

PEBTF OPEN ENROLLMENT

2019 PEBTF Open Enrollment

October 21 to November 8, 2019

For Non-Medicare Eligible Retiree Members and COBRA Members

No Contribution, Deductible or Copay Changes for 2020



If you are happy with your current plan, you don't have to do anything during Open Enrollment. You will remain in your same plan for 2020.

It's open enrollment time – your annual opportunity to review your medical plan options for the coming year. The Choice PPO, Basic PPO and Custom HMO options continue to be offered. The good news is that there are no changes in the health care contribution, annual deductible and copays.

Open enrollment is also your opportunity to remove any dependents without a qualifying event, which is recommended only if your dependent has other coverage. Any changes you make during this open enrollment will be effective January 1, 2020.

Changes for 2020

- ✓ **Costs for retirees hired on or after August 1, 2003, survivor spouses and COBRA members change each year.** See page 2 for the Choice PPO buy-up. COBRA members, refer to the rates you received with this newsletter.
- ✓ **Autism spectrum disorder cap is increasing to \$41,271.**



What's Inside

Options for 2020	2
Changing Medical Plans	2
Benefit News	4

HELPFUL TIPS

For more information –

- Visit www.pebtf.org. Select the box **2019 Open Enrollment**. You may view the Open Enrollment webinar, plan design and compare plans available in your county of residence.
- Call PEBTF at 1-800-522-7279 or email openenrollment@pebtf.org. The representative can answer questions about your benefits, costs and how to change plans.
- Call Health Advocate at 1-855-855-4238 to help locate network doctors.



Options for 2020

PPO Option Choice PPO (offered by Aetna) or Basic PPO (offered by Highmark) Offered in Pennsylvania and nationally	Custom HMO Offered regionally in Pennsylvania
<ul style="list-style-type: none"> • Choice PPO – monthly PPO buy-up \$54.92 single/\$109.84 family coverage (for retirees, who as active employees, were hired on or after 8/1/03) • No changes to the annual deductible and copays • In-network and out-of-network benefits; you have less out-of-pocket costs if you use a network provider. • Annual in-network deductible on certain services: hospital expenses (inpatient and outpatient), medical/surgical expenses including physician services (except office visits), imaging, skilled nursing facility care and home health care. The Choice PPO and Basic PPO have different deductible amounts. 	<ul style="list-style-type: none"> • No changes to the copays and no annual deductible • Network benefit only; limited network of providers. Make sure you check the Custom HMO provider directory before choosing this plan. Visit www.pebtf.org > 2019 Open Enrollment to view the Custom HMO's network.
For more information, visit www.pebtf.org to view the Retired Employees Health Program (REHP) Benefits Handbook.	

Medicare Eligible Retirees Open Enrollment

If you have a family member enrolled in your benefits who is eligible for Medicare, you should have received a Medicare Open Enrollment Newsletter at your home in mid-September. Medicare Open Enrollment is being held **October 15, 2019 to November 8, 2019**. Please take the time to review the Medicare Open Enrollment Newsletter. If your family member does not receive a Medicare Open Enrollment Newsletter, please visit the PEBTF website, www.pebtf.org or contact the PEBTF at 1-800-522-7279.

Changing Medical Plans

If you want to change plans for January 1, 2020:

1. Visit www.pebtf.org > **2019 Open Enrollment** for more information and to check the health plan's network of providers and hospitals.
2. Contact the PEBTF at 1-800-522-7279 with questions or for how to enroll in a new plan.
3. All plan changes must be made by **Friday, November 8, 2019**. If you make a medical plan change during this open enrollment, you will receive a new medical plan ID card in late December.



Discrimination is Against the Law

The Plan complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. The Plan does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.

The Plan:

- Provides free aids and services to people with disabilities to communicate effectively with us, such as:
 - Qualified sign language interpreters
 - Written information in other formats (large print, audio, accessible electronic formats, other formats)
- Provides free language services to people whose primary language is not English, such as:
 - Qualified interpreters
 - Information written in other languages

If you need these services, contact the Civil Rights Coordinator.

If you believe that the Plan has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance with: Civil Rights Coordinator, PEBTF, Mailstop: CRAC, 150 S. 43rd Street, Harrisburg, PA 17111, 1-800-522-7279, TTY number—711, Fax: 717-307-3372, Email: CivilRightsCoordinator@pebtf.org. You can file a grievance in person or by mail, fax, or email. If you need help filing a grievance, the Civil Rights Coordinator is available to help you.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or by mail or phone at:

U.S. Department of Health and Human Services
200 Independence Avenue, SW
Room 509F, HHH Building
Washington, D.C. 20201
1-800-368-1019, 800-537-7697 (TDD)

Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.

ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-800-522-7279 (TTY: 711).

注意：如果您使用繁體中文，您可以免費獲得語言援助服務。請致電 1-800-522-7279 (TTY: 711)。

CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 1-800-522-7279 (TTY: 711).

ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 1-800-522-7279 (TTY: 711).

Wann du Deitsch (Pennsylvania German / Dutch) schwetzscht, kannscht du mitaus Koschte ebber gricke, ass dihr helft mit die englisch Schprooch. Ruf selli Nummer uff: Call 1-800-522-7279 (TTY: 711).

주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1-800-522-7279 (TTY: 711). 번으로 전화해 주십시오.

ATTENZIONE: In caso la lingua parlata sia l'italiano, sono disponibili servizi di assistenza linguistica gratuiti. Chiamare il numero 1-800-522-7279 (TTY: 711).

رقم هاتف الصم والبكم: 1-800-522-7279 ملحوظة: إذا كنت تتحدث اذكر اللغة، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. اتصل برقم 1-800-522-7279. (TTY: 711)

ATTENTION : Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 1-800-522-7279 (TTY: 711).

ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: 1-800-522-7279 (TTY: 711).

સુચના: જો તમે ગુજરાતી બોલતા હો, તો નન:શુલ્ક ભાષા સહાય સેવાઓ તમારા માટે ઉપલબ્ધ છે. ફોન કરો 1-800-522-7279 (TTY: 711).

UWAGA: Jeżeli mówisz po polsku, możesz skorzystać z bezpłatnej pomocy językowej. Zadzwoń pod numer 1-800-522-7279 (TTY: 711).

ATANSYON: Si w pale Kreyòl Ayisyen, gen sèvis èd pou lang ki disponib gratis pou ou. Rele 1-800-522-7279 (TTY: 711).

ចូរអំពាវនាវ: ប្រសិនបើអ្នកនិយាយភាសាខ្មែរ, បេសេវាជំនួយខ្មែរឥតគិតថ្លៃ គឺអាចមានសំវាងប្រសិនបើអ្នក ចូរ ទូរស័ព្ទ 1-800-522-7279 (TTY: 711)។

ATENÇÃO: Se fala português, encontram-se disponíveis serviços linguísticos, grátis. Ligue para 1-800-522-7279 (TTY: 711).

Postmaster, please deliver
between October 7 and
October 19, 2019.

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)

This newsletter is available in an alternative
format. Please contact the PEBTF to discuss
your needs.



IMPORTANT OPEN ENROLLMENT INFORMATION

Benefit News

Highmark – UPMC

Important Information for Basic PPO Members

Highmark and UPMC agreed to a 10-year contract that offers Highmark Basic PPO members full in-network access to UPMC hospitals in Pittsburgh and Erie. UPMC hospitals outside of the Pittsburgh area also continue to be in-network.

In addition, you continue to have in-network benefits at all Allegheny Health Network hospitals and other independent facilities.

Source: <https://faqs.discoverhighmark.com>

Coming Soon

- ✓ Telemedicine
- ✓ Diabetes Prevention Programs

More information will be in the winter newsletter and on www.pebtf.org

For More Benefit Information About Your Benefits

You may view, download or order a copy of the Retired Employees Health Program (REHP) Benefits Handbook by visiting www.pebtf.org and selecting that box at the bottom of the home page.

For Information About Help in Paying for Your Health Insurance Coverage:

See the Additional Information section of Retired Employees Health Program (REHP) Handbook, which is available at www.pebtf.org

