



HOP NEWS

Show Your Heart Some Love

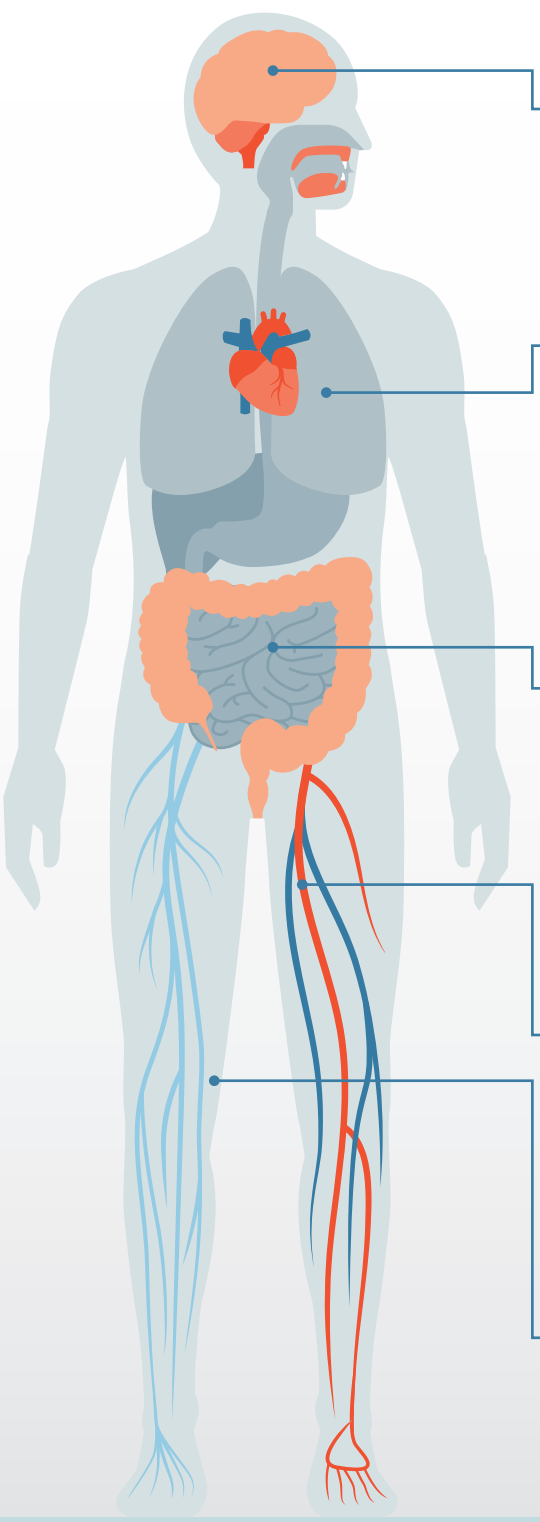
Your heart is amazing! Beating over 100,000 times per day, your heart pumps about 1.5 gallons of blood every minute, adding up to over 2,000 gallons a day. Another fact that is not as fun is that heart disease is the number one cause of death in the United States.

With that in mind, in this issue we're focusing on heart health and how to keep your ticker in tip-top shape. And we're highlighting some of the Health Options Program benefits and resources that help our members stay healthy and reduce their risks for heart disease and other chronic conditions.

You are receiving this newsletter because, according to our records, you are eligible for up to \$100 from the Premium Assistance benefit but are not yet enrolled in the Health Options Program. The medical, dental, and vision benefits provided through the Health Options Program include preventive care with little to no out-of-pocket costs. Keep reading for more information about how you can potentially lower your monthly health care premiums.

How Medical Conditions Affect Your Heart

Your heart is your body's health hub, helping all your organs work efficiently. Many diseases or chronic conditions can affect the heart, but the **HOP Medical** and **Value Medical Plans** offer tools and resources to keep your heart—and all of you—healthy. 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.



MENTAL HEALTH Controlling stress can have positive effects on your blood pressure, reducing your risk for heart attacks and stroke. See the related article on page 3 for tips on **stress relief**.

LUNGS Your heart and lungs work together to provide oxygen-rich blood to your body. Patients with lung diseases such as asthma and COPD are more likely to develop cardiovascular disease. This is one reason it's important to stick to proper medication for those conditions and to make lifestyle changes—like quitting smoking.

DIGESTIVE SYSTEM Aiming for a healthy weight can reduce your risk of heart disease. Limiting alcohol use and choosing a healthy diet are two of the best weapons you have to fight cardiovascular disease. If you are prediabetic (see the Summer 2022 issue available online at [HOPbenefits.com](https://www.hopbenefits.com)), take steps to reduce your blood sugar.

CIRCULATORY SYSTEM High blood pressure, high cholesterol, and high glucose levels measured in your blood contribute to heart disease and diabetes, which both take a toll on your heart and blood vessels. Make sure you get your numbers checked during your annual preventive wellness exam.

LEGS Being active reduces your risk of developing cardiovascular disease. You've probably heard that "sitting is the new smoking"—a sedentary lifestyle is *that* bad for you. So get up and get moving!

Why Stress Is So Bad for Your Heart

Losing your cool may take a more serious toll on your heart than you'd expect. When we're feeling anxious day in and day out, our fight-or-flight response—the system that helps you respond in an emergency situation—is constantly activated. This chronic stress response can damage the arteries that supply blood to the heart, the electrical system that tells the heart when to beat, and the heart muscle itself.

And, if you already have heart conditions like high blood pressure, arrhythmia, or high cholesterol, you're even more vulnerable to a sudden heart attack. How? The anger response can cause rupturing of plaque inside a coronary artery.

You can manage or prevent heart disease. There are many ways to care for heart disease or to reduce your risk for it, including getting regular wellness checks, taking your medications as prescribed, and making lifestyle changes.

Cold and Flu Season Alert! Some Meds May Raise Your Blood Pressure

If you have high blood pressure, you should know that decongestants may raise your blood pressure or interfere with some prescribed blood pressure medications. Avoid over-the-counter cold and flu medications that contain decongestants such as:

- Oxymetazoline (nasal spray decongestants like Afrin)
- Phenylephrine (Sudafed PE)
- Pseudoephedrine (Sudafed, Sudogest, Zephrex-D, Nexafed)

If you have any questions about how drugs interact with your blood pressure, ask your doctor or pharmacist. Do not stop taking any prescribed medications without discussing it with your health care professional.



Resources: <https://www.heart.org/en/health-topics/high-blood-pressure/changes-you-can-make-to-manage-high-blood-pressure/understanding-overthecounter-otc-medications-and-high-blood-pressure>; <https://www.templehealth.org/about/blog/10-interesting-heart-facts-you-may-not-know>; <https://www.hopkinsmedicine.org/health/wellness-and-prevention/risk-factors-for-heart-disease-dont-underestimate-stress>; <https://www.nytimes.com/2022/01/03/well/mind/stress-heart.html>: Stress may be your heart's worst enemy

Premium Assistance Lowers the Monthly Cost

PSERS members can enroll in the Health Options Program when they have a Qualifying Event, such as turning age 65. See the list of all Qualifying Events to the right.

As a participant in the Health Options Program, you may be entitled to a special financial incentive that is not available with a commercial program such as AARP or Blue Cross Blue Shield. That special incentive is called **Premium Assistance**, and it can significantly lower your monthly premium. PSERS provides this help to eligible retirees to pay for health coverage through the Health Options Program or another Commonwealth public school employer or district health plan.

How it works. If you are eligible for Premium Assistance and enroll in either a Medicare Supplement plan or a Medicare Advantage plan through the Health Options Program, **PSERS will pay up to \$100 per month toward your monthly premium.** Over the course of your lifetime, on average, you could save up to \$24,000 as a participant in the Health Options Program.

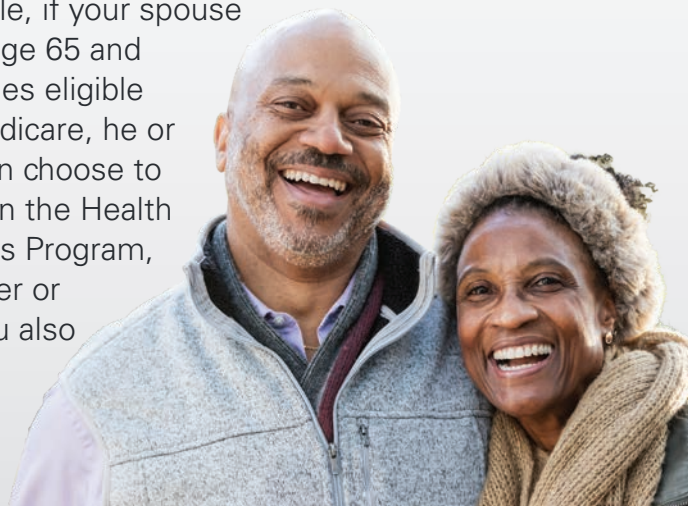
Premium Assistance is added to your monthly retirement benefit as nontaxable income. If you are receiving Premium Assistance for coverage in your school employer plan and that coverage terminates, you must enroll in the Health Options Program to maintain your Premium Assistance.

For more information and eligibility rules, visit [HOPbenefits.com](https://www.hopbenefits.com), or contact the HOP Administration Unit at 1-800-773-7725.

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 reaches age 65 or becomes 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.



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 starting at age 65. 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.

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 and 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 previous page). Once you are enrolled in the Health Options Program, you can also change your option each year during the Option Selection Period.

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.

Customer service representatives can be reached by calling 1-800-773-7725 weekdays from 8:00 a.m. to 8:00 p.m ET.

Our website ([HOPbenefits.com](https://www.hopbenefits.com)) is accessible 24 hours a day, seven days a week.

Spring 2023 Information Sessions

Individual consultations

To schedule a 30-minute telephone appointment, call the HOP Administration Unit at 1-800-773-7725, and let the representative know you want to schedule an individual telephone consultation.

Online webinars

Webinars begin mid-March and run through mid-April. The schedule and links are posted to the Information Sessions page on [HOPbenefits.com](https://www.hopbenefits.com). Or you can call the HOP Administration Unit for information. Recorded webinars are available if you are unable to attend a live session.



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HOP

HEALTH OPTIONS PROGRAM



WWW.HOPBENEFITS.COM®

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

Love Your



Have a Question?

If You Have a Question About	Please Call	Or Go Online
Enrollment in the Health Options Program Health Options Program in general	HOP Administration Unit 1-800-PSERS25 (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. ET, weekdays	HOPbenefits.com
Premium Assistance	Premium Assistance 1-866-483-5509 8:00 a.m. to 4:30 p.m. ET, weekdays	
Retirement	PSERS 1-888-PSERS4U (1-888-773-7748) 7:30 a.m. to 5:00 p.m. ET, weekdays	psers.pa.gov
Medicare	Medicare 1-800-MEDICARE (1-800-633-4227)	medicare.gov