

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?

Yes

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

No

Be sure you understand what Medicare does and doesn't cover. Go to [medicare.gov](https://www.medicare.gov).

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

OR

Medicare Supplement plans

Medicare Advantage plans

OR

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

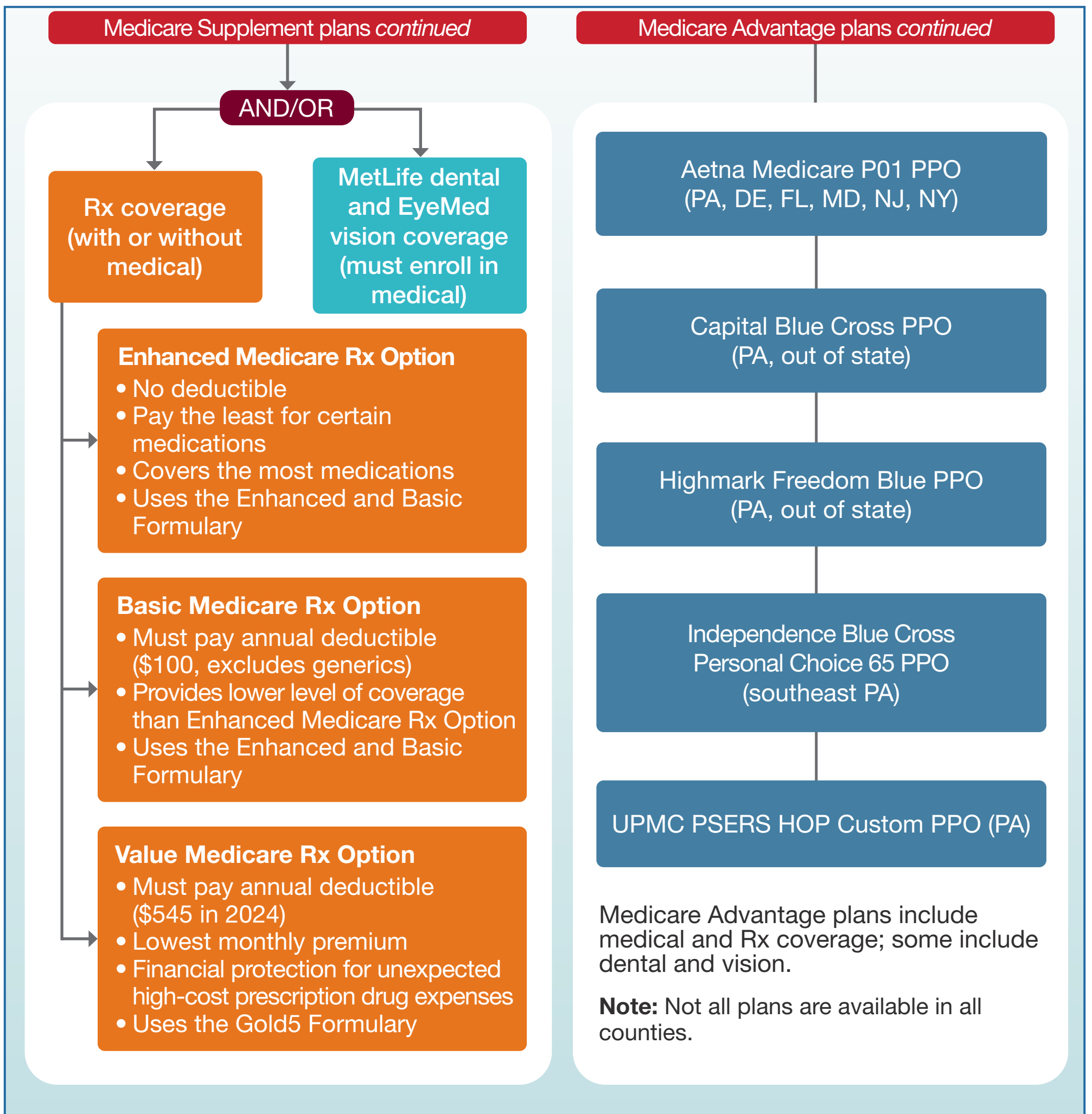
- Lower monthly premium
- Must pay the annual deductible (\$226 in 2023)
- Coverage abroad while traveling, limited to services covered by Medicare
- No SilverSneakers
- No additional coverage if Medicare benefits are exhausted

Want more coverage?

See reverse side for prescription drug and dental information.

See reverse side.





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.