

**PART I – GENERAL INFORMATION**

**COMMONWEALTH CONTRACT REQUIREMENTS**

**FOR**

**GROUP MEDICARE ADVANTAGE PLANS**  
**AND**  
**COMPANION PRE-65 MANAGED CARE PLANS**

**ISSUING OFFICE: COMMONWEALTH OF PENNSYLVANIA,  
PUBLIC SCHOOL EMPLOYEES' RETIREMENT SYSTEM**

**INVITATION FOR APPLICATION NUMBER: PSERS IFA 2017-01**

**DATE OF ISSUANCE: March 31, 2017**

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FOR  
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## PART I

### GENERAL INFORMATION

**I-1.Purpose.** This Invitation For Application (IFA) is published to allow qualified insurance carriers (Offerors) to apply to the Public School Employees' Retirement System (PSERS) to offer a fully insured Medicare Advantage group insurance plan and accompanying Pre-65 group insurance plan to PSERS retirees who participate in the Health Options Program (Health Options Program) sponsored by PSERS. To participate, Offerors must apply, be approved, enter into the established contract documents and comply with all contract requirements.

**I-2.Issuing Office.** PSERS ("Issuing Office") has issued this IFA. The sole point of contact in the Commonwealth of Pennsylvania ("Commonwealth") for this IFA shall be the Issuing Officer:

Franca D'Agostino  
Director of Health Insurance Office  
Public School Employees' Retirement System  
5 N. 5<sup>th</sup> Street  
Harrisburg, PA 17101  
Email: [fdagostino@pa.gov](mailto:fdagostino@pa.gov)

Please refer all inquiries to the Issuing Officer.

**I-3.Scope.** PSERS has published this IFA and will consider applications to contract with one or more organizations offering a fully insured Medicare Advantage Plan (MA Plan), each of which must be paired with a companion Pre-65 Managed Care Plan. This IFA contains instructions governing the requested applications and submissions, including the requirements for the information and material to be included; a description of the services to be provided; requirements an Offeror must meet to be approved as an ADMINISTRATOR; required contract terms, and other requirements specific to the contract.

**I-4.Background Information on the Health Options Program.** The Health Options Program is a voluntary group health benefits program available to PSERS retirees, their spouses and dependents. PSERS sponsors seven self-funded plan options under the Health Options Program: the **HOP Medical Plan**, the **Value Medical Plan** the **HOP Basic Medicare Rx Option**, the **HOP Enhanced Medicare Rx Option**, the **Value Medicare Rx Option**, the **HOP Pre-65 Medical Plan** and the **HOP Pre-65 Medical Plan with Prescription Drug** option. PSERS also sponsors a voluntary, fully insured **Dental Benefit Plan**, available only to participants in the HOP Medical Plan and the Value Medical Plan. In addition, PSERS offers an array of Medicare Advantage and Pre-65 Managed Care plans provided by carriers approved through this IFA. For 2017, five managed care organizations are approved to offer plans through the Health Options Program. As of January 1, 2017, there were approximately 108,000 participants (91,000 retirees plus their dependents) in the Health Options Program. Of this number, approximately 19,000 retirees and dependents participate in managed care options. Most participants reside in Pennsylvania. Nearly ten percent of participants reside outside the Commonwealth.

**I-5.Application and Approval.** PSERS will consider timely applications submitted by organizations offering MA Plans and Pre-65 Managed Care Plans that meet the Offeror qualification requirements and agree to execute the contract set forth in Part IV of this IFA in its entirety. Participation is contingent on submission of an application and approval thereafter by the Issuing Office that the Offeror is qualified, responsible and capable of performing the services contemplated under the contract.

**I-6.Application by Region.** Offerors will apply by geographic region and must meet the contract requirements for each region for which an application is made. The Issuing Office reserves the right to approve an Offeror separately for each region. PSERS Health Options Program regions are reflected in **Appendix A** to this **Part I**.

**I-7.Type of Contract.** Offerors will make a binding application to be approved to offer plans for the next calendar year, which application must be signed by a duly authorized official of the Offeror. PSERS will review an Offeror's application and determine whether the Offeror meets the contract requirements. The contract to be entered into is set forth in Part IV of this IFA. Exceptions to the Agreement will be considered only in the areas noted in that agreement, including, without limitation, the plan design description, pricing, and the designated geographic region in which the plans will be offered. Additional contracts or other paperwork presented by the Offeror will not be recognized or executed.

**I-8.Rejection of Application.** The Issuing Office reserves the right, in its sole and complete discretion, to reject any application received.

**I-9. Procedure for Application and Approval.**

(a) No later than May 12, 2017, the ADMINISTRATOR shall submit to PSERS a fully completed application to provide coverage for calendar year 2018. Such application will demonstrate the ADMINISTRATOR's qualification to provide benefits under this Agreement, utilizing the application form provided by PSERS for such request. The application will include representations of the ADMINISTRATOR's ability to comply with all requirements of this Agreement and to provide the benefit programs requested. In addition, the application will include the ADMINISTRATOR's proposed plan design for the calendar year 2018 for each plan offered. To be considered, the application submission shall be fully completed in every detail and executed by duly authorized officials of the ADMINISTRATOR with authority to bind that organization.

(b) PSERS will review the application and notify the ADMINISTRATOR of its preliminary determination for selection or nonselection to participate in the calendar year 2018. If ADMINISTRATOR has been selected to participate, PSERS reserves the right to request ADMINISTRATOR to discuss and revise the proposed plan design(s) to maintain consistency in benefits offered to eligible Health Options Program participants. Such preliminary selection shall be communicated within forty five (45) days following the application deadline.

(c) No later than June 8, 2017, the ADMINISTRATOR shall submit to PSERS proposed rates for each Medicare Advantage Plan, Pre-65 Managed Care Plan, and Legacy Benefit Plan proposed to be in force for the calendar year 2018.

(d) PSERS will review the proposed rates and may request that the ADMINISTRATOR submit a

revised final plan design and final rates for calendar year 2018 no later than July 12, 2017.

(e) PSERS' final notification of approval to the Term will be evidenced by the complete execution of an agreement, which appends thereto and incorporates by reference the Invitation For Application and the ADMINISTRATOR's Application, as revised to include all final negotiated plan designs and rates.

**I-10. Incurring Costs.** The Issuing Office is not liable for any costs the Offeror incurs in preparation and submission of its application or in anticipation of acceptance of the contract by PSERS.

**I-11. Questions & Answers.** If an Offeror has any questions regarding this IFA, the Offeror must submit the questions by email (**with the subject line "PSERS IFA 2017-01 Question"**) to the Issuing Officer named in **Section I-2** of this general information document. The Offeror shall not attempt to contact the Issuing Officer by any other means. The Issuing Officer shall reply directly to the Offeror's questions

**I-12. Addenda to the Invitation For Application.** If the Issuing Office deems it necessary to revise any part of this IFA during the application process, the Issuing Office will post an addendum or revised document to the PSERS website at <http://www.psers.pa.gov/> and follow the link under Employer News. While the Issuing Office will attempt to notify all known Offerors of such a change, it is the Offeror's responsibility to periodically check the website for any new information or addenda.

**I-13. Notice of Intent to Apply.** Offerors are requested to submit a Notice of Intent to Apply by sending a letter stating such to the Issuing Officer on or before the date specified in the Schedule of Events. (see **Section I-31**). The letter should be on company letterhead and be signed by an officer or other official authorized to bind the organization. Letters may be submitted to the Issuing Officer via email in Adobe PDF format. Also, please include a hard copy of the intent letter with the paper application when submitted.

**I-14. Response Date.** To be considered for approval for 2018, the Offeror's application and supporting materials must arrive in hard copy at the Issuing Office on or before the time and date specified in the Schedule of Events (see **Section I-31**). The Issuing Office will **not** accept applications via email or facsimile transmission. Offerors who send applications by mail or other delivery service should allow sufficient delivery time to ensure timely receipt of their applications. If, due to inclement weather, natural disaster, or any other cause, the Commonwealth office location to which proposals are to be returned is closed on the application submittal date, the deadline for submission will be automatically extended until the next Commonwealth business day on which the office is open, unless the Issuing Office otherwise notifies Offerors. The hour for submission of applications shall remain the same. The Issuing Office will reject, unopened, any late applications.

**I-15. Applications.** To be considered, Offerors should submit a complete application to the Issuing Office, using the format provided in **Part III – Application**, providing **three (3) paper copies of the Application submittal**. In addition to the paper copies of the application, Offerors shall submit **two (2)** complete and exact copies of the entire application (completed and duly executed Application, including all addenda and attachments) on CD-ROM or Flash drive in Microsoft Office or Microsoft Office-compatible format. Microsoft WORD or Adobe PDF file

formats are preferred. The electronic copy must be a mirror image of the paper copy and any spreadsheets must be in Microsoft Excel. The electronic submission must also include a mirror image of the Application submission complete with the Offeror's signatures. The Offeror may not lock or protect any cells, tabs or documents. The CD-ROM or Flash drive should clearly identify the Offeror and include the name and version number of the virus scanning software that was used to scan the CD-ROM or Flash drive before it was submitted. The Offeror shall make no other distribution of its application to any other Offeror or Commonwealth official or Commonwealth consultant. Each Application page should be numbered consecutively for ease of reference. An official authorized to bind the Offeror to its provisions must sign the Application. The Offeror's Application must remain valid for the longer of **180 days** or until a contract is fully executed. If the Issuing Office accepts the Offeror's Application and executes the contract, the contents of the Offeror's Application will become contractual obligations.

Each Offeror submitting an application specifically waives any right to withdraw or modify it once the stated deadline for application receipt has passed. The Offeror may withdraw its application by written notice received at the Issuing Office's address for application delivery prior to the exact hour and date specified as the deadline for application receipt. An Offeror or its authorized representative may withdraw its application in person prior to the exact hour and date set for application receipt, provided the withdrawing person provides appropriate identification and signs a receipt for return of the application package. An Offeror may modify its submitted application prior to the exact hour and date specified as the deadline for application receipt only by submitting a new revised sealed Application which complies with the contract requirements.

**I-16. Plan Design for Medicare Eligible Participants.** Medicare Advantage plan designs submitted by the Offeror must provide a comparable benefit to original Medicare plus the **HOP Medical Plan plus Basic Medicare Rx** option for Medicare eligible members. See Appendix E for information on Health Options Program benefit plans. Variations in plan design are allowed and encouraged, but the overall plan must include both medical and prescription drug benefits and provide a benefit that allows qualifying retirees to maximize reimbursement of the premium assistance pension credit (currently up to \$100 per month).

**I-17. Plan Design for Pre-65 Non-Medicare Eligible Participants.** Pre-65 Managed Care plan designs submitted by the Offeror must provide a comprehensive benefit package, including both medical and prescription drug benefits. Variations in plan design to the current HOP Pre-65 Medical Plan with Rx Benefits are allowed and encouraged, but the overall plan must include both medical and prescription drug benefits.

**I-18. Economy of Preparation.** Offerors should prepare applications simply and economically, providing straightforward, concise answers to the questions and description of the Offeror's ability to meet the contract requirements.

**I-19. Alternate Applications.** The Issuing Office has identified the basic approach and requirements for this contract, allowing Offerors to apply and demonstrate their ability to meet the contract requirements. The Issuing Office will not accept alternate applications.

**I-20. Discussions for Clarification.** Offerors may be required to make an oral or written clarification of their application to the Issuing Office to ensure thorough mutual understanding

and Offeror responsiveness to the contract requirements. The Issuing Office will initiate requests for clarification. Clarifications may occur at any stage of the process prior to contract execution.

**I-21. Prime Contractor Responsibilities.** This IFA requires the Offeror to assume responsibility for all services offered in its application, whether it produces them itself or by subcontract. The Issuing Office will consider the Offeror to be the sole point of contact with regard to contractual matters relating to that Offeror's contract.

**I-22. Application Contents.**

- A. Confidential Information. The Commonwealth is not requesting, and does not require, confidential proprietary information or trade secrets to be included as part of Offerors' submissions in order to evaluate applications submitted in response to this IFA. Accordingly, except as provided herein, Offerors should not label proposal submissions as confidential or proprietary or trade secret protected. Any Offeror who determines that it must divulge such information as part of its application must submit the signed written statement described in subsection c. below and must additionally provide a redacted version of its application on CD ROM clearly labeled as such, which removes only the confidential proprietary information and trade secrets, for required public disclosure purposes. *If a written statement and redacted version of the application is not submitted at the time of the application submission, the application will be subject to release as submitted with only the financial capability redacted.*
- B. Commonwealth Use. All material submitted with the application shall be considered the property of the Commonwealth of Pennsylvania and may be returned only at the Issuing Office's option. The Commonwealth has the right to use any or all ideas not protected by intellectual property rights that are presented in any application regardless of whether the application becomes part of a contract. Notwithstanding any Offeror copyright designations contained on proposals, the Commonwealth shall have the right to make copies and distribute proposals internally and to comply with public record or other disclosure requirements under the provisions of any Commonwealth or United States statute or regulation, or rule or order of any court of competent jurisdiction.
- C. Public Disclosure. After the award of contracts pursuant to this IFA, all application submissions are subject to disclosure in response to a request for public records made under the Pennsylvania Right-to-Know-Law, 65 P.S. § 67.101, et seq. If an application submission contains confidential proprietary information or trade secrets, a signed written statement to this effect must be provided with the submission in accordance with 65 P.S. § 67.707(b) for the information to be considered exempt under 65 P.S. § 67.708(b)(11) from public records requests. Refer to FORM A of the IFA for a Trade Secret Confidential Proprietary Information Notice Form that may be utilized as the signed written statement, if applicable. If financial capability information is submitted in response to Part II of this IFA such financial capability information is exempt from public records disclosure under 65 P.S. § 67.708(b)(26).

**I-23. Best Available Contract Value.** The Issuing Office reserves the right to conduct discussions with an Offeror for the purpose of obtaining the best available contract value. To

obtain such best available contract value, the Issuing Office may do one or more of the following:

- a. Enter into discussions of plan design and pricing, or specific Offeror qualifications, to clarify and understand Offeror's proposed terms;
- b. Require the Offeror to provide a revised Application with amended terms to reflect such discussions and agreements;
- c. Schedule oral presentations and discussions; and
- d. Adjust the application deadline as required for Offeror submission of supplemental or amended material resulting from discussions after the initial application has been submitted.

The Issuing Office will limit any discussions to responsible Offerors (those that have submitted responsive applications and possess the capability to fully perform the contract requirements in all respects and the integrity and reliability to assure good faith performance) whose applications the Issuing Office has determined to be reasonably susceptible of being approved for contract.

**I-24. News Releases.** Offerors shall not issue news releases, Internet postings, advertisements or any other public communications pertaining to this contract or the Offeror's application therefore, without prior written approval of the Issuing Office, and then only in coordination with the Issuing Office.

**I-25. Restriction of Contact.** The Issuing Officer is the sole point of contact concerning this IFA. Any violation of this condition may be cause for the Issuing Office to reject the offending Offeror's application. If the Issuing Office later discovers that the Offeror has engaged in any violations of this condition, the Issuing Office may reject the offending Offeror's application or rescind its contract award. Offerors must agree not to distribute any part of their applications and supporting materials beyond the Issuing Office. An Offeror who shares information contained in its application or supporting materials with other Commonwealth personnel and/or competing Offeror personnel may be disqualified.

**I-26. Debriefing Conferences.** Offerors whose applications are not approved for award will be notified of the Issuing Office's decision and given the opportunity to be debriefed. The Issuing Office will schedule the time and location of the debriefing. The debriefing will not compare the Offeror with other Offerors.

**I-27. Issuing Office Participation.** Offerors shall provide all services, supplies, facilities, and other support necessary to complete the identified work.

**I-28. Term of Contract.** The term of the contract will commence on the Effective Date and will end on December 31, 2018.

**I-29. Notification of Approval for Contract.** The Issuing Office will notify the Offeror in writing of its decision regarding the Offeror's application for contract. Such notification will be in accordance with the Schedule of Submission and Approval Events in **Section I-31**, however,

the Issuing Office reserves the right to adjust the final approval dates as needed to complete analysis of the Offeror's application, and will provide notification to the affected Offeror of any such change of schedule.

**I-30. Use of Electronic Versions of this Contract Requirements Document.** This IFA, including all required parts and sections, is being made available by electronic means. If an Offeror electronically receives the IFA, the Offeror acknowledges and accepts full responsibility to insure that no changes are made to the IFA. In the event of a conflict between a version of the IFA in the Offeror's possession and the Issuing Office's version of the IFA, the Issuing Office's version shall govern.

**I-31. Calendar of Submission and Approval Events.** The following Schedule of events shall apply to this IFA. The Issuing Office reserves the right to amend this calendar from time to time.

<b>Schedule of Events for Calendar Year 2018 Participation</b>	
Application and Contract Package for 2018 Released	March 31, 2017
Offeror Letter of Intent due	April 14, 2017
Offeror Application submissions due	May 12, 2017
Proposed rates for 2018 due (completed Exhibits 15 and 16)	June 8, 2017
Final plan designs and 2018 rates due, including any revisions requested by PSERS	July 12, 2017
<b>HOLD DATE</b> for possible MCO meeting with PSERS in Harrisburg – details to follow after Application submission	July 13, 2017 (12:30 – 3:00 p.m.)
Effective Date of Offeror contract	Date contract fully executed
Offeror meeting/call with PSERS third party administrator to finalize operational aspects	August 14 to September 11, 2017
Offeror customer service operational for participant questions and enrollments, web information access, print copies with third party administrator	September 28, 2017
Final Medicare Advantage Evidence of Coverage booklet(s) submitted to PSERS to complete contract requirements	Within 10 days of publication, but not later than December 31, 2017

<b>Schedule of Events for Calendar Year 2018 Participation</b>	
PSERS Option Selection Period	October 1 to November 15, 2017 Offeror fulfillment of participant requests for managed care enrollment packages
Participant applications received and processed	October 1 to December 31, 2017. Participant enrollment packages for managed care plans forwarded to Offeror continually as received and processed by PSERS' third party administrator
Insurance Effective Date for 2018	January 1, 2018

**I-32. Health Options Program Benefit Information.** Appendices A through E provide region descriptions, a census summary and benefits plan information about the current Health Options Program to assist Offerors in completing their applications.

## APPENDIX A – PSERS HEALTH OPTIONS PROGRAM REGIONS

The following table lists the PSERS Health Options Program regions. For the three in-state Pennsylvania regions, the counties included in each are listed separately.

PSERS Region	Counties / States Included
Southeast PA	Bucks, Chester, Delaware, Montgomery, Philadelphia
North and Central PA	Adams, Armstrong, Beaver, Bedford, Berks, Blair, Bradford, Butler, Cambria, Cameron, Carbon, Center, Clarion, Clearfield, Clinton, Columbia, Crawford, Cumberland, Dauphin, Elk, Erie, Forest, Franklin, Fulton, Huntingdon, Jefferson, Juniata, Lackawanna, Lancaster, Lawrence, Lebanon, Lehigh, Luzerne, Lycoming, McKean, Mercer, Mifflin, Monroe, Montour, Northampton, Northumberland, Perry, Pike, Potter, Schuylkill, Snyder, Somerset, Sullivan, Susquehanna, Tioga, Union, Venango, Warren, Wayne, Wyoming, York
Southwest PA	Allegheny, Fayette, Greene, Indiana, Washington, Westmoreland
Out-of-State	Delaware, Florida, Maryland, New Jersey, New York – High or Low Tier MA Rates allowed by county  All other states – Single High or Low Tier MA rate must apply for entire state

**APPENDIX B  
CENSUS INFORMATION**

**PSERS Health Options Program Enrollment by Age**

Age Bracket	Managed Care Plans			HOP Plans		
	Retirees	Dependents	Total	Retirees	Dependents	Total
0 - 29	0	1	1	3	5	8
30 - 34	0	0	0	5	6	11
35 - 39	2	1	3	7	10	17
40 - 44	4	0	4	9	11	20
45 - 49	8	1	9	27	11	38
50 - 54	17	1	18	86	12	98
55 - 59	41	4	45	211	16	227
60 - 64	133	19	152	1,169	55	1,224
65 - 69	2,835	817	3,652	31,653	3,013	34,666
70 - 74	4,062	1,304	5,366	18,562	4,731	23,293
75 - 79	3,220	974	4,194	10,063	2,739	12,802
80 +	4,506	986	5,492	14,380	2,503	16,883
<b>Grand Total</b>	<b>14,828</b>	<b>4,108</b>	<b>18,936</b>	<b>76,175</b>	<b>13,112</b>	<b>89,287</b>

**PSERS Health Options Program Contracts by Gender**

Age Bracket	Male	Female	Total
0 - 29	3	0	3
30 - 34	3	2	5
35 - 39	2	7	9
40 - 44	4	9	13
45 - 49	14	21	35
50 - 54	25	78	103
55 - 59	87	165	252
60 - 64	456	846	1,302
65 - 69	12,334	22,154	34,488
70 +	21,028	33,765	54,793
<b>Grand Total</b>	<b>33,956</b>	<b>57,047</b>	<b>91,003</b>

**APPENDIX C**  
**HEALTH OPTIONS PROGRAM ENROLLMENT BY STATE**

**Health Options Program Enrollment By State**

State	MCOs	HOP Medical Plans	Total
AK	0	1	1
AL	2	29	31
AR	0	12	12
AZ	23	262	285
CA	13	168	181
CO	6	88	94
CT	2	30	32
DC	0	7	7
DE	19	622	641
FL	135	3,106	3,241
GA	8	200	208
HI	1	10	11
IA	2	5	7
ID	1	10	11
IL	2	51	53
IN	2	47	49
KS	0	10	10
KY	0	30	30
LA	0	9	9
MA	3	77	80
MD	21	309	330
ME	0	55	55
MI	2	43	45
MN	0	21	21
MO	2	17	19
MS	0	11	11
MT	0	20	20

**Health Options Program Enrollment By State**

State	MCOs	HOP Medical Plans	Total
NC	34	580	614
ND	0	2	2
NE	0	4	4
NH	12	28	40
NJ	53	1,492	1,545
NM	0	49	49
NV	0	69	69
NY	12	253	265
OH	20	261	281
OK	0	14	14
OR	0	27	27
PA	18,477	79,861	98,338
RI	0	9	9
SC	25	593	618
SD	0	16	16
TN	3	91	94
TX	10	141	151
UT	0	8	8
VA	23	363	386
VI	0	1	1
VT	0	18	18
WA	9	46	55
WI	0	24	24
WV	14	77	91
WY	0	10	10
<b>Totals</b>	<b>18,936</b>	<b>89,287</b>	<b>108,223</b>

**APPENDIX D  
PSERS NEW ELIGIBLE RETIREES TURNING AGE 65**

**2016 New Eligibles Turning Age 65**

<b>Month</b>	<b>Total # Becoming Eligible</b>	<b>Total # Electing HOP</b>	<b>Total # Electing MCO</b>
Jan	1,001	503	21
Feb	935	463	25
Mar	1,148	560	27
Apr	1,063	549	22
May	1,076	564	23
Jun	1,051	555	24
Jul	1,148	583	17
Aug	1,089	553	16
Sep	1,059	531	17
Oct	1,124	552	10
Nov	958	458	20
Dec	892	369	12
<b>Total</b>	<b>12,544</b>	<b>6,240</b>	<b>234</b>

For 2017, about 12,500 PSERS retirees are anticipated to turn age 65 and be initially eligible to enroll in the Health Options Program. The distribution by month for 2017 and 2018 is expected to follow a similar pattern to that for 2016.

## APPENDIX E BENEFIT PLAN INFORMATION

Summary descriptions of all PSERS Health Options Program plans offered for active selection for the current year are available at [www.HOPbenefits.com](http://www.HOPbenefits.com).

When accessing the website home page, click on the **Resources** tab on the left side of the screen.

You may then select **Resources for Medicare Eligible Individuals** or **Resources for Non-Medicare Eligible Individuals** and view or download the **HOP for Medicare-Eligible Participants 2017** brochure, the **HOP Pre-65 Medical Plan 2017** brochure and the **Managed Care Plans for Medicare-Eligible and Non-Medicare-Eligible Members** brochure, all pictured and listed in the middle section of the screens.

There are four different versions of the **Managed Care Plans for Medicare-Eligible and Non-Medicare-Eligible Members** brochure, one for each PSERS region. Each version includes only the managed care plans available for active selection for 2017. No currently frozen Legacy Benefit Plans are shown because these plans are not available for new enrollment and HOP participants grandfathered in those plans may remain only until they make another selection.

Medicare Advantage and Pre-65 Managed Care plan designs submitted by the Offeror for 2018 must provide a comparable benefit to original Medicare plus the **HOP Medical Plan plus Basic Medicare Rx** option for Medicare eligible members, or the **HOP Pre-65 Medical Plan with Prescription Drug Benefits** for pre-65 Health Options Program participants.