Summary of Benefits

University of Pittsburgh Advantage Panther Gold Plan

UPMC Health Plan

Enhanced Access HMO

The Enhanced Access HMO encourages you to use a primary care physician (PCP) for medical care. However, you can self-direct to a specialist. PCPs can be family or general practitioners, internists, or pediatricians. Your PCP performs routine and preventive care and coordinates specialist care. In addition, women may use any network ob-gyn to provide or coordinate all covered gynecological/obstetric care.

Covered Services

Benefits are paid at the highest level when medical care is received from a UPMC Health Plan participating practitioner. No benefits are paid if routine or non-emergency care is received outside the UPMC Health Plan network.

Covered Services	UPMC Advantage Network	Other Participating Facilities
Annual deductible		
Individual	None	$300
Family	None	$600
Annual out-of-pocket limit		
Individual	None	$1,800
Family	None	$3,600
Plan payment level	Covered at 100%[1]	You pay 20% after deductible
Lifetime benefit limit	Unlimited	Unlimited
Primary care provider (PCP) required	Yes	Yes
Pre-existing condition limitations	None	None
Precertification requirements	Provider responsibility	Provider responsibility
Provider Medical Services[2]		
Adult Care (must be coordinated through PCP)		
Preventive/health screening examination	Covered at 100%. You pay $0	
Pediatric Care (must be coordinated through PCP)		
Preventive/health screening examination	Covered at 100%. You pay $0	
Pediatric immunizations	Covered at 100%. You pay $0	
Well-baby visits	Covered at 100%. You pay $0	
Women's Care (must be coordinated through PCP)[3]		
Screening gynecological exam	Covered at 100%. You pay $0	
Screening Pap test and screening mammogram	Covered at 100%. You pay $0	
Provider office visit (for illness or injury)	Covered at 100% after $25 copayment per visit	
Convenience care clinic	Covered at 100% after $25 copayment per visit	
Specialist office visit; including ob-gyn	Covered at 100% after $40 copayment per visit	
Medical/surgical services	Covered at 100%. You pay $0	

Covered Services	UPMC Advantage Network	Other Participating Facilities
Hospital Services		
Inpatient care	Covered at 100% after $500 Copayment per inpatient stay Limit of 2 copayments per Benefit Period; 100% coverage there after	You pay 20% after deductible
Outpatient surgery and Observation stay	Covered at 100% after $200 copayment per visit Limit of 4 copayments per Benefit Period; 100% coverage thereafter	You pay 20% after deductible
Outpatient care, medical services, ancillary services and supplies	Covered at 100%, You pay $0	You pay 20% after deductible
Emergency Services		
Emergency care coverage	Covered at 100% after $75 copayment per visit for members 18 years old and under Covered at 100% after $125 copayment per visit for members 19 years old and over Deductible does not apply. Copayment waived if member admitted as inpatient	
Urgent care facility	Covered at 100% after $60 copayment per visit Applies to both participating and non-participating providers	
Diagnostic Services		
Advanced imaging (e.g. PET, MRI, etc.)	Covered at 100% after $80 copayment per visit Limit of 4 copayments per Benefit Period; 100% coverage thereafter	You pay 20% after deductible
Other imaging (e.g. x-ray, sonogram, etc.)	Covered at 100% after $20 copayment per visit Limit of 4 copayments per benefit period; 100% coverage thereafter	You pay 20% after deductible
Lab and other services	Covered at 100%. You pay $0	You pay 20% after deductible
Medical Therapy Services		
Chemotherapy, radiation, infusion therapy, dialysis treatment	Covered at 100%. You pay $0	You pay % after deductible
Rehabilitation Therapy Services		
Physical, speech, and occupational	Covered at 100% after $25 copayment per visit	You pay 20% after deductible
	Limit of 60 visits per Benefit Period for all three therapies combined	

Covered Services	UPMC Advantage Network	Other Participating Facilities
Other Medical Services		
Skilled nursing facility		
Hospital Based	Covered at 100%. You pay $0	You pay 20% after deductible
Non-hospital based	Covered at 100%. You pay $0	
	Limit of 90 days per Benefit Period	
Home health care	Covered at 100%. You pay $0	You pay 20% after deductible
Hospice care	Covered at 100%. You pay $0	
Therapeutic manipulation	Covered at 100% after $40 copayment for first visit, then $25 copayment per visit thereafter	
	Limit of 25 visits per Benefit Period	
Podiatry care	Covered at 100% after $25 copayment per visit	
Allergy testing and serum	Covered at 100%. You pay $0	
Durable medical equipment and corrective appliances	Covered at 100%. You pay $0	You pay 20% after deductible
Fertility testing	Covered at 100%. You pay $0	You pay 20% after deductible
Behavioral Health — Contact UPMC Health Plan Behavioral Health Services at 1-877-461-8610		
Behavioral health		
Inpatient	Covered at 100%. You pay $0	
Outpatient	Covered at 100% after $25 copayment per visit	
Substance abuse services		
Inpatient detoxification	Covered at 100%. You pay $0	
Inpatient rehabilitation	Covered at 100%. You pay $0	
Outpatient rehabilitation	Covered at 100%. You pay $0	

Prescription Drug Coverage – The *Your Choice* pharmacy program will apply (Mandatory Generic).	
Retail prescription drug[4] • Prescriptions must be dispensed by a participating pharmacy	You pay $14 copayment for generic drugs You pay $40 copayment for preferred brand drugs You pay $80 copayment for non-preferred brand drugs 90-day maximum retail supply available for 3 copayments
Specialty prescription drug[4] • Specialty medications are limited to a 30-day supply • Most specialty medications must be filled at our contracted specialty pharmacy provider (List available upon request.)	You pay $90 copayment for specialty drugs 30-day maximum specialty supply
Mail-order prescription drug[4] • A three-month supply (up to 90 days) of medication may be dispensed through the contracted mail service pharmacy	You pay $28 copayment for generic drugs You pay $80 copayment for preferred brand drugs You pay $160 copayment for non-preferred brand drugs 90-day maximum mail-order supply

[1] Copayments may apply to certain services.

[2] UPMC Health Plan maintains that the coverage described in this document is at all times administered in compliance with applicable laws and regulations, including, but not limited to, the Patient Protection and Affordable Care Act of 2010. If at any time any part or provision of this Statement of Benefits is in conflict with any applicable law, regulation, or other controlling authority, the requirements of that authority shall prevail.

[3] For plan years beginning on or after August 1, 2012, certain additional women's preventive services are covered with no cost sharing.

[4] If a Physician demonstrates that the Brand Name Drug is Medically Necessary and Appropriate, the member will pay only the Non-Preferred Brand Name Drug Copayment.

This summary is meant to assist in comparing the benefit plans. It is not a contract. If differences exist between this summary and a group's contract or a member's certificate of coverage, the contract or certificate of coverage prevails.

In this document, the term "UPMC Health Plan" refers to benefit plans offered by UPMC Health Network, Inc., as well as plans offered by UPMC Health Plan, Inc.

This managed care plan may not cover all your health care expenses. Read your contract carefully to determine which health care services are covered.

UPMC Health Plan Member Services: 1-888-499-6885
TTY Services: 1-800-361-2629

UPMC HEALTH PLAN

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