

Health Options Program



Sun Protection Makeover

Summer is here! While it feels great to get outdoors, it's important to consider your sun protection routine before stepping outside. It may be time for a makeover.

According to the American Cancer Society, a common cause for skin cancers is too much exposure to ultraviolet (UV) rays. For most people, the majority of UV-ray exposure comes from the sun. Most people don't think about this in their usual routine—like running errands or walking around the block. This regular exposure can add up, which makes daily use of sunscreen one of the best defenses against UV rays.

There are many types of sunscreen with different levels of protection. Before buying your next bottle, consider the following:

- **Are you making quick trips or spending the day poolside?** The sun protection factor (SPF) is the level of protection from UVB rays, which are the main cause of sunburn. The SPF number measures two things—how long you're protected and the percentage of UVB rays that are filtered out. For example, an SPF 30 means 30 minutes in the sun with sunscreen is the same as 1 minute in the sun without it. Generally, the higher the SPF, the better, but only to

a point. An SPF 15 filters out 93% of UVB rays; SPF 30 filters out 97%; SPF 50 filters out 98%. Certain medications may also make it easier to burn. Check with your doctor if you have questions about how your medications react to the sun.

- **Will you be swimming or exercising?** Sunscreens labeled "water resistant" have to protect skin for 40 or 80 minutes of swimming or sweating.
- **Is it expired?** Generally, sunscreen will last two to three years, but if the sunscreen has been exposed to heat for a long period of time, it might be less effective. Throw out sunscreen past its expiration date.
- **Is it easy to apply?** Sunscreen should be applied before makeup or insect repellent. Some brands require application 20–30 minutes before going out in the sun. Others, like sprays and wipes, may make it a little trickier to get an even application across all areas of the skin. To stay protected, reapply every two hours and more often if you're swimming or sweating.



Keep in mind that sunscreen is just a filter—it does not block all UV rays. Don't forget about other forms of sun protection, like hats, UV-blocking sunglasses, umbrellas, and long sleeves.



OSP Survey Results

Last fall, we included a survey in the materials you received at the start of the Option Selection Period. The survey asked members to rate the materials and included questions about coverage options and interest in vision and hearing benefits.

The answers to questions about the written materials we mailed for the Option Selection Period were similar to past years':

- 89% rated the materials as 8 or higher on a scale of 1 (not satisfied) to 10 (very satisfied).
- 86% felt they received the right amount of information—not too much or too little.
- About 89% rated the personalized statement's understandability as 8 or higher on a scale of 1 (not understandable) to 10 (very understandable).

While over 87% of members felt they had the right number of coverage options, a little more than 60% are interested in a vision benefit, a hearing benefit, or both.

Thank you to the more than 5,300 members who responded. We work hard to meet your needs and provide useful and relevant materials. We hope you continue to find the materials informative and helpful.



Member Feedback



Our members have a lot to say about their benefits, and we value your feedback. This year, almost 1,700 members provided handwritten comments on the survey cards—and we read them all. Here's what some of you had to say:

“As always, the material you send is exceptionally well organized, easy to read and eminently understandable. Thank you!”

“I am especially grateful for the personally prepared pamphlet with an overview of changes in 2020.”

“Thanks for all the hard work that goes into these yearly changes for HOP. Considering all the people who benefit, it's truly a labor of love.”

“I have had many new retirees ask me about HOP, and I always highly recommend it. It was recommended to me by a retiree when I retired, and HOP has been wonderful.”

“I've had other medical plan insurances, and HOP is the best.”

Mark Your Calendar. This October we'll hold our annual Option Selection Period. This is your time to review your options and decide if you want to make any changes. The packet of materials that will be mailed to your home in the fall explains what's changing for 2021 and what it means to you.

COVID-19 and Your Benefits

Amid all the uncertainty of the coronavirus (COVID-19) health emergency, the Health Options Program is here to support you and your family. Use Health Options Program resources to get the care you need. If you have any questions about your Health Options Program benefits, contact the HOP Administration Unit at 1-800-773-7725, or visit us online at www.HOPbenefits.com.



Get tested, based on your doctor's recommendation. Any test used to detect COVID-19 is covered 100% under Medicare Part B, as are test-related visits at a doctor, urgent care, or emergency room, or through telehealth (see right). There are no prior authorization requirements for testing-related services. In addition, Medicare covers all medically necessary hospitalizations.



Refill your prescriptions. Home delivery is a safe, convenient option for getting your prescriptions, and standard shipping is free. If you're on a medication that requires refills, you can enroll in the automatic refill program to avoid a lapse in your medication. If you have questions about your medication, call your local pharmacist. If you're enrolled in a Medicare Prescription Drug Option through the Health Options Program, talk to an OptumRx pharmacist 24/7 by calling 1-888-239-1301 (TTY/TDD: 1-800-498-5428) or visit www.OptumRx.com.



Check out CareKitOnline. For members enrolled in the Health Options Program, these self-care guides are accessible by logging in to your account on www.HOPbenefits.com. The self-care guides cover a variety of health topics as well as home safety and emergency preparedness.



Use telehealth services. If you need to see a doctor, consider telehealth to limit unnecessary exposure to others. Telehealth provides access to providers using an interactive two-way telecommunications system (like real-time audio and video). To get started, call your doctor to find out what your telehealth options are. Medicare will cover a telehealth consultation the same way it covers an in-person office visit.



Call the Elder Care Program, if needed. The Elder Care Program connects you with resources to assist with your overall well-being. The program can come in handy if you need to find local meal delivery, transportation, utility assistance, or prescription drug delivery and discount programs. Call the Elder Care Program at 1-866-794-0685 to speak to a social and human services advocate. The Elder Care Program is available to members enrolled in the HOP Medical Plan, Value Medical Plan, or HOP Pre-65 Medical Plan.



Stay active while home. Use your plan's wellness programs to help keep you active. See page 4 for more on this topic.



Reopening Guidance for COVID-19

At press time, the Centers for Medicare & Medicaid Services (CMS) was working to facilitate the safe reopening of organizations, like nursing homes. These guidelines include criteria for relaxing certain restrictions and mitigating the risk of resurgence, visitation and service considerations, and restoration of survey activities. The guidelines and

information related to reopening states is an evolving situation. For the most up-to-date information visit:

- Medicare: www.cms.gov/medicare/quality-safety-oversight-general-information/coronavirus
- Centers for Disease Control and Prevention: www.coronavirus.gov

Stay Active at Home



While gym sessions or in-person workout classes might not be an option, SilverSneakers® members can enjoy full-length, live SilverSneakers classes and workshops directly through the SilverSneakers website.

Here's what you need to know about SilverSneakers live classes:

- **Interactive sessions.** A SilverSneakers instructor leads each class and workshop through a live, interactive video platform.
- **Variety of classes and workshops.** Enjoy all different kinds of activities throughout the day. Classes include everything from yoga to barre and cardio dance. You can also watch top workshops including The Happiness Effect, Balance Builder, and Nutrition as We Age.
- **Brought to you by Zoom.** Zoom is used as the video conference tool, and you don't need to be a tech wizard to use it. SilverSneakers will show you everything you need to know to get started with an online tutorial: go.silversneakers.com/live-tips.

SilverSneakers is available to members enrolled in the HOP Medical Plan or the HOP Pre-65 Medical Plan. Health Options Program members enrolled in a Medicare Advantage plan may also have access to a wellness program.

Contact the Medicare Advantage plan directly, or visit SilverSneakers.com for more information.

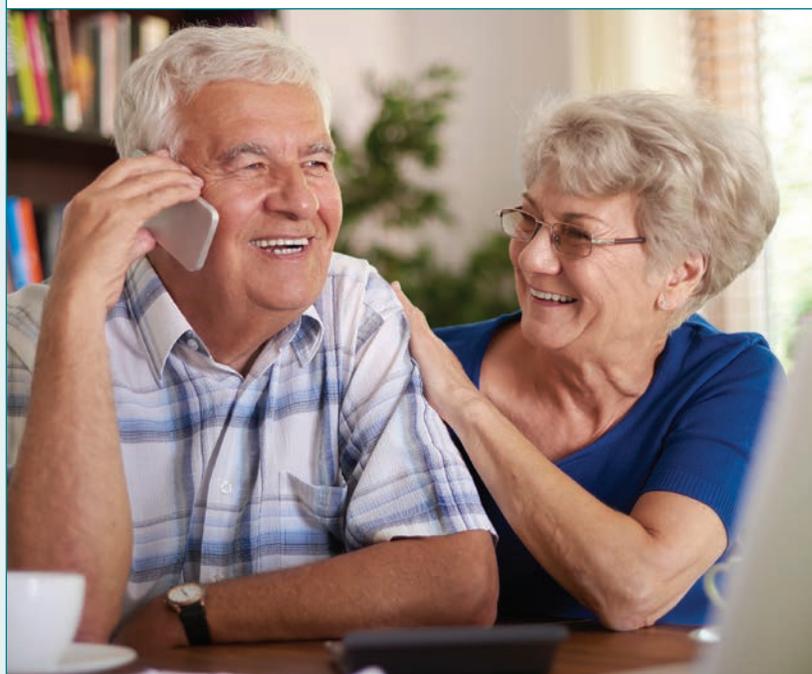


A New Approach for Summer

Due to the COVID-19 health crisis, our in-person consultations are transitioning to **telephone consultations**. 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. Note: Appointments are being scheduled during the month of July.
- 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.

Members who are scheduled for an individual telephone consultation will also receive an invite to an online group meeting. We are revamping the way our fall and winter large group meetings are conducted and would like your participation and feedback as we refine the process.



Healthcare 101: What You Need to Know

When your doctor prescribes a new medication, how do you know if it is covered? You need to check the formulary, which is the list of medications—both generic and brand name—covered by a prescription drug plan. In most cases, if a medication is not on the formulary, it is not covered by the plan.

Review the points below about how prescription drug coverage under the Health Options Program works, so you know what to expect the next time you fill a prescription.



WHAT YOU NEED TO KNOW	WHY IT IS IMPORTANT
The formulary lists all the covered medications.	If a medication is on the formulary, it is covered. Visit www.HOPbenefits.com to use the Find a Drug Tool, download the Comprehensive Formulary for your Option, or call OptumRx to see if your medication is covered.
The Medicare Rx Options available under the Health Options Program use two different formularies.	The Enhanced and Basic Medicare Rx Options use the <i>Prescription Drug Formulary for the Enhanced and Basic Medicare Rx Options</i> . There are certain medications that are covered only under the Enhanced Medicare Rx Option. The Value Medicare Rx Option uses the <i>Gold5 Prescription Drug Formulary for the Value Medicare Rx Option</i> .
A doctor's prescription does not guarantee coverage.	If a medication is not on the formulary, it is not covered. If your medication is not on the formulary, ask your doctor if another could work for you.
The formulary can change.	Formularies change to keep up with new therapies, medical practices, Food and Drug Administration (FDA) guidance, and Medicare requirements. The Comprehensive Formularies for the Medicare Rx Options are updated monthly. For the most current version, visit www.HOPbenefits.com.
We may contact you if there are changes.	If there is a change to the formulary that affects one of your medications, you may receive a letter in the mail from OptumRx or the HOP Administration Unit.
Medications fall into one of five coverage tiers.	The coverage tier identifies how the medication is covered. Generally, the higher the tier, the more it costs. Sometimes, tiers are specific to one type of drug (e.g., all generic prescriptions are put on Tier 1). Other times, tiers are structured based on drug cost (e.g., lower-cost drugs are put on Tier 1). It is up to the Plan to decide how to structure their formulary to provide members with cost-efficient options. The Centers for Medicare and Medicaid Services (CMS) reviews formulary decisions, and may require changes, to ensure the formulary is created in the best interest of Plan participants.
There may be limits.	The formulary uses the abbreviations to note any limitations or restrictions: Prior Authorization (PA). Approval from the Plan is needed before you fill this prescription. If you don't get approval, it may not be covered. Quantity Limit (QL). The Plan limits the amount of this drug that will be covered. Step Therapy (ST). You must first try another drug to treat your medical condition before we will cover this one for that condition. Non-Extended Day Supply (NDS). The drug is not available for an extended day supply.

As a reminder, if you are enrolled in a Medicare Advantage plan, the drug formulary, frequency of updates, and any limitations or restrictions will be different. Check with your plan for the most updated formulary.

Pennsylvania Public School Employees' Retirement System (PSERS) Notice of Nondiscrimination

The Pennsylvania Public School Employees' Retirement System (PSERS) Health Options Program complies with applicable federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. The Pennsylvania Public School Employees' Retirement System (PSERS) Health Options Program does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.

The PSERS Health Options Program:

- Provides free aids and services to people with disabilities to communicate effectively with us, such as:
 - Qualified sign language interpreters
 - Written information in other formats (large print, audio, accessible electronic formats, other formats)
- Provides free language services to people whose primary language is not English, such as:
 - Qualified interpreters
 - Information written in other languages

If you need these services, contact Peter Camacci, Director, Health Insurance Office.

If you believe that the PSERS Health Options Program has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance with:

Peter Camacci, Director, Health Insurance Office
Public School Employees' Retirement System
5 N 5th Street
Harrisburg, PA 17101-1905
Phone: 1-888-773-7748; TTY use: 711; Fax: 717-772-3860; Email: pcamacci@pa.gov

You can file a grievance in person or by mail, fax, or email. If you need help filing a grievance, Peter Camacci is available to help you.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or by mail or phone at:

U.S. Department of Health and Human Services
200 Independence Avenue, SW, Room 509F, HHH Building
Washington, DC 20201
1-800-368-1019, 1-800-537-7697 (TDD)

Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.

Attention: Free Language Assistance

This chart displays, in various languages, the phone number to call for free language assistance services for individuals with limited English proficiency.

Language	Message About Language Assistance
Spanish	ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-800-773-7725; TTY: 711.
Chinese	注意：如果您使用繁體中文，您可以免費獲得語言援助服務。請致電 1-800-773-7725; TTY: 711。
French	ATTENTION : Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 1-800-773-7725; TTY: 711.
Italian	ATTENZIONE: In caso la lingua parlata sia l'italiano, sono disponibili servizi di assistenza linguistica gratuiti. Chiamare il numero 1-800-773-7725; TTY: 711.
German	ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: 1-800-773-7725; TTY: 711.
Vietnamese	CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 1-800-773-7725; TTY: 711.
Tagalog	PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa 1-800-773-7725; TTY: 711.
Arabic	ملحوظة: إذا كنت تتحدث العربية اذكر اللغة، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. اتصل برقم .TTY: 711; 1-800-773-7725
Korean	주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1-800-773-7725; TTY: 711 번으로 전화해 주십시오.
Russian	ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 1-800-773-7725; TTY: 711.
Polish	UWAGA: Jeżeli mówisz po polsku, możesz skorzystać z bezpłatnej pomocy językowej. Zadzwoń pod numer 1-800-773-7725; TTY: 711.
Serbo-Croatian	OBAVJEŠTENJE: Ako govorite srpsko-hrvatski, usluge jezičke pomoći dostupne su vam besplatno. Nazovite 1-800-773-7725; TTY: 711.
Gujarati	સુચના: જો તમે ગુજરાતી બોલતા હો, તો નિશ્ચિત્ ભાષા સહાય સેવાઓ તમારા માટે ઉપલબ્ધ છે. ફોન કરો 1-800-773-7725; TTY: 711.
Ukrainian	УВАГА! Якщо ви розмовляєте українською мовою, ви можете звернутися до безкоштовної служби мовної підтримки. Телефонуйте за номером 1-800-773-7725; TTY: 711.
Cambodian	ប្រយ័ត្ន៖ បើសិនជាអ្នកនិយាយ ភាសាខ្មែរ, សេវាជំនួយផ្នែកភាសា ដោយមិនគិតល្អូល គឺអាចមានសំរាប់បំរើអ្នក។ ចូរ ទូរស័ព្ទ 1-800-773-7725; TTY: 711។
French Creole (Haitian)	ATANSYON: Si w pale Kreyòl Ayisyen, gen sèvis èd pou lang ki disponib gratis pou ou. Rele 1-800-773-7725; TTY: 711.
Portuguese	ATENÇÃO: Se fala português, encontram-se disponíveis serviços linguísticos, grátis. Ligue para 1-800-773-7725; TTY: 711.
Greek	ΠΡΟΣΟΧΗ: Αν μιλάτε ελληνικά, στη διάθεσή σας βρίσκονται υπηρεσίες γλωσσικής υποστήριξης, οι οποίες παρέχονται δωρεάν. Καλέστε 1-800-773-7725; TTY: 711.
Pennsylvania Dutch	Wann du [Deutsch (Pennsylvania German / Dutch)] schwetzsch, kannscht du mitaus Koschte ebber gricke, ass dihr helft mit die englisch Schprooch. Ruf selli Nummer uff: Call 1-800-773-7725; TTY: 711.



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

Your Benefits During COVID-19

Have a Question?

If You Have a Question About	Please Call	Or Go Online
Health Options Program enrollment or eligibility HOP Medical Plan, Value Medical Plan, or HOP Pre-65 Medical Plan benefits or claims	HOP Administration Unit 1-800-PERS25 (1-800-773-7725) TTY: 1-800-498-5428 From outside the U.S.: +1-717-305-7388 8 a.m. to 8 p.m. Eastern Time, weekdays	Health Options Program website www.HOPbenefits.com
Prescription drugs (retail or mail order) under the Enhanced, Basic, or Value Medicare Rx Options or the HOP Pre-65 Medical Plan	OptumRx 1-888-239-1301 TTY/TDD: 1-800-498-5428 Available 24/7	Health Options Program website www.HOPbenefits.com
Medicare Advantage or Managed Care plan benefits, claims, or prescription drugs	Please call the plan directly.	
MetLife Dental Plan	MetLife 1-855-700-7997 8 a.m. to 11 p.m. Eastern Time, weekdays	MetLife Dental Plan page on www.HOPbenefits.com
Premium Assistance	Premium Assistance Office 1-866-483-5509 8 a.m. to 4:30 p.m. Eastern Time, weekdays	
Retirement	PERS 1-888-PERS4U (1-888-773-7748) 7:30 a.m. to 5 p.m. Eastern Time, weekdays	PERS website www.pers.pa.gov
Medicare	Medicare 1-800-MEDICARE (1-800-633-4227)	Medicare website www.medicare.gov