

# Post-65 Medical Plan Designs

Plan Offered	Medican Plan Type/ Residency Requirements*	Includes Prescription Drug Plan	Summary
<b>UPMC for Life HMO</b>	<b>Advantage Plan</b> Western Pennsylvania only	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>	<b>Advantage Plan</b> Western Pennsylvania only	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>	<b>Advantage Plan</b> Western Pennsylvania only	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>	<b>Supplement 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>	<b>Advantage Plan</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 Signature 65 with Blue Rx Prescription Drug Plan</b>	<b>Supplement Plan</b> Pennsylvania or National	Yes	Provides coverage for any physician and any service that accepts Medicare.

## Medicare Advantage Plans (HMO and PPO Plans)

These plans are known by many names, including: Medicare Advantage Programs, Medicare Replacement Programs, and Medicare Part C Programs. These programs replace traditional Medicare. However, you remain responsible for the Part B Medical Premium that is deducted from your Social Security check. For more information, visit: [medicare.gov/sign-up-change-plans/types-of-medicare-health-plans/medicare-advantage-plans](https://www.medicare.gov/sign-up-change-plans/types-of-medicare-health-plans/medicare-advantage-plans)

## Prescription Drug Coverage

All of the University-provided Post-65 plans have prescription drug coverage built in, so you do not need to purchase Medicare Part D coverage separately.

## Medicare Supplement Plans (Complementary Plans)

Retirees who live outside of Western Pennsylvania or travel frequently typically enroll in one of the complementary plans. Medicare provides significant coverage, but it also has many gaps. Complementary plans fill in many of these gaps and coordinate coverage with Medicare. For more information, visit: [medicare.gov/supplements-other-insurance/whats-medicare-supplement-insurance-medigap](https://www.medicare.gov/supplements-other-insurance/whats-medicare-supplement-insurance-medigap)

\* Service maps are available from both UPMC and Highmark. Note: the carrier is the primary payee. Brief medical plan explanations are provided on this page; refer to the summary grids and other information for full details online at [hr.pitt.edu/retirees](http://hr.pitt.edu/retirees).