

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](https://www.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

OR

HOP Medical Plan

- \$50 annual 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 Medicare Part B annual deductible (\$257 in 2025)
- 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)



Medicare Plus Rx Option

- Must pay the \$200 annual deductible
- Pay less for certain medications
- Covers the most medications
- Uses the Custom Formulary with a Bonus Drug List

Medicare Standard Rx Option

- Must pay the Medicare Part D annual deductible (\$615 in 2026)
- Lower monthly premium
- Financial protection for unexpected high-cost prescription drug expenses
- Uses the Gold5 Formulary

Medicare Advantage plans



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 Medical Plan 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.