

## REHP Retirees – Non-Medicare versus Medicare Eligible Benefits



The Retired Employees Health Program (REHP) provides health benefits to qualified retirees. These retiree benefits vary depending on the type of coverage you have – non-

Medicare benefits or Medicare benefits.

Most non-Medicare members are under age 65, though a younger person could be receiving Medicare benefits because of a disability. Also, your family members may be receiving different benefits. For example, a retiree could have Medicare benefits while the covered spouse and children are still enrolled in non-Medicare benefits offered by the REHP because they are not yet eligible for Medicare.

Take a look at the chart on page 2 which shows what is offered to each group of retirees. For those of you turning 65 and becoming Medicare eligible, see page 3 for more information.

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### REHP Members by the Numbers

There are currently 103,366 members covered by the REHP.

- 63,796 are retirees
- 39,570 are spouses/domestic partners and dependents

Of the total members:

- 35,370 are non-Medicare eligible
- 67,996 are Medicare eligible

Data as of 3/1/16

### Aging in America

- In 2010, there were 40.3 million people age 65 or older – 13 percent of the population
- States with the highest percentage of older people: Florida, West Virginia, Maine and Pennsylvania.
- 53,364 people are 100 years or older
- There are 79 million Baby Boomers (born between 1946 and 1964)
- The oldest Baby Boomers turned 65 on January 1, 2011
- About 10,000 Baby Boomers turn 65 each day – a trend that will continue for the next 14 years
- The typical Baby Boomer feels 9 years younger than his or her chronological age

Sources: 2014 Census Bureau Report, 65+ in the United States: 2010; Pew Research

## Retired Employees Health Program (REHP)

Non-Medicare Eligible*	Medicare Eligible*
Retirees who retired on or after 7/1/05 pay a contribution for benefits	Retirees who retired on or after 7/1/05 pay a contribution for benefits. For those who retired on or after 7/1/07, the contribution is reduced in half when you become Medicare eligible  You <b>must</b> enroll in both Medicare Part A and Part B. The premium for Part B is usually deducted from your monthly Social Security check.
<b>Medical Plan Options (plans vary by county):</b> <ul style="list-style-type: none"> <li>▪ PPO                             <ul style="list-style-type: none"> <li>– Highmark PPO</li> <li>– Aetna PPO</li> </ul> </li> <li>▪ HMO                             <ul style="list-style-type: none"> <li>– Aetna HMO East</li> <li>– Aetna HMO West</li> <li>– Geisinger HMO</li> <li>– Keystone Blue HMO</li> <li>– Keystone Health Plan Central HMO</li> </ul> </li> <li>▪ CDHP– UnitedHealthcare CDHP (retired on or after 7/1/04)</li> <li>▪ Basic – Capital Blue Cross (retired prior to 7/1/04)</li> </ul>	<b>Medical Plan Options (vary by county):</b> <ul style="list-style-type: none"> <li>▪ Medicare PPO                             <ul style="list-style-type: none"> <li>– Aetna Medicare Plan <sup>SM</sup> (PPO)</li> </ul> </li> <li>▪ Medicare HMO                             <ul style="list-style-type: none"> <li>– Aetna Medicare Plan <sup>SM</sup> (HMO)</li> <li>– Geisinger Gold Classic HMO</li> <li>– UPMC <i>for Life</i> Medicare HMO</li> </ul> </li> </ul> <p><b>Note:</b> Due to limited circumstances, there are a small number of members who remain enrolled in REHP Medicare Supplemental and Major Medical</p>
Mental Health and Substance Abuse Program (offered by Optum, formerly UBH)	Mental Health and Substance Abuse benefits are included in your Medicare medical plan
Durable Medical Equipment (DME), Prosthetics, Orthotics, Medical Supplies and Diabetic Supplies (offered by DMension); does not apply to CDHP members	Durable Medical Equipment (DME), Prosthetics, Orthotics, Medical Supplies and Diabetic Supplies are included in your Medicare medical plan
Prescription Drug Plan offered by CVS Caremark	Prescription Drug Plan – Medicare Part D Plan offered by SilverScript Insurance Company, a division of CVS Caremark
Medical Reimbursement Plan (for HMO members who retired prior to 7/1/04)	
Benefits and copayments are similar under both non-Medicare and Medicare plans. For more information, visit <a href="http://www.pebtf.org">www.pebtf.org</a> to view the REHP Benefits Handbook.	
*These are the benefits as of 4/2016; benefits are subject to change.	

# What Happens When I Turn 65 and Become Eligible For Medicare?

As a retiree of the commonwealth, when you become eligible for Medicare you remain covered under the Retired Employees Health Program (REHP). However, you must:

- ✓ Enroll in Medicare Part A and Medicare Part B and pay the monthly Part B premium, which is \$121.80 for those new to Medicare in 2016. The Part B premium is typically deducted from your monthly Social Security check.
- ✓ Choose the Aetna Medicare<sup>SM</sup> Plan (PPO) or the Medicare Advantage Plan HMO that is offered in your county of residence.

- ✓ Watch for your new prescription drug ID card. You will be automatically enrolled in the SilverScript Prescription Drug Plan.

## ***Informational Packet from the PEBTF:***

You will receive a certified mail packet from the PEBTF approximately 120 days prior to your birthday. It explains your REHP Medicare Advantage Plan options and what you need to do to apply for Medicare.

## ***Medicare PPO and Medicare HMO Information:***

You will receive informational packets about the Aetna Medicare<sup>SM</sup> Plan (PPO) and the Medicare HMO that is available in your county of residence. If you don't complete a Medicare HMO enrollment form before the 10th of the

month prior to the month you become eligible for Medicare, you will automatically be enrolled in the Aetna Medicare<sup>SM</sup> Plan (PPO). Remember, you must enroll in both Medicare Part A and Medicare Part B to continue medical coverage under the REHP.

## ***Courtesy call from the PEBTF:***

A PEBTF representative will contact you about 15 to 20 days after you receive the PEBTF information in the mail. The PEBTF representative will review the materials and answer any questions you may have.

*Additional information may be found on [www.pebtf.org](http://www.pebtf.org). Click on the button at the bottom of the home page titled Retirees Turning 65.*

## Verification Procedures at the PEBTF

Most of you have heard about the Health Insurance Portability and Accountability Act or HIPAA – you have received information from the PEBTF in the past and may have been presented with information at your doctor's office.

The PEBTF takes the privacy of our members very seriously and works hard to protect your information. When you call the PEBTF, a representative will ask you for your Social Security number, date of birth and possibly, your

address. This ensures that we are giving your protected information only to you. Please be ready with this information when you call.

If you would like to authorize a member of your family or someone that helps you with your medical care to be able to contact the PEBTF on your behalf, you must provide a PEBTF HIPAA Authorization Form. The PEBTF will mail a form to your home at your request.

# Benefit News You Need to Know

## Eligibility Rules for Retirees and their Covered Spouses/Domestic Partners

### If you were **hired prior to August 1, 2003:**

If your spouse/domestic partner is eligible for medical or supplemental benefit coverage through his/her own employer or through retiree benefits (other than the REHP or RPSPP), he/she must take such coverage unless the spouse's/domestic partner's employer charges a contribution or the employer offers an incentive to not enroll.

Your spouse/domestic partner may also enroll in the REHP, but the REHP will pay secondary.

### If you were **hired on or after August 1, 2003:**

If your covered spouse/domestic partner is eligible for medical or supplemental benefit coverage through his/her own employer or through retiree benefits (other than the REHP or RPSPP) he/she must take that coverage regardless of any contribution the spouse/domestic partner must pay and regardless of whether the spouse/domestic partner had been offered an incentive to decline such coverage(s).

Your spouse/domestic partner may also enroll in the REHP, but the REHP will pay secondary.

## PEBTF's Logo and Website Get an Updated Look



The new PEBTF logo made its debut on the PEBTF website in March. In the coming months, we will be transitioning the letterhead and other PEBTF printed materials to feature this new logo.

Check out the redesigned website at [www.pebtf.org](http://www.pebtf.org). While much of the content has not changed, the website is more colorful and includes large photos in the center of the home

page. These photos will be used to highlight important information. One click on the photo and you'll be able to get additional information about the topic.



## Find Us on Facebook

Visit the PEBTF's Facebook page for benefit news, preventive care, open enrollment and more. Search PEBTF and look for the new PEBTF logo in the profile picture.

# Improve Your Health

While genetics play a part, there are things you can do to improve your health. Keep an eye on your blood pressure, cholesterol, glucose and weight. Here are some steps you can take:

- **Stop smoking.** The PEBTF offers the Quit For Life® Program to non-Medicare eligible members. Call 1-866-QUIT-4-LIFE to get started. Medicare-eligible members, contact your medical plan for more information on programs it may offer.
- **Eat a healthy diet.** Include plenty of fruits and vegetables and cut down on saturated fat.
- **Monitor your blood pressure.** Talk to your doctor about your results and discuss any lifestyle changes or medications.
- **Maintain a healthy weight.**
- **Exercise regularly.** The American Heart Association recommends at least 30 minutes of moderate intensity aerobic activity 5 days per week for a total of 150 minutes. Moderate intensity includes brisk walking, biking slowly, ballroom dancing and water aerobics. If you do higher-intensity aerobic activity, such as running, just 25 minutes, 3 days per week for a total of 75 minutes is recommended. You can also break it up into smaller chunks of time – just make sure you do at least 10 minutes at a time.

Talk to your doctor and discuss these lifestyle options as well as any medications that may be needed to help improve your health.

1 in 3 adults in the U.S. have high blood pressure, which is 140/90 or higher.

Source: NIH National Heart Lung & Blood Institute

According to the Centers for Disease Control and Prevention, people with high total cholesterol have twice the risk of heart disease as people with optimal levels (optimal is below 200 mg/dL).

Obesity rates in the U.S. just surpassed 38 percent, up from 35 percent in 2012, meaning over 1/3 of adults are obese.

## National Senior Health & Fitness Day

Wednesday, May 25, 2016 is National Senior Health & Fitness Day. This year's theme is ***Improve Your Health for a Better Self!***

Organizations in your area may host a variety of health and fitness related activities based on the interests of older adults in their community. Events may include fitness walks, low-

impact exercise, health screenings or health information workshops.

Watch for news about any events in your area.

Organizations should advertise on radio, television or in newspapers closer to May 25th. If no events are being held in your area, you can check out local health clubs and gyms.

Many facilities offer exercise classes geared toward seniors. Non-Medicare eligible members may get discounts through their medical plans – for more information, visit [www.pebtf.org](http://www.pebtf.org). Medicare-eligible members, your Medicare PPO or HMO plan offers free memberships to network health clubs.



# Healthy Eating is Now Easier than Ever

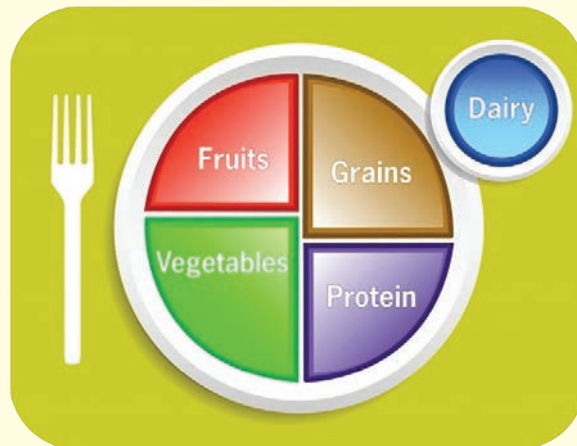
## Here's how it works:

- **Pile on the good stuff.** Make half of your plate fruits and veggies.
- **Get lean with protein.** Fill a quarter of your plate with protein to keep you full between meals.
- **Go for color.** Foods that are vibrant in color usually pack the most nutritive punch.
- **Fill with fiber.** Put whole grains on a quarter of your plate to make that meal last.
- **Choose low-fat dairy options.** Add fat-free or low fat milk, yogurt or cheese.
- **Mind your drink.** Opt for low-calorie drinks such as water and unsweetened tea.

## Remember these helpful tips:

- **Write down what you eat.** You will make better choices. There are also apps that help you track your foods on your mobile device.
- **Don't skip meals.** Eat every 3 to 5 hours.
- **Use a smaller plate for smaller portions.** Honestly, it works!
- **Get family support for your healthy lifestyle.** Include loved ones and friends.
- **Recognize when you are full.** And don't wait until you are famished to refuel.
- **Try to stick to your plan 80 percent of the time.** Nobody's perfect, so don't get frustrated if you have an occasional slip up.

Source: ActiveHealth Management, Inc.



The MyPlate guidelines make it easy to fill your plate with the essential food groups. Balance your diet with the four food groups (plus some dairy) and you're on the right track. Visit [www.choosemyplate.gov](http://www.choosemyplate.gov) for more information.

# PEBTF May Cancel Your Coverage for Fraud or Intentional Misrepresentation

**IMPORTANT:** If you intentionally provide false or misleading information about eligibility for coverage under the REHP Plan (or about a claim) or you fail to make a required contribution on time, your coverage may be terminated retroactively. This may occur, for example, if you file a false claim, fail to notify us promptly of a divorce or fail to submit timely proof of birth or adoption that verifies your relationship with a new child whom you have added as a dependent.

## Health Observances Focused on Women and Men

Mother's Day on May 8 marks the beginning of Women's Health Week. Then, in June, the focus is on men with Men's Health Week from June 13 to June 19 to coincide with Father's Day.

The purpose of these observances is to remind both women and men to take care of themselves and get the necessary check-ups and preventive care screenings.



- Did you know that women are 100 percent more likely than men to visit the doctor for annual examinations and preventive services? Take advantage of the preventive care services provided to PEBTF members at no cost. Visit [www.pebtf.org](http://www.pebtf.org) and click on the Retiree Members tabs to access the preventive benefit charts.
- 1 in 2 men are diagnosed with cancer in their lifetimes compared to 1 in 3 women.
- Men have fewer infection-fighting T-cells and are thought to have weaker immune systems than women.
- By the age of 100, women outnumber men by eight to one.

Eat healthy, get moving, avoid unhealthy behaviors such as smoking and make prevention a priority so you can live a healthier life.

Source: [www.womenshealth.gov](http://www.womenshealth.gov); [www.menshealthmonth.org](http://www.menshealthmonth.org)

Local: 717-561-4750  
Toll Free: 800-522-7279

PEBTF telephone hours:  
8 a.m. – 5 p.m. Tuesday - Friday  
8 a.m. – 6 p.m. Monday (or 1st day  
following a holiday weekend)

PEBTF Benefit News is available in  
an alternative format. Please contact  
the PEBTF to discuss your needs.



## IMPORTANT BENEFIT INFORMATION

This newsletter may contain a general description of the Plan. It is provided for informational purposes only and should not be viewed as a contract, offer of coverage, confirmation of eligibility or investment, tax, medical or other advice. In the event of a conflict between this newsletter and the official plan document, the official plan document will control however, to the extent expressly stated, an article may modify the provisions of the REHP Benefits Handbook. The commonwealth reserves the right to amend, modify or terminate the terms of the Plan, including any options available under the Plan, at any time and for any reason, with or without prior notice.

### May is National Stroke Awareness Month

Stroke is the fourth leading cause of death in the United States. Strokes can affect people of all ages.

Acting **F.A.S.T.** can help a stroke patient get the treatment they need. The most effective stroke treatments are only available if the stroke is recognized and diagnosed within three hours of the first symptoms.

If you think someone is having a stroke, act **F.A.S.T.** and do the following simple test:

- F – Face:** Ask the person to smile. Does one side of the face droop?
- A – Arms:** Ask the person to raise both arms. Does one arm drift downward?
- S – Speech:** Ask the person to repeat a simple phrase. Is their speech slurred or strange?
- T – Time:** If you observe any of these signs, call 9-1-1 immediately.

800,000 people in the U.S.  
have a stroke each year

Every 40 seconds, someone in  
the U.S. has a stroke

Nearly ¼ of all strokes occur  
in people younger than age 65

More than half of stroke  
deaths are caused by elevated  
blood pressure levels

Source: [www.cdc.gov/stroke](http://www.cdc.gov/stroke)