

HOP NEWS

For Retirees Eligible for Premium Assistance Summer 2021



Are You Ready to Travel?

After more than a year of staying home, most people are ready to get back to the activities they enjoyed before the pandemic. For many Americans, travel is at the top of the list. As vaccinations are more readily available and more people are fully vaccinated, travel is becoming more of a possibility than it was a year ago.

According to the Centers for Disease Control and Prevention (CDC), fully vaccinated travelers are less likely to get and spread COVID-19. The CDC considers a person to be fully vaccinated two weeks after the second dose in a two-dose series or two weeks after a single-dose vaccine. However, certain guidelines and precautions are still recommended. Before you head

out for a summer adventure, follow these recommendations from the CDC* to make it a safer trip:

- Get vaccinated, if you aren't already.
- Wear a mask.
- Keep a six-foot distance.
- Avoid crowds.
- Wash your hands frequently, and use hand sanitizer.
- Monitor yourself for COVID-19 symptoms after you travel.



Testing and quarantining may not be required. According to the CDC, if you are fully vaccinated with an FDA-authorized vaccine or a vaccine authorized for emergency use by the World Health Organization, you do not need to get tested before or after domestic travel, unless your destination requires it. In addition, fully vaccinated travelers do not need to self-quarantine.

Travel industry trends and considerations. The travel industry is also doing its part to encourage people to get out and about. Things like enhanced sanitation protocols, masking, and contactless check-in are designed to make travelers more comfortable. While other enhancements like relaxed cancellation and rebooking policies, make it easier for travelers to change plans without penalty, if needed. If you are planning a trip, make sure you understand the cancellation policy. You may also want to consider using a travel agent or purchasing travel insurance. Given the fluctuating rates of positive COVID-19 cases and evolving scientific data, you'll want to make sure your investment is covered should you have to delay, cancel, or reschedule your plans.

* Recommendations from CDC at press time. The CDC will update these recommendations as more people are vaccinated, as rates of COVID-19 change, and as additional scientific evidence becomes available. Visit [cdc.gov](https://www.cdc.gov) for the most current recommendations.

OSP Survey Results



Last fall, we included a survey in the materials members received at the start of the Option Selection Period. The survey asked them to rate the materials.

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).

Over 88% of members felt they had the right number of coverage options for medical, prescription drug, dental, and vision coverage.

Thank you to the more than 5,000 members who responded. We work hard to meet their needs and provide useful and relevant materials.

Member Feedback

Our members have a lot to say about their benefits, and we value their feedback. This year, 3,800 members provided handwritten comments on the survey cards—and we read them all. Here's what some of them had to say:

“I have been very satisfied for over 30 years and not going to change now.”

“I always appreciate the personalized statement. I appreciate the information that details the changes from the current year to the upcoming year. Easy to read, to understand, and then to decide!”

“I am very pleased with the information and customer service. I strongly and confidently recommend HOP to my teacher friends who are retiring. Thank you for all you do to make health insurance understandable and affordable.”

“You do an excellent job. Even a 10-year-old could understand your information.”

“I really like having SilverSneakers! Thank you.”



Mark Your Calendar. The Health Options Program is conducting an Open Enrollment from early October through November 15, 2021. Open Enrollment is a special enrollment period that allows all eligible PSERS members to elect coverage in the Program—without a Qualifying Event. Even if you declined coverage in the past, you will have another opportunity to elect coverage this fall.

Healthy Habits for Good Vision and a Great Smile

Your overall health and family history can impact your risk of eye-related and dental diseases. While you might not be able to do much about your family history, following a healthy lifestyle can help prevent certain issues from becoming a bigger risk.

For example, you may want to consider adding these habits to your lifestyle.

- **Eat healthy.** Focus on dark, leafy greens like spinach, kale, and collard greens. Expand your diet with high omega-3 fatty acid fish, like salmon, tuna, and halibut.



- **Get active.** Being physically active helps lower your risk of health conditions that can cause eye health or vision problems, like diabetes and high blood pressure. It can also help lower the risk of periodontal disease, according to a study by the Journal of Dentistry.
- **Quit smoking.** Smoking increases your risk of diseases like macular degeneration, cataracts, gum disease, and tooth loss.
- **Wear protective eyewear.** Protect your eyes with sunglasses, safety glasses, and goggles. You can buy them from most eye care providers and some sporting goods stores.



Make Preventive Care a Priority

Now that most doctors' offices have reopened, it's a good time to consider getting the preventive care you might have put on hold during the pandemic—including your dental and vision care. For many diseases and conditions, early detection is important for treatment.

Dental and vision coverage are available if you enroll in the **HOP Medical Plan** or the **Value Medical Plan**. They are not available on a stand-alone basis or if you enroll in a Medicare Advantage plan.



Dental: If left untreated, gum disease can lead to tooth loss and may allow bacteria to enter your blood stream. This could lead to other health complications. The MetLife Dental plan covers in-network preventive care (exams and cleanings) 100%, and you'll pay less than half the cost for all other services compared to going out of network.



Vision: In addition to vision changes, regular eye exams can detect early warning signs for glaucoma, high blood pressure, and diabetes. The EyeMed Vision plan covers eye examinations, frames, and prescription lenses or medically necessary contact lenses once every other calendar year.

Don't Miss the Summer Info Sessions

Online webinars

We are holding live webinars (online group meetings) about the Health Options Program on **June 28, 29, 30 and July 1**.

Registration is required. The schedule and registration links are posted to the

Information Sessions page on **HOPbenefits.com**. Or you can call the HOP Administration Unit to register.

Recorded webinars are also available if you are unable to attend a live session.



Individual consultations

You can also schedule a 30-minute telephone appointment (not a group meeting) with a staff member 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.
- Watch for a confirmation email with the date and time.

As it gets closer to your appointment, you'll receive a reminder email.

Our Members Are Active

Gym closings and canceled classes didn't slow down SilverSneakers members. They still enjoyed full-length, live classes and workshops through the SilverSneakers website from the comfort of their own homes. In fact, one-third of the members participating in digital programs are new to SilverSneakers.

Here's what some of our members had to share about their online experience:

- *"Instruction was very good, especially the different modifications. My husband and I do a SilverSneakers class 6-7 days a week, usually on demand early in the am. Thanks very much for all you do these days!"*
- *"Thank you for having this available. It was a good class and I enjoyed getting back to exercising. I will be signing up for other classes too. I have missed going to the local YMCA. Again, thank you very much."*
- *"Love the classes. Hope that they will continue on Zoom after the pandemic. I like being scheduled with a particular time to attend. I'm not motivated to do the recorded classes on my own. Thanks from an 80-year-old"*
- *"Without these daily sessions I would have been lost in self-pity. Can't wait to get back to the gym and see friends again. Great service and thanks from a 76-year-old!"*

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](https://www.silversneakers.com) for more information. Please consult with your physician before beginning a physical activity program.



Are You Almost 65?



If you're a PSERS retiree about to turn age 65, we take a number of steps to make sure you understand how the Health Options Program works.

We send you a package of information from four to nine months before your 65th birthday. We mail these twice a year—in the fall for people turning age 65 during the first six months of the following year and in the spring for people turning age 65 in the second half of the year. The package contains a description of the medical, prescription drug and dental + vision benefits available under the Health Options Program—plus a personalized statement that has information specific to you, including your monthly premiums for all your coverage options.

YOU'RE INVITED!

We also conduct meetings for retirees approaching age 65. Due to COVID-19, we're temporarily transitioning these meetings online. Register for a summer information session (see page 4) or look for more information in the package you receive in the mail.

You can find more information about the Health Options Program on our website, www.HOPbenefits.com. In addition to all the regular features available on the website, if you register, you'll find a personalized statement with all the same information as the printed statement you receive in the mail. Plus, if you misplace or want another copy of your statement, a printer-friendly version is available.

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

Register
for an
information
session.

Or Go Online	Please Call	If You Have a Question About
HOPbenefits.com	HOP Administration Unit 1-800-PERS25 (1-800-773-7725) TTY: 1-800-498-5428 From outside the U.S.: +1 717-305-7388 8:00 a.m. to 8:00 p.m. Eastern Time, weekdays	Enrollment in the Health Options Program Health Options Program in general
	Premium Assistance 1-866-483-5509 8:00 a.m. to 4:30 p.m. Eastern Time, weekdays	Premium Assistance
psers.pa.gov	PERS 1-888-PERS4U (1-888-773-7748) 7:30 a.m. to 5:00 p.m. Eastern Time, weekdays	Retirement
medicare.gov	Medicare 1-800-MEDICARE (1-800-633-4227)	Medicare

Have a Question?