



Live healthy. Earn rewards.

The University of Pittsburgh will continue to offer *Panther Advocate* as a medical plan choice. *Panther Advocate* is a different kind of health plan because it rewards you for making healthy choices. It encourages you to take charge of your health and make decisions based on wellness. To help you, you will have access to many wellness programs. They include health coaching programs and educational activities. In addition, when you complete healthy activities, you earn credits in a health incentive account (HIA). The credits you earn help you pay for health care expenses like deductibles, coinsurance, and copayments.

What has changed from last year?

- The annual deductible is lower. It is now \$500 for an individual and \$1,000 for a family. (Last year the deductible was \$750 for an individual and \$1,500 for a family.) You can lower your deductible to \$250 for an individual and \$500 for a family when you complete your incentives in a timely manner.
- Prescription copayments now apply toward the in-network, out-of-pocket plan year maximum.
- You can now receive reward credits for vision and dental exams.
- The annual HIA maximum is lower. It is now \$250 for an individual and \$500 for a family. The amount for each incentive activity has also been lowered.

Individual				
	In-network		Out-of-network	
	Maximum utilization* of HIA	No utilization of HIA	Maximum utilization* of HIA	No utilization of HIA
Maximum HIA credits	\$250*			
Deductible	\$250	\$500	\$750	\$1,000
Out-of-pocket maximum*	\$1,250	\$1,500	\$2,750	\$3,000
Coinsurance	90%/10%		70%/30%	
Family**				
	In-network		Out-of-network	
	Maximum utilization* of HIA	No utilization of HIA	Maximum utilization* of HIA	No utilization of HIA
Maximum HIA credits	\$500*			
Deductible	\$500	\$1,000	\$1,500	\$2,000
Out-of-pocket maximum*	\$2,500	\$3,000	\$5,500	\$6,000
Coinsurance	90%/10%		70%/30%	

*HIA credits can be applied before or after deductible to in-network or out-of-network eligible expenses, but only up to the maximum value. HIA credits must be earned prior to medical or pharmacy services and must be available in the account when the claim is processed in order to apply.

**Family deductible, out-of-pocket maximum, and health incentives earned are aggregate. Families earn and spend as a unit, and any combination of family members can earn and spend up to the family's total maximum.

What are the activities?

You can choose from more than 100 activities! Visit www.upmchealthplan.com/pitt for a complete list. If you have questions about which activities would be best for you, call a UPMC Health Plan health coach or talk to your doctor. Here are some examples:

Incentives	Incentive Amount
Complete a health risk assessment within 90 days	\$50
Have a biometric screening (routine blood work)	\$30
Have age/gender appropriate screenings	\$50
Have preventive visits, including immunizations*	\$50
Complete a health coaching program	\$100

*Limited to one credit per person per plan year within this category.

Where can I get more detailed information about the Panther Advocate plan?

Visit www.upmchealthplan.com/pitt. You will find FAQs, incentive details, and more. If you are considering this plan for the first time, we encourage you to contact a Health Care Concierge by calling 1-888-499-6885. You can also speak with a representative from UPMC Health Plan at one of the on-campus benefit fairs for additional information.

I am a current Panther Advocate member and have credits in my account now. What will happen to those credits?

You are allowed to roll all of the credits that you have left in your HIA over to your new plan year. The roll-over maximum is two times your in-network plan deductible.



UPMC HEALTH PLAN

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