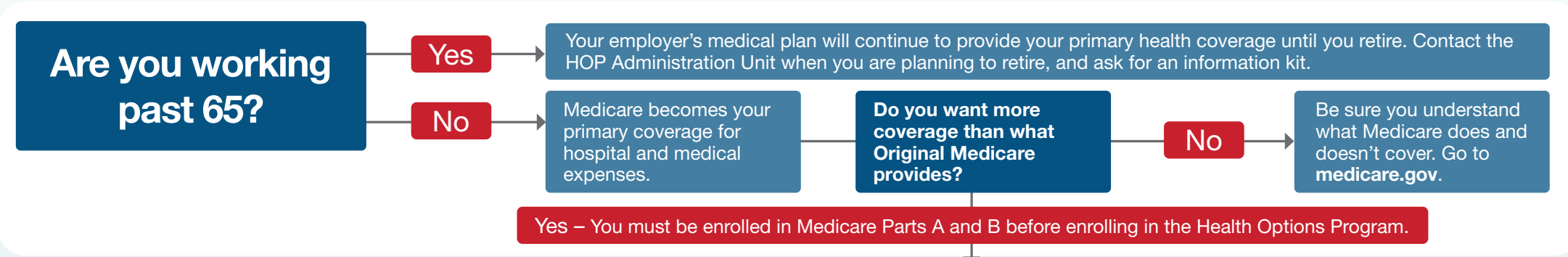


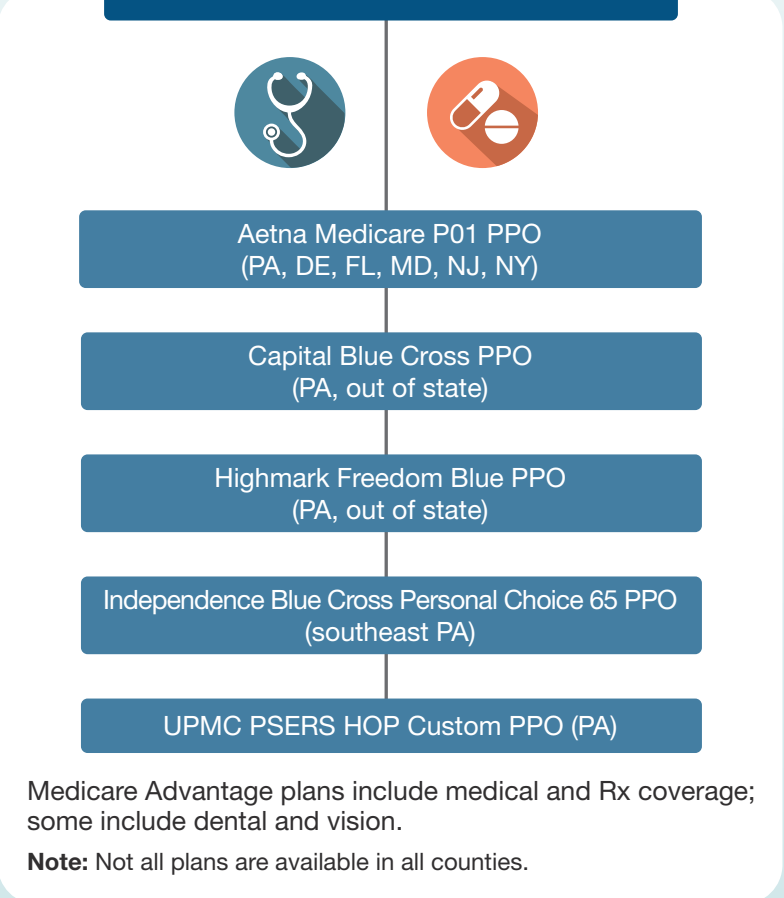
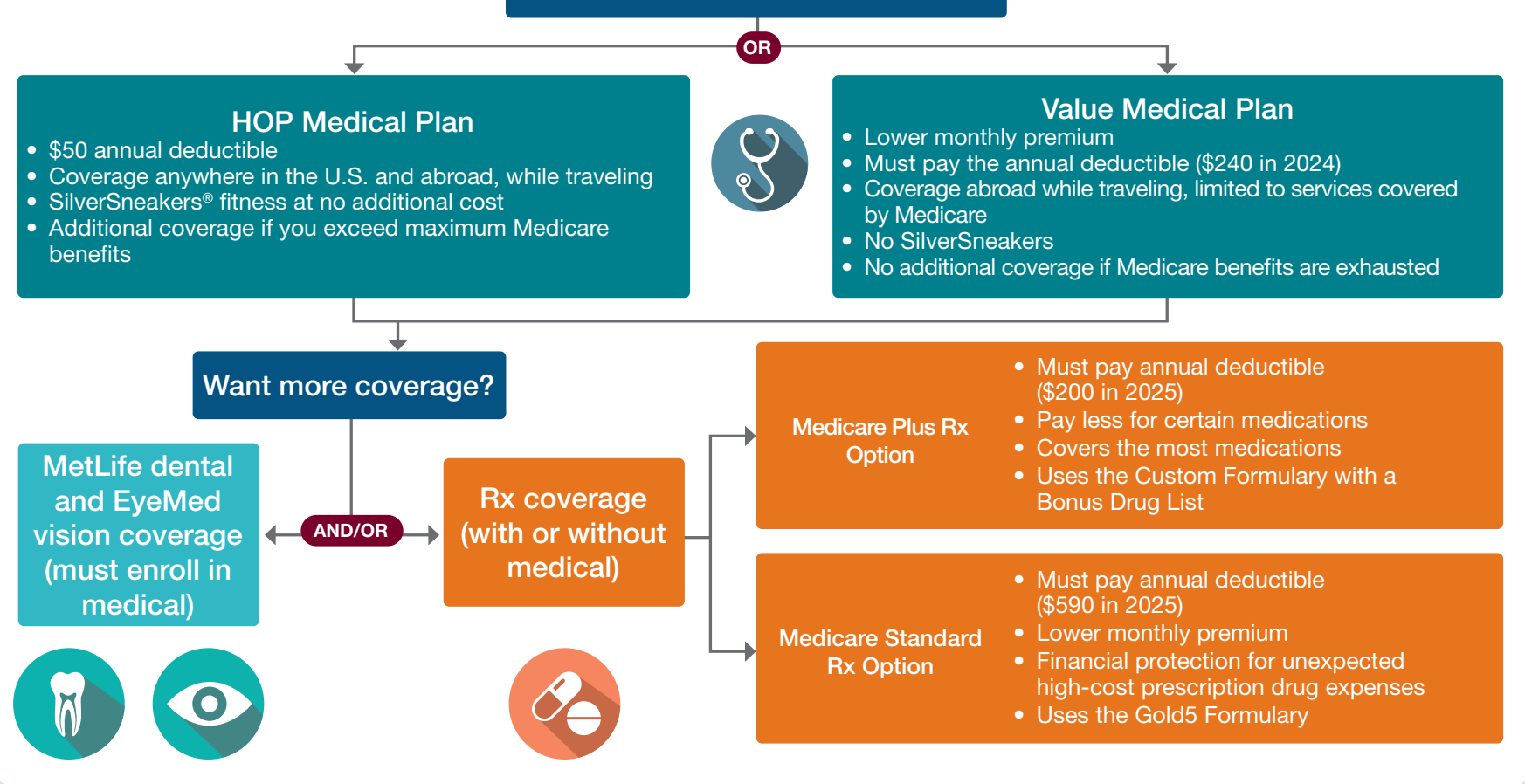
HEALTH COVERAGE FOR ELIGIBLE PSERS RETIREES



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

Medicare Supplement plans

Medicare Advantage plans



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.