



# HOP NEWS

## New Year, New Plans

For 2025, the Health Options Program introduced two new Medicare prescription drug plans, which replaced the existing options. Take a fresh look at what's available through the Health Options Program, along with other news you can use!

### Seek New Skills to Boost Memory

If you've been to a physical therapy clinic, chances are you've seen motivational sayings decorating the walls—maybe even one that says, "If it doesn't challenge you, it doesn't change you."

That saying can also apply to maintaining mental sharpness. That is because researchers have found that learning a new skill that challenges your brain actually improves memory. Consider learning something new to keep your brain in shape!

More tips on healthy aging for your mind are on page 3.

## What's New in 2025?

The Health Options Program introduced two new Medicare prescription drug coverage options effective January 1, 2025: the **Medicare Plus Rx Option** and the **Medicare Standard Rx Option**. These plans replace the Enhanced, Basic, and Value Rx Options.

In 2025, **out-of-pocket expenses for prescription drugs are limited to \$2,000.**

This means that the Plan covers the full cost of medications after the out-of-pocket limit is reached.

In addition, the **HOP Medical Plan** has a \$50 deductible and the **Value Medical Plan** has a \$257 deductible for 2025. Otherwise, what our members pay for other medical services, such as a doctor's visit, a hospitalization, or a visit to the emergency room, is not changing in 2025.

## 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 on page 4.

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's health plan and that coverage terminates, you must enroll in the Health Options Program to maintain your Premium Assistance.

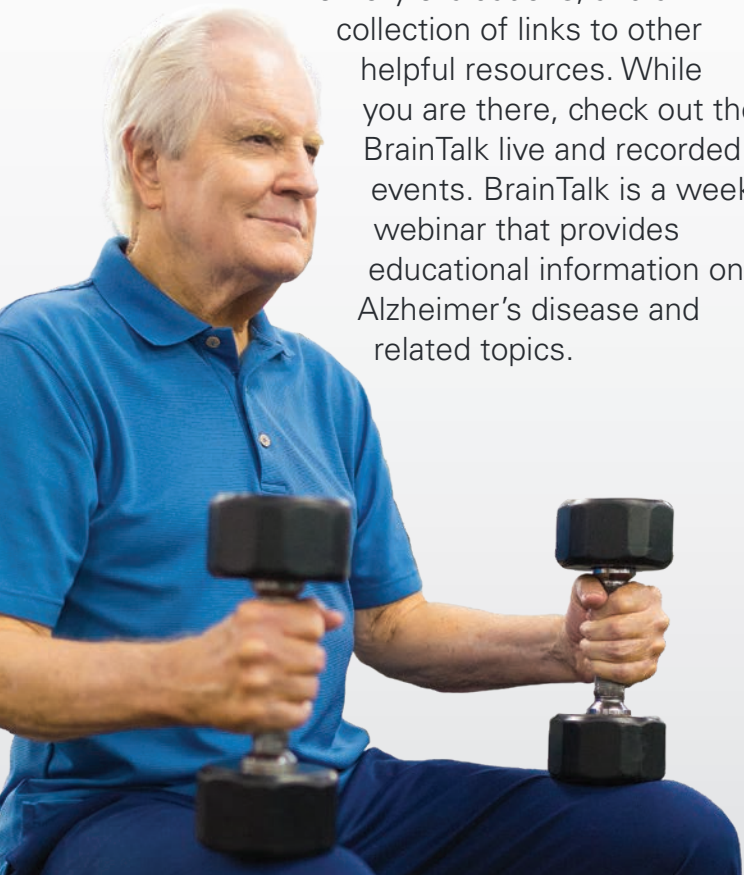


## Healthy Aging for Your Mind

Alzheimer's disease is a condition that causes a slow decline of memory and thinking skills. It is traumatic for the individual with the condition and the people caring for them. Fortunately, there are organizations dedicated to finding ways to slow the progression of this disease.

One such group is the Goizueta Alzheimer's Disease Research Center (GADRC) at Emory University. The GADRC facilitates research of and education on Alzheimer's disease and other related forms of cognitive impairment. It is part of a national network of Alzheimer's research centers supported by the National Institutes of Health (NIH).

Visit [alzheimers.emory.edu/index.html](https://alzheimers.emory.edu/index.html) for a variety of resources designed to help maintain mental health and learn what a healthy aging mind looks like. There are articles, videos, memory evaluations, and a collection of links to other helpful resources. While you are there, check out the BrainTalk live and recorded events. BrainTalk is a weekly webinar that provides educational information on Alzheimer's disease and related topics.



## SilverSneakers Helps Members Meet their Goals

Designed specifically for seniors, SilverSneakers® is an exercise and fitness program that is included with the **HOP Medical Plan** or **HOP Pre-65 Medical Plan** at no additional cost.

With a wide range of in-person group fitness classes, online classes, and on-demand library of workout videos, SilverSneakers has something for everyone:

- A nationwide network of participating locations, with group fitness classes at select locations
- **SilverSneakers LIVE** online classes and workshops taught seven days a week by instructors specially trained in senior fitness
- **SilverSneakers On-Demand** library with 200+ online workout videos
- **SilverSneakers GO** mobile app with digital workout programs
- **SilverSneakers Community** classes offered in neighborhood locations outside of the gym
- Various articles to help you along your journey

Plus, as a SilverSneakers member, you can save on tuition for your loved ones, simply by working out at a participating SilverSneakers location! Learn more at [silversneakers.com/tuitionrewards.com](https://silversneakers.com/tuitionrewards).

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## 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 the year in which you turn 70.

**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 automatically deducting them 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. 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.

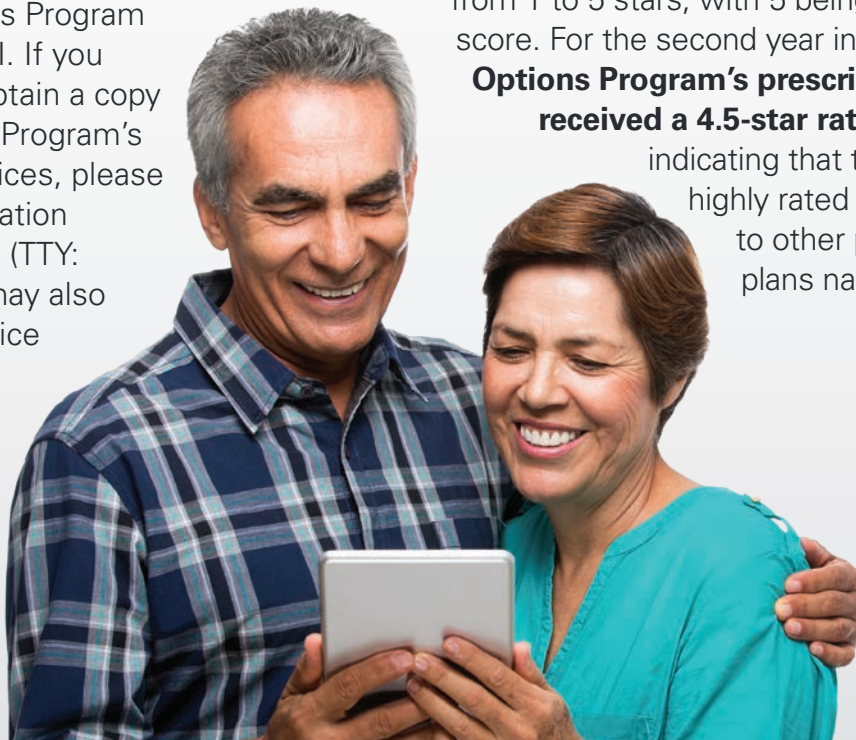
Our website ([HOPbenefits.com](https://www.hopbenefits.com)) is accessible 24 hours a day, seven days a week.

# Plan Updates

## Annual Privacy Notice

### Important information regarding the Health Insurance Portability and Accountability Act of 1996

The Privacy Rule under the Health Insurance Portability and Accountability Act of 1996 (HIPAA) requires the Health Options Program to protect the confidentiality of your protected health information (PHI). The Health Options Program will not use or disclose your PHI except as is necessary for treatment, payment, health plan operations, and plan administration, as permitted or required by law, or as otherwise authorized by you. You have certain rights under the Privacy Rule with respect to your PHI, including the right to receive an accounting of certain disclosures of the information and the right to file a complaint with the Health Options Program or with the U.S. Department of Health and Human Services. Your rights with respect to your PHI are explained in greater detail in the Health Options Program's Notice of Privacy Practices. The Notice also describes how the Health Options Program uses and discloses PHI. If you would like to see (or obtain a copy of) the Health Options Program's Notice of Privacy Practices, please call the HOP Administration Unit at 1-800-773-7725 (TTY: 1-800-498-5428). You may also access the Privacy Notice on our website at [HOPbenefits.com](https://www.hopbenefits.com).



## Spring 2025 Information Sessions

### 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 you want to schedule an individual telephone consultation.

### Online webinars in March and April

Registration is not required. Go to the **Information Sessions** page on [HOPbenefits.com](https://www.hopbenefits.com) for the full schedule, webinar links, and webinar phone numbers. At the time of the webinar, click the link or dial the number, and provide your email and the password.

## Medicare Star Rating for the Health Options Program

Each year, Medicare evaluates prescription drug plans and awards a star rating to each plan based on performance. This star rating can be used to help you determine which plans excel based on measured categories, including customer service, overall member satisfaction, and patient safety. Ratings range from 1 to 5 stars, with 5 being the highest score. For the second year in a row, the **Health Options Program's prescription drug plans received a 4.5-star rating for 2025**, indicating that the program is highly rated in comparison to other prescription drug plans nationwide.



HEALTH OPTIONS PROGRAM



WWW.HOPBENEFITS.COM®

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P.O. Box 1764  
Lancaster, PA 17608-1764

# New Options in 2025

## Have a Question?

If You Have a Question About	Please Call	Or Go Online
<b>Enrollment in the Health Options Program or the Health Options Program in general</b>	<b>HOP Administration Unit</b> <b>1-800-PSERS25 (1-800-773-7725)</b> TTY: <b>1-800-498-5428</b> From outside the U.S.: <b>+1 717-305-7388</b> 8:00 a.m. to 8:00 p.m. ET, weekdays	<b>HOPbenefits.com</b>
<b>Premium Assistance</b>	<b>Premium Assistance Office</b> <b>1-866-483-5509</b> 8:00 a.m. to 8:00 p.m. ET, weekdays	
<b>Retirement</b>	<b>PSERS</b> <b>1-888-PSERS4U (1-888-773-7748)</b> 8:00 a.m. to 5:00 p.m. ET, weekdays	<b>psers.pa.gov</b>
<b>Medicare</b>	<b>Medicare</b> <b>1-800-MEDICARE (1-800-633-4227)</b>	<b>medicare.gov</b>