### How the Plan Works

**Pharmacy Copayments**
- **Out of Pocket Max**: *INCLUDES* Deductible and Coinsurance

**Plan Responsibility**
- 100% 90% 70%
- *member responsibility after deductible has been paid*

**Out of Pocket Max**: No coverage

**Health Incentive Account (HIA) Earning Maximum**

**Reduced Deductible if 100% HIA Earned Before Claims are Incurred**
- **PPO/HIA**: $250 / $500

**Reduced Out of Pocket Max if 100% HIA Earned Before Claims are Incurred**
- **PPO/HIA**: $1,250 / $2,500

**Health Plan Payments for Services are Noted Below**: Copayments for the HMO and Deductibles and Coinsurance for PPO the Plans Apply as Stated Above

### Basic Plan Features and Explanations

<table>
<thead>
<tr>
<th>Plan</th>
<th>FULL UPMC IN NETWORK</th>
<th>OUT OF NETWORK</th>
<th>FULL UPMC IN NETWORK</th>
<th>OUT OF NETWORK</th>
<th>FULL UPMC IN NETWORK</th>
<th>OUT OF NETWORK</th>
<th>FULL UPMC IN NETWORK</th>
<th>OUT OF NETWORK</th>
</tr>
</thead>
<tbody>
<tr>
<td>Panther Gold</td>
<td>$500 / $1,000</td>
<td>$1,000 / $2,000</td>
<td>$1,500 / $3,000</td>
<td>$3,000 / $6,000</td>
<td>$2,250 / $4,500</td>
<td>$4,500 / $9,000</td>
<td>$5,000 / $10,000</td>
<td>$10,000 / $20,000</td>
</tr>
<tr>
<td>Panther Advocate</td>
<td>$1,500 / $3,000</td>
<td>$3,000 / $6,000</td>
<td>$6,000 / $12,000</td>
<td>$12,000 / $24,000</td>
<td>$10,000 / $20,000</td>
<td>$20,000 / $40,000</td>
<td>$30,000 / $60,000</td>
<td>$60,000 / $120,000</td>
</tr>
</tbody>
</table>

### Adult and Pediatric Wellness and Preventive Services
- **Diagnosis and Treatment Plan**: Usually within 90 minutes.

### Doctor Office Visit
- **Diagnosis and Treatment Plan**: Usually within 90 minutes.

### Outpatient Behavioral Health (e.g., therapy)
- **Diagnosis and Treatment Plan**: Usually within 90 minutes.

### Early and Preventive Services
- **Diagnosis and Treatment Plan**: Usually within 90 minutes.

### How to locate participating physicians and facilities in the UPMC network if you reside in Western Pennsylvania:
1. Go to www.upmchealthplan.com
2. Click on “Find a Doctor”
3. Click on “Out of Area Members Find a Doctor” to locate other contracted networks of UPMC Health Plan
4. For Ohio residents, click on “The Ohio Portion of the Map”
5. For all others, click on “The Out-of-Area Portion of the Map”

### How to locate convenient care clinics and urgent care centers:
1. Go to www.upmchealthplan.com
2. Click on “Find a Doctor”
3. Click on “Find a Convenient Care or Urgent Care Clinic”
4. To locate these clinics for the Panther Gold plan, click on “UPMC Health Plan HMO”
5. To locate these clinics for any of the PPO plans, click on “UPMC Health Plan PPO”

### How to utilize an AnywhereCare visit:
2. Choose a provider.
3. Select a convenient care or urgent care center.
4. Receive a response with a diagnosis and treatment plan usually within 30 minutes. Prescriptions are sent right to your pharmacy.

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*One or more covered family members may satisfy these amounts.
† HIA credits automatically apply to prescription copays at the pharmacy. Credits will also be applied to the in-plan deductible and coinsurance for PPO plans.*
### UPMC Medical Plans (continued)

#### Inpatient and Outpatient Facility Services

**Medical Insurance Plans Comparative Summary of Key Provisions**

<table>
<thead>
<tr>
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<tbody>
<tr>
<td><strong>Basic Plan Features and Explanations</strong></td>
<td><strong>UPMC ADVANTAGE NETWORK: Higher Benefit</strong></td>
<td><strong>UPMC AFFILIATED NETWORK: Lower Benefit</strong></td>
<td><strong>UPMC ADVANTAGE NETWORK: Higher Benefit</strong></td>
<td><strong>UPMC ADVANTAGE NETWORK: Higher Benefit</strong></td>
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<tr>
<td><strong>UPMC ADVANTAGE NETWORK: Higher Benefit</strong></td>
<td>UPMC Owned Facilities</td>
<td>UPMC Owned Facilities</td>
<td>UPMC Owned Facilities</td>
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<tr>
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<td><strong>Out of Network</strong></td>
<td><strong>Full UPMC IN NETWORK</strong></td>
<td><strong>Out of Network</strong></td>
</tr>
<tr>
<td><strong>Inpatient Hospital Services</strong></td>
<td><strong>Outpatient Facility Services</strong></td>
<td><strong>Outpatient Facility Services</strong></td>
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<td><strong>Outpatient Facility Services</strong></td>
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<tr>
<td><strong>Diagnostic Services:</strong></td>
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<td><strong>Diagnostic Services:</strong></td>
</tr>
<tr>
<td><strong>Basic</strong> (e.g., x-ray, sonogram) max. of 4 copayments per plan year</td>
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</tr>
<tr>
<td><strong>High-tech</strong> (e.g., MRI, CT, PET) max. of 4 copayments per plan year</td>
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<tr>
<td><strong>Medical Therapy Services</strong> (e.g., dialysis, catheter, chemore)</td>
<td></td>
<td></td>
<td></td>
<td></td>
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</tr>
<tr>
<td><strong>Physical, Speech, and Occupational Therapy</strong> (not fit 8 copayments per year all therapies combined)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Health Plan Payments for Services are Noted Below; Copayments for the HMO and Deductibles and Coinsurance</strong></td>
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</tr>
</tbody>
</table>

**How the Plan Works**

- **UPMC ADVANTAGE NETWORK: Higher Benefit**
- **UPMC AFFILIATED NETWORK: Lower Benefit**

**Basic Plan Features and Explanations**

- **Deductible**
- **Coinsurance**

**Plan Responsibility**

- **Out of Pocket Max**

**Reduced Deductible if 100% HIA Earned Before Claims are Incurred**

**Reduced Out of Pocket Max if 100% HIA Earned Before Claims are Incurred**

**Copayment**

- **Health Incentive Account (HIA)**

**Health Plan Payments for Services are Noted Below; Copayments for the HMO and Deductibles and Coinsurance**

- **Inpatient Hospital Services**
- **Outpatient Facility Services**
- **Diagnostic Services:**
- **High-tech**
- **Medical Therapy Services**
- **Physical, Speech, and Occupational Therapy**

**UPMC Member services:**

- **1-888-499-6885**
- **www.upmchealthplan.com**

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**a b** To locate participating physicians and facilities in the UPMC network if you reside in Western Pennsylvania:

1. Go to [www.upmchealthplan.com](http://www.upmchealthplan.com)
2. Click on “Find a Doctor”
   - To locate physicians for the Panther Gold plan, click on “UPMC Advantage”
   - To locate physicians for any of the PPO plans, click on “UPMC Health Plan PPO”

**b** To locate physicians and facilities if you reside outside of Western Pennsylvania:

1. Go to [www.upmchealthplan.com](http://www.upmchealthplan.com)
2. Click on “Find a Doctor”
3. Click on “Out-of-Area Members Find a Doctor” to locate other contracted networks of UPMC Health Plan
   - For Ohio residents, click on “The Ohio Portion of the Map”
   - For all others, click on “The Out-of-Area Portion of the Map”

**UPMC Advantage Network**

Listed below is a sampling of the Advantage Network hospitals. To locate the full listing of Advantage Network hospitals, please refer to the instructions above.

- Children’s Hospital of Pittsburgh of UPMC
- Conemaugh Valley Memorial Hospital
- Magee-Womens Hospital of UPMC
- Memorial Medical Center Downtown (Johnstown)
- UPMC McKeesport
- Western Psychiatric Institute and Clinic
- Windber Medical Center

**d** Other Affiliated UPMC Facilities

Listed below is a sampling of the other affiliated UPMC facilities. To locate the full listing of facilities, please refer to the instructions above.

- Butler Memorial Hospital
- Jefferon Regional Hospital
- McKeesport Medical Center
- St. Clair Memorial Hospital
- The Washington Hospital

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*One or more covered family members may satisfy these amounts.

† HIA credits automatically apply to prescription copays at the pharmacy. Credits will also be used toward the coinsurance and out-of-pocket minimums.

The Summary of Benefits and Coverage (SBC) and uniform glossary of terms, developed by UPMC Health Plan, as mandated by the Patient Protection and Affordable Care Act (PPACA) are available online at [www.hr.pitt.edu/benefits](http://www.hr.pitt.edu/benefits). Hard copies are also available by contacting the Benefits Department at 412-624-8160.
Medical Monthly Premiums

<table>
<thead>
<tr>
<th>PREMIUM SUMMARY</th>
<th>Total Monthly Premium</th>
<th>Monthly University Contribution Including Benefit Credit</th>
<th>Monthly Employee Contribution</th>
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<tbody>
<tr>
<td><strong>PANTHER GOLD with Advantage Network (HMO)</strong></td>
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<td></td>
<td></td>
</tr>
<tr>
<td>Individual</td>
<td>$471</td>
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<td>Family</td>
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<td>$968</td>
<td>$135</td>
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<td><strong>Panther Advocate (PPO/HIA)</strong></td>
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<tr>
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<td><strong>PANTHER PLUS (PPO)</strong></td>
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<td>$192</td>
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<td><strong>PANTHER BASIC (PPO)</strong></td>
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<tr>
<td>Two Adults</td>
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<tr>
<td>Family</td>
<td>$1014</td>
<td>$968</td>
<td>$46</td>
</tr>
</tbody>
</table>

Prescription Drug Program (applies to all medical plans)

- **30-Day Supply available through:**
  - Retail and Independent Pharmacies
  - UPMC Pharmacy Services 1-800-396-4139
- **90-Day Supply available through:**
  - Mail Order through Express Scripts 1-877-787-6279:
  - Falk Clinic Pharmacy 412-623-6222 (Oakland campus office delivery available)
  - Student Health Service Pharmacy 412-383-1840
- $14 copayment generic
- $40 copayment preferred brand
- $80 copayment nonpreferred brand
- $90 copayment specialty medication
- $28 copayment generic
- $80 copayment preferred brand
- $160 copayment nonpreferred brand

Members may obtain a 90-day supply of medication at any participating retail pharmacy but, three copayments will apply. Members may obtain a 90-day supply at a discounted price through mail order, Falk Pharmacy, and Student Health Service Pharmacy. As an example, at Student Health Service Pharmacy members pay $28 for a 90-day supply of generic medication, while the cost is $42 at a retail pharmacy ($14 x 3). Specialty medication is not available at the discount price.

Please note that the prescription drug formulary is subject to change periodically based upon the decisions of the UPMC Pharmacy and Therapeutics Committee. Examples include introduction of new medications, changes in tier level (i.e., brand name to generics, etc.).

Assist America - Global Emergency Services

1-800-872-1414 or www.assistamerica.com

If you encounter a medical emergency while traveling, you have the comfort of knowing that you are protected worldwide. To help manage the costs associated with a medical emergency, you may be eligible to receive medical care at no cost. The following medical services are provided by Assist America if you encounter a medical or personal emergency while traveling 100 miles or more away from home, or in another country. assistamerica.com provides emergency medical and personal assistance services such as doctor referrals, prescription assistance, emergency evacuation, return of mortal remains and more.

To obtain a brochure with attached ID card, you can call member services or print out a card by accessing MyHealth online member portal from my.pitt.edu. Follow these steps:
1. After logging in, select the “My Resources” tab near the top of the page.
2. Scroll down to “UPMC Health Plan”
3. On the next page, click “My Health”.
   It will take around 20 seconds for authentication. The next screen that appears is the My Health Online member portal.
4. Select “Coverage and Benefits”
5. Select “Your Benefits”
6. Click on “My Town Square” at the bottom
7. Select “Travel”

Assist America is available 24 hours a day, 365 days a year, anywhere in the world. Assist America arranges and pays for the services and cannot reimburse members for services arranged independently.

LifeSolutions - Faculty and Staff Assistance Program

1-866-647-3432 or www.hr.pitt.edu/lifesolutions

As Faculty and Staff of the University, you are continually asked to juggle your own workload and your life at home. Balancing can be much easier with direct access to supportive resources and personal attention. LifeSolutions, the University’s faculty and staff assistance program, provides WorkLife services including no-cost personalized consultations and referrals, for a wide range of daily needs.

The goal of WorkLife services is to help with the time consuming leg work associated with daily needs, so a person can remain focused on his or her job duties. Some of the WorkLife services offered include:
- Elder Care: Help with locating an assisted living facility for an elderly parent who can no longer live independently.
- Financial consultation: Support with budgeting, retire ment planning, debt management, and similar issues.
- Child care assistance: Choosing a summer camp, pre school, day care facility, or other resource(s).
- Legal consultation: Estate planning, wills, divorce or marriage issues, or contract issues. The initial 30 minute legal counseling is free and subsequent legal support will be offered at a discounted rate.

LifeSolutions also provides training and education programs which can be customized to meet a department or school’s needs:
- Examples include Financial Wellness, Stress Management: A Path to Wellbeing, and Maintaining a Respectful Workplace, to name a few.
- Deans, managers, and supervisors receive management consultation services regarding challenging workplace issues, including how to safely and tactfully approach a troubled employee or sensitive situation.

LifeSolutions is a no cost resource available to University faculty, staff, and their household members can receive up to six sessions per issue per year at no cost. These services are completely private and confidential. The clinicians are all PhD or Master’s level trained with broad experience in mental health and addiction issues.

LifeSolutions helps people with stressors such as family conflict and relationship issues, as well as more serious psychiatric or substance use disorders. LifeSolutions responds to calls 24 hours a day, seven days a week, and services are conveniently located near all five University of Pittsburgh campuses.

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