



October 2024

Dear Retiree and/or Eligible Dependents:

You are receiving this letter as a current member of the Penn State retiree medical program, **Highmark Freedom Blue PPO**. Information about Freedom Blue PPO is available on the Penn State Employee Benefits website at [www.hr.psu.edu/retiree](http://www.hr.psu.edu/retiree).

***All questions regarding benefits and claims should be directed to Highmark Blue Shield at 1-866-918-5285.***

Per Medicare regulations, a person can only be enrolled in one Medicare sponsored product at a time, which includes Medicare Part D. Enrolling in another Medicare Advantage plan will result in the Center for Medicare Services (CMS) notifying Highmark and canceling your Freedom Blue plan.

For 2025, the following plan design changes are being made in an effort to keep your premium contributions stable:

- **A \$200 plan deductible;** this means that your first \$200 in covered medical services under the Freedom Blue PPO will be paid by you. The deductible must be satisfied before Highmark will begin paying on claims. Once the deductible is satisfied, you will pay any applicable copays until you reach the plan out of pocket maximum for the calendar year.
- **Change to the in-network and out-of-network combined out of pocket maximum;** regardless of services being rendered at an in-network or out-of-network provider, the maximum you will pay for covered medical services in 2025 is \$500. This is a *reduction* of \$250 per plan member.
- **Emergency Room copay;** for 2025 will be \$100.
- **Prescription tier copays for 2025;** medications that are tier 3 the copay is \$35, for tier 4 the copay is \$65, and for tier 5 the copay is \$65.
- **New \$2000 True Out-of-Pocket (TROOP) for Prescription drugs;** consistent with Centers for Medicare and Medicaid Services (CMS), the “donut hole” has been eliminated for 2025. Member cost sharing will be capped at \$2000 per member per calendar year for covered prescription drugs. This is a significant benefit enhancement that drastically reduces potential member cost share.

**If it is your intention to stay with the Penn State retiree medical plan NO additional action is needed.** Please disregard the commercials regarding Medicare’s Open Enrollment period.

**Freedom Blue PPO contribution rates WILL NOT CHANGE for 2025:**

- **Retired AND Age 70 Prior to 1/1/2007:** \$49.00 / person per month
- **ALL Other Retirees:** \$80.00 / person per month

**Helpful Contacts:**

***Retiree Billing***

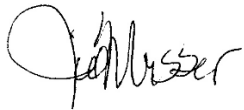
Lifetime Benefit Solutions (LBS) will continue to bill you on a quarterly basis in 2025. Information about your coverage, premium due dates and copies of letters can be securely accessed through the LBS Member Portal.

If you have any questions regarding registration or your premium, please contact Lifetime Benefit Solutions Customer Service Department at 1-855-798-0683, Monday through Thursday from 8:00 AM to 5:00 PM and Friday from 9:00 AM to 5:00 PM EST.

***Benefits and Claims***

All questions regarding Freedom Blue PPO benefits and claims should be directed to Highmark Freedom Blue PPO at 1-866-918-5285

Sincerely,



Jill Musser, Sr. Director of Benefits

Penn State Employee Benefits, The 331 Building, Suite 136, University Park, PA 16802  
HR Services: (814) 865-1473, Fax: (814) 863-6227

The **Penn State University Retirees Association** provides social, service, and educational opportunities for the mutual benefit of its members and the University. Membership is open to all retirees and their spouses or partners. You can access more details regarding the Association at <http://www.psur.org>.



# PennState Monthly Retiree Health Care Contributions | 2025

## MEDICARE PLANS

### FREEDOM BLUE PLAN

Rate per Enrolled \$80.00

### Retired AND 70 Before 2007 Freedom Blue Rate

Rate per Enrolled \$49.00

## NON-MEDICARE PLANS

### LION Traditional

Individual \$256.47

Two-Person \$512.94

Parent/Child(ren) \$384.71

Family \$641.17

### LION Advantage

Individual \$185.64

Two-Person \$371.29

Parent/Child(ren) \$278.48

Family \$464.12

Below are common retiree plan combinations:

Retiree	+	Spouse	+	Children	=	Monthly Rate
Freedom Blue		Freedom Blue				\$80.00 + \$80.00 = \$160.00
Freedom Blue		LION Traditional				\$80.00 + \$256.47 = \$336.47
Freedom Blue		LION Traditional		LION Traditional		\$80.00 + \$384.71 = \$464.71
Freedom Blue				Freedom Blue (1Child)		\$80.00 + \$80.00 = \$160.00
Freedom Blue				LION Traditional (1 Child)		\$80.00 + \$256.47 = \$336.47
Freedom Blue		LION Advantage				\$80.00 + \$185.64 = \$265.64
LION Traditional		Freedom Blue				\$256.47 + \$80.00 = \$336.47
LION Traditional		Freedom Blue		LION Traditional		\$384.71 + \$80.00 = \$464.71

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