



# REHP 2025

## ➤ REHP Non-Medicare 2025

- Non-Medicare medical and Rx plan offerings remain the same for 2025
- Non-Medicare copays and deductibles are unchanged for 2025
- Open Enrollment is October 14<sup>th</sup> to November 1<sup>st</sup>, 2024
- New ID cards in mid December, to be used starting January 1<sup>st</sup>

## ➤ REHP Medicare 2025

- Medicare medical and Rx plan offerings remain the same for 2025
- Copays are unchanged for 2025
- Deductible may change
- Part B premium may change
- Open Enrollment is October 21<sup>st</sup> to November 8<sup>th</sup>, 2024
- New ID cards in mid December, to be used starting January 1<sup>st</sup>

## ➤ Aetna Medicare Open Access PPO

Educational meetings to learn more:

- Teleconference on Thursday, October 24<sup>th</sup> at 10 AM
- Webinar on Wednesday, November 6<sup>th</sup> at 2 PM
- More info in the OE Newsletter and in a forthcoming Aetna flyer

# ➤ 2025 Medicare Extra Benefits



## ➤ 2025 Extra Benefits

- Outpatient mental health & substance use copay to remain at \$0
- Medical alert through LifeStation, both system and monitoring, continues in 2025
- OTC \$30 per quarter benefit continues in 2025

## ➤ 2025 Extra Benefits

- Up to 40 one way rides to and from medical appointments within a 60 mile radius
- Up to 14 meals after an inpatient or skilled nursing stay
- SilverSneakers fitness program

# ▶ 2025 Medicare Extra Benefits Enhancements





# ➤ 2025 Extra Benefits Enhancements

## Hearing aid benefit

- Hearing aids through the NationsHearing network of providers (8,000+ locations)
- No claim submission
- One routine hearing exam and fitting per year
- Allowance changes from \$1,000 every 12 months to \$2,000 every 12 months

# ➤ 2025 Extra Benefits Enhancements

**Healthy Rewards-** Aetna Healthy Rewards Program provides up to \$200 in gift cards by completing eligible activities:

- Healthy home visit- \$50
- Annual wellness/physical- \$40
- Preventive screening- \$50
- Eligible vaccine- \$10
- Diabetic care- \$50

## Gift Card Options



# ➤ 2025 Extra Benefits Enhancements

## Vision Allowance-

- \$175 every 24 months on lenses, frames, or contact lenses
- Can be used at any licensed vision provider
- Member pays and then submits an itemized receipt for reimbursement

# ➤ Medicare Contracts

- Aetna Medicare Access PPO is the REHP through 2025 and 2026
- SilverScript is the Part D plan through 2026



# ➤ Medicare Prescription Payment Plan



# ➤ Medicare Prescription Payment Plan

- M3P is a national opt in program for members of all Part D plans, including SilverScript, in 2025
- Copays can be paid monthly as opposed to at the point of sale
- This is a payment option only, it ***does not*** lower drug costs or provide a discount

# ➤ Medicare Prescription Payment Plan

- Communications through ANOC and EOC which will be sent early October
- Specific letters will be sent in December for those who paid \$2,000 in costs from 1/1/24 through 9/30/24
- Pharmacist may notify you of option to enroll
- Enrollment in M3P is ***voluntary***

## ➤ How Will M3P Work?

- Beginning January 2025 M3P participants will not pay at the point of sale for all prescriptions
- M3P participants will make monthly payments through a member portal, via phone call or by check
- Payment is only spread out over the calendar year



## ➤ M3P Example

\$150 (\$120 copay + \$30 difference between brand & generic) for a 3 month supply of medicine at a non-preferred retail network

If filled in January, will owe \$13.63 (\$150/11) a month through December

## ➤ M3P Example

\$150 (\$120 copay + \$30 difference between brand & generic) for a 3 month supply of medicine at a non-preferred retail network

If filled in September, will owe \$50 ( $\$150/3$ ) a month through December

# ➤ Medicare Prescription Payment Plan

- M3P is an additional cost to Part D plans in terms of plan administration
- M3P has specific rules regarding collection of past due amounts
- DO NOT assume you can not make payments without it impacting REHP enrollment or pension



# ▶ Leaving the REHP



## ▶ Leaving the REHP

- You have one opportunity to opt-out (voluntary or involuntary) of the REHP once you are enrolled.
- To re-enroll you must contact SERS at 1.800.633.5461.
- If you opt-out a second time you DO NOT have the option to re-enroll in the REHP.

# Questions To Consider

Before leaving the REHP for another plan ask and answer the following:

- Does the plan cover my doctors and hospitals?
- Does the plan cover my prescriptions?
- What are the specific plan costs in the worst-case scenario?
- What are the monthly premiums?

## ➤ Contact Info

If you would like a presenter at a PARSE meeting: [RA-rehp@pa.gov](mailto:RA-rehp@pa.gov)

REHP benefits questions: contact the PEBTF at 1.800.522.7279

Medical & Rx bills: Contact REHP insurance provider, PEBTF, or Health Advocate

# Questions

