p.m. Eastern Time, weekdays</p>	<p>Health Options Program  <a href="http://www.HOPbenefits.com">www.HOPbenefits.com</a>  website</p>	<p><b>Health Options Program enrollment or eligibility</b>  HOP Medical Plan, Value Medical Plan, or HOP Pre-65 Medical Plan benefits or claims</p>
<p><b>OptumRx</b>  <b>1-888-239-1301</b>  TTY/TDD: <b>1-800-498-5428</b> Available 24/7</p>	<p>Health Options Program  <a href="http://www.HOPbenefits.com">www.HOPbenefits.com</a>  website</p>	<p><b>Prescription drugs</b> (retail or mail order) under the Enhanced, Basic, or Value Medicare Rx Options or the HOP Pre-65 Medical Plan</p>
<p>Please call the plan directly.</p>		
<p><b>MetLife</b>  <b>1-855-700-7997</b>  8 a.m. to 11 p.m. Eastern Time, weekdays</p>	<p>MetLife Dental and EyeMed Vision Option page on  <a href="http://www.HOPbenefits.com">www.HOPbenefits.com</a></p>	<p><b>MetLife Dental and EyeMed Vision Option</b></p>
<p><b>Premium Assistance Office</b>  <b>1-866-483-5509</b> 8 a.m. to 4:30 p.m. Eastern Time, weekdays</p>		<p><b>Premium Assistance</b></p>
<p><b>PSERS</b>  <b>1-888-PERS4U (1-888-773-7748)</b>  7:30 a.m. to 5 p.m. Eastern Time, weekdays</p>	<p>PSERS website  <a href="http://www.psers.pa.gov">www.psers.pa.gov</a></p>	<p><b>Retirement</b></p>