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A neighbor committed to making our home a healthier place to live and work

Thank you for your interest in UPMC Health Plan. For years we have led the way in this region with our innovative and affordable health plans. Our success is reflected in a growing membership that increases every single year. We were founded 20 years ago — and we've surpassed 3 million members!

The key to our growth? It's simple, really: It's all about the focus we place on our members. Our members truly are at the center of everything we do.

We offer high-quality products and services to our members and our community. And we work hard to deliver outstanding health care benefits, programs, and services so that our members can enjoy the best possible health and quality of life.

Need more information?

Call the UPMC Health Plan tollfree Open Enrollment Hotline at **1-844-780-7044** Monday through Friday from 7 a.m. to 7 p.m. and Saturday from 8 a.m. to 3 p.m. (TTY users should call 1-866-407-8762.) Or visit upmchp.us/choose.

- Better health thanks to comprehensive coverage and our many health improvement
- Convenient access to nationally recognized* doctors and hospitals who will help keep you healthy.
- Less hassle and less wasted time thanks to our award-winning** local customer service.

All of this adds up to peace of mind, a greater sense of security, and less worry about your health.

An innovative health plan should provide those things for you — and more. At UPMC Health Plan, that's exactly what we do.

* U.S. News & World Report, America's Best Hospitals, 2016-2017

** 2015 Stevie Award winner

Proud to bring good health home





Find a doctor near you

It's easy to find participating providers in your network. To search our online provider directory, go to **upmchealthplan.com/find,** then follow these steps:

- Select Medical.
- Enter the Provider Last Name/Practice Name and/or City and ZIP code where you need care.
- Under Plan Name choose Premium Network
 Plans PPO and EPO Plans

Getting care when and where you need it

Primary care physician (PCP): Your PCP is the gateway to all of your health care needs.

UPMC MyHealth 24/7 Nurse Line: Running a fever at 2 a.m. and not sure what to do? Have a general health question or need help with sickness or a minor injury? Call the UPMC MyHealth 24/7 Nurse Line and speak to a registered nurse.

UPMC AnywhereCare: Have a virtual visit with a UPMC provider anytime, day or night from your smartphone, tablet, or computer. This service is best for non-serious conditions such as back pain, cold and flu symptoms, pink eye, and allergies.

Emergency and urgent care: If you believe your life or health is in serious danger, go immediately to the nearest emergency facility. If you aren't sure you have an emergency, call your PCP or the UPMC MyHealth 24/7 Nurse Line to explain your symptoms. When you need care right away but it's not an emergency, go to an urgent care facility.

Dependent out-of-area coverage: Your kids are covered up to age 26 no matter where they live. If your covered dependents live outside western Pennsylvania, they have access to great care — whether they're in college or working.

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Preventive care services to help you stay well

We believe the disease or condition that's easiest to treat is the one you never get. We cover many adult and child preventive services at 100 percent, which means you pay nothing. These services fall into three categories:

Common adult screenings include cholesterol, blood pressure, and mammograms. Common adult immunizations include the tetanus, diphtheria, pertussis, and flu vaccines.

- Screenings
- Immunizations
- Health exams

Taking care of your behavioral health

UPMC Health Plan takes great pride in the behavioral health coverage and benefits we offer.

We have a strong focus on maintaining mental health and supporting recovery.

Whether you want to make small changes to improve your life or are in recovery from a significant behavioral health issue, we can help. Most important, we believe that recovery from mental illness and/or substance abuse is possible, and that you have a voice in your treatment.

Our staff includes licensed behavioral health clinicians who provide you with referrals that match your specific needs. These services include treatment for:

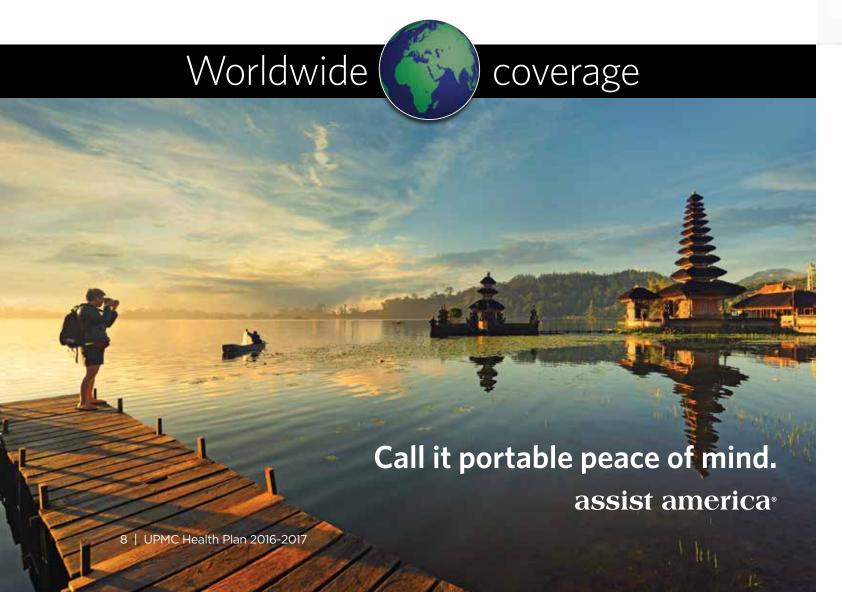
- Emotional difficulties.
- Bereavement issues.
- Marital or family problems.
- Mental health disorders.
- Substance abuse or dependence.

Assist America travel coverage

When you travel more than 100 miles from home — even around the world — you still have easy 24/7 access to care through our global emergency travel assistance partner, Assist America.

It's the nation's largest provider of emergency medical services for travelers, and it comes free of charge with your UPMC Health Plan coverage. Among other benefits, you'll get immediate connection to medical resources, including doctors, hospitals, and pharmacies.

For more information about Assist America, call 1-800-872-1414 or visit www.assistamerica.com.





Transition of care for new members

If you join UPMC Health Plan while receiving ongoing treatment by a health care provider who is not in the UPMC Health Plan network, you may request transition of care. UPMC Health Plan, in certain situations, may cover your ongoing treatment with your current health care provider.

The transition of care period may last up to 90 days, effective from your date of enrollment. UPMC Health Plan will consult with you and the provider and may extend the transition of care period beyond 90 days if clinically appropriate, as with pregnancies.

Please note: Transition of care is not automatic or guaranteed. To apply, you must complete and return a UPMC Health Plan Transition of Care Request form within 30 days of your coverage effective date. For more information, please call 1-844-780-7044.

Access to the quality care you deserve

Pharmacy benefits you can depend on

Taking care of your health is simpler when you have quick and easy access to the prescriptions you need. Our pharmacy plan will provide that for you. It offers a wide variety of high-quality and effective generic and brand-name drugs.

Three key benefits of UPMC Health Plan's pharmacy coverage:

1. You get a personal review. Your new prescription coverage with UPMC Health Plan may be different from your previous coverage. Some medications may not be covered, others may have a different cost, and so on. That's why we offer a personal review of your medications at no charge. One of our pharmacy staff will let you know if there are any potential issues and help you resolve them right away. To complete

your personal pharmacy review, go to upmchealthplan.com/pharmacyreview, or complete and return the pharmacy review form on page 22 of this booklet.

2. You get fast pharmacy service online.

Through MyHealth OnLine you can:

- Search for a drug to see if it's covered.
- Find a pharmacy near you.
- Sign up for and refill mail-order prescriptions.
- View and print your prescription history and more.
- 3. You have low-cost, convenient options for getting your medications. You'll have access to more than 30,000 pharmacies nationwide, including CVS, Giant Eagle, Rite Aid, Target, Wegmans (Erie only), and hundreds of independent pharmacies. Also, UPMC Health Plan contracts with Express Scripts to provide you with convenient home delivery of certain maintenance medications. For more on Express Scripts, see the next section.

Is your medication covered?

To see if your current prescription is covered by UPMC Health Plan, check the formulary (drug list) for your plan option by visiting http://upmchp.us/pharmacybenefits.



Convenient home delivery of your medications

UPMC Health Plan and Express Scripts work together to provide home delivery of your prescription medications. With Express Scripts, you get free standard shipping as well.

Home delivery works best for "maintenance" medications. These are medications you take long term for conditions like diabetes, high cholesterol, or high blood pressure. (You wouldn't use Express Scripts for cold or sinus infection medications, for example.)

Getting started: Once you become a UPMC Health Plan member, it's easy to transfer appropriate prescriptions to Express Scripts. Just go to **Express-Scripts.com** or call 1-800-282-2881.

Getting refills: You can either opt for auto-refill or contact Express Scripts when you have a month of medication remaining.

Quick tip: Go with a 30-day supply at first

If you are starting a new medication, it may be best to start with a 30-day supply from a retail pharmacy before requesting a 90-day supply via mail order. Why? This gives you and your doctor a chance to see if the drug is working and the dose is correct as well as make sure there are no serious side effects.



Extra benefits and services

We believe a health insurance company needs to do a lot more than pay your medical bills. Which is why we offer all sorts of benefits to help you live the healthiest life possible. Five of our favorites include:

MyHealth OnLine: A website you can go to every day for practical tips, tools, and strategies for better health. The site keeps all of your health information, all in one place.

Decision-making tools: You have access to simple tools to help you estimate out-of-pocket costs of medical procedures you are considering, check on treatment options, find the lowest-cost prescription medications, and more.

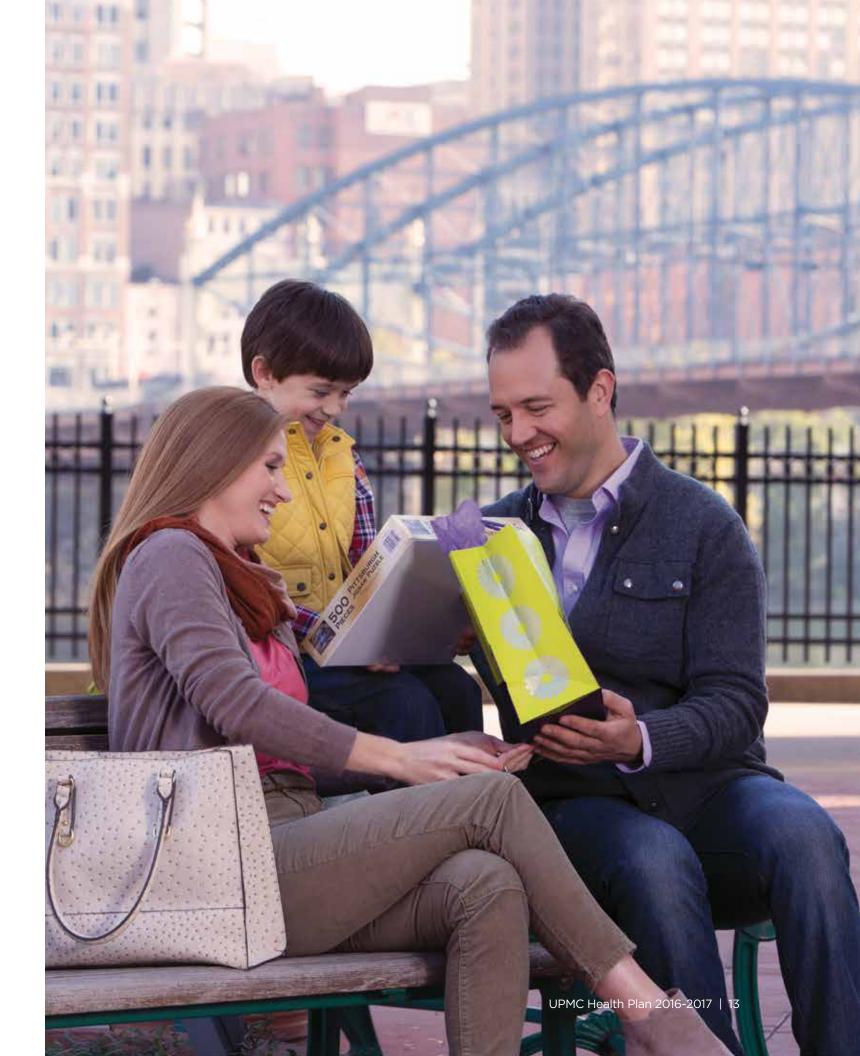


MyHealth Rewards discounts: As a member of UPMC Health Plan, you are eligible to receive discounts at participating businesses that encourage a healthy lifestyle as well as various others. These include gyms, spas, salons, health food stores, sporting goods stores, and more.

UPMC Health Plan mobile app: Staying healthy and on top of your health care is so easy with this powerful app. You can access your member ID card, chat with a Member Services rep, and check the status of your medical claims — anytime, anywhere.

Health coaching: Need help with a health goal such as losing weight, quitting smoking, managing depression or anxiety, or getting your diabetes under control? We have what you need. Our health coaches have specialized training to help you develop strategies to get and stay healthy.

Bringing good health within reach



Great care for moms and kids

Maternity program: Healthy mom, healthy baby

UPMC Health Plan's maternity program supplements the high-quality care that pregnant women receive from their providers. The phone-based outreach focuses on enhancing positive outcomes for women and their babies. Our maternity nurses provide education on overall health, identify and eliminate barriers to care, help members establish goals, and help them make progress toward those goals during pregnancy. Referrals to lifestyle programs and community resources are made based upon individual needs.

Pediatric care program: Keeping kids healthy

Kids can be challenging at times, and things can be even tougher if your child has a complex medical condition, behavioral health needs, or a chronic condition such as asthma, diabetes, or epilepsy. That's where our pediatric program can help. Our care management team can help your child stay healthy by coordinating well-child and dental health visits and linking you to community resources for support. Our pediatric nurses and social workers will develop a personalized care plan based on your and your child's needs.



Privacy and confidentiality

At UPMC Health Plan we respect and protect your personal information. Your name, address, Social Security number, and birth date are confidential — along with any other health information that could identify you personally and any data we have about services you have received or the premiums you pay. UPMC Health Plan uses your personal health and financial information internally and with our contracted agents or providers only.

We use your personal information for:

- Your health care treatment.
- Health care operations that are required to provide that treatment.
- Payment of your health care claims.

We do not share your personal information with your employer, except as described in UPMC Health Plan's Notice of Privacy Practices. We will not disclose your information for any purpose beyond the three described above, unless you authorize us or the law requires us to. You have the right to access your medical records. You

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should contact your health care provider directly for these files, since UPMC Health Plan does not create or maintain medical records.

Your privacy rights include the right to access, amend, restrict, and request an alternate communication method or alternate location for the information the Health Plan maintains. You also have the right to know any time the Health Plan discloses your personal health information beyond the three reasons described above. UPMC Health Plan policies and procedures protect personal health information for current, former, and prospective members (living or deceased) according to all applicable laws. These policies and procedures protect your information regardless of its format: oral, written, or electronic.

UPMC Health Plan complies with all aspects of the Health Insurance Portability and Accountability Act of 1996 (HIPAA) and monitors issues related to HIPAA. The Health Plan has a Notice of Privacy Practices document that details our commitment to protecting your personal information. This document can be found at www.upmchealthplan.com.

For questions concerning the privacy and confidentiality of your personal information, call UPMC Health Plan at the number on the back of your member ID card. For questions concerning the confidentiality of behavioral health information, please contact UPMC Health Plan Behavioral Health Services at **1-888-251-0083.**

Utilization management: Making sure you get the medical services you need

Utilization management (UM) is how we evaluate the medical necessity, appropriateness, and efficiency of the health care services you receive. UPMC Health Plan affirms that:

- We are committed to your receiving the best possible care, and we do not offer incentives to providers to restrict your care.
- UM decisions are based only on the appropriateness of care.
- No financial incentives are given to our UM advisers to decide in favor of less medical care being used.

For more information about our UM program, you can call a Health Care Concierge in our Member Services Department. A Health Care Concierge is your personal contact at UPMC Health Plan. When appropriate, your Concierge can help you communicate with the UM staff or have the staff return your call. You can also receive a copy of the criteria we use to make a UM decision.

Other information

This booklet is a summary of plan information and is not a complete description of the benefits and limitations under your plan. Plan benefits and limitations may vary between employers and may be subject to change from the descriptions herein. Consult your official plan materials and/or insurance certificate (where applicable) for specific benefit information.

In this document, the term "UPMC Health Plan" refers to benefit plans offered by UPMC Health Plan Inc., UPMC Health Network Inc., UPMC Health Options Inc., and UPMC Health Coverage Inc. It may also refer to UPMC Health Benefits Inc. and UPMC Benefit Management Services Inc. This managed care plan may not cover all of your health care expenses. Read your contract carefully to determine which health care services are covered. It is typically the responsibility of the medical provider to obtain any preservice approvals.

Services not covered

Your benefit plan may not cover certain products, services, and procedures. Non-covered items may vary by employer group. If you have questions about whether your benefit plan covers a specific product, service, or procedure, call the UPMC Health Plan Open Enrollment Hotline at **1-844-780-7044.** Services not covered include, but are not limited to, the following:

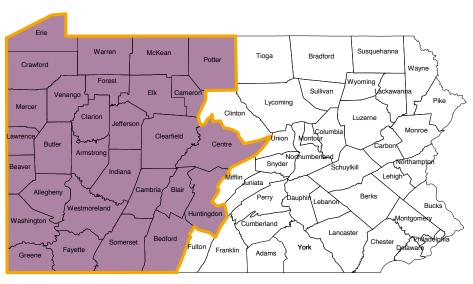
- Acupressure
- Aromatherapy, ayurvedic medicine, herbal medicine, homeopathy, massage therapy, naturopathy, relaxation therapy, transcendental meditation, and yoga
- Comfort or convenience items, such as air conditioners, television rental, or humidifiers
- Corrective appliances, including, but not limited to, arch supports, back braces, and orthopedic shoes, unless shoes are specifically required due to diabetes or peripheral vascular disease
- Cosmetic procedures
- Custodial care
- Court-ordered services (when not medically necessary)
- Experimental or investigative procedures
- Food supplements or vitamins (except prenatal vitamins and nutritional supplements required to be covered by state or federal mandate)
- Genetic counseling
- Hearing aids and routine hearing examinations and services
- Military service-connected disabilities and conditions
- Motor vehicle insurance or workers' compensation-covered services
- Services that are not medically necessary (as determined by UPMC Health Plan)
- Over-the-counter drugs
- Physical examinations given primarily at the request of a third party, including, but not limited to, attorneys, employers, insurers, schools, camps, and driver's licensing bureaus
- Surrogate motherhood



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UPMC Premium Network

The UPMC Premium Network consists of UPMC-owned hospitals, physician practices, and medical facilities as well as community-based doctors, hospitals, and other medical providers located within the 29 counties in our service area, shown at right. Members can obtain services as outlined in their plan documents when seeking care from participating providers within the Premium Network.



Access to care from doctors and hospitals located in these counties.

In-network hospitals

Allegheny

Children's Hospital of Pittsburgh of UPMC Heritage Valley Health System Heritage Valley Sewickley Jefferson Hospital Kindred Hospital - Pittsburgh Magee-Womens Hospital of UPMC LifeCare Hospitals of Pittsburgh - Main LifeCare Hospitals of Pittsburgh - Suburban LifeCare Hospitals of Pittsburgh - Monroeville Ohio Valley General Hospital Select Specialty Hospital -McKeesport Select Specialty Hospital -Pittsburgh

St. Clair Hospital
The Children's Home of
Pittsburgh
The Children's Institute
UPMC East
UPMC McKeesport
UPMC Mercy
UPMC Montefiore
UPMC Passavant - McCandless
UPMC Presbyterian
UPMC St. Margaret
UPMC Shadyside
Western Psychiatric Institute
and Clinic of UPMC

Armstrong

Armstrong County
Memorial Hospital

Beaver

Heritage Valley Health System – Heritage Valley Beaver Kindred Hospital – Heritage Valley

Bedford

UPMC Bedford Memorial

Blair

Nason Hospital Tyrone Hospital UPMC Altoona

Butler

Butler Memorial Hospital UPMC Passavant - Cranberry

Cambria

Conemaugh Memorial Medical Center Conemaugh Miners Medical Center Select Specialty Hospital – Johnstown

Centre

Mount Nittany Medical Center

Clarion

Clarion Hospital

Clearfield

Penn Highlands Clearfield Penn Highlands DuBois

Crawford

Meadville Medical Center Titusville Area Hospital

Elk

Penn Highlands Elk -St. Marys Campus

Erie

Corry Memorial Hospital Millcreek Community Hospital Saint Vincent Hospital Select Specialty Hospital -Erie UPMC Hamot

Fayette

Highlands Hospital Uniontown Hospital

Greene

Washington Health System Greene

Huntingdon

J.C. Blair Memorial Hospital

Indiana

Indiana Regional Medical Center

Jefferson

Penn Highlands Brookville Punxsutawney Area Hospital

Lawrence

Ellwood City Hospital UPMC Jameson -North Campus UPMC Jameson -South Campus

McKean

Bradford Regional Medical Center Kane Community Hospital

Mercer

Grove City Medical Center Sharon Regional Health System UPMC Horizon - Greenville UPMC Horizon - Shenango Valley

Potter

Cole Memorial Hospital

Somerset

Conemaugh Meyersdale Medical Center Somerset Hospital Windber Medical Center

Venango

UPMC Northwest

Warren

Warren General Hospital

Washington

Monongahela Valley Hospital Washington Hospital

Westmoreland

Excela Health - Frick Hospital
Excela Health - Latrobe
Area Hospital
Select Specialty Hospital Laurel Highlands
Excela Health - Westmoreland
Regional Hospital - Excela
Health

To search for a participating provider, please visit in-network level. This information is subject to change. For the most up-to-date information, visit www.upmchealthplan.com/find.



Avoid headaches at the pharmacy

UPMC Health Plan wants to make your visits to the pharmacy as fast and simple as possible. Your new medication coverage with us may be different from your previous coverage. We don't want you to discover these differences while standing in line at the pharmacy.

If you let us know the medications you're currently taking, a member of our pharmacy staff will personally review your list. If there are any potential issues, we will let you know and help you address them before you go to the pharmacy.

Making pharmacy visits as fast and simple as possible

To notify us of your current medications, complete the online form at www.upmchealthplan.com/ pharmacyreview or fill out the form on the back of this page and mail or fax to:

UPMC Health Plan Pharmacy Services U.S. Steel Tower, 600 Grant Street 12th Floor Pittsburgh, PA 15219

Fax: 412-454-5295

You can also find this form on our website at upmchealthplan.com/pharmacyreview.

If this survey is being completed on the member's behalf, please indicate the individual who is completing the survey:

Spouse Parent Ot	her	
ABOUT YOU		
Member Name		
Address		
Member ID#		
Employer Group		
Daytime Phone		
Evening Phone		
Date of Birth		
ABOUT YOUR MEDICATIONS Please list all your current medicat	ions, including over-the-counter medications.	
Medication		
Strength	Quantity/Month	
Medication		
	Quantity/Month	
Medication		
Strength	Quantity/Month	
Medication		
Strength	Quantity/Month	
Medication		
Strength	Quantity/Month	
Medication		
Strength	Quantity/Month	
Medication		
Strength	Quantity/Month	

Nondiscrimination Notice

UPMC Health Plan¹ complies with applicable federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. UPMC Health Plan¹ does not exclude people c treat them differently because of race, color, national origin, age, disability, or sex.

UPMC Health Plan¹:

- Provides free aids and services to people with disabilities so that they can communicate effectively with us, such as:
 - Qualified sign language interpreters.
 - Written information in other formats (large print, audio, accessible electronic formats, other formats).
- Provides free language services to people whose primary language is not English, such as:
 - Qualified interpreters.
 - o Information written in other languages.

If you need these services, contact the Civil Rights Administrator.

If you believe that UPMC Health Plan¹ 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 grievance with:

Civil Rights Administrator UPMC Health Plan 600 Grant Street - 55th Floor Pittsburgh, PA 15219

Phone: 1-844-755-5611 (TTY: 1-800-361-2629)

Fax: 1-412-454-5964

Email: HealthPlanCompliance@upmc.edu

You can file a grievance in person or by mail, fax, or email. If you need help filing a grievance, the Civil Rights Administrator is available to help you. You can also 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.

¹UPMC 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., and/or UPMC Benefit Management Services Inc.

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Translation Services

ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-855-869-7228 (TTY: 1-800-361-2629).

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 1-855-869-7228 (TTY: 1-800-361-2629)。

CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 1-855-869-7228 (TTY: 1-800-361-2629).

ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 1-855-869-7228 (телетайп: 1-800-361-2629).

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 1-855-869-7228 (TTY: 1-800-361-2629).

주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1-855-869-7228 (TTY: 1-800-361-2629)번으로 전화해 주십시오.

ATTENZIONE: In caso la lingua parlata sia l'italiano, sono disponibili servizi di assistenza linguistica gratuiti. Chiamare il numero 1-855-869-7228 (TTY: 1-800-361-2629).

ملحوظة: إذا كنت تتحدث اذكر اللغة، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. اتصل برقم 1-855-869-869 (رقم هاتف الصم والبكم: 1-869-861-800).

ATTENTION : Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 1-855-869-7228 (ATS : 1-800-361-2629).

ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: 1-855-869-7228 (TTY: 1-800-361-2629).

સુયના: જો તમે ગુજરાતી બોલતા હો, તો નિ:શુલ્ક ભાષા સહ્યય સેવાઓ તમારા માટે ઉપલબ્ધ છે. ફોન કરો 1-855-869-7228 (TTY: 1-800-361-2629).

UWAGA: Jeżeli mówisz po polsku, możesz skorzystać z bezpłatnej pomocy językowej. Zadzwoń pod numer 1-855-869-7228 (TTY: 1-800-361-2629).

ATANSYON: Si w pale Kreyòl Ayisyen, gen sèvis èd pou lang ki disponib gratis pou ou. Rele 1-855-869-7228 (TTY: 1-800-361-2629).

ប្រយ័គ្ន៖ បើសិនជាអ្នកនិយាយភាសាខ្មែរ, សេវាជំនួយផ្នែកភាសា ដោយមិនគិតឈ្នួល គឺអាចមានសំរាប់បំរើអ្នក។ ចូរ ទូរស័ព្ទ 1-855-869-7228 (TTY: 1-800-361-2629)។

ATENÇÃO: Se fala português, encontram-se disponíveis serviços linguísticos, grátis. Ligue para 1-855-869-7228 (TTY: 1-800-361-2629).



UPMC Health Plan received the highest numerical score among commercial health plans in Pennsylvania in the J.D. Power 2016 U.S. Member Health Plan Study, based on 31,867 responses from 9 plans measuring experiences and perceptions of members surveyed October-December 2015. Your experiences may vary. Visit jdpower.com

UPMC HEALTH PLAN

U.S. Steel Tower, 600 Grant Street Pittsburgh, PA 15219

www.upmchealthplan.com







