

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.

	Elder Care Program (general wellness resources)	Health Care Management (medically necessary services)
Program description	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.
How it works	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.
Examples of when to use these programs	<ul style="list-style-type: none"> • If you need help navigating Medicare resources, such as the State Health Insurance Program (SHIP). • If you need to find local meal delivery, transportation, utility assistance, or prescription drug delivery and discount programs. • If you need general wellness, specific condition care, or nutrition resources (e.g., smoking cessation tips). 	<ul style="list-style-type: none"> • When you need help planning for recovery or looking for alternative methods of medical care or treatment, equipment, or supplies. • When you need skilled nursing care at home, a skilled nursing facility, or home intravenous infusion therapy. <p>Services are available only when they are medically necessary and covered under the Health Options Program.</p>

Plan Notes

What's New in 2020

As you start to use your benefits this year, review the table below to see what changes apply to the coverage you elected for 2020. As a reminder, there were no benefit coverage changes to the Value Medical Plan, MetLife Dental Plan or the Pre-65 Medical Plan.

Coverage	What's New as of January 1, 2020
HOP Medical Plan	Specialist office visit copays increased from \$15 (in 2019) to \$20.
Medicare Prescription Drug Options	<p>CMS-mandated changes for all Medicare Rx Options</p> <ul style="list-style-type: none"> Increased dollar thresholds for reaching the Coverage Gap (\$4,020) and Catastrophic Coverage (\$6,350) In the Coverage Gap, the coinsurance for generic drugs is decreasing from 37% (in 2019) to 25% for the Basic and Value Medicare Rx Options If you reach Catastrophic Coverage, you pay the greater of 5% or \$3.60 for generic drugs and the greater of 5% or \$8.95 for brand-name drugs, up to the maximum as defined for each Medicare Rx Option <p>Enhanced and Basic Medicare Rx Options</p> <ul style="list-style-type: none"> Generic medications have two coverage tiers in the Initial Coverage stage—preferred generic (Tier 1) and non-preferred generic (Tier 2). In addition, the maximum copay for brand-name medications changed for preferred (Tier 3) In the Enhanced Rx Option, the maximum copay for non-preferred brand name medications (Tier 4) also changed Use the <i>2020 Abridged Prescription Drug Formulary</i> for the Enhanced and Basic Medicare Rx Options or the comprehensive formulary on www.HOPbenefits.com to look up the coverage tier for your medication <p>Value Medicare Rx Option</p> <ul style="list-style-type: none"> The annual deductible increased from \$415 (in 2019) to \$435

Note: If you are enrolled in a Medicare Advantage plan, review those materials for 2020 changes.

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.



Plan Notes *continued*

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.

Go Green With Electronic EOBs!

Help save a tree and keep Health Options Program costs down by signing up to receive electronic Explanation of Benefits (EOB) instead of having paper copies mailed to your home.

If you're enrolled in the HOP Medical, Value Medical, or Pre-65 Medical Plans, go to www.HOPbenefits.com to get started. If you're not registered for the website, click on the New User Registration button. The option to receive an electronic EOB for dental claims (from MetLife) and prescription drug claims (from OptumRx) is also available. Log on to www.mybenefits.metlife.com and/or www.optumrx.com to update your preferences for these plans.



Privacy Notice Reminder

Important Information Regarding the Health Insurance Portability and Accountability Act of 1996

The Privacy Rule under the Health Insurance Portability and Accountability Act of 1996 (HIPAA) requires the Health Options Program to protect the confidentiality of your protected health information (PHI). The Health Options Program will not use or disclose your PHI except as is necessary for treatment, payment, health plan operations, and plan administration, as permitted or required by law, or as otherwise authorized by you.

You have certain rights under the Privacy Rule with respect to your PHI, including the right to receive an accounting of certain disclosures of the information and the right to file a complaint with the Health Options Program or with the U.S. Department of Health and Human Services.

Your rights with respect to your PHI are explained in greater detail in the Health Options Program's Notice of Privacy Practices. The Notice also describes how the Health Options Program uses and discloses PHI. If you would like to see (or obtain a copy of) the Health Options Program's Notice of Privacy Practices, please call the HOP Administration Unit at 1-800-773-7725 (TTY: 1-800-498-5428). You may also access the Privacy Notice on our website at www.HOPbenefits.com.



Individual Consultation **SPRING 2020**

You can schedule a 30-minute individual consultation (not a group meeting) with a staff member of the Health Options Program if you need help that cannot be provided by speaking with a customer service representative at the HOP Administration Unit.

After you register, you will be sent an acknowledgement with driving directions to the location you selected. Information about appointments and driving directions to all locations are also available online at www.HOPbenefits.com or by telephone from the HOP Administration Unit.

Walk-in appointments are NOT available.

Since the number of appointments at each location is limited, you must call the HOP Administration Unit in advance at 1-800-773-7725 for available times and to register for your appointment.



Meeting Number	Date	Time	PA City	Meeting Location
1	Wednesday, 3/18/2020	1:00 p.m.	Summerdale 17093	Capital Area Intermediate Unit 15, Meadow Room, 55 Miller Street
2	Monday, 3/23/2020	1:00 p.m.	Morton 19070	Delaware Co. Intermediate Unit 25, Room 163, 200 Yale Avenue
3	Tuesday, 3/24/2020	9:00 a.m.	Norristown 19401	Montgomery Co. Intermediate Unit 23, 1st Floor Valley Forge Rooms, 2 West Lafayette Street
4	Tuesday, 3/24/2020	2:00 p.m.	Philadelphia 19123	SEIU District 1201 Union Hall, 455 North 5th Street
5	Wednesday, 3/25/2020	9:00 a.m.	Warminster 18974	Centennial School District, Administration Building, Board Room, 48 Swan Way
6	Wednesday, 3/25/2020	3:00 p.m.	Downingtown 19335	Chester Co. Intermediate Unit 24, Room 404, 455 Boot Road
7	Thursday, 3/26/2020	1:00 p.m.	West Decatur 16878	Central Intermediate Unit 10, Clinton Room, 345 Link Road
8	Friday, 3/27/2020	9:00 a.m.	Altoona 16602	Appalachia Intermediate Unit 8, Training Room A-B, 4500 6th Avenue <i>NOTE: Please park in the rear of the building, and enter the training area by way of the entrance door from this rear lot.</i>
9	Friday, 3/27/2020	2:30 p.m.	McVeytown 17051	Tuscarora Intermediate Unit 11, President's Room, 2527 US Hwy 522 S
10	Monday, 3/30/2020	4:00 p.m.	Harrisburg 17109	Dauphin Co. Technical School, Cafeteria, 6001 Locust Lane
11	Tuesday, 3/31/2020	1:00 p.m.	Smethport 16749	Seneca Highlands Intermediate Unit 9, Conference Room B, 119 Mechanic Street
12	Wednesday, 4/1/2020	9:00 a.m.	Clarion 16214	Riverview Intermediate Unit 6, Hemlock-Hickory Room, 270 Mayfield Road
13	Wednesday, 4/1/2020	2:30 p.m.	Grove City 16127	Midwestern Intermediate Unit 4, Large Group Instruction, Room 2, 453 Maple Street

Reservation required! This schedule is for individual consultations for you and your spouse, if applicable, to meet with a Health Options Program representative.

Meeting Number	Date	Time	PA City	Meeting Location
14	Thursday, 4/2/2020	9:00 a.m.	Edinboro 16412	Northwest Tri-County, Intermediate Unit 5, Conference Room B, 252 Waterford Street
15	Tuesday, 4/7/2020	9:00 a.m.	Williamsport 17701	BLaST Intermediate Unit 17, Tioga Room A & B, 2400 Reach Road
16	Tuesday, 4/7/2020	2:00 p.m.	Canton 17724	BLaST Intermediate Unit 17, Canton Board Room, 33 Springbrook Drive
17	Wednesday, 4/8/2020	9:30 a.m.	Lock Haven 17745	PSERS Northcentral Regional Office, Suite 201, Conference Room, 300 Bellefonte Avenue
18	Wednesday, 4/8/2020	3:00 p.m.	New Berlin 17855	SUN Area Technical Institute, Large Group Instruction Room, 815 E. Market St. & 21st Century Drive
19	Thursday, 4/9/2020	10:00 a.m.	Schnecksville 18078	Carbon-Lehigh Intermediate Unit 21, Conference Room DEF, 4210 Independence Drive
20	Monday, 4/13/2020	1:00 p.m.	Homestead 15120	Allegheny Intermediate Unit 3, McGuffey-Sullivan Rooms, 475 Waterfront Drive E
21	Tuesday, 4/14/2020	9:00 a.m.	Greensburg 15601	Westmoreland Intermediate Unit 7, Fred Rogers Room, 102 Equity Drive <i>NOTE: Please use rear side entrance on right side of building.</i>
22	Tuesday, 4/14/2020	3:30 p.m.	Indiana 15701	Indiana County Technology Center, Lobby, 441 Hamill Road
23	Wednesday, 4/15/2020	9:30 a.m.	Somerset 15501	Somerset County Technology Center, CDL Classroom, 281 Technology Drive <i>NOTE: All attendees will be required to provide photo identification when entering the building.</i>
24	Wednesday, 4/15/2020	3:00 p.m.	Monroeville 15146	Forbes Road Career & Technology Center, Building One Conference Center, 607 Beatty Road
25	Thursday, 4/16/2020	9:00 a.m.	Monaca 15061	Beaver County Career Technology Center, Double Classroom, 145 Poplar Drive
26	Thursday, 4/16/2020	3:30 p.m.	Charleroi 15022	Mon Valley Career & Technology Center, Classrooms 1-2-3, 1 Guttman Boulevard
27	Friday, 4/17/2020	10:00 a.m.	Easton 18045	Colonial Intermediate Unit 20, Northampton-Pike Rooms, 6 Danforth Drive
28	Monday, 4/20/2020	9:00 a.m.	Reading 19605	Berks County Intermediate Unit 14, Commonwealth A-B Rooms, 1111 Commons Boulevard
29	Wednesday, 4/22/2020	10:00 a.m.	New Oxford 17350	Lincoln Intermediate Unit 12, Lincoln Room, 65 Billerbeck Street
30	Thursday, 4/23/2020	2:00 p.m.	MarLin 17951	Schuylkill Technology Center, South Campus, Large Conference Room, 15 Maple Avenue
31	Friday, 4/24/2020	9:00 a.m.	Kingston 18704	Luzerne Intermediate Unit 18, Third Floor Auditorium, 368 Tioga Avenue
32	Friday, 4/24/2020	2:30 p.m.	Archbald 18403	Northeastern Educational Intermediate Unit 19, Susquehanna & Wayne Rooms, 1200 Line Street
33	Tuesday, 4/28/2020	9:00 a.m.	Lancaster 17601	Lancaster-Lebanon Intermediate Unit, Conference Center, Room 106-ABC, 1020 New Holland Avenue

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.



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.

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**.

Part B premium and deductible for 2020

Most people do not pay a monthly premium for Medicare Part A if they or their spouse paid Medicare taxes while working. However, to be covered under Medicare Part B, you must pay a monthly premium (in most cases, deducted from your Social Security benefit). As required by law, the standard monthly premium is set each year at 25% of the cost for senior beneficiaries. The government pays the remaining 75%.

	AMOUNT YOU PAY (without supplemental insurance)	
	2019	2020
Part A		
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
Part 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%

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.

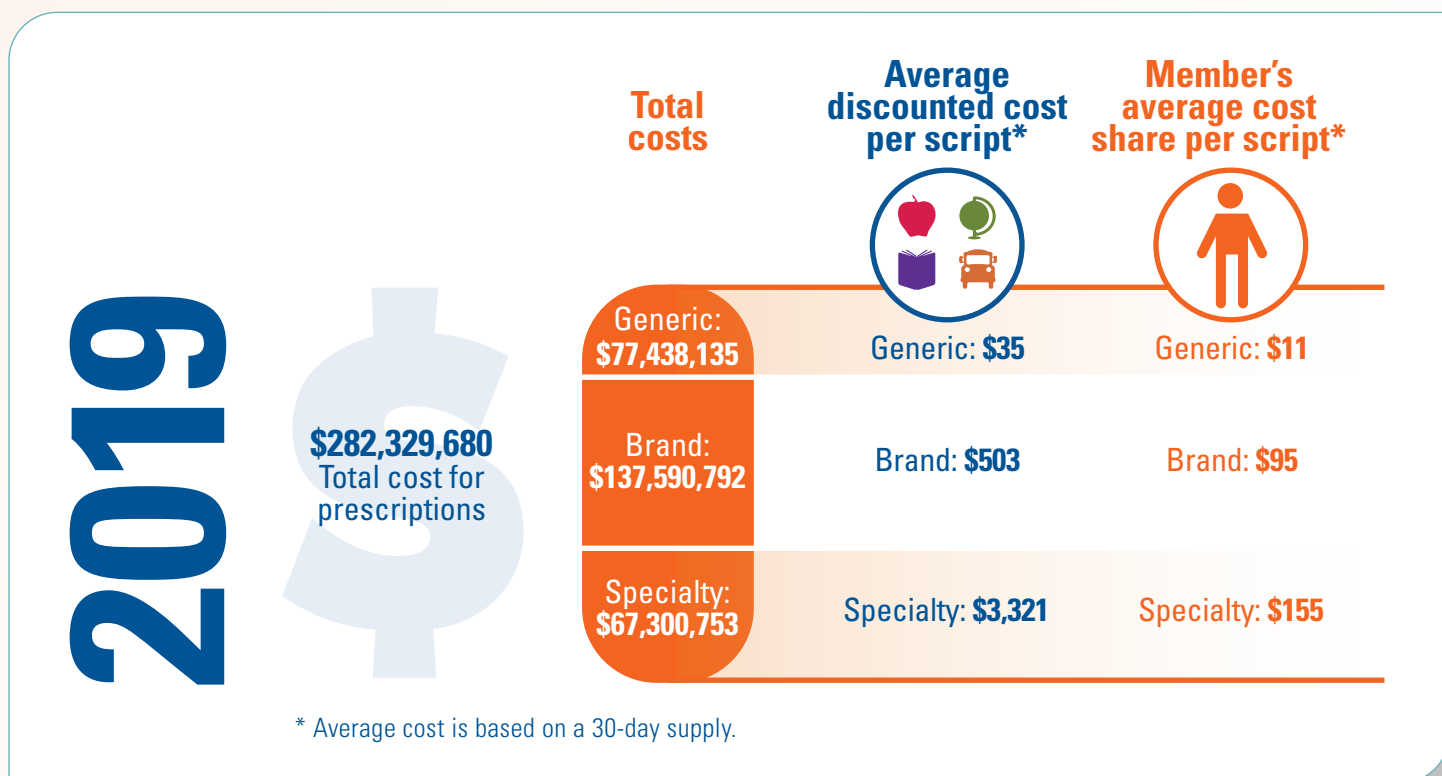


As shown below, the average member cost share is the highest for specialty medications. These medications are used to treat rare and/or complex

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.



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.



HEALTH OPTIONS PROGRAM



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

2020 Program Highlights

FSC logo
position

If You Have a Question About	Please Call	Or Go Online
Health Options Program enrollment or eligibility HOP Pre-65 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.	
Mellie Dental Plan	Mellie 1-855-700-7997 8 a.m. to 11 p.m. Eastern Time, weekdays	Mellie 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

Have a Question?