

PEBTF BENEFIT NEWS

for Retiree Members

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Take Charge of Your Health with Preventive Care*

You've probably heard the saying, "an ounce of prevention is worth a pound of cure." This is certainly true with preventive care.

We know we should all get an annual physical and possibly a routine blood test. These regular check-ups help catch potential issues early, often before symptoms appear. Preventive care is covered at no cost to you.

You also have coverage for other important preventive care such as immunizations, colonoscopies, mammograms and prostate cancer screenings at certain intervals.

Aetna Medicare Open Access members have an additional incentive to get preventive care screenings – **Healthy Rewards**. Did you know you can get a \$40 gift card for completing an annual physical, a \$50 gift card for another preventive care screening and \$10 for an eligible vaccine? Log on to [My.Aetna.com/HealthyRewards](https://www.aetna.com/HealthyRewards) to get your gift card rewards. Select the gift box icon that says Rewards at the top menu of your member account. This will take you to your Rewards Center.

Schedule your preventive care today. It's about living well and staying ahead of any health concerns. Make time for your health today so you can enjoy a more vibrant, healthier tomorrow.

*For a complete list of covered preventive care, visit www.pebtf.org.

Are you new to Medicare?

Did you know you can get a "Welcome to Medicare" routine exam during the first 12 months you enrolled in Medicare Part B. Your Aetna Medicare Open Access PPO provides this benefit as well as an annual well visit every 12 months. These preventive care exams are covered at no cost to you.



Reminder: Complete Your Spouse Attestation by July 31, 2025

For Retirees Who Were Hired as Active Employees on or After August 1, 2003

Confirm your non-Medicare eligible spouse is still eligible for REHP benefits by completing the annual attestation. The easiest way to complete it is online – visit www.pebtf.org and click on Spouse Attestation to get started. Refer to the letter you received in late May and any emails you may receive.

If you do not complete the annual spouse attestation by July 31, your spouse will be terminated from REHP health benefits.

Open Enrollment

Each fall, the PEBTF mails Open Enrollment information to non-Medicare eligible members and Medicare eligible members.

Non-Medicare Retirees: Aetna has been chosen to exclusively provide medical benefits in 2026. Highmark and Geisinger will no longer be offered. There are no deductible or copay changes.

What does this mean for you?

- Basic PPO and Choice PPO will be available in 2026. The Basic PPO will be offered by Aetna instead of Highmark
- Geisinger Custom HMO will be replaced by the Aetna Custom HMO plan. Aetna Custom HMO is a statewide HMO and no referrals are required to receive care.
- Choice PPO will still have a buy-up for retirees, who as employees were hired on or after August 1, 2003. The 2026 monthly buy-up amount will be included in Open Enrollment materials.
- You'll want to check the network of providers for Aetna as it may differ from those for Highmark or Geisinger (www.aetna.com/dse/custom/pebtf). The Northeastern PA Custom HMO provider directory is currently being built and will be available prior to Open Enrollment. We will provide further direction once completed and available. You will continue to be able to access current health care providers like Geisinger Health and their physicians, Evangelical Community Hospital, UPMC, Commonwealth Health and many more.
- The prescription drug plan remains the same.

Medicare Eligible Retirees: The Aetna Medicare Open Access PPO will continue to be offered in 2026.

**Mark Your Calendars**
Non-Medicare Retiree Open Enrollment
October 13 to October 31, 2025
Medicare Retiree Open Enrollment
October 20 to November 7, 2025

Diabetic Supplies and Your Benefits

Diabetic supplies are covered under your medical plan for both non-Medicare and Medicare eligible members. Insulin is covered under your prescription drug plan with a copay.

The Omnipod 5 received FDA approval for adults with Type 2 diabetes in late 2024. It is an automated insulin delivery system that works with an app on a compatible smartphone. It integrates with the Dexcom G6 and G7 Continuous Glucose Monitor (CGM). With the Omnipod, there is no need for daily insulin injections or fingersticks.

Your doctor will determine what is right for you. If the Omnipod 5 is medically necessary, you will obtain it at the pharmacy under your prescription drug plan and pay a copay. You will continue to get the CGM under your medical plan.

Using Your REHP Benefits to Obtain Diabetic Supplies

Medical Plan	• Syringes/needles (including pen needles – contact your plan if you have trouble finding a DME supplier) • Pumps • Glucometers • Lancets • Test strips
Prescription Drug Plan	• Insulin • Omnipod 5

Muscle & Joint Home Physical Therapy Improves Health

Program Available for Non-Medicare Eligible Members

In early 2024, we introduced the Muscle & Joint Home Physical Therapy Programs for Aetna and Highmark members. This **free** program allows you to receive physical therapy in the comfort of your own home. Thousands of PEBTF members have signed up and improved their health. Here are what a few of our members had to say:

I am currently using the Hinge Health service that was offered through Aetna and PEBTF. I can't tell you how thrilled I am using this program. I truly believe that it has helped me to prevent a future surgery. I am currently doing the pelvic floor exercises and the improvement that I have experienced is life changing. Thank you for offering Hinge Health, it is amazing.

My health coach asked me to share my results with you. Since using the Enso device, I have cut back on my medication quite a bit. Thanks to all who came up with this program. I have always believed that less medication is better!

I wanted to let you know that both my wife and I are enjoying the Hinge Health Program. My wife started it a few months before I did, and it has been great for both of us. The exercises are simple, don't take a lot of time to do and are tailored to specific body areas. They also provide communication with a Health Coach and a Doctor of Physical Therapy.

For more information,



Hinge Health
(Aetna Members)
hinge.health/PEBTF



Sword
(Highmark Members)
myhighmark.com
Select the benefits tab

Labs Covered at \$0 Cost Under the Non-Medicare PPO Options

Effective July 1, 2025, you may have your covered blood tests and labs done at any PPO-network provider/facility and pay \$0. Prior to July 1, labs were covered at \$0 cost at Quest Diagnostics or LabCorp Patient Service Centers (PSCs); and \$30 elsewhere.

Even though you will pay \$0 at any PPO-network provider/facility, you may continue to have your labs done at a Quest Diagnostics or LabCorp PSC. These PSCs are convenient and fast – all you need is a doctor's order for the labs. And, you can review your blood test results from their secure patient portals any time.

Medicare-Eligible Members: Your covered lab tests continue to be covered at \$0 cost.



PEBTF May Cancel Your Coverage for Fraud or Intentional Misrepresentation

Important: If you intentionally provide false or misleading information about eligibility for coverage under the PEBTF Plan (or about a claim) or you fail to make a required contribution on time, your coverage may be terminated retroactively. This may occur, for example, if you file a false claim, fail to notify us promptly of a divorce, or fail to submit timely proof of birth or adoption that verifies your relationship with a new child whom you have added as a dependent.



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PEBTF telephone hours:
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Monday through Friday

PEBTF Benefit News is available
in an alternative format.
Please contact the PEBTF
to discuss your needs.

Find us on Facebook, PEBTF,
for wellness and benefit information.



This newsletter may contain a general description of the Plan. It is provided for informational purposes only and should not be viewed as a contract, offer of coverage, confirmation of eligibility or investment, tax, medical or other advice. In the event of a conflict between this newsletter and the official plan document, the official plan document will control however, to the extent expressly stated, an article may modify the provisions of the REHP Benefits Handbook. The Commonwealth reserves the right to amend, modify or terminate the terms of the Plan, including any options available under the Plan, at any time and for any reason, with or without prior notice.

HIPAA Notice of Privacy Practices

The Notice of Privacy Practices lists **your rights** under HIPAA, and it applies to records maintained by the PEBTF regardless of the source of the information. The notice tells you about the ways in which the PEBTF may use and disclose your Protected Health Information (PHI). It also describes your rights and certain obligations the PEBTF has regarding the use and disclosure of your PHI. To download a copy of the HIPAA Notice of Privacy Practices, go to www.pebtf.org. Find it under Publications & Forms > HIPAA.

Verification Procedures at the PEBTF

The PEBTF takes the privacy of our members very seriously and works hard to protect that privacy. When you call the PEBTF, a representative will ask you for the **last four digits of your Social Security number, date of birth and possibly, your address**. This ensures that we are giving your protected information to only you. Please be ready with this information when you call.