Coverage for: Individual, Individual + Spouse, Family | Plan Type: HMO



The Summary of Benefits and Coverage (SBC) document will help you choose a health <u>plan</u>. The SBC shows you how you and the <u>plan</u> would share the cost for covered health care services. NOTE: Information about the cost of this <u>plan</u> (called the <u>premium</u>) will be provided separately.

This is only a summary. For more information about your coverage, or to get a copy of the complete terms of coverage, call 1-888-876-2756 or see <a href="https://www.upmchealthplan.com">www.upmchealthplan.com</a>. For general definitions of common terms, such as allowed amount, balance billing, coinsurance, copayment, deductible, provider, or other underlined terms see the Glossary. You can view the Glossary at <a href="https://www.healthcare.gov/sbc-glossary">www.healthcare.gov/sbc-glossary</a> or call 1-888-876-2756 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	Plan Year <u>deductible</u> UPMC Advantage Network Level 1 <u>Provider</u> : \$150 Individual/ \$300 Family Other Participating UPMC Facilities Level 2 <u>Provider</u> : \$300 Individual/ \$600 Family	Generally, you must pay all of the costs from providers up to the <u>deductible</u> amount before this <u>plan</u> begins to pay.
Are there services covered before you meet your deductible?	Yes. <u>Deductible</u> does not apply to <u>Preventive care</u> .	This <u>plan</u> covers some items and services even if you haven't yet met the <u>deductible</u> amount. But a <u>copayment</u> (copay) or <u>coinsurance</u> may apply. For example, this <u>plan</u> covers certain preventive services without <u>cost-sharing</u> and before you meet your <u>deductible</u> . See a list of covered <u>preventive services</u> at <a href="https://www.healthcare.gov/coverage/preventive-care-benefits/">https://www.healthcare.gov/coverage/preventive-care-benefits/</a> .
Are there other deductibles for specific services?	Yes. Infertility services:  \$250/Individual.  There are no other specific deductibles.	You must pay all of the costs for these services up to the specific <u>deductible</u> amount before the <u>plan</u> begins to pay for these services.
What is the <u>out-of-</u> <u>pocket limit</u> for this <u>plan</u> ?	UPMC Advantage Network Level 1 Provider: \$2,000 Individual/ \$4,000 Family Other Participating UPMC Facilities Level 2 Provider: \$2,000 Individual/ \$4,000 Family	The <u>out-of-pocket limit</u> is the most you could pay in a year for covered services. If you have other family members in this <u>plan</u> , the overall family <u>out-of-pocket limit</u> must be met.
What is not included in the out-of-pocket limit?	Premiums, balance-billing charges (unless balanced billing is prohibited), and health care this plan does not cover.	Even though you pay these expenses they don't count toward the out-of-pocket limit.
Will you pay less if you use a <u>network provider</u> ?	Yes. See <u>www.upmchealthplan.com</u> or call 1-888-876-2756 for a list of <u>in-network providers</u> .	This plan uses a <u>provider</u> network. You pay the least if you use a <u>provider</u> in UPMC Advantage Network Level 1. You pay more if you use a <u>provider</u> in Other Participating UPMC Facilities Level 2. You will pay the most if you use an <u>out-of-network provider</u> , and you might receive a bill from a <u>provider</u> for the difference between the provider's charge and what your <u>plan</u> pays ( <u>balance billing</u> ). Be aware, your <u>network provider</u> might use an <u>out-of-network provider</u> for some services (such as lab work). Check with your <u>provider</u> before you get services.

B-3\_HMO\_RX1L56\_\_0723\_0624\_

Summary of Benefits and Coverage: What this Plan Covers & What You Pay For Covered Services
Panther Gold Advantage: UPMC Health Plan

Coverage Period: 07/01/2023 - 06/30/2024

Coverage for: Individual, Individual + Spouse, Family | Plan Type: HMO

Important Questions	Answers	Why This Matters:
Do you need a <u>referral</u> to see a <u>specialist</u> ?	No.	You can see the <u>specialist</u> you choose without a <u>referral</u> .

2 of 9 B-3\_HMO\_RX1L56\_\_0723\_0624\_



All **copayment** and **coinsurance** costs shown in this chart are after your **deductible** has been met, if a **deductible** applies.

		What You Will Pay				
Common Medical Event	Services You May Need	UPMC Advantage Network Level 1 (You will pay the least)	Other Participating UPMC Facilities Level 2 (You will pay the least)	Non-Participating Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information	
	Primary Care visit to treat an injury or illness.	\$25 <u>copayment</u> per visit. <u>Deductible</u> does not apply.	\$25 <u>copayment</u> per visit. <u>Deductible</u> does not apply.	Not covered	None.	
	Specialist visit	\$50 <u>copayment</u> per visit. <u>Deductible</u> does not apply.	\$50 <u>copayment</u> per visit. <u>Deductible</u> does not apply.	Not covered	None.	
If you visit a health care provider's office or clinic	Preventive care/screening/immunization	No cost. <u>Deductible</u> does not apply.	No cost. <u>Deductible</u> does not apply.	Not covered	Deductible does not apply to Pediatric immunizations or screening mammograms <u>out-of-network</u> . Please see your Schedule of Benefits for details. You may have to pay for services that aren't <u>preventive</u> . Ask your <u>provider</u> if the services needed are <u>preventive</u> . Then check what your <u>plan</u> will pay for.	
If you have a test	<u>Diagnostic test</u> (x-ray, blood work)	No cost.	20% coinsurance	Not covered	Other imaging (including X-rays and sonograms) is covered with \$20 copayment per visit. Limit of four copayments per Benefit Period. 100% coverage thereafter. Certain Diagnostic Services may have additional cost sharing. Please see your Schedule of Benefits for details.	

		What You Will Pay			
Common Medical Event	Services You May Need	UPMC Advantage Network Level 1 (You will pay the least)	Other Participating UPMC Facilities Level 2 (You will pay the least)	Non-Participating Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
	Imaging (CT/PET scans, MRIs)	\$100 <u>copayment</u> per visit.	20% coinsurance	Not covered	Limit of four <u>copayments</u> per Benefit Period. 100% coverage thereafter.
If you need drugs to treat your illness or condition More information about prescription drug coverage is available at www.upmchealthplan.com	Generic drugs	\$16 <u>copayment</u> . <u>Deductible</u> does not apply. (Retail). \$32 <u>copayment</u> . <u>Deductible</u> does not apply (Mail order).		Not covered	Please see your Prescription Medication Rider for details.
	Preferred brand drugs	\$45 <u>copayment</u> . <u>Deductible</u> does not apply. (Retail). \$90 <u>copayment</u> . <u>Deductible</u> does not apply (Mail order).		Not covered	Please see your Prescription Medication Rider for details.
	Non-preferred brand drugs	\$90 <u>copayment</u> . <u>Deductible</u> does not apply. (Retail). \$180 <u>copayment</u> . <u>Deductible</u> does not apply (Mail order).		Not covered	Please see your Prescription Medication Rider for details.
	Specialty drugs	\$100 copayment. Deductible does not apply.		Not covered	Please see your Prescription Medication Rider for details.
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	\$250 <u>copayment</u> per visit.	20% coinsurance	Not covered	Limit of four <u>copayments</u> per Benefit Period. 100% coverage thereafter.
	Physician/surgeon fees	No cost.	20% coinsurance	Not covered	None.
If you need immediate medical attention	Emergency room care	\$100 copayment for members 18 years old and under; \$150 copayment for members 19 years old and over. Deductible does not apply.	\$100 copayment for members 18 years old and under; \$150 copayment for members 19 years old and over. Deductible does not apply.	\$100 copayment for members 18 years old and under; \$150 copayment for members 19 years old and over. Deductible does not apply.	Copayment waived if admitted.

		What You Will Pay			
Common Medical Event	Services You May Need	UPMC Advantage Network Level 1 (You will pay the least)	Other Participating UPMC Facilities Level 2 (You will pay the least)	Non-Participating Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
	Emergency medical transportation	No cost.	No cost.	No cost.	None.
	Urgent care	\$60 <u>copayment</u> per visit. <u>Deductible</u> does not apply.	\$60 <u>copayment</u> per visit. <u>Deductible</u> does not apply.	\$60 <u>copayment</u> per visit. <u>Deductible</u> does not apply.	Applies to both Participating and Non-Participating <u>Providers</u> .
If you have a hospital stay	Facility fee (e.g., hospital room)	\$500 <u>copayment</u> per inpatient stay.	20% coinsurance	Not covered	Limit of two <u>copayments</u> per Benefit Period. 100% coverage thereafter. <u>Preauthorization</u> may be required. If <u>preauthorization</u> is not obtained, benefits could be denied.
	Physician/surgeon fees	No cost.	No cost.	Not covered	None.
If you need mental health, behavioral health, or substance abuse services	Outpatient services	No cost.	No cost.	Not covered	Office visit and outpatient therapy. Other services (including intensive outpatient and partial hospitalization) may have additional cost sharing. Please see your Schedule of Benefits for details.
	Inpatient services	No cost.	No cost.	Not covered	Preauthorization may be required. If preauthorization is not obtained, benefits could be denied.
If you are pregnant	Office visits	\$25 <u>copayment</u> per visit. <u>Deductible</u> does not apply.	\$25 <u>copayment</u> per visit. <u>Deductible</u> does not apply.	Not covered	
	Childbirth/delivery professional services	No cost.	No cost.	Not covered	

		What You Will Pay			
Common Medical Event	Services You May Need	UPMC Advantage Network Level 1 (You will pay the least)	Other Participating UPMC Facilities Level 2 (You will pay the least)	Non-Participating Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
	Childbirth/delivery facility services	No cost. <u>Deductible</u> does not apply.	20% coinsurance	Not covered	Limit of two copayments per Benefit Period. 100% coverage thereafter. Depending on the type of services, other cost shares may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e., ultrasound). Office visit cost share applies to first visit only.
	Home health care	No cost.	20% coinsurance	Not covered	None.
If you need help recovering or have other special health needs	Rehabilitation services	\$25 <u>copayment</u> per visit.	\$25 <u>copayment</u> per visit.	Not covered	Physical, Occupational and Speech Therapy: Covered up to 60 visits per Benefit Period for all three therapies combined.
	Habilitation services	\$25 <u>copayment</u> per visit.	\$25 <u>copayment</u> per visit.	Not covered	Physical, Occupational and Speech Therapy: Covered up to 60 visits per Benefit Period for all three therapies combined.
	Skilled nursing care	No cost.	20% coinsurance	Not covered	Covered up to 120 days per benefit period. Preauthorization may be required. If preauthorization is not obtained, benefits could be denied. Non-hospital services will be covered at the Level 1 cost-share for Participating Providers.

		What You Will Pay				
Common Medical Event	Services You May Need	UPMC Advantage Network Level 1 (You will pay the least)	Other Participating UPMC Facilities Level 2 (You will pay the least)	Non-Participating Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information	
	Durable medical equipment	No cost.	20% coinsurance	Not covered	Physician Services will be covered at Level 1 cost share for all in network levels.	
	Hospice services	No cost.	No cost.	Not covered	None.	
If your child needs dental or eye care	Children's eye exam	Not covered	Not covered	Not covered	None.	
	Children's glasses	Not covered	Not covered	Not covered	None.	
	Children's dental check-up	Not covered	Not covered	Not covered	None.	

#### **Excluded Services & Other Covered Services:**

### Services Your Plan Generally Does NOT Cover (Check your policy or plan document for more information and a list of any other excluded services.)

Cosmetic surgery

Long-term care

• Routine Eye Care (Adult)

• Routine foot care only covered for specific diagnoses

Dental care (Adult)

- Non-emergency care when traveling outside the U.S. Weight loss programs

# Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your plan document.)

- Acupuncture only covered for specific diagnosis
- Bariatric surgery subject to medical review
- Chiropractic care covered with limitations
- Hearing aids
- Infertility Treatment (Limited to Artificial Insemination)
- Private-duty nursing subject to medical review

Your Rights to Continue Coverage: There are agencies that can help if you want to continue your coverage after it ends. The contact information for those agencies is: Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or www.dol.gov/ebsa/healthreform or the insurer at 1-888-876-2756. Other options to continue coverage are available to you too, including buying individual insurance coverage through the Health Insurance Marketplace. For more information about the Marketplace, visit www.HealthCare.gov or call 1-800-318-2596.

Your Grievance and Appeals Rights: There are agencies that can help if you have a complaint against your plan for a denial of a claim. This complaint is called a grievance or appeal. For more information about your rights, look at the explanation of benefits you will receive for that medical claim. Your plan documents also provide complete information to submit a claim, appeal, or a grievance for any reason to your plan . For more information about your rights, this notice, or assistance, contact: your plan at 1-888-876-2756 or Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or www.dol.gov/ebsa/healthreform. Additionally, a consumer assistance program can help you file your appeal. Contact 1-877-881-6388.

#### Does this plan provide Minimum Essential Coverage? Yes

Minimum Essential Coverage generally includes plans, health insurance available through the Marketplace or other individual market policies, Medicare, Medicaid, CHIP, TRICARE, and certain other coverage. If you are eligible for certain types of Minimum Essential Coverage, you may not be eligible for the premium tax credit.

#### Does this plan meet the Minimum Value Standards? Yes

If your plan doesn't meet the Minimum Value Standards, you may be eligible for a premium tax credit to help you pay for a plan through the Marketplace.

### **Language Access Services:**

Spanish (Español): Para obtener asistencia en Español, llame al 1-888-876-2756.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-888-876-2756.

Chinese (中文): 如果需要中文的帮助,请拨打这个号码 1-888-876-2756.

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' 1-888-876-2756.

# To see examples of how this plan might cover costs for a sample medical situation, see the next section.

**PRA Disclosure Statement:** According to the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number. The valid OMB control number for this information collection is **0938-1146**. The time required to complete this information collection is estimated to average **0.08** hours per response, including the time to review instructions, search existing data resources, gather the data needed, and complete and review the information collection. If you have comments concerning the accuracy of the time estimate(s) or suggestions for improving this form, please write to: CMS, 7500 Security Boulevard, Attn: PRA Reports Clearance Officer, Mail Stop C4-26-05, Baltimore, Maryland 21244-1850.

# **About these Coverage Examples:**



Copayments

Coinsurance

Limits or exclusions

The total Peg would pay is

What isn't covered

This is not a cost estimator. Treatments shown are just examples of how this <u>plan</u> might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your <u>providers</u> charge, and many other factors. Focus on the <u>cost sharing</u> amounts (<u>deductibles</u>, <u>copayments</u> and <u>coinsurance</u>) and <u>excluded services</u> under the <u>plan</u>. Use this information to compare the portion of costs you might pay under different health <u>plans</u>. Please note these coverage examples are based on self-only coverage.

\$1,500

\$0

\$40

\$1,540

Copayments

Coinsurance

Limits or exclusions

The total Mia would pay is

pay andoi	amoroni noditi pidn	o. I loude flote those coverage example	oo aro badda on don	only coverage.	
Peg is Having a B (9 months of in-network pre-natal c delivery)		Managing Joe's type 2 (a year of routine in-network care or condition)		Mia's Simple Fracture (in-network emergency room visit and follow up care)	
■ The plan's overall deductible \$150 ■ Specialist copayment \$40 ■ Hospital (facility) copayment \$0 ■ Other coinsurance 0%		<ul> <li>The plan's overall deductible</li> <li>Specialist copayment</li> <li>Hospital (facility) copayment</li> <li>Other coinsurance</li> </ul>	\$150 \$40 \$0 0%	<ul> <li>The plan's overall deductible</li> <li>Specialist copayment</li> <li>Hospital (facility) copayment</li> <li>Other coinsurance</li> </ul>	\$150 \$40 \$0 0%
This EXAMPLE event includes services Specialist office visits (prenatal care) Childbirth/Delivery Professional Services Childbirth/Delivery Facility Services Diagnostic tests (ultrasounds and block Specialist visit (anesthesia)	ces	This EXAMPLE event includes serve Primary care physician office visits (in education)  Diagnostic tests (blood work)  Prescription drugs  Durable medical equipment (glucose)	ncluding disease	This EXAMPLE event includes serve Emergency room care (including medical point including medical equipment (crutches Rehabilitation services (physical there)	lical supplies) s)
Total Example Cost	\$12,700	Total Example Cost	\$5,600	Total Example Cost	\$2,800
In this example, Peg would pay:		In this example, Joe would pay:		In this example, Mia would pay:	
Cost Sharing		Cost Sharing		Cost Sharing	
Deductibles	\$0	Deductibles	\$0	Deductibles	\$0

What isn't covered

Copayments

Coinsurance

Limits or exclusions

The total Joe would pay is

\$60

\$60

\$120

What isn't covered

\$200

\$400

\$600

\$0

#### **Nondiscrimination Notice**

UPMC Health Plan<sup>1</sup>, on behalf of itself and its affiliates, complies with applicable federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, creed, religious affiliation, ancestry, sex, gender, gender identity or expression, or sexual orientation.

UPMC Health Plan provides free aids and services to people with disabilities so they can communicate effectively with us. Aids and services may include:

- Qualified sign language interpreters.
- Written information in other formats (large print, audio, accessible electronic formats, other formats).

UPMC Health Plan provides free language services to people whose primary language is not English. Language services may include:

- Qualified interpreters.
- Information written in other languages.

If you need these services, contact the Member Services phone number listed on the back of your member ID card.

If you believe that UPMC Health Plan has failed to provide these services or has discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a complaint with:

Complaints and Grievances PO Box 2939 Pittsburgh, PA 15230-2939

Phone: 1-844-755-5611 (TTY: 711)

Fax: 1-412-454-5964

Email: HealthPlanCompliance@upmc.edu

You can file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights electronically through the Office for Civil Rights Complaint Portal, available at https://ocrportal.hhs.gov/ocr/portal/lobby.jsf, or by mail or phone at U.S. Department of Health and Human Services, 200 Independence Avenue SW., Room 509F, HHH Building, Washington, DC 20201, 1-800-368-1019. TTY/TDD users should call 1-800-537-7697.

Complaint forms are available at www.hhs.gov/ocr/office/file/index.html.

<sup>1</sup>UPMC Health Plan is the marketing name used to refer to the following companies, which are licensed to issue individual and group health insurance products or which provide third party administration services for group health plans: UPMC Health Network Inc., UPMC Health Options Inc., UPMC Health Coverage Inc., UPMC Health Plan Inc., UPMC Health Benefits Inc., UPMC for You Inc., Community Care Behavioral Health Organization, and/or UPMC Benefit Management Services Inc.

#### **Translation Services**

ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-866-420-9589

(TTY: 711).

注意:如果您使用繁體中文,您可以免費獲得語言援助服務。請致電 1-866-420-9589 (TTY:711)。

CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 1-866-420-9589 (TTY: 711).

ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 1-866-420-9589 (телетайп: 711).

Wann du Deitsch (Pennsylvania German / Dutch)] schwetzscht, kannscht du mitaus Koschte ebber gricke, ass dihr helft mit die englisch Schprooch. Ruf selli Nummer uff: Call 1-866-420-9589

(TTY: 711).

주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다.

1-866-420-9589 (TTY: 711)번으로 전화해 주십시오.

ATTENZIONE: In caso la lingua parlata sia l'italiano, sono disponibili servizi di assistenza linguistica gratuiti. Chiamare il numero 1-866-420-9589 (TTY: 711).

ملحوظة: إذا كنت تتحدث اذكر اللغة، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. اتصل برقم 1-866-420-9589 (رقم هاتف الصم والبكم:711).

ATTENTION: Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 1-866-420-9589 (ATS: 711).

ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: 1-866-420-9589 (TTY: 711).

સુચના: જો તમે ગુજરાતી બોલતા હો, તો િન:શુલ્ક ભાષા સહાય સેવાઓ તમારા માટે ઉપલબ્ધ છે. ફોન કરો 1-866-420-9589 (TTY: 711).

UWAGA: Jeżeli mówisz po polsku, możesz skorzystać z bezpłatnej pomocy językowej. Zadzwoń pod numer 1-866-420-9589 (TTY: 711).

ATANSYON: Si w pale Kreyòl Ayisyen, gen sèvis èd pou lang ki disponib gratis pou ou. Rele 1-866-420-9589 (TTY: 711).

ប្រយ័ត្ន៖ បើសិនជាអ្នកនិយាយភាសាខ្មែរ, សេវាជំនួយផ្នែកភាសា ដោយមិនគិតឈ្នួល គឺអាចមានសំរាប់បំរើអ្នក។ ចូរ ទូរស័ព្ទ 1-866-420-9589 (TTY: 711)។

ATENÇÃO: Se fala português, encontram-se disponíveis serviços linguísticos, grátis. Ligue para 1-866-420-9589 (TTY: 711).