



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.

What's New in 2021

As you start to use your benefits this year, review the table below to see what changes apply to the coverage you elected for 2021. As a reminder, there are no benefit changes under the **HOP Medical Plan, Value Medical Plan, and Pre-65 Medical Plan**. This means the amounts you pay for services, such as a doctor's visit, a hospitalization, or a visit to the emergency room, are not changing in 2021.

Coverage	What's New as of January 1, 2021
MetLife Dental and EyeMed Vision Option	This is a new option for 2021. It includes dental and vision preventive care with discounts for certain services when you use an in-network provider.
COVID-19 Vaccine	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% . Also, don't forget to get your flu shot (see below).
Medicare Prescription Drug Options	CMS-mandated changes for all Medicare Rx Options <ul style="list-style-type: none">• Increased dollar thresholds for reaching the Coverage Gap (\$4,130) and Catastrophic Coverage (\$6,550).• In the Coverage Gap, the coinsurance for generic drugs is not changing. It will remain 25% for generic and brand-name drugs under the Basic and Value Medicare Rx Options.• If you reach Catastrophic Coverage, you pay the greater of 5% or \$3.70 for generic drugs and the greater of 5% or \$9.20 for brand-name drugs, up to the maximum as defined for each Medicare Rx Option. Value Medicare Rx Option <ul style="list-style-type: none">• The annual deductible increased from \$435 (in 2020) to \$445.

Note: If you are enrolled in a Medicare Advantage plan, review those materials for 2021 changes.



Don't Forget: Get Your Flu Shot

With all the media attention on the COVID-19 vaccine, we don't want our members 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.

Information Sessions **SPRING 2021**

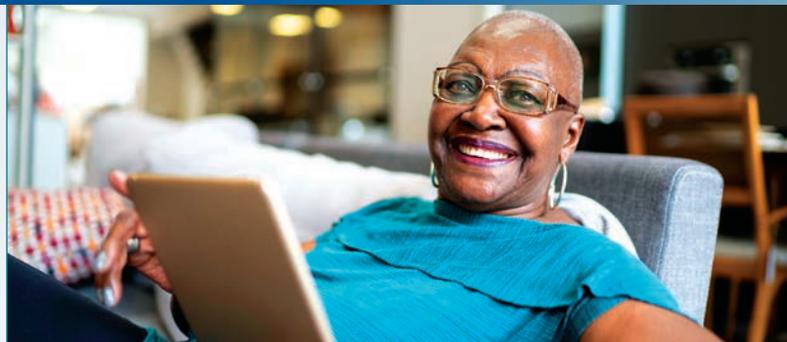
Due to the continuing COVID-19 health crisis, our in-person consultations and group meetings have been replaced with virtual alternatives for the near future. Both were successfully piloted during the Option Selection Period.

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.

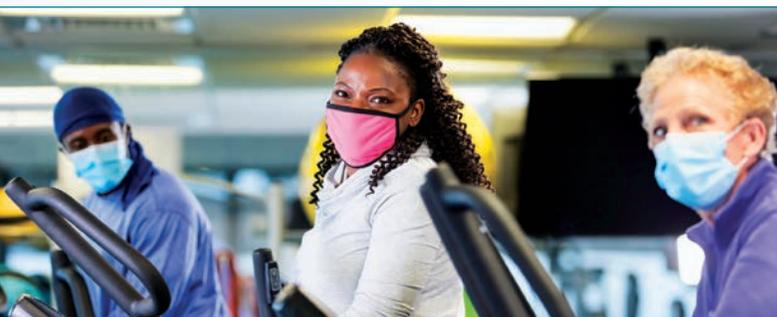
Registration is required. Available dates and times are posted to the **Information Sessions** page on [HOPbenefits.com](https://www.hopbenefits.com). Or you can call the HOP Administration Unit to register.

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. If you are enrolled 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.





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.

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.



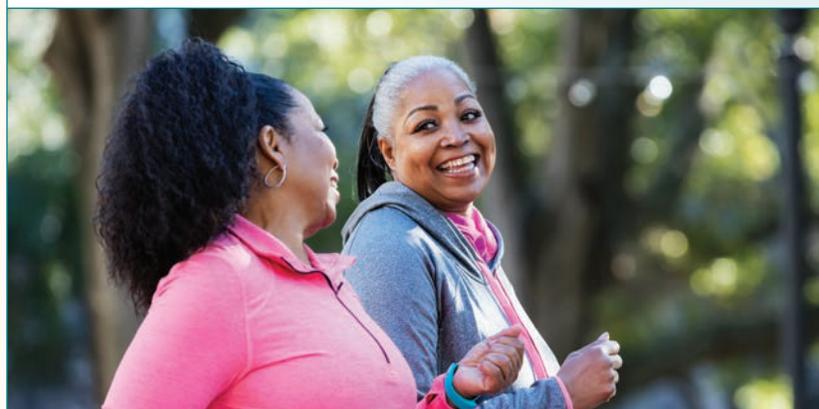
If you're enrolled in the **HOP Medical, Value Medical, or Pre-65 Medical Plans**, go to **HOPbenefits.com** to get started. If you're not registered, click on the **New User Registration** button.

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 **HOPbenefits.com**.

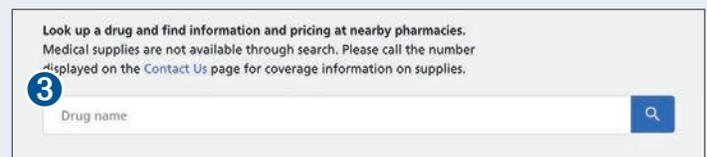
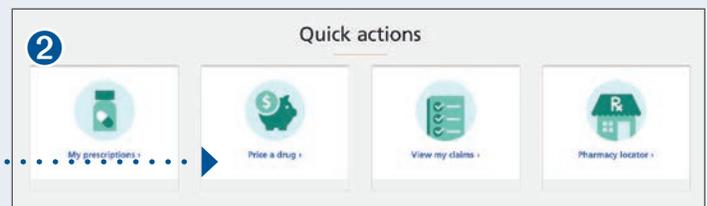


Health Care 101: Price Your Medications Online

When your doctor prescribes a new medication, how do you know how much it will cost? You can use the OptumRx® Drug Pricing Tool. This online tool is easy to use and provides the information you need to compare local pharmacies and home delivery costs. This tool is available to members enrolled in a Medicare Rx Option under the Health Options Program. You must be registered on the OptumRx website. When you register or sign in on optumrx.com for the first time, you will be asked to create a HealthSafe ID. This ID helps protect the security of your personal health information.

How to Use the Tool

- 1 Visit optumrx.com and log in or register to get started.
- 2 Select the **Price a Drug** option from the main menu.
- 3 Enter the name of your medication, and click the **search** icon.
- 4 Review the results. As a registered member, the tool will know which Medicare Rx Option you are enrolled in and what stage of coverage you are in (e.g., Initial Coverage, the Coverage Gap, or Catastrophic Coverage).

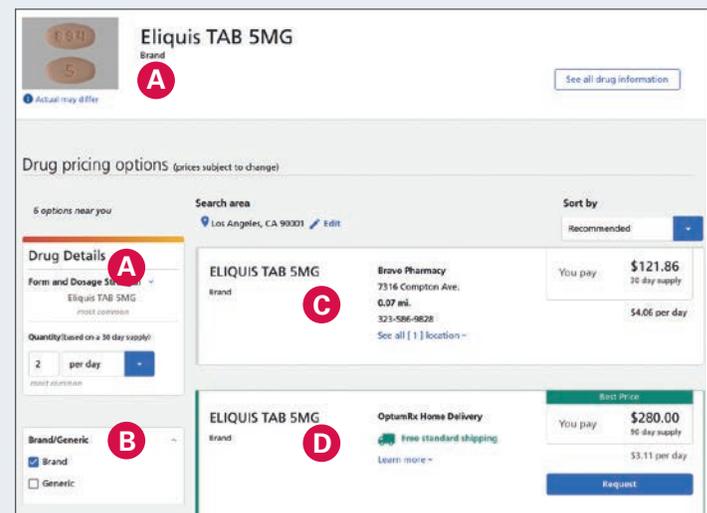


The Tool in Action

This example shows the search results for a member enrolled in the **Enhanced Medicare Rx Option** who is taking Eliquis, which is used to prevent blood clots and stroke. Here's how to read the results:

- A The image and general description of the medication.
- B The type of drug—brand or generic. This makes a difference in how the medication is covered.
- C The name, address, and location of retail pharmacies that can fill the prescription and how much it will cost.
- D Home delivery costs. This is a convenient option if you can't make it to the retail pharmacy.

If you have any questions about the OptumRx Drug Pricing Tool, please **contact OptumRx at 1-888-239-1301** (TTY/TDD: 1-800-498-5428).



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

What's New in 2021

Have a Question?

<p>Or Go Online</p>	<p>Please Call</p>	<p>If You Have a Question About</p>
<p>Health Options Program HOPbenefits.com website</p>	<p>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</p>	<p>Health Options Program enrollment or eligibility HOP Medical Plan, Value Medical Plan, or HOP Pre-65 Medical Plan benefits or claims</p>
<p>Health Options Program HOPbenefits.com website</p>	<p>OptumRx 1-888-239-1301 TTY/TDD: 1-800-498-5428 Available 24/7</p>	<p>Prescription drugs (retail or mail order) under the Enhanced, Basic, or Value Medicare Rx Option or the HOP Pre-65 Medical Plan</p>
<p>Please call the plan directly.</p>		
<p>MetLife Dental and EyeMed Vision Option page on HOPbenefits.com</p>	<p>MetLife 1-855-700-7997 8:00 a.m. to 11:00 p.m. Eastern Time, weekdays EyeMed 1-855-663-7444 7:30 a.m. to 11:00 p.m. Eastern Time, weekdays; 8:00 a.m. to 11:00 p.m. Eastern Time, Saturdays; 11:00 a.m. to 8:00 p.m. Eastern Time, Sundays</p>	<p>MetLife Dental and EyeMed Vision Option</p>
<p>Premium Assistance</p>		
<p>PERS website psers.pa.gov</p>	<p>PERS 1-888-PERS4U (1-888-773-7748) 7:30 a.m. to 5:00 p.m. Eastern Time, weekdays</p>	<p>Retirement</p>