

HEALTH COVERAGE FOR ELIGIBLE PSERS RETIREES



Are you working past 65?

Yes

Your employer's medical plan will continue to provide your primary health coverage until you retire. Contact the HOP Administration Unit when you are planning to retire, and ask for an information kit.

No

Medicare becomes your primary coverage for hospital and medical expenses.

Do you want more coverage than what Original Medicare provides?

No

Be sure you understand what Medicare does and doesn't cover. Go to medicare.gov.

Yes – You must be enrolled in Medicare Parts A and B before enrolling in the Health Options Program.

You can choose a Supplement plan or a Medicare Advantage plan.

Medicare Supplement plans

Medicare Advantage plans

HOP Medical Plan

- No deductible
- Coverage anywhere in the U.S. and abroad, while traveling
- SilverSneakers® fitness at no additional cost
- Additional coverage if you exceed maximum Medicare benefits

Value Medical Plan

- Lower monthly premium
- Must pay the annual deductible (\$226 in 2023)
- Coverage abroad while traveling, limited to services covered by Medicare
- No SilverSneakers
- No additional coverage if Medicare benefits are exhausted

Want more coverage?

MetLife dental and EyeMed vision coverage (must enroll in medical)

AND/OR

Rx coverage (with or without medical)

Enhanced Medicare Rx Option

- No deductible
- Pay the least for certain medications
- Covers the most medications
- Uses the Enhanced and Basic Formulary

Basic Medicare Rx Option

- Must pay annual deductible (\$100, excludes generics)
- Provides lower level of coverage than Enhanced Medicare Rx Option
- Uses the Enhanced and Basic Formulary

Value Medicare Rx Option

- Must pay annual deductible (\$545 in 2024)
- Lowest monthly premium
- Financial protection for unexpected high-cost prescription drug expenses
- Uses the Gold5 Formulary



Aetna Medicare P01 PPO (PA, DE, FL, MD, NJ, NY)

Capital Blue Cross PPO (PA, out of state)

Highmark Freedom Blue PPO (PA, out of state)

Independence Blue Cross Personal Choice 65 PPO (southeast PA)

UPMC PSERS HOP Custom PPO (PA)

Medicare Advantage plans include medical and Rx coverage; some include dental and vision.

Note: Not all plans are available in all counties.

Premium Assistance—only available with the Health Options Program

Eligible members who enroll in medical coverage receive up to \$100 a month to help pay for premiums. Over the course of their lifetimes, on average, members could save \$24,000 or more.

Do you need to cover your spouse under the Health Options Program?*

- If your spouse is not a PSERS retiree and is Medicare-eligible, he or she must enroll in the same plan that you do.
- If your spouse is not a PSERS retiree and is not Medicare-eligible, he or she must enroll in the same type of plan that you do (e.g., HOP Pre-65 Medical Plan if you enroll in the HOP or Value Medical Plan, or a pre-65 Medicare Advantage plan offered by the same insurance company if you choose a Medicare Advantage plan).
Note: If you plan to enroll your spouse, elect plan options that are good for both of you. Your next opportunity to change options will be during the Option Selection Period in October.
- If your spouse is also a PSERS retiree, he or she can enroll in any option.

* Restrictions may apply.