

# Health Options Program



## Support When You Need It Most



Whether you are facing a serious health issue, hospital admission, or want to quit smoking, the Health Options Program has you covered. Our plan options provide financial protection from the high cost of health care, and other programs—such as the Elder Care and Health Care Management Programs—help with everything else.

The best part is you do not need to be a benefit expert. The advocates and case managers are trained on the Health Options Program benefit plans. Let them support you while you focus on your well-being. Each program is designed to focus on a specific type and level of care. Use the table below to see which program is best for you.

	<b>Elder Care Program</b> (general wellness resources)	<b>Health Care Management</b> (medically necessary services)
<b>Program description</b>	A service that connects members with resources for their overall well-being.	A program that supports members (or their authorized representative) through a serious health condition and related treatment.
<b>How it works</b>	Call the Elder Care Program at 1-866-794-0685 to speak to a social and human services advocate. In certain cases, such as a hospital admission, an advocate may reach out directly to the member. Advocates also work with Health Care Management case managers.	In most cases, a representative will reach out to members based on their claims experience. However, members can call the Health Care Management Program at 1-800-480-6658. A representative will take your information and send it to a case manager, who will contact you at a later time. All case managers are registered nurses.
<b>Examples of when to use these programs</b>	<ul style="list-style-type: none"> <li>• If you need help navigating Medicare resources, such as the State Health Insurance Program (SHIP).</li> <li>• If you need to find local meal delivery, transportation, utility assistance, or prescription drug delivery and discount programs.</li> <li>• If you need general wellness, specific condition care, or nutrition resources (e.g., smoking cessation tips).</li> </ul>	<ul style="list-style-type: none"> <li>• When you need help planning for recovery or looking for alternative methods of medical care or treatment, equipment, or supplies.</li> <li>• When you need skilled nursing care at home, a skilled nursing facility, or home intravenous infusion therapy.</li> </ul> <p><b>Services are available only when they are medically necessary and covered under the Health Options Program.</b></p>

# 2020 Medicare Highlights

Each year, if needed, the Centers for Medicare & Medicaid Services (CMS) adjust Medicare's premiums, deductibles, and copays. As a reminder, Medicare Part A covers hospital expenses, and Medicare Part B covers other types of medical expenses, including physician services, certain home health services, and durable medical equipment. Medicare Part D covers prescription drugs.



government pays the remaining 75%.

Most Medicare beneficiaries—including those who will enroll in Part B for the first time in 2020—will pay a **Part B premium of \$144.60**. However, some people who get Social Security benefits pay less (\$130 on average), and others may pay more if their 2018 modified adjusted gross income is above a certain amount. More about Part B premium amounts can be found on the Part B Costs page on [www.medicare.gov](http://www.medicare.gov).

The Part B **deductible** is \$198 for 2020. This is the amount you must pay for health care before Medicare begins to pay for covered services and products.

The chart below compares some of your costs in 2019 to 2020. The Health Options Program is designed to pay some or all of these deductibles and coinsurances. For example, the **HOP Medical Plan** pays your Part A deductible and coinsurance for stays in hospitals and skilled nursing facilities, as well as the Part B deductible. The **Value Medical Plan** also pays 100% of Medicare's hospital deductible and daily copays but only **after you pay the first \$300**.

	AMOUNT YOU PAY (without supplemental insurance)	
	2019	2020
<b>Part A</b>		
First-day hospital deductible	\$1,364	\$1,408
Coinsurance for days 1–60 of a hospital stay	\$0	\$0
Coinsurance for days 61–90 of a hospital stay	\$341/day	\$352/day
Coinsurance for days 1–20 in a skilled nursing facility	\$0	\$0
Coinsurance for days 21–100 in a skilled nursing facility	\$170.50/day	\$176/day
<b>Part B</b>		
Standard monthly premium for most Medicare beneficiaries	\$135.50	\$144.60
Standard monthly premium for new enrollees in 2020 and certain other Medicare beneficiaries	\$135.50	\$144.60
Deductible	\$185	\$198
Coinsurance	20%	20%

# Why Join the Health Options Program

**Age 65 discount.** If you enroll in the HOP Medical Plan within 180 days of your 65th birthday, you will pay a discounted premium. If you remain enrolled in the HOP Medical Plan, you'll receive a discount on your premium each year until your 70th birthday.

**Substantial premium subsidy.** If you are eligible for Premium Assistance and enroll in the Health Options Program, you can receive up to \$100 per month in Premium Assistance from PSERS to help pay for health care coverage.

**Designed with you in mind.** The Health Options Program is sponsored by the Pennsylvania Public School Employees' Retirement System (PSERS) for the exclusive benefit of our retirees and their families. It provides comprehensive medical, prescription drug, and dental coverage at competitive rates. We work hard to provide you with health care coverage that meets your needs.

**Choice.** The program offers a choice of medical and prescription drug coverage options for both Medicare-eligible and non-Medicare-eligible participants. If you are Medicare-eligible, dental coverage can be included with either the HOP Medical Plan or Value Medical Plan.

**Convenience.** We make paying monthly premiums easy by deducting them automatically from your retirement benefit (as long as your benefit exceeds the premium cost).

**Flexibility.** You can enroll, add dependents, or change your option at any time if you experience a Qualifying Event (see examples below). Once you are enrolled in the Health Options Program, you can also change your option each year during the Option Selection Period. Those changes become effective the first of the upcoming calendar year.

**SilverSneakers.** If you enroll in the HOP Medical Plan or the HOP Pre-65 Medical Plan, you can join the SilverSneakers® fitness program at no additional cost. SilverSneakers offers treadmills, weights, heated pools, and fitness classes—all included with your basic fitness membership. To find a location near you, go online to [www.silversneakers.com](http://www.silversneakers.com).

**Access to resources.** You have access to health care information (newsletters, booklets, and a Personalized Statement) to help you make informed health care decisions and lead a healthier lifestyle.

- Customer service representatives can be reached by calling 1-800-773-7725 weekdays from 8 a.m. to 7 p.m ET.
- Our website ([www.HOPbenefits.com](http://www.HOPbenefits.com)) is accessible 24 hours a day, 7 days a week.



## Examples of Qualifying Events

- You retire or lose health care coverage under your school employer's health plan. Coverage under your school employer's health plan includes any COBRA continuation coverage you may elect under that school employer's plan.
- You involuntarily lose health care coverage under a non-school employer's health plan (which includes any COBRA continuation coverage you may elect under that non-school employer's health plan).
- There is a change in your family status (including divorce, the death of a spouse, addition of a dependent through birth, adoption or marriage, or a dependent loses eligibility).

- You or your spouse reach age 65 or become eligible for Medicare.
- You become eligible for Premium Assistance due to a change in legislation.
- A plan approved for Premium Assistance terminates or you move out of a plan's service area.

Depending on individual circumstances, Qualifying Events may apply independently to you, your spouse, and/or your dependents. For example, if your spouse turns age 65 and becomes eligible for Medicare, he or she can choose to enroll in the Health Options Program, whether or not you also enroll.



# Health Notes

## Medicare Star Rating for the Health Options Program

Each year, Medicare evaluates prescription drug plans and awards a star rating to each plan based on performance. This star rating can be used to help you determine which plans excel based on measured categories, including: customer service, overall member satisfaction, and patient safety. Ratings range from 1 to 5 stars, with five being the highest and one being the lowest score. The Health Options Program's prescription drug plans have maintained a 4 star rating or better since inception, indicating that the program is highly rated in comparison to other prescription drug plans nationwide.

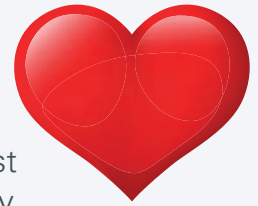


## Protect Yourself—It's Flu Season

Flu season is here. If you haven't already, schedule your flu shot before the season is in full swing. The Centers for Disease Control and Prevention (CDC) recommends annual flu shots, because the flu virus is always changing, and the vaccine is updated each year to better match circulating influenza viruses. The flu generally peaks in January or February and can still be around through May.



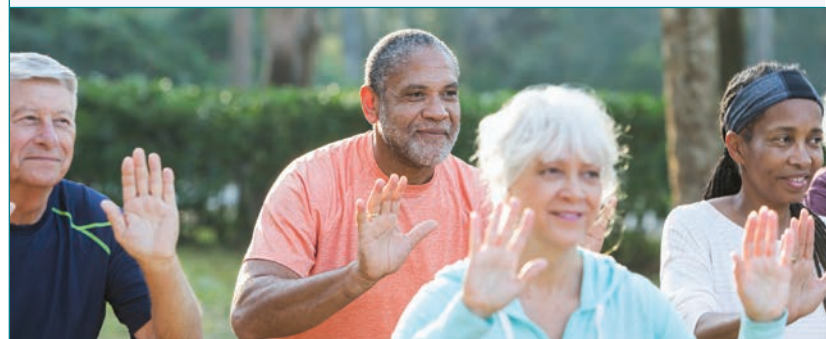
## Be Heart-Healthy With SilverSneakers®



Staying active is one of the best ways to keep your heart healthy. The American Heart Association recommends that as little as 10 minutes a day of physical activity can provide some health benefits. For example, a daily walk, stretching or yoga, a fitness class, or riding a bike. The SilverSneakers fitness program helps members enrolled in the **HOP Medical Plan** or **HOP Pre-65 Medical Plan** stay active with these resources:

- **Access to more than 16,000 SilverSneakers locations nationwide**, including gyms, community and senior centers, YMCAs, and more.
- **A variety of classes for all fitness levels and abilities.** Cardio, strength, tai chi, yoga, Latin dance, and walking groups are offered through different SilverSneakers programs.
- **Specially trained instructors.** They know how to provide modifications so the exercises match each participant's level and pace.
- **A community connection.** Meeting new people in class and at organized events helps members stay connected; many build friendships that extend beyond the gym.

For more information, visit [www.HOPbenefits.com](http://www.HOPbenefits.com).



# Health Care 101: Medicare Rx Option Benefits

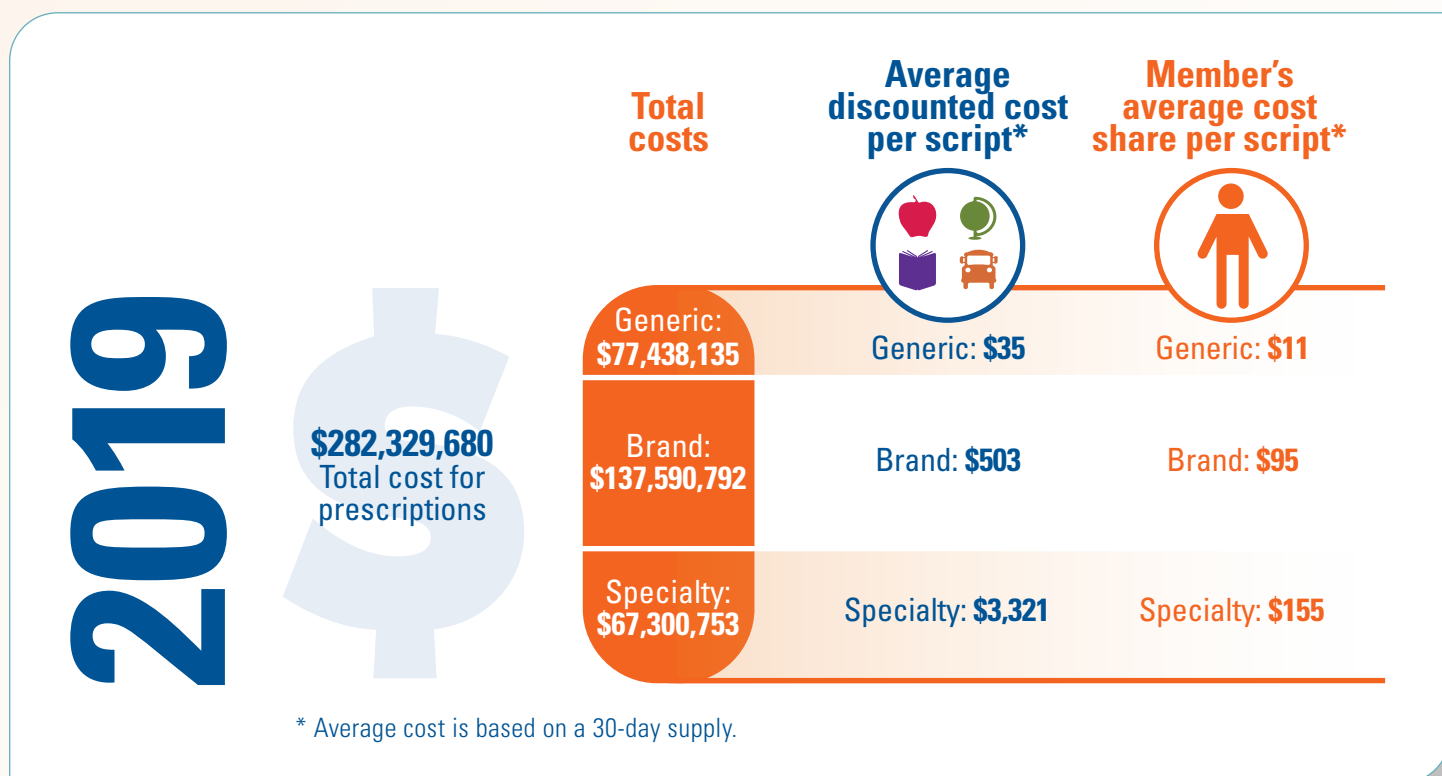
It is not surprising that the cost of prescription medications continues to go up. What may surprise you is that the Medicare Rx Options available through the Health Options Program are designed to cover the majority of the cost. For example, in 2019, the average cost per brand-name prescription was \$503; however, the average member cost share was much less at \$95.



As shown below, the average member cost share is the highest for specialty medications. These medications are used to treat rare and/or complex medical conditions and are often administered by injection. The high cost of the brand-name versions of these medications is generally caused by the lack of generic equivalents. In 2019, the Health Options Program processed a little over 20,000 claims for specialty medications.

Generic drugs are chemically identical to the brand-name versions, so they are as safe and effective as the brand equivalent. They also have the lowest member cost share per script. In 2019, the Health Options Program processed over two million prescription drug claims for generic medications.

All the Medicare Rx Options cover specialty, brand-name, and generic medications. For more information about these benefits, visit [www.HOPbenefits.com](http://www.HOPbenefits.com).



# 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](mailto: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.





HEALTH OPTIONS PROGRAM



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

# 2020 Program Highlights

FSC logo  
position

Or Go Online	Please Call	If You Have a Question About
Health Options Program website <a href="http://www.HOPbenefits.com">www.HOPbenefits.com</a>	HOP Administration Unit <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	Enrollment in the Health Options Program Health Options Program in general
	Premium Assistance Office <b>1-866-483-5509</b> 8 a.m. to 4:30 p.m. Eastern Time, weekdays	Premium Assistance
PSERS website <a href="http://www.psers.pa.gov">www.psers.pa.gov</a>	PSERS <b>1-888-PERS4U (1-888-773-7748)</b> 7:30 a.m. to 5 p.m. Eastern Time, weekdays	Retirement
Medicare website <a href="http://www.medicare.gov">www.medicare.gov</a>	Medicare <b>1-800-MEDICARE (1-800-633-4227)</b>	Medicare

Have a Question?