



# HOP NEWS

## Look What's New for 2025

Ring in the new year with your new Medicare prescription drug plan, and 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 addition, the **HOP Medical Plan** has a \$50 deductible in 2025, and the **Value Medical Plan** deductible has a \$257 deductible for 2025. Otherwise, what you 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.

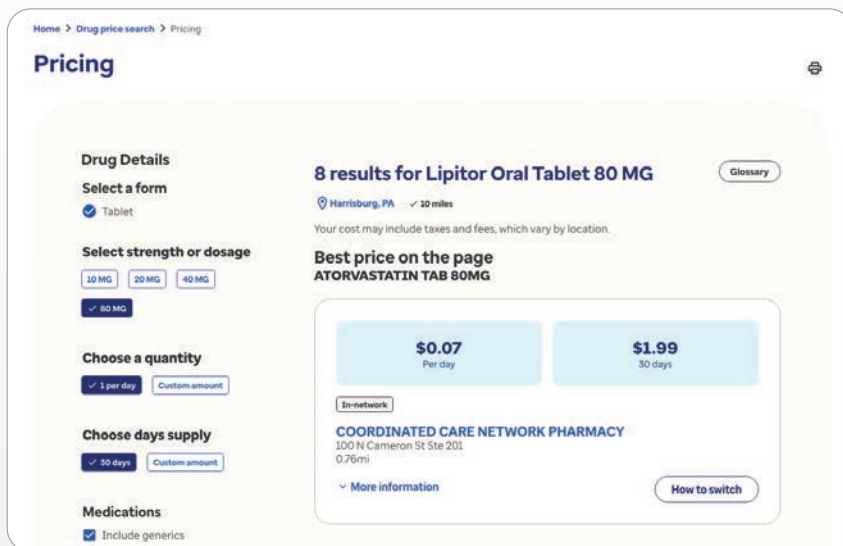
Your personalized statement explained all your plan options and what plan you will have for 2025 if you did not make a change during the Option Selection Period. If you are enrolled in a Medicare Advantage plan, check with your plan for 2025 coverage details.

## Need Prescription Drug Plan Details?

You can look up covered drugs, costs, participating pharmacies, and more. Follow this path **HOPbenefits.com > Benefits > Medicare-Eligible > Prescription Drug Coverage** to find links to the information you need:

- **Drug lists (aka formularies).** The abridged formularies list the most prescribed medications. The comprehensive formularies have the full list of covered medications and the Bonus Drug List for the Medicare Plus Rx Option.
  - Download or view an electronic version of the formularies.
  - Use the **Part D Formulary Lookup Tool** link for each plan to access the online lookup tools.

- **Drug costs.** Use the **Drug Pricing Tool** to look up the cost of your medications under the **Medicare Plus Rx Option** and the **Medicare Standard Rx Option**. The image below shows an example of what the pricing tool looks like for the brand-name drug, Lipitor. When you access the tool, enter the name of your medication to get started. As a reminder, 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.
- **Local pharmacies.** Each plan has a **Pharmacy Locator Tool** that helps you search for local retail pharmacies based on your location or pharmacy name. If you would like a printed copy of your pharmacy list, call the HOP Administration Unit, and one will be mailed to you.



The Drug Pricing Tool and Pharmacy Locator Tool are managed by Optum Rx, the administrator of the Health Options Program's prescription drug plans. If you have any questions about these tools, contact Optum Rx at 1-888-239-1301; TTY/TDD: 1-800-498-5428.

## 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.



## Get Started on a New You With SilverSneakers

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.com).

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### Punch Up Your New Year

Try this beginner-level kickboxing routine at [silversneakers.com/blog/video/kickboxing-for-seniors](https://silversneakers.com/blog/video/kickboxing-for-seniors).

If you haven't already, activate your free online account today at [silversneakers.com/getstarted](https://silversneakers.com/getstarted).

## Vaccines Are Covered

As a reminder, the Medicare Rx Options under the Health Options Program cover most Part D vaccines at no cost, even if you haven't met the annual deductible. Examples of covered vaccines are flu shots and RSV, shingles, tetanus, and travel vaccines. Call Optum Rx if you have questions about a certain vaccine. Also, review the **Evidence of Coverage** for your medical plan for more information about coverage and any plan limitations. Visit [HOPbenefits.com](https://www.hopbenefits.com) to find a copy of the Evidence of Coverage for your Medicare prescription drug plan. If you would like a printed copy, call the HOP Administration Unit, and one will be mailed to you.

If you are enrolled in one of the Medicare Advantage plans, check with the insurance company for the Evidence of Coverage for your plan.



## Is the Medicare Prescription Payment Plan Right for You?

Optum Rx, the prescription drug plan administrator for the Health Options Program, mailed information to members who are likely to benefit from this payment plan.

The letter explained that if you have high drug costs, the Medicare Prescription Payment Plan might help you manage your monthly expenses by spreading out your costs over the months of the year.

This payment plan is not designed to save you money or lower your drug costs, and it may not be right for everyone—including those whose yearly drug costs are low.

A copy of the materials is posted to [HOPbenefits.com](https://www.hopbenefits.com) > **Benefits** > **Medicare-Eligible** > **Medicare Prescription Payment Plan**. If you have any questions or need help completing the enrollment form, call Optum Rx at 1-844-368-8729.

## 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.

# 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.





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 Lancaster, PA 17608-1764

# New Options in 2025

## Have a Question?

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