

# Answers to Frequently Asked Questions

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**Q** **How are my State System retiree medical benefits changing in 2025?**

**A** Effective January 1, 2025, you will transition to the new Freedom Blue PPO, a customized Medicare Advantage (MA) Plan provided by Highmark Blue Shield.

**Q** **Why is this change being made?**

**A** Many employers that provide retiree healthcare coverage have been transitioning to Medicare Advantage coverage to provide simplified plan designs, concierge service teams for member support, and benefits that are not easily available to add to Medicare Complement Plans such as Signature 65.

**Q** **What if I want to stay enrolled in the Signature 65 plan?**

**A** All retirees and dependents enrolled in a Signature 65 plan which requires Medicare Part A and B enrollment and who reside within the United States and its territories will be transitioned to the Freedom Blue PPO Plan, effective January 1, 2025. There is not an option to remain in the Signature 65 coverage.

**Q** **How do I enroll with the Freedom Blue PPO Plan?**

**A** Your coverage will transition automatically to be effective January 1, 2025. There is no action required by the member.

**Q** **Will I receive a new Identification Card?**

**A** In late December, you will receive one new identification card that will be for both medical and prescription coverage. This card will be used beginning January 1, 2025.

**Q** **Do I need to remain enrolled in both Medicare A & B?**

**A** Yes, you will need continue enrollment in both Medicare Part A & Part B.

**Q** **Will my monthly premium change?**

**A** For the vast majority of retirees, your monthly premiums will not change. For those retirees who typically have premium changes every year, you will be notified later in the year of your new monthly premium.

**Q** **Will I need to change providers?**

**A** No, you will continue to have access to medical providers and facilities throughout the United States that accept Medicare.

**Q Do I still need to save and submit my prescription expenses to Highmark Blue Shield with a major medical claim form?**

**A** No, at the pharmacy you will be charged a copay amount. Many medications will be available at no cost to you (\$0 copay).

**Q Will vaccines for shingles or RSV be covered?**

**A** Yes, the shingles and RSV vaccines are covered under the Freedom Blue PPO Plan.

**Q What additional benefits are being offered?**

**A** SilverSneakers® (a wellness and fitness program), hearing aid coverage, vision services, and delivered meals following discharge from hospitalization, just to name a few. More information about these added benefits will be shared in future communications.

**Q Will I be able to use my Freedom Blue PPO Plan if I reside outside of Pennsylvania, but within the United States?**

**A** Yes, members will have nationwide access to medical providers and facilities that accept Medicare throughout the United States.

**Q Will I be able to use Freedom Blue PPO Plan when I travel outside of the United States?**

**A** When you travel, you will have coverage for emergency medical needs. Medicare Advantage plans do not provide coverage for routine or other non-emergent medical services outside the United States. Those types of medical services should be sought prior to you leaving for international travel, or after your return.

**Q Who should I contact if I have questions about the new customized Freedom Blue PPO Plan?**

**A** You may contact Highmark Blue Shield's dedicated Medicare Advantage concierge call center at 1-888-399-0833 (TTY: 711), Monday – Friday, from 8 a.m. – 4:30 p.m. Information can also be found at the Pennsylvania State System of Higher Education's Annuitant Health Care website, [www.pashe.edu/ahcp](http://www.pashe.edu/ahcp), regarding the transition to the Freedom Blue PPO plan. Additional mailings will be sent throughout 2024 with information on recorded webinars, onsite university presentations, and online virtual presentations. The next mailing will be provided in late May 2024.

Highmark Blue Shield is a Medicare Advantage HMO, PPO, and/or Part D plan with a Medicare contract. Enrollment in these plans depends on contract renewal. Benefits and/or benefit administration may be provided by or through the following entities, which are independent licensees of the Blue Cross Blue Shield Association: Highmark Inc. d/b/a Highmark Blue Shield, Highmark Health Insurance Company, Highmark Choice Company or Highmark Senior Health Company. All references to "Highmark" in this document are references to the Highmark company that is providing the member's health benefits or health benefit administration and/or to one or more of its affiliated Blue companies." Out-of-network/non-contracted providers are under no obligation to treat Plan members except in emergency situations. Please call our customer service number or see your Evidence of Coverage for more information, including the cost-sharing that applies to out-of-network services. SilverSneakers is a registered mark of Tivity Health Inc. Tivity Health Inc., is a separate company that administers the SilverSneakers program. Other Pharmacies/Physicians/Providers are available in our network.

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.

Tenemos servicios gratis de interpretación para responder cualquier pregunta que pueda tener sobre nuestro plan médico o de medicamentos. Para obtener un intérprete, simplemente llámenos al número que figura en la parte de atrás de su tarjeta de ID (TTY: 711). Alguien que hable español puede ayudarlo. Este servicio es gratis. 我们免费提供口译服务，为您解答有关我们健康计划或药物计划的任何疑问。如需口译服务，只需拨打您 ID 卡背面的电话号码（TTY：711）与我们联系即可。说中文的工作人员可为您提供帮助。此项服务免费。