



HOP NEWS

In the Know: Get the Most From Your Benefits

Mark Your Calendar

This fall will be the 2025 Option Selection Period. This is an annual opportunity for members who are currently enrolled in the Health Options Program to change their plan options, as applicable. Your personalized statement and materials will help you make your enrollment decisions.

Our Members Get It

Thank you to the more than 5,000 members who responded to the OSP materials survey. Respondents gave high scores to the Health Options Program—94% rated the program materials a 7 or higher on a 10-point satisfaction scale. They also feel they have the right amount of coverage options and the information they need to make an informed decision. The personalized statement continues to be a member favorite. Respondents also rated the Health Options Program's reputation for quality and Premium Assistance support as the top reasons they enrolled in the Program.

Member feedback is always welcome, and it's good to hear that our members are getting the most from their benefits. Look inside for more tips on how to use your benefits this summer.

Breaking News: Introducing the Inflation Reduction Act!

Have you heard of something called the Inflation Reduction Act (IRA)? If not, that's OK. This issue of *HOPNews* breaks it all down for you.

WHAT IT IS

The IRA was signed in August 2022. The Act is a multiyear rollout of governmental changes that affect how Medicare coverage works. Some of the changes benefit the government, some benefit plan administrators, and others benefit the plan participants. See the **Timeline of IRA Changes** section on page 3.

WHY IT IS IMPORTANT

The IRA changes affect all Medicare prescription drug plans, including the Health Options Program. Starting in 2025, the government is requiring changes that will significantly change Part D plan designs, for example, the Coverage Gap is being eliminated, and there will be a \$2,000 TrOOP maximum for Medicare Part D prescription drugs. More details on 2025 changes will be in future articles.

WHAT IT MEANS TO YOU

Your current benefits will continue through December 31, 2024. The Health Options Program is carefully reviewing the requirements of the IRA and what they mean for future plan designs. As the 2025 Option Selection Period gets closer, we will keep you updated with what you need to know.

Summer Information Sessions and Webinars

Individual consultations

To schedule a 30-minute telephone appointment (not a group meeting), call the HOP Administration Unit at 1-800-773-7725, and let the representative know that you want to schedule an individual telephone consultation.

Online webinars

Registration is required. The summer webinars will be held in July and August. The schedule and registration links are posted to the **Information Sessions** page (under **Eligibility and Enrolling**) on [HOPbenefits.com](https://www.hopbenefits.com). Or you can call the HOP Administration Unit to register. A recording will be available if you are not able to make it to a live event.



Inflation Reduction Act Recap

With the introduction to the IRA complete (see page 2), this article provides a quick recap of changes already made. For example, did you know that the IRA was responsible for reducing the cost of insulin and offering no-cost vaccines in 2023? Since then, the IRA has been responsible for other changes to help control costs, as shown below.

In general, the changes are shifting how drug costs are shared across plan participants, drug manufacturers, the federal government, and prescription drug plans. There are more changes to come in 2025, with prescription drug plans paying an even larger share of costs than they do today. More information about how these will affect your plans in 2025 will be provided as the Option Selection Period starts this fall.

Timeline of IRA Changes

2023

- **Plan participants pay less at the pharmacy** for insulin (\$35 maximum) and nothing for certain vaccines.
- **Drug manufacturers pay** rebates to the federal government (Medicare) if drug costs increase more than the rate of inflation.

2024

- **Plan participants pay nothing** for drugs once they reach the catastrophic tier.
- **Plans are picking up a higher share of the cost** for drug claims after participants reach the catastrophic tier.

More Information Coming Soon

Keep an eye on [HOPbenefits.com](https://www.hopbenefits.com). It's your go-to place for information about the Inflation Reduction Act and what it means for you when the Option Selection Period starts this fall. As a reminder, IRA changes affect all Medicare prescription drug plans on the market. The Health Options Program is working with our health care administrators and program advisors to determine how the IRA changes will affect 2025 plan designs. Please keep yourself informed by watching our website for updates and reading all the materials mailed to your home.



Exercise Your Mind and Body This Summer

The U.S. Department of Health and Human Services designated June as Alzheimer's and Brain Awareness Month. It is important to raise awareness about brain health, because approximately six million Americans aged 65 and older are currently battling related conditions. Adopting a healthy lifestyle, including regular exercise and proper nutrition, is suggested to lower the risk of certain brain diseases and will also benefit your physical health.

Members enrolled in the **HOP Medical Plan** or the **HOP Pre-65 Medical Plan** have no-cost access to the SilverSneakers fitness program from Tivity Health, Inc.



SilverSneakers
by Tivity Health

SilverSneakers is more than a traditional fitness program. It is designed specifically for seniors and provides resources to help your body and mind.

- It's a nationwide network of participating locations,¹ with group fitness classes² at select locations.
- SilverSneakers LIVE online classes and workshops are taught seven days a week by instructors trained in senior fitness.
- SilverSneakers On-Demand classes combine physical activity with cognitive drills to optimize brain health.
- SilverSneakers GO mobile app offers digital workout programs.
- SilverSneakers Community classes are offered in neighborhood locations outside the gym.
- Membership includes access to Burnalong® which offers a supportive virtual community and thousands of classes for all interests and abilities.

To learn more or search for a participating location, visit the SilverSneakers page on [HOPbenefits.com](https://www.hopbenefits.com).

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¹ Participating locations (PL) are not owned or operated by Tivity Health, Inc. or its affiliates. Use of PL facilities and amenities are limited to terms and conditions of PL basic membership. Facilities and amenities vary by PL.

² Membership includes SilverSneakers instructor-led group fitness classes. Some locations offer members additional classes. Classes vary by location.



Get More From Your Rx Coverage

If you take multiple medications, it can be a lot to manage. It is important to understand how to take them properly and whether there's any risk of adverse drug interactions. Did you know that there's a program to help you better manage your medications?

How it works: The Centers for Medicare & Medicaid Services (CMS) requires all Part D sponsors—like the Health Options Program—to offer the **Medication Therapy Management Program (MTMP)** to eligible members. The MTMP is designed to help members better understand their medications, ensure appropriate use, and reduce the risk of adverse events.

Do you meet any of the criteria below? If so, you may be eligible for the MTMP at no additional cost, as part of your Medicare Rx coverage.

- Filled eight or more chronic Part D medications; and
- Have at least three of the following 10 chronic conditions:
 - High blood pressure
 - High cholesterol
 - Congestive heart failure (CHF)
 - Diabetes
 - Depression
 - Osteoporosis
 - Rheumatoid arthritis
 - Asthma
 - COPD
 - HIV
- Be likely to incur annual costs of \$5,330 in 2024 for all covered chronic Part D medications

OR

- Are in a Drug Management Program to help better manage and safely use medications such as opioids and benzodiazepines

For more information and details on how the program works, visit the MTMP page on HOPbenefits.com (Benefits > Medicare-Eligible > Medication Therapy Management Program).



Take the call: It's the Medication Therapy Management Program! If you or any of your dependents are eligible for the MTMP, you may receive a call from Optum Rx. Optum Rx representatives will call from 1-855-773-8254 or 1-866-352-5305.



HEALTH OPTIONS PROGRAM



WWW.HOPBENEFITS.COM®

HOP Administration Unit
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Know More About Your BENEFITS

Have a Question?

If You Have a Question About	Please Call	Or Go Online
Health Options Program enrollment or eligibility HOP Medical Plan, Value Medical Plan, or HOP Pre-65 Medical Plan benefits or claims	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
Prescription drugs (retail or mail order) under the Enhanced, Basic, or Value Medicare Rx Option or the HOP Pre-65 Medical Plan	Optum Rx 1-888-239-1301 TTY/TDD: 1-800-498-5428 Available 24/7	HOPbenefits.com
Medicare Advantage or Managed Care plan benefits, claims, or prescription drugs	Please call the plan directly.	
MetLife Dental and EyeMed Vision Option	MetLife 1-855-700-7997 8:00 a.m. to 11:00 p.m. ET, weekdays EyeMed 1-855-663-7444 7:30 a.m. to 11:00 p.m. ET, weekdays 8:00 a.m. to 11:00 p.m. ET, Saturdays 11:00 a.m. to 8:00 p.m. ET, Sundays	Dental and Vision Coverage page on HOPbenefits.com
Premium Assistance	Premium Assistance 1-866-483-5509 8:00 a.m. to 8:00 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