



PSERB Resolution 2026-25

Re: 2027 HOP Plans and Rates

June 17, 2026

RESOLVED, that the Public School Employees' Retirement Board (the "Board") accepts the recommendation of the Health Care Committee and adopts the plan design changes and monthly premium rates listed in the attached charts for the HOP Medical Plan, HOP Value Medical Plan, the Pre-65 HOP Medical Plan, the HOP Medicare Plus Rx Plan, and the HOP Medicare Standard Rx Plan effective January 1, 2027 for plan year 2027.

The attached charts will be made public on October 1, 2026 pursuant to the marketing requirements and related provisions of the Medicare Advantage and Medicare Prescription Drug Benefit rules (Chapter 42 of the Code of Federal Regulations, Parts 422 and 423).

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HOP Medical Plan Premium Rates Effective January 1, 2027 for Calendar Year 2027

Monthly Premium Rates

Pennsylvania (Bucks, Chester, Delaware, Montgomery, and Philadelphia Counties)	Southeast (Out of State Zone 1)		
HOP Medical Plan (no Rx coverage)	2026	2027	% Increase
Standard Rates	\$239	\$263	10.0%

Pennsylvania (Allegheny, Fayette, Greene, Indiana, Washington, and Westmoreland Counties)	Southwest (Out of State Zone 2)		
HOP Medical Plan (no Rx coverage)	2026	2027	% Increase
Standard Rates	\$229	\$252	10.0%

Pennsylvania (All Other Counties)	North & Central		
HOP Medical Plan (no Rx coverage)	2026	2027	% Increase
Standard Rates	\$216	\$239	10.6%

Rates shown are single. Two party rates are two times the single rate.

Out of State Zone 1: FLORIDA (Alachua, Bay, Bradford, Brevard, Broward, Calhoun, Charlotte, Citrus, Clay, Collier, Dixie, Miami-Dade, Duval, Gilchrist, Glades, Gulf, Hamilton, Hendry, Hernando, Highlands, Hillsborough, Indian River, Lafayette, Levy, Liberty, Martin, Monroe, Nassau, Okaloosa, Orange, Palm Beach, Pinellas, Putnam, St. Johns, Seminole, Sumter, Union, & Walton) NEW JERSEY (Atlantic, Bergen, Cape May, Hudson, Middlesex, Monmouth, Morris, Passaic, Somerset, Sussex, Union), NEW YORK (Kings (Brooklyn), Nassau, Orange, Putnam, Queens, Rockland, Suffolk, Sullivan, Ulster, Westchester)

Out of State Zone 2: ALABAMA, ALASKA, ARIZONA, ARKANSAS, CALIFORNIA, COLORADO, CONNECTICUT, DELAWARE, FLORIDA (Baker, Columbia, De Soto, Escambia, Flagler, Franklin, Gadsden, Hardee, Holmes, Jackson, Jefferson, Lake, Lee, Leon, Madison, Manatee, Marion, Okeechobee, Osceola, Pasco, Polk, Saint Lucie, Santa Rosa, Sarasota, Suwannee, Taylor, Volusia, Wakulla, Washington), GEORGIA, GUAM, HAWAII, IDAHO, ILLINOIS, INDIANA, IOWA, KANSAS, KENTUCKY, LOUISIANA, MAINE, MARYLAND, MASSACHUSETTS, MICHIGAN, MINNESOTA, MISSISSIPPI, MISSOURI, MONTANA, NEBRASKA, NEVADA, NEW HAMPSHIRE, NEW JERSEY (Burlington, Camden, Cumberland, Essex, Gloucester, Hunterdon, Mercer, Ocean, Salem & Warren), NEW MEXICO, NEW YORK (Albany, Allegany, Bronx, Broome, Cattaraugus, Cayuga, Chautauqua, Chemung, Chenango, Clinton, Columbia, Courtland, Dutchess, Delaware, Erie, Essex, Franklin, Fulton, Genesee, Greene, Hamilton, Herkimer, Jefferson, Lewis, Livingston, Madison, Monroe, Montgomery, New York, Niagara, Oneida, Onondaga, Ontario, Orleans, Oswego, Otsego, Rensselaer, Richmond, Saratoga, Seneca, Schenectady, Schuyler, Schoharie, Steuben, Tioga, Tompkins, St. Lawrence, Warren, Washington, Wayne, Wyoming, Yates), NORTH CAROLINA, NORTH DAKOTA, OHIO, OKLAHOMA, OREGON, PUERTO RICO, RHODE ISLAND, SOUTH CAROLINA, SOUTH DAKOTA, TENNESSEE, TEXAS, UTAH, VERMONT, VIRGIN ISLANDS, VIRGINIA, WASHINGTON, WASHINGTON, DC, WEST VIRGINIA, WISCONSIN, WYOMING

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Value Medical Plan Premium Rates Effective January 1, 2027 for Calendar Year 2027

Monthly Premium Rates

Pennsylvania (Bucks, Chester, Delaware, Montgomery, and Philadelphia Counties)	Southeast (Out of State Zone 1)		
Value Medical Plan (no Rx coverage)	2026	2027	% Increase
Standard Rates (only)	\$117	\$117	0%

Pennsylvania (Allegheny, Fayette, Greene, Indiana, Washington, and Westmoreland Counties)	Southwest (Out of State Zone 2)		
Value Medical Plan (no Rx coverage)	2026	2027	% Increase
Standard Rates (only)	\$115	\$115	0%

Pennsylvania (All Other Counties)	North & Central		
Value Medical Plan (no Rx coverage)	2026	2027	% Increase
Standard Rates (only)	\$102	\$102	0%

Rates shown are single. Two party rates are two times the single rate.

Out of State Zone 1: FLORIDA (Alachua, Bay, Bradford, Brevard, Broward, Calhoun, Charlotte, Citrus, Clay, Collier, Dixie, Miami-Dade, Duval, Gilchrist, Glades, Gulf, Hamilton, Hendry, Hernando, Highlands, Hillsborough, Indian River, Lafayette, Levy, Liberty, Martin, Monroe, Nassau, Okaloosa, Orange, Palm Beach, Pinellas, Putnam, St. Johns, Seminole, Sumter, Union, & Walton) NEW JERSEY (Atlantic, Bergen, Cape May, Hudson, Middlesex, Monmouth, Morris, Passaic, Somerset, Sussex, Union), NEW YORK (Kings (Brooklyn), Nassau, Orange, Putnam, Queens, Rockland, Suffolk, Sullivan, Ulster, Westchester)

Out of State Zone 2: ALABAMA, ALASKA, ARIZONA, ARKANSAS, CALIFORNIA, COLORADO, CONNECTICUT, DELAWARE, FLORIDA (Baker, Columbia, De Soto, Escambia, Flagler, Franklin, Gadsden, Hardee, Holmes, Jackson, Jefferson, Lake, Lee, Leon, Madison, Manatee, Marion, Okeechobee, Osceola, Pasco, Polk, Saint Lucie, Santa Rosa, Sarasota, Suwannee, Taylor, Volusia, Wakulla, Washington), GEORGIA, GUAM, HAWAII, IDAHO, ILLINOIS, INDIANA, IOWA, KANSAS, KENTUCKY, LOUISIANA, MAINE, MARYLAND, MASSACHUSETTS, MICHIGAN, MINNESOTA, MISSISSIPPI, MISSOURI, MONTANA, NEBRASKA, NEVADA, NEW HAMPSHIRE, NEW JERSEY (Burlington, Camden, Cumberland, Essex, Gloucester, Hunterdon, Mercer, Ocean, Salem & Warren), NEW MEXICO, NEW YORK (Albany, Allegany, Bronx, Broome, Cattaraugus, Cayuga, Chautauqua, Chemung, Chenango, Clinton, Columbia, Courtland, Dutchess, Delaware, Erie, Essex, Franklin, Fulton, Genesee, Greene, Hamilton, Herkimer, Jefferson, Lewis, Livingston, Madison, Monroe, Montgomery, New York, Niagara, Oneida, Onondaga, Ontario, Orleans, Oswego, Otsego, Rensselaer, Richmond, Saratoga, Seneca, Schenectady, Schuyler, Schoharie, Steuben, Tioga, Tompkins, St. Lawrence, Warren, Washington, Wayne, Wyoming, Yates), NORTH CAROLINA, NORTH DAKOTA, OHIO, OKLAHOMA, OREGON, PUERTO RICO, RHODE ISLAND, SOUTH CAROLINA, SOUTH DAKOTA, TENNESSEE, TEXAS, UTAH, VERMONT, VIRGIN ISLANDS, VIRGINIA, WASHINGTON, WASHINGTON, DC, WEST VIRGINIA, WISCONSIN, WYOMING

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Pre-65 Medical Plan Premium Rates Effective January 1, 2027 for Calendar Year 2027

Monthly Premium Rates	All Regions		
Pre-65 Medical Only	2026	2027	% Increase
Single	\$990	\$990	0%
Pre-65 Medical with Rx			
Single	\$1,115	\$1,115	0%

Rates shown are single. Two party rates are two times the single rate.

Medicare Plus Rx and Medicare Standard Rx Plans Benefit Changes and Premium Rates Effective January 1, 2027 for Calendar Year 2027

Benefit Changes Mandated By CMS

Standard Part D Benefit:	2026	2027
Deductible	\$615	\$700
Out-of-Pocket Threshold for Catastrophic Coverage Stage	2,100	2,400

Monthly Premium Rates

Medicare Plus Rx Option	2026	2027	% Increase
Single	\$142	\$149	4.9%
Medicare Standard Rx Option			
Single	\$59	\$62	5.1%

Rates shown are single. Two party rates are two times the single rate.