**PART I – GENERAL INFORMATION**

**COMMONWEALTH CONTRACT REQUIREMENTS**

**FOR**

**GROUP MEDICARE ADVANTAGE PRESCRIPTION DRUG PLANS
AND
COMPANION PRE-65 MANAGED CARE PLANS**

**ISSUING OFFICE: COMMONWEALTH OF PENNSYLVANIA,**

 **PUBLIC SCHOOL EMPLOYEES’ RETIREMENT SYSTEM**

**INVITATION FOR APPLICATION NUMBER: PSERS IFA 2025-01**

**DATE OF ISSUANCE: April 4, 2025**

**COMMONWEALTH CONTRACT REQUIREMENTS**

**FOR**

**GROUP MEDICARE ADVANTAGE PRESCRIPTION DRUG PLANS**

**AND COMPANION**

**PRE-65 MANAGED CARE PLANS**

**INVITATION FOR APPLICATION NUMBER: PSERS IFA 2025-01**

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 **PART I**

**GENERAL INFORMATION**

1. **Purpose**. This Invitation For Application (IFA) is published to allow qualified insurance carriers (Offerors) to apply to the Public School Employees’ Retirement System (PSERS) to offer a fully insured Medicare Advantage plan with Prescription Drug benefits (MAPD) group insurance plan and accompanying Pre-65 group insurance plan to PSERS retirees who participate in the Health Options Program (HOP) sponsored by PSERS. To participate, Offerors must apply, be approved, enter into the established contract documents and comply with all contract requirements.
2. **Issuing Office**. PSERS (“Issuing Office”) has issued this IFA. Other than submissions pursuant to section I-15 below, the sole point of contact in the Commonwealth of Pennsylvania (“Commonwealth”) for this IFA shall be the Issuing Officer:

Sonya Charlesworth

Deputy Director of Health Insurance Office

Public School Employees’ Retirement System

5 N. 5th Street

Harrisburg, PA 17101

Email: scharlesworth@pa.gov

Please refer all inquiries to the Issuing Officer.

1. **Scope**. PSERS has published this IFA and will consider applications to contract with one (1) or more organizations offering a fully insured MAPD Plan, each of which must be paired with a companion Pre-65 Managed Care Plan. This IFA contains instructions governing the requested applications and submissions, including the requirements for the information and material to be included; a description of the services to be provided; requirements an Offeror must meet to be approved as an ADMINISTRATOR; required contract terms, and other requirements specific to the contract.
2. **Background Information on the HOP**. The HOP is a voluntary group health benefits program available to PSERS retirees, their spouses and dependents. PSERS sponsors six self-funded plan options under the HOP: the **HOP Medical Plan**, the **Value Medical Plan** the **HOP Medicare Standard Rx Option**, the **HOP Medicare Plus Rx Option**, the **HOP Pre-65 Medical Plan** and the **HOP Pre-65 Medical Plan with Prescription Drug** option. PSERS also sponsors a voluntary, fully insured **Dental and Vision Benefit Plan,** available only to participants in the HOP Medical Plan and the Value Medical Plan. In addition, PSERS offers an array of MAPD and Pre-65 Managed Care Plans provided by carriers approved through this IFA. For 2025, five managed care organizations are approved to offer plans through the HOP. As of January 1, 2025, there were approximately 122,983 participants (102,319 retirees plus their dependents) in the HOP. Of this number, approximately 13,619 retirees and dependents participate in managed care options. Most participants reside in Pennsylvania. About ten percent of participants reside outside the Commonwealth.
3. **Application and Approval.** PSERS will consider timely applications submitted by organizations offering MAPD Plans and Pre-65 Managed Care Plans that meet the Offeror qualification requirements and agree to execute the contract set forth in Part IV of this IFA in its entirety. Participation is contingent on submission of an application and approval thereafter by the Issuing Office that the Offeror is qualified, responsible and capable of performing the services contemplated under the contract.
4. **Application by Region.** Offerors will apply by geographic region and must meet the contract requirements for each region for which an application is made. The Issuing Office reserves the right to approve an Offeror separately for each region. PSERS HOP regions are reflected in **Appendix A** to this **Part I**.
5. **Type of Contract.** Offerors will make a binding application to be approved to offer plans for the next calendar year, which application must be signed by a duly authorized official of the Offeror. PSERS will review an Offeror’s application and determine whether the Offeror meets the contract requirements. The contract to be entered into is set forth in Part IV of this IFA. Exceptions to the Agreement will be considered only in the areas noted in that agreement, including, without limitation, the plan design description, pricing, and the designated geographic region in which the plans will be offered. Additional contracts or other paperwork presented by the Offeror will not be recognized or executed.
6. **Rejection of Application.** The Issuing Office reserves the right, in its sole and complete discretion, to reject any application received.
7. **Procedure for Application and Approval.**

(a) No later than May 8, 2025, the ADMINISTRATOR shall submit to PSERS a fully completed application to provide coverage for calendar year 2026. Such application will demonstrate the ADMINISTRATOR’s qualification to provide benefits under this Agreement, utilizing the application form provided by PSERS for such request. The application will include representations of the ADMINISTRATOR’s ability to comply with all requirements of this Agreement and to provide the benefit programs requested. In addition, the application will include the ADMINISTRATOR’s proposed plan design for calendar year 2026 for each plan offered. To be considered, the application submission shall be fully completed in every detail and executed by duly authorized officials of the ADMINISTRATOR with authority to bind that organization.

(b) PSERS will review the application and notify the ADMINISTRATOR of its preliminary determination for selection or nonselection to participate in calendar year 2026. If ADMINISTRATOR has been selected to participate, PSERS reserves the right to request ADMINISTRATOR to discuss and revise the proposed plan design(s) to maintain consistency in benefits offered to eligible HOP participants. Such preliminary selection shall be communicated within forty five (45) days following the application deadline.

(c) No later than June 5, 2025, the ADMINISTRATOR shall submit to PSERS proposed rates for each MAPD Plan, Pre-65 Managed Care Plan Legacy, and New Active Benefit Plan proposed to be in force for calendar year 2026.

(d) PSERS will review the proposed rates and may request that the ADMINISTRATOR submit a revised final plan design and final rates for calendar year 2026 no later than July 9, 2025.

(e) In the case of an ADMINISTRATOR that applies to offer a New Active MAPD plan and accompanying Pre-65 Managed Care Plan, PSERS will review the proposed new plan designs and notify the ADMINISTRATOR of its determination to approve or deny the New Active plans no later than July 9, 2025. If the New Active plans are approved, the current active plan may be terminated, and its current participants transferred to the New Active plan, or the current active plan may be grandfathered in a Legacy option. An Administrator with a current Legacy plan may maintain that plan as well. At no time may an ADMINISTRATOR maintain more than two Legacy plans in any region at one time. Eligible HOP participants who are enrolled in the current active plans may be grandfathered and new enrollment in that plan will be frozen.

(f) PSERS’ final notification of approval to the Term of Contract will be evidenced by the complete execution of an agreement, which appends thereto and incorporates by reference the IFA and the ADMINISTRATOR’s application, as revised to include all final negotiated plan designs and rates.

1. **Incurring Costs.** The Issuing Office is not liable for any costs the Offeror incurs in preparation and submission of its application or in anticipation of acceptance of the contract by PSERS.
2. **Questions & Answers**. If an Offeror has any questions regarding this IFA, the Offeror must submit the questions by email **(with the subject line “PSERS IFA 2025-01 Question”)** to the Issuing Officer named in **Section I-2** of this general information document. The Offeror shall not attempt to contact the Issuing Officer by any other means. The Issuing Officer shall reply directly to the Offeror’s questions
3. **Addenda to the IFA.** If the Issuing Office deems it necessary to revise any part of this IFA during the application process, the Issuing Office will post an addendum or revised document to the PSERS website at[**http://www.psers.pa.gov/**](http://www.psers.pa.gov/)andfollow the link Employer News under the Employer dropdown menu**.** While the Issuing Office will attempt to notify all known Offerors of such a change, it is the Offeror’s responsibility to periodically check the website for any new information or addenda.
4. **Notice of Intent to Apply.** Offerors are requested to submit a Notice of Intent to Apply by sending a letter stating such to the Issuing Officer on or before the date specified in the Schedule of Events (see **Section** **I-31**). The letter should be on company letterhead and be signed by an officer or other official authorized to bind the organization. Letters may be submitted to the Issuing Officer via email in Adobe PDF format. Also, please include a copy of the intent letter with the application when submitted.
5. **Response Date.** To be considered for approval for 2026, the Offeror’s application and supporting materials must arrive in electronic format (see **Section I-15**) to Segal on or before the time and date specified in the Schedule of Submission and Approval Events for Calendar Year 2026 Participation (see **Section** **I-31**). The Issuing Office will **not** accept applications via email or facsimile transmission. Offerors who send applications by mail or other delivery service should allow sufficient delivery time to ensure timely receipt of their applications. If, due to inclement weather, natural disaster, or any other cause, the Segal office location to which proposals are to be returned is closed on the application submittal date, the deadline for submission will be automatically extended until the next Commonwealth business day on which the office is open, unless the Issuing Office otherwise notifies Offerors. The hour for submission of applications shall remain the same. The Issuing Office will reject, unopened, any late applications.
6. **Applications.** To be considered, Offerors should submit a complete application to Segal, at the address listed below, using the format provided in **Part III – Application**.

 Segal

 c/o Melanie Clark

 1800 M Street NW, Suite 900 S

 Washington, DC 20036-5802

 (202) 833 6489

Offerors shall submit **two** **(2)** complete and exact copies of the entire application (completed and duly executed application, including all addenda and attachments) on Flash drive in Microsoft Office or Microsoft Office-compatible format. Microsoft WORD or Adobe PDF file formats are preferred. Any spreadsheets must be in Microsoft Excel. The electronic submission must also include a mirror image of the application submission complete with the Offeror’s signatures. The Offeror may not lock or protect any cells, tabs or documents. The Flash drive should clearly identify the Offeror and include the name and version number of the virus scanning software that was used to scan the Flash drive before it was submitted. The Offeror shall make no other distribution of its application to any other Offeror or Commonwealth official or Commonwealth consultant. Each application page should be numbered consecutively for ease of reference. An official authorized to bind the Offeror to its provisions must sign the application. The Offeror’s application must remain valid for the longer of **180 days** or until a contract is fully executed. If the Issuing Office accepts the Offeror’s application and executes the contract, the contents of the Offeror’s application will become contractual obligations.

Each Offeror submitting an application specifically waives any right to withdraw or modify it once the stated deadline for application receipt has passed. The Offeror may withdraw its application by written notice received at the Issuing Office’s address for application delivery prior to the exact hour and date specified as the deadline for application receipt. An Offeror or its authorized representative may withdraw its application in person prior to the exact hour and date set for application receipt, provided the withdrawing person provides appropriate identification and signs a receipt for return of the application package. An Offeror may modify its submitted application prior to the exact hour and date specified as the deadline for application receipt only by submitting a new revised sealed application which complies with the contract requirements.

1. **Plan Design for Medicare Eligible Participants.** MAPD Plan designs submitted by the Offeror must provide a comparable benefit to original Medicare plus the **HOP Medical Plan plus Medicare Standard Rx** option for Medicare eligible members. See Appendix E for information on HOP benefit plans. Variations in plan design are allowed and encouraged, but the overall plan must include both medical and prescription drug benefits and provide a benefit that allows qualifying retirees to maximize reimbursement of the premium assistance pension credit (currently up to $100 per month).
2. **Plan Design for Pre-65 Non-Medicare Eligible Participants.** Pre-65 Managed Care Plan designs submitted by the Offeror must provide a comprehensive benefit package, including both medical and prescription drug benefits. Variations in plan design to the current HOP Pre-65 Medical Plan with Rx Benefits are allowed and encouraged, but the overall plan must include both medical and prescription drug benefits.
3. **Economy of Preparation.** Offerors should prepare applications simply and economically, providing straightforward, concise answers to the questions and description of the Offeror’s ability to meet the contract requirements.
4. **Alternate Applications.** The Issuing Office has identified the basic approach and requirements for this contract, allowing Offerors to apply and demonstrate their ability to meet the contract requirements. The Issuing Office will not accept alternate applications.
5. **Discussions for Clarification.** Offerors may be required to make an oral or written clarification of their application to the Issuing Office to ensure thorough mutual understanding and Offeror responsiveness to the contract requirements. The Issuing Office will initiate requests for clarification. Clarifications may occur at any stage of the process prior to contract execution.
6. **Prime Contractor Responsibilities.** This IFA requires the Offeror to assume responsibility for all services offered in its application, whether it produces them itself or by subcontract. The Issuing Office will consider the Offeror to be the sole point of contact with regard to contractual matters relating to that Offeror’s contract.
7. **Application Contents**.
8. Confidential Information. The Commonwealth is not requesting, and does not require, confidential proprietary information or trade secrets to be included as part of Offerors’ submissions in order to evaluate applications submitted in response to this IFA. Accordingly, except as provided herein, Offerors should not label proposal submissions as confidential or proprietary or trade secret protected. Any Offeror who determines that it must divulge such information as part of its application must submit the signed written statement described in subsection c. below and must additionally provide a redacted version of its application on Flash Drive clearly labeled as such, which removes only the confidential proprietary information and trade secrets, for required public disclosure purposes. *If a written statement and redacted version of the application is not submitted at the time of the application submission, the application will be subject to release as submitted with only the financial capability redacted.*
9. Commonwealth Use. All material submitted with the application shall be considered the property of the Commonwealth and may be returned only at the Issuing Office’s option. The Commonwealth has the right to use any or all ideas not protected by intellectual property rights that are presented in any application regardless of whether the application becomes part of a contract. Notwithstanding any Offeror copyright designations contained on proposals, the Commonwealth shall have the right to make copies and distribute proposals internally and to comply with public record or other disclosure requirements under the provisions of any Commonwealth or United States statute or regulation, or rule or order of any court of competent jurisdiction.
10. Public Disclosure. After the award of contracts pursuant to this IFA, all application submissions are subject to disclosure in response to a request for public records made under the Pennsylvania Right-to-Know-Law, 65 P.S. § 67.101, et seq. If an application submission contains confidential proprietary information or trade secrets, a signed written statement to this effect must be provided with the submission in accordance with 65 P.S. § 67.707(b) for the information to be considered exempt under 65 P.S. § 67.708(b)(11) from public records requests. Refer to FORM A of the IFA for a Trade Secret Confidential Proprietary Information Notice Form that may be utilized as the signed written statement, if applicable. If financial capability information is submitted in response to Part II of this IFA such financial capability information is exempt from public records disclosure under 65 P.S. § 67.708(b)(26).
11. **Best Available Contract Value.** The Issuing Office reserves the right to conduct discussions with an Offeror for the purpose of obtaining the best available contract value. To obtain such best available contract value, the Issuing Office may do one or more of the following:
	1. Enter into discussions of plan design and pricing, or specific Offeror qualifications, to clarify and understand Offeror’s proposed terms;
	2. Require the Offeror to provide a revised application with amended terms to reflect such discussions and agreements;
	3. Schedule oral presentations and discussions; and
	4. Adjust the application deadline as required for Offeror submission of supplemental or amended material resulting from discussions after the initial application has been submitted.

The Issuing Office will limit any discussions to responsible Offerors (those that have submitted responsive applications and possess the capability to fully perform the contract requirements in all respects and the integrity and reliability to assure good faith performance) whose applications the Issuing Office has determined to be reasonably susceptible of being approved for contract.

1. **News Releases.** Offerors shall not issue news releases, Internet postings, advertisements or any other public communications pertaining to this contract or the Offeror’s application therefore, without prior written approval of the Issuing Office, and then only in coordination with the Issuing Office.
2. **Restriction of Contact**. Other than submissions under section I-15,The Issuing Officer is the sole point of contact concerning this IFA. Any violation of this condition may be cause for the Issuing Office to reject the offending Offeror’s application. If the Issuing Office later discovers that the Offeror has engaged in any violations of this s, the Issuing Office may reject the offending Offeror’s application or rescind its contract award. Offerors must agree not to distribute any part of their applications and supporting materials beyond the Issuing Office. An Offeror who shares information contained in its application or supporting materials with other Commonwealth personnel and/or competing Offeror personnel may be disqualified.
3. **Debriefing Conferences**. Offerors whose applications are not approved for award will be notified of the Issuing Office’s decision and given the opportunity to be debriefed. The Issuing Office will schedule the time and location of the debriefing. The debriefing will not compare the Offeror with other Offerors.
4. **Issuing Office Participation.** Offerors shall provide all services, supplies, facilities, and other support necessary to complete the identified work.
5. **Term of Contract**. The term of the contract will commence on the January 1, 2026 (the “Effective Date”) and will end on December 31, 2026.
6. **Notification of Approval for Contract.** The Issuing Office will notify the Offeror in writing of its decision regarding the Offeror’s application for contract. Such notification will be in accordance with the Schedule of Submission and Approval Events in **Section** **I-31**, however, the Issuing Office reserves the right to adjust the final approval dates as needed to complete analysis of the Offeror’s application, and will provide notification to the affected Offeror of any such change of schedule.
7. **Use of Electronic Versions of this Contract Requirements Document.** This IFA, including all required parts and sections, is being made available by electronic means. If an Offeror electronically receives the IFA, the Offeror acknowledges and accepts full responsibility to insure that no changes are made to the IFA. In the event of a conflict between a version of the IFA in the Offeror’s possession and the Issuing Office’s version of the IFA, the Issuing Office’s version shall govern.
8. **Calendar of Submission and Approval Events.** The following Schedule of events shall apply to this IFA. The Issuing Office reserves the right to amend this calendar from time to time.

| **Schedule of Submission & Approval Events for Calendar Year 2026 Participation** |
| --- |
| Application and Contract Package for 2026 Released | April 4, 2025 |
| Offeror Letter of Intent due | April 11, 2025 |
| Offeror application submissions due | May 8, 2025 |
| Proposed rates for 2026 due (completed Exhibits 15 and 16) | June 5, 2025 |
| **HOLD DATE** for possible MCO meeting with PSERS– MCOs will be contacted if meeting is held | July 9, 2025 (12:30 – 3:00 p.m.) |
| Final plan designs and 2026 rates due, including any revisions requested by PSERS | July 9, 2025 |
| Effective Date of Offeror contract | January 1, 2026 |
| Offeror meeting/call with PSERS third party administrator to finalize operational aspects | August 21 to September 12, 2025 |
| Offeror customer service operational for participant questions and enrollments, web information access, print copies with third party administrator | September 30, 2025 |
| Final MAPD Evidence of Coverage booklet(s) submitted to PSERS to complete contract requirements | Within 10 days of publication, but not later than December 31, 2025 |
| PSERS Open Enrollment Period | October 1 to November 15, 2025Offeror fulfillment of participant requests for managed care enrollment packages |
| Participant applications received and processed | October 1 to December 31, 2025. Participant enrollment packages for managed care plans forwarded to Offeror continually as received and processed by PSERS’ third party administrator |
| Insurance Effective Date for 2026 | January 1, 2026 |

1. **HOP Benefit Information.** Appendices A through E provide region descriptions, a census summary and benefits plan information about the current HOP to assist Offerors in completing their applications.

**APPENDIX A – PSERS HOP REGIONS**

The following table lists the PSERS HOP regions. For the three in-state Pennsylvania regions, the counties included in each are listed separately.

|  |  |
| --- | --- |
| **PSERS Region** | **Counties / States Included** |
| Southeast PA  | Bucks, Chester, Delaware, Montgomery, Philadelphia |
| North and Central PA | Adams, Armstrong, Beaver, Bedford, Berks, Blair, Bradford, Butler, Cambria, Cameron, Carbon, Center, 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, York |
| Southwest PA | Allegheny, Fayette, Greene, Indiana, Washington, Westmoreland |
| Out-of-State | Delaware, Florida, Maryland, New Jersey, New York – High or Low Tier MA Rates allowed by county All other states – Single High or Low Tier MAPD rate must apply for entire state |

**APPENDIX B**

**CENSUS INFORMATION**

**PSERS HOP Enrollment by Age**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Age Bracket** |  | **Managed Care Plans** |  | **HOP Plans** |
|  |  | **Retirees** | **Dependents** | **Total** |  | **Retirees** | **Dependents** | **Total** |
| **0 - 29** |  | 0 | 0 | 0 |  | 0 | 3 | 3 |
| **30 - 34** |  | 0 | 0 | 0 |  | 2 | 5 | 7 |
| **35 - 39** |  | 0 | 2 | 2 |  | 2 | 10 | 12 |
| **40 - 44** |  | 1 | 1 | 2 |  | 9 | 9 | 18 |
| **45 - 49** |  | 3 | 1 | 4 |  | 17 | 12 | 29 |
| **50 - 54** |  | 6 | 0 | 6 |  | 30 | 11 | 41 |
| **55 - 59** |  | 14 | 0 | 14 |  | 109 | 11 | 120 |
| **60 - 64** |  | 43 | 6 | 49 |  | 373 | 26 | 399 |
| **65 - 69** |  | 1,012 | 260 | 1,272 |  | 17,039 | 933 | 17,972 |
| **70 - 74** |  | 1,299 | 453 | 1,752 |  | 28,067 | 6,155 | 34,222 |
| **75 - 79** |  | 3,264 | 859 | 4,123 |  | 24,074 | 6,495 | 30,569 |
| **80 +** |  | 5,352 | 1,043 | 6,395 |  | 21,603 | 4,369 | 25,972 |
| **Grand Total** |  | 10,994 | 2,625 | 13,619 |  | 91,325 | 18,039 | 109,364 |
|  |  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |
| **PSERS HOP Contracts by Gender** |
|  |  |  |  |  |  |  |  |  |  |  |
| **Age Bracket** |  | **Male** | **Female** | **Total** |
| **0 - 29** |  | 0 | 0 | 0 |
| **30 - 34** |  | 1 | 1 | 2 |
| **35 - 39** |  | 1 | 1 | 2 |
| **40 - 44** |  | 4 | 5 | 9 |
| **45 - 49** |  | 6 | 11 | 17 |
| **50 - 54** |  | 8 | 22 | 30 |
| **55 - 59** |  | 30 | 79 | 109 |
| **60 - 64** |  | 138 | 235 | 373 |
| **65 - 69** |  | 5,146 | 11,893 | 17,039 |
| **70 – 74** |  | 8,275 | 19,792 | 28,067 |
| **75 – 79** |  | 8,534 | 15,540 | 24,074 |
| **80 +** |  | 7,436 | 14,167 | 21,603 |
| **Grand Total** |  | 29,579 | 61,746 | 91,325 |

**APPENDIX C
HOP ENROLLMENT BY STATE**

|  |  |  |
| --- | --- | --- |
| **HOP Enrollment By State** |  | **HOP Enrollment By State** |
| **State** | **MCOs** | **HOP Medical Plans** | **Total** |  | **State** | **MCOs** | **HOP Medical Plans** | **Total** |
| AK | 0 | 4 | 4 |  | NC | 68 | 807 | 875 |
| AL | 3 | 47 | 50 |  | ND | 0 | 4 | 4 |
| AR | 3 | 17 | 20 |  | NE | 0 | 7 | 7 |
| AZ | 19 | 328 | 347 |  | NH | 7 | 49 | 56 |
| CA | 11 | 164 | 175 |  | NJ | 42 | 1,686 | 1,728 |
| CO | 7 | 141 | 148 |  | NM | 1 | 42 | 43 |
| CT | 4 | 45 | 49 |  | NV | 1 | 76 | 77 |
| DC | 0 | 9 | 9 |  | NY | 23 | 303 | 326 |
| DE | 36 | 869 | 905 |  | OH | 38 | 336 | 374 |
| FL | 190 | 3,861 | 4,051 |  | OK | 0 | 14 | 14 |
| GA | 20 | 247 | 267 |  | OR | 4 | 49 | 53 |
| HI | 1 | 15 | 16 |  | PA | 13,047 | 96,663 | 109,710 |
| IA | 0 | 7 | 7 |  | PR | 0 | 3 | 3 |
| ID | 0 | 17 | 17 |  | RI | 3 | 15 | 18 |
| IL | 5 | 64 | 69 |  | SC | 36 | 821 | 857 |
| IN | 5 | 53 | 58 |  | SD | 0 | 9 | 9 |
| KS | 0 | 15 | 15 |  | TN | 5 | 155 | 160 |
| KY | 4 | 34 | 38 |  | TX | 18 | 201 | 219 |
| LA | 1 | 11 | 12 |  | UT | 0 | 18 | 18 |
| MA | 7 | 119 | 126 |  | VA | 43 | 472 | 515 |
| MD | 23 | 458 | 481 |  | VI | 0 | 3 | 3 |
| ME | 0 | 87 | 87 |  | VT | 1 | 29 | 30 |
| MI | 8 | 68 | 76 |  | WA | 6 | 75 | 81 |
| MN | 0 | 20 | 20 |  | WI | 0 | 28 | 28 |
| MO | 2 | 20 | 22 |  | WV | 11 | 84 | 95 |
| MS | 0 | 8 | 8 |  | WY | 1 | 8 | 9 |
| MT | 0 | 31 | 31 |  | **Totals** | **13,704** | **108,716** | **122,420** |

**APPENDIX D
PSERS NEW ELIGIBLE RETIREES TURNING AGE 65**

|  |
| --- |
| **2024 New Eligibles Turning Age 65** |
|  |  |  |  |
| **Month** | **Total #BecomingEligible** | **Total #ElectingHOP** | **Total #ElectingMCO** |
| Jan | 595 | 214 | 13 |
| Feb | 539 | 194 | 18 |
| Mar | 696 | 237 | 18 |
| Apr | 532 | 201 | 9 |
| May | 597 | 203 | 12 |
| Jun | 609 | 202 | 14 |
| Jul | 680 | 232 | 10 |
| Aug | 633 | 201 | 19 |
| Sep | 605 | 172 | 16 |
| Oct | 593 | 168 | 14 |
| Nov | 517 | 139 | 7 |
| Dec | 578 | 155 | 9 |
| **Total** | 7,174 | 2,318 | 159 |

For 2025, about 6,000 PSERS retirees are anticipated to turn age 65 and be initially eligible to enroll in the HOP. The distribution by month for 2025 and 2026 is expected to follow a similar pattern to that for 2024.

**APPENDIX E
BENEFIT PLAN INFORMATION**

Summary descriptions of all PSERS HOP plans offered for active selection for the current year are available at **www.HOPbenefits.com**.

When accessing the website home page, under the **Resources** tab, click **Documents and Forms**.

You may then review the Medicare-Eligible Section displaying the **Medicare Supplement Plans or Medicare Advantage Plans** or review the Non-Medicare-Eligible Section displaying the **HOP Pre-65 Medical Plan** or **Managed Care Plans** and view or download the **Enrollment Guide for Medicare-Eligible Members**, the **HOP Pre-65 Medical Plan Guide** and the **Medicare Advantage Plan Guides**.

There are four different versions of the **Medicare Advantage Plan Guide** , one for each PSERS region. Each version includes only the managed care plans available for active selection for 2025. No currently frozen Legacy Benefit Plans are shown because these plans are not available for new enrollment and HOP participants grandfathered in those plans may remain only until they make another selection.

MAPD and Pre-65 Managed Care Plan designs submitted by the Offeror for 2026 must provide a comparable benefit to original Medicare plus the **HOP Medical Plan plus Medicare Standard Rx** option for Medicare eligible members, or the **HOP Pre-65 Medical Plan with Prescription Drug Benefits** for pre-65 HOP participants.