



PennState Human Resources

October 2016

Dear Retiree and/or Eligible Dependents:

As a member of the non-Medicare eligible Penn State retiree medical program, **Highmark PPO Blue**, please note that several changes are being made to both the health plan and the contribution amount for 2017, as follows:

❖ **No changes to covered services**

❖ **Copayments:**

- Primary Care Office Visit copay: \$20
- Specialist Office Visit & Urgent Care copay: \$30
- Emergency Room copay: \$100

❖ **2017 Annual Deductible:**

- Individual: \$375
- Family (Individual + 1 or more): \$750
- Medical services subject to deductible: lab work, x-rays, surgery, inpatient admissions, durable medical equipment

After Deductible is met:

❖ **Coinsurance:**

- 10% paid by employee
- 90% paid by Penn State

❖ **Coinsurance Out of Pocket Maximum:**

- \$1250 Individual (Potential financial exposure \$1,625 = coinsurance + deductible)
- \$2500 Family (Potential financial exposure \$3,250 = coinsurance + deductible)

If coinsurance out-of-pocket maximum is met, medical claims are paid at 100% for the rest of the calendar year

❖ **Prescription Out-of-Pocket Maximum: \$2,000 per person**

(Prescription out-of-pocket maximum is separate from medical deductible & coinsurance and copayments)

All questions regarding plan changes and claims should be directed to Highmark Blue Shield at 800-914-4384.

Employee Benefits Division, James M. Elliott Building, University Park, PA 16802
Service Center: (814) 865-1473, Fax: (814) 865-6820

Penn State is committed to affirmative action, equal opportunity, and the diversity of its workforce.

The PPO Blue 2017 contribution rates are listed below:

PPO Blue 2017 Premium Contributions	
Coverage Tier	Monthly Contribution
Individual	\$176.16
Two-Person	\$352.31
Parent/Child/Children	\$264.23
Family	\$440.39

Information regarding rates and new plan designs can be found on the website at ohr.psu.edu/retirees.

Lifetime Benefit Solutions (LBS) will continue to bill you on a quarterly basis in 2017. Information about your coverage, premium due dates and copies of letters can be securely accessed through the LBS Member Portal. Please refer to the Welcome Letter for your registration information.

If you have any questions regarding registration or your premium, please contact Lifetime Benefit Solutions Customer Service Department at 1-800-828-0078, Monday through Thursday from 8:00 AM to 5:00 PM and Friday from 9:00 AM to 5:00 PM EST.

Sincerely,

Employee Benefits Division

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