

HOP Medical Plan Benefit Changes and Premium Rates Effective January 1, 2025 for Calendar Year 2025

Benefit Changes

Medicare Part B:	2024	2025
Deductible	\$0	\$50

Monthly Premium Rates – Standard Rates shown.

If enrolled when first eligible, discounted 3% per year prior to age 70

	Southeast (Out of State Zone 1)		
HOP Medical Plan (no Rx coverage)	2024	2025	% Increase
Standard Rates	\$219	\$225	3%

Rates shown are single. Two party rates are two times the single rate.

Pennsylvania (Bucks, Chester, Delaware, Montgomery, and Philadelphia Counties)

Zone 1: FLORIDA (Alachua, Bay, Bradford, Brevard, Broward, Calhoun, Charlotte, Citrus, Clay, Collier, Dixie, Miami-Dade, Duval, Gilchrist, Glades, Gulf, Hamilton, Hendry, Hernando, Highlands, Hillsborough, Indian River, Lafayette, Levy, Liberty, Martin, Monroe, Nassau, Okaloosa, Orange, Palm Beach, Pinellas, Putnam, St. Johns, Seminole, Sumter, Union, & Walton) NEW JERSEY (Atlantic, Bergen, Cape May, Hudson, Middlesex, Monmouth, Morris, Passaic, Somerset, Sussex, Union), NEW YORK (Kings (Brooklyn), Nassau, Orange, Putnam, Queens, Rockland, Suffolk, Sullivan, Ulster, Westchester)

	Southwest (Out of State Zone 2)		
HOP Medical Plan (no Rx coverage)	2024	2025	% Increase
Standard Rates	\$210	\$216	3%

Rates shown are single. Two party rates are two times the single rate.

Pennsylvania (Allegheny, Fayette, Greene, Indiana, Washington, and Westmoreland Counties)

Zone 2: ALABAMA, ALASKA, ARIZONA, ARKANSAS, CALIFORNIA, COLORADO, CONNECTICUT, DELAWARE, FLORIDA (Baker, Columbia, De Soto, Escambia, Flagler, Franklin, Gadsden, Hardee, Holmes, Jackson, Jefferson, Lake, Lee, Leon, Madison, Manatee, Marion, Okeechobee, Osceola, Pasco, Polk, Saint Lucie, Santa Rosa, Sarasota, Suwannee, Taylor, Volusia, Wakulla, Washington), GEORGIA, GUAM, HAWAII, IDAHO, ILLINOIS, INDIANA, IOWA, KANSAS, KENTUCKY, LOUISIANA, MAINE, MARYLAND, MASSACHUSETTS, MICHIGAN, MINNESOTA, MISSISSIPPI, MISSOURI, MONTANA, NEBRASKA, NEVADA, NEW HAMPSHIRE, NEW JERSEY (Burlington, Camden, Cumberland, Essex, Gloucester, Hunterdon, Mercer, Ocean, Salem & Warren), NEW MEXICO, NEW YORK (Albany, Allegany, Bronx, Broome, Cattaraugus, Cayuga, Chautauqua, Chemung, Chenango, Clinton, Columbia, Courtland, Dutchess, Delaware, Erie, Essex, Franklin, Fulton, Genesee, Greene, Hamilton, Herkimer, Jefferson, Lewis, Livingston, Madison, Monroe, Montgomery, New York, Niagara, Oneida, Onondaga, Ontario, Orleans, Oswego, Otsego, Rensselaer, Richmond, Saratoga, Seneca, Schenectady, Schuyler, Schoharie, Steuben, Tioga, Tompkins, St. Lawrence, Warren, Washington, Wayne, Wyoming, Yates), NORTH CAROLINA, NORTH DAKOTA, OHIO, OKLAHOMA, OREGON, PUERTO RICO, RHODE ISLAND, SOUTH CAROLINA, SOUTH DAKOTA, TENNESSEE, TEXAS, UTAH, VERMONT, VIRGIN ISLANDS, VIRGINIA, WASHINGTON, WASHINGTON, DC, WEST VIRGINIA, WISCONSIN, WYOMING

	North & Central		
HOP Medical Plan (no Rx coverage)	2024	2025	% Increase
Standard Rates	\$194	\$203	5%

Rates shown are single. Two party rates are two times the single rate.

Pennsylvania (Adams, Armstrong, Beaver, Bedford, Berks, Blair, Bradford, Butler, Cambria, Cameron, Carbon, Centre, Clarion, Clearfield, Clinton, Columbia, Crawford, Cumberland, Dauphin, Elk, Erie, Forest, Franklin, Fulton, Huntingdon, Jefferson, Juniata, Lackawanna, Lancaster, Lawrence, Lebanon, Lehigh, Luzerne, Lycoming, McKean, Mercer, Mifflin, Monroe, Montour, Northampton, Northumberland, Perry, Pike, Potter, Schuylkill, Snyder, Somerset, Sullivan, Susquehanna, Tioga, Union, Venango, Warren, Wayne, Wyoming and York Counties)

Value Medical Plan Premium Rates Effective January 1, 2025 for Calendar Year 2025

Monthly Premium Rates

Pennsylvania (Bucks, Chester, Delaware, Montgomery, and Philadelphia Counties)		Southeast (Out of State Zone 1)		
Value Medical Plan (no Rx coverage)		2024	2025	% Increase
Standard Rates (only)	Single	\$117	\$117	0%

Pennsylvania (Allegheny, Fayette, Greene, Indiana, Washington, and Westmoreland Counties)		Southwest (Out of State Zone 2)		
Value Medical Plan (no Rx coverage)		2024	2025	% Increase
Standard Rates (only)	Single	\$115	\$115	0%

Pennsylvania (All Other Counties)		North & Central		
Value Medical Plan (no Rx coverage)		2024	2025	% Increase
Standard Rates (only)	Single	\$102	\$102	0%

Rates shown are single. Two party rates are two times the single rate.

Out of State Zone 1: FLORIDA (Alachua, Bay, Bradford, Brevard, Broward, Calhoun, Charlotte, Citrus, Clay, Collier, Dixie, Miami-Dade, Duval, Gilchrist, Glades, Gulf, Hamilton, Hendry, Hernando, Highlands, Hillsborough, Indian River, Lafayette, Levy, Liberty, Martin, Monroe, Nassau, Okaloosa, Orange, Palm Beach, Pinellas, Putnam, St. Johns, Seminole, Sumter, Union, & Walton) NEW JERSEY (Atlantic, Bergen, Cape May, Hudson, Middlesex, Monmouth, Morris, Passaic, Somerset, Sussex, Union), NEW YORK (Kings (Brooklyn), Nassau, Orange, Putnam, Queens, Rockland, Suffolk, Sullivan, Ulster, Westchester)

Out of State Zone 2: ALABAMA, ALASKA, ARIZONA, ARKANSAS, CALIFORNIA, COLORADO, CONNECTICUT, DELAWARE, FLORIDA (Baker, Columbia, De Soto, Escambia, Flagler, Franklin, Gadsden, Hardee, Holmes, Jackson, Jefferson, Lake, Lee, Leon, Madison, Manatee, Marion, Okeechobee, Osceola, Pasco, Polk, Saint Lucie, Santa Rosa, Sarasota, Suwannee, Taylor, Volusia, Wakulla, Washington), GEORGIA, GUAM, HAWAII, IDAHO, ILLINOIS, INDIANA, IOWA, KANSAS, KENTUCKY, LOUISIANA, MAINE, MARYLAND, MASSACHUSETTS, MICHIGAN, MINNESOTA, MISSISSIPPI, MISSOURI, MONTANA, NEBRASKA, NEVADA, NEW HAMPSHIRE, NEW JERSEY (Burlington, Camden, Cumberland, Essex, Gloucester, Hunterdon, Mercer, Ocean, Salem & Warren), NEW MEXICO, NEW YORK (Albany, Allegany, Bronx, Broome, Cattaraugus, Cayuga, Chautauqua, Chemung, Chenango, Clinton, Columbia, Courtland, Dutchess, Delaware, Erie, Essex, Franklin, Fulton, Genesee, Greene, Hamilton, Herkimer, Jefferson, Lewis, Livingston, Madison, Monroe, Montgomery, New York, Niagara, Oneida, Onondaga, Ontario, Orleans, Oswego, Otsego, Rensselaer, Richmond, Saratoga, Seneca, Schenectady, Schuyler, Schoharie, Steuben, Tioga, Tompkins, St. Lawrence, Warren, Washington, Wayne, Wyoming, Yates), NORTH CAROLINA, NORTH DAKOTA, OHIO, OKLAHOMA, OREGON, PUERTO RICO, RHODE ISLAND, SOUTH CAROLINA, SOUTH DAKOTA, TENNESSEE, TEXAS, UTAH, VERMONT, VIRGIN ISLANDS, VIRGINIA, WASHINGTON, WASHINGTON, DC, WEST VIRGINIA, WISCONSIN, WYOMING

Pre-65 Medical Plan Premium Rates Effective January 1, 2025 for Calendar Year 2025

Monthly Premium Rates		All Regions		
Pre-65 Medical Only		2024	2025	% Increase
Single		\$990	\$990	0%
Pre-65 Medical with Rx		2024	2025	% Increase
Single		\$1,115	\$1,115	0%

Rates shown are single. Two party rates are two times the single rate.

High Option and Low Option Medicare Rx Plans (replacing Enhanced, Basic and Value Medicare Rx Plans)

Benefits and Premium Rates Effective January 1, 2025 for Calendar Year 2025

Benefit Changes Including Mandated Changes By CMS

Member Pays	High Option	Low Option
Annual Deductible	\$200 (Brand and Specialty Only)	\$590 (Brand and Specialty Only)
Preferred Generic Drugs	\$4 (\$12 for 90-days)	\$6 (\$18 for 90-days)
Generic Drugs	\$10 (\$30 for 90-days)	\$15 (\$45 for 90-days)
Preferred Brand Drugs	20%	25%
Brand Drugs	25%	30%
Specialty Drugs	30%	25%
Out of Pocket Maximum	\$2,000	\$2,000
Formulary	PSERS Custom	Gold 5

If no option selected during Option Selection Period:

- Members enrolled in the Enhanced Option in 2024 will be enrolled in the High Option in 2025
- Members enrolled in the Basic Option in 2024 will be enrolled in the Low Option in 2025
- Members enrolled in the Value Option in 2024 will be enrolled in the Low Option in 2025

Monthly Premium Rates (later amended via Resolution 2024-49)

High Medicare Rx Option	2025
Single	\$175
Low Medicare Rx Option	
Single	\$82

Rates shown are single. Two party rates are two times the single rate.