

# Post-65 Medical Plan Designs

Plan Offered	Residency Requirements*	Includes Prescription Drug Plan	Summary
<b>UPMC for Life HMO</b>	Pennsylvania	Yes	Features include no deductible and a broad range of coverage in the UPMC network only. Individuals are covered for emergency care, urgent care, and out-of-area dialysis when they are out of the service area.
<b>UPMC for Life PPO - Standard</b>	Pennsylvania	Yes	Offers a broad range of UPMC in-network benefits, generally at 100% coverage utilizing the UPMC network after copays are applied. This plan also provides 80% coverage for all out-of-network eligible expenses after meeting the \$500 deductible. This plan has a \$5,100 combined in- and out-of-network out-of-pocket limit.
<b>UPMC for Life PPO - Basic</b>	Pennsylvania	Yes	Provides 90% coverage for eligible UPMC in-network expenses after a \$250 deductible, with a \$1,000 out-of-pocket maximum. Provides 80% coverage for all out-of-network eligible expenses after meeting a \$500 out-of-network deductible. This plan has a \$3,400 combined in- and out-of-network out-of-pocket limit.
<b>UPMC Health Plan National Complementary Plan (with Prescription Drug Plan)</b>	Pennsylvania or National	Yes	Provides coverage for any physician and any service when the provider of service accepts Medicare.
<b>Highmark Freedom Blue PPO - Standard</b>	Pennsylvania or National	Yes	Provides 100% coverage in- and out-of-network after applicable copays and coinsurance. There is no deductible in this plan, and it has a combined in- and out-of-network \$3,400 out-of-pocket maximum.
<b>Highmark Freedom Blue PPO - Basic</b>	Pennsylvania or National	Yes	Provides 90% coverage for eligible Highmark in-network expenses in- and out-of-network after applicable copays and coinsurance. The annual in-network out-of-pocket maximum is \$1,000. The combined in-network and out-of-network maximum is \$3,400.
<b>Highmark Signature 65 with Blue Rx Prescription Drug Plan</b>	Pennsylvania or National	Yes	Provides coverage for any physician and any service that accepts Medicare.

\* Service maps are available from both UPMC and Highmark.

Brief medical plan explanations are provided on this page. For official details, refer to the summary grids and other information available at [www.hr.pitt.edu/retirees](http://www.hr.pitt.edu/retirees).