

HOP NEWS

For Retirees Eligible for Premium Assistance

Winter 2021



Vaccine Basics: How They Work

Vaccines are an important tool in preventing the spread of certain types of diseases. They expose your body to a small part of the virus that has been weakened or killed. This limited exposure activates your immune system to produce antibodies—without making you sick. After being vaccinated, your body develops immunity, or resistance, to the disease.

Vaccines aren't just for kids. Adults need vaccines too—they are at risk for different diseases than children. For example, vaccines for the flu, shingles, and pneumonia are often recommended for adults. This year, the COVID-19 vaccine is also on the list.



5 Things to Know About the COVID-19 Vaccine

1 It's approved

The Food and Drug Administration (FDA) requires vaccines to be developed according to strict guidelines. At press time, the FDA had issued Emergency Use Authorizations for the Pfizer/BioNTech and Moderna vaccines (for individuals ages 18 and older). That means these vaccines met the FDA's requirements for vaccine development, production, and testing. There are also several other vaccines in late stage trials.

2 It's safe and effective

The FDA makes safety their top priority. Pfizer and Moderna reported positive safety outcomes with only minimal side effects, such as fatigue, headache, and redness at the injection site. Both reported Phase 3 trial efficacy at approximately 95% across age, gender, race, and ethnicity demographics. Note: The Pfizer and Moderna vaccines require a second dose to ensure effectiveness.

3 It's covered 100%

If you are a Medicare-eligible retiree, the cost of the vaccine is covered by the federal government. **This means your vaccine is covered 100%.**

4 It's been delivered

The vaccine is being distributed in phases with the most vulnerable groups, like front-line health care workers and long-term-care residents, receiving the early doses. The CDC is working with the Advisory Committee on Immunization Practices to determine what groups get the COVID-19 vaccine first.

Administration sites and groups designated to receive the vaccine will likely vary by state and change over time as new vaccines are approved.

5 It's important to follow CDC guidelines

Getting vaccinated is one of many steps you can take to protect yourself and others from COVID-19. According to the CDC, it typically takes a few weeks for the body to build immunity after vaccination. To avoid infection just after your vaccination, continue to follow CDC guidance, including wearing a mask and social distancing.

The information in this article was current at press time; however, it is subject to change. Please visit the CDC website at [cdc.gov](https://www.cdc.gov) for the most up-to-date information on the COVID-19 vaccine.

2021 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.

Part B premium and deductible for 2021

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%.

Most Medicare beneficiaries—including those who will enroll in Part B for the first time in 2021—will pay a **Part B premium of \$148.50**. However, some people who get Social Security benefits pay less (\$130 on average), and others



may pay more if their 2019 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 [medicare.gov](https://www.medicare.gov).

The Part B **deductible** is \$203 for 2021. 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 2020 to those in 2021. 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)	
	2020	2021
Part A		
First-day hospital deductible	\$1,408	\$1,484
Coinsurance for days 1–60 of a hospital stay	\$0	\$0
Coinsurance for days 61–90 of a hospital stay	\$352/day	\$371/day
Coinsurance for days 1–20 in a skilled nursing facility	\$0	\$0
Coinsurance for days 21–100 in a skilled nursing facility	\$176/day	\$185.50/day
Part B		
Standard monthly premium for most Medicare beneficiaries	\$144.60	\$148.50
Standard monthly premium for new enrollees in 2021 and certain other Medicare beneficiaries	\$144.60	\$148.50
Deductible	\$198	\$203
Coinsurance	20%	20%

Why Join the Health Options Program

Age 65 discount. If you enroll in the HOP Medical Plan within the three months before or the three months after the month in which you turn age 65, you get a premium discount. 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 + vision 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 + vision 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 on the next page). 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 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 8 p.m ET.
- Our website (HOPbenefits.com) is accessible 24 hours a day, 7 days a week.



Plan Notes



Medicare Star Rating



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 score. The Health Options Program's prescription drug plans received a 4.5 star rating for 2021, indicating that the program is highly rated in comparison to other prescription drug plans nationwide.

Don't Forget: Get Your Flu Shot

With all the media attention on the COVID-19 vaccine, we don't want you to forget about the flu shot. 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.



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.



Information Sessions **SPRING 2021**

Due to the continuing COVID-19 health crisis, our in-person consultations and group meetings have been replaced with virtual alternatives for the near future. With that, we are opening them up to PSERS members who are not yet enrolled in the Health Options Program.

Individual consultations

You can 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.



Online webinars

We are holding live webinars (online group meetings) about the Health Options Program in March and April.

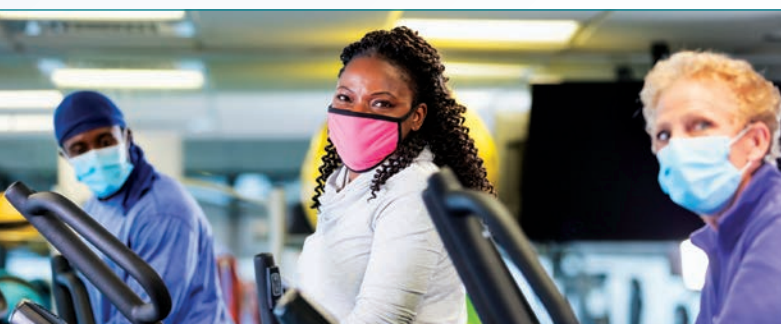
Registration is required. Available dates and times are posted to the **Information Sessions** page on [HOPbenefits.com](https://www.hopbenefits.com). Or you can call the HOP Administration Unit to register.

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

Find Your Online Community With SilverSneakers

SilverSneakers is a community of like-minded people ready to help you along your journey to better health. If going to the gym is not an option, SilverSneakers has virtual solutions that provide members with a different type of community connection. When you enroll in the **HOP Medical Plan** or **Pre-65 Medical Plan**, you have access to these programs at no additional cost.

- **SilverSneakers LIVE** offers online, full-length classes and workshops multiple times every day, including weekends. Pick the classes you want to attend, and log on at class time. The classes are led by SilverSneakers instructors. You'll feel like you're at class without leaving home.
- **SilverSneakers On-Demand™** offers a video library with hundreds of online videos that cover popular topics such as low- and high-impact workouts, fall-prevention classes, and stress management workshops. All videos are all accessible anytime, anywhere.



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

2021 Medicare Highlights

Or Go Online	Please Call	If You Have a Question About
Health Options Program website 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 Office 1-866-483-5509 8:00 a.m. to 4:30 p.m. Eastern Time, weekdays	Premium Assistance
PSERS website psers.pa.gov	PSERS 1-888-PERS4U (1-888-773-7748) 7:30 a.m. to 5:00 p.m. Eastern Time, weekdays	Retirement
Medicare website medicare.gov	Medicare 1-800-MEDICARE (1-800-633-4227)	Medicare