

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 <https://www.medicare.gov/>.

Yes

You can choose a Supplement Plan or a Medicare Advantage Plan

Medicare Supplement Plans

OR

HOP Medical Plan

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



Value Medical Plan

- Lower monthly premium
- Must pay Medicare's annual deductible (\$183 in 2018)
- Coverage abroad limited to services covered by Medicare
- No SilverSneakers
- No additional coverage if Medicare benefits are exhausted

Want more coverage?

MetLife Dental 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

Basic Medicare Rx Option

- No deductible
- Provides lower level of coverage than Enhanced Option

Value Medicare Rx Option

- Must pay Medicare's annual deductible (\$405 in 2018)
- Lowest monthly premium
- Financial protection for unexpected high-cost prescription drug expenses

Medicare Advantage Plans (under the Health Options Program)



Aetna Medicare 15 Special PPO (PA, DE, FL, MD, NJ, NY)

Capital BlueCross BlueJourney PPO (North/Central PA)

Highmark Freedom Blue PPO (Southeast PA, North/Central PA, Out of State)

Highmark Security Blue HMO (Southwest PA)

Independence Blue Cross - Keystone 65 Select HMO (Southeast PA)

UPMC for Life HMO (PA)

Medicare Advantage Plans include medical & 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 receive up to \$100 a month to help pay for premiums. Over the course of their lifetime, on average, members could save up to \$24,000, or more.

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

- If your spouse is a PSERS retiree, he or she can enroll in any option.
- If your spouse is not a PSERS retiree and is Medicare-eligible, he or she must enroll in the same plan as you.
- If your spouse is not a PSERS retiree and is not Medicare-eligible, he or she must enroll in the same type of plan as you (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).

*Restrictions may apply.