

**Summary of Benefits**  
**UPMC Health Plan**  
**HIA PPO \$2000-90%**

**Rx: \$5/30%/50%/50%**

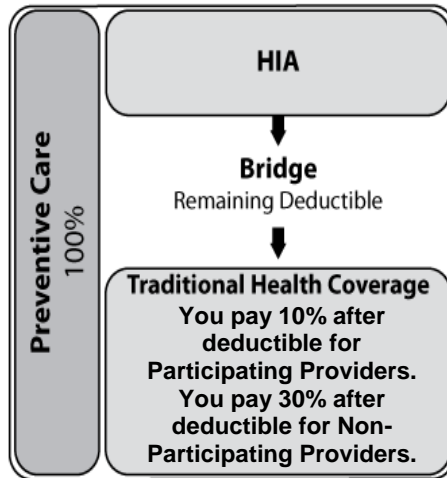
**Self Assure\***

Isn't it time you were rewarded for your good health?



will provide incentives to help you *Understand* your health, *Improve* your health status, and *Partner* with your doctor for ongoing involvement.

You can earn up to \$500 with individual coverage and up to \$1,000 with family coverage. When you complete eligible healthy activities, you earn reward dollars that automatically go toward your deductibles, coinsurance, and copayments.



**HIA Information**

HIA annual incentive dollars are used to pay eligible expenses, including deductible, coinsurance, and copayments. You can roll over twice your deductible amount from year to year if you have unused funds.

\*Self Assure plans are self-funded plans.

**Earn Reward Dollars**

Members and their families have the opportunity to earn reward dollars in a Health Incentive Account (HIA). You earn these reward dollars by completing healthy activities in three easy ways.

***Understand, Improve and Partner***

- Understand*** – Learn more about your health status by completing a confidential health risk assessment (HRA) or biometric screening.
- Improve*** – Once you understand the areas that you need to improve, you can talk with our health coaches to get you started. You can track your progress in areas like quitting smoking, losing weight, understanding and managing a disease/health condition, or increasing physical activity in your busy life. Completing eligible healthy activities will improve your health and earn money in your Health Incentive Account.
- Partner*** – Take your activities to the next level by getting your annual physical, eye, or dental and other preventive exams. Your doctor can help you develop strategies and suggest resources to help you achieve your health-related goals.

<b>Covered Services*</b>	<b>Participating Provider</b>	<b>Non-Participating Provider</b>
Annual health incentives dollars		
Individual Coverage		\$500
Family Coverage		\$1,000
Annual deductible <sup>1,2</sup>		
Individual Coverage	\$2,000 per Benefit Period.	
Family Coverage	\$4,000 per Benefit Period.	
Annual out-of-pocket limit (includes Copayments, Coinsurance and Deductibles for Covered Services specified in this Summary of Benefits)		
Individual Coverage	\$4,000 per Benefit Period.	\$10,000 per Benefit Period.
Family Coverage	\$8,000 per Benefit Period.	\$20,000 per Benefit Period.
Plan payment level	You pay 10% after deductible.	You pay 30% after deductible.
Lifetime benefit limit	Unlimited	Unlimited
Pre-existing condition limitations	None	None
Primary care provider (PCP) required	No	No
Pre-certification requirements	Provider responsibility	Member responsibility - \$500 penalty per incident for failure to pre-certify non-emergency inpatient admissions.

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<b>Provider Medical Services<sup>3</sup></b>		
<b>Adult Care</b>		
Preventive/health screening examination	Covered at 100%; you pay \$0.	Not covered.
<b>Pediatric Care</b>		
Preventive/health screening examination	Covered at 100%; you pay \$0.	Not covered.
Pediatric immunizations	Covered at 100%; you pay \$0.	You pay 30% (deductible does not apply).
Well-baby visits	Covered at 100%; you pay \$0.	Not covered.
<b>Women's Care</b>		
Screening gynecological exam	Covered at 100%; you pay \$0.	You pay 30% (deductible does not apply).
Screening Pap test and screening mammogram	Covered at 100%; you pay \$0.	You pay 30% (deductible does not apply).
Provider office visit (for illness or injury)	You pay 10% after deductible.	You pay 30% after deductible.
Specialist office visit	You pay 10% after deductible.	You pay 30% after deductible.
Medical/surgical services	You pay 10% after deductible.	You pay 30% after deductible.
<b>Hospital Services</b>		
Inpatient/outpatient care, medical/surgical services, ancillary services, and supplies	You pay 10% after deductible.	You pay 30% after deductible.
<b>Emergency Services</b>		
Emergency department	You pay 10% after deductible.	
Emergency transportation	You pay 10% after deductible.	
Urgent care	You pay 10% after deductible.	You pay 30% after deductible.
<b>Diagnostic Services</b>		
Imaging (advanced and other)	You pay 10% after deductible.	You pay 30% after deductible.
Lab and other services	You pay 10% after deductible.	You pay 30% after deductible.
<b>Medical Therapy Services</b>		
Chemotherapy, radiation, dialysis treatment	You pay 10% after deductible.	You pay 30% after deductible.
Injectable, infusion therapy, or other drugs administered or provided by a medical professional in an outpatient or office setting	You pay 10% after deductible.	You pay 30% after deductible.
<b>Rehabilitation/Habilitation Therapy Services</b>		
Physical and occupational therapy	You pay 10% after deductible.	You pay 30% after deductible.
	Covered up to 30 visits per Benefit Period for both therapies combined	
Speech therapy	You pay 10% after deductible.	You pay 30% after deductible.
	Limit of 30 visits per Benefit Period	
<b>Other Medical Services</b>		
Acupuncture	You pay 10% after deductible.	You pay 30% after deductible.
Allergy testing and serum	You pay 10% after deductible.	You pay 30% after deductible.
Durable medical equipment and corrective appliances	You pay 10% after deductible.	You pay 30% after deductible.
Fertility testing	You pay 10% after deductible.	You pay 30% after deductible.
Home health care	You pay 10% after deductible.	You pay 30% after deductible.
	Limit of 60 days per Benefit Period	
Hospice care	You pay 10% after deductible.	You pay 30% after deductible.

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<b>Covered Services</b>	<b>Participating Provider</b>	<b>Non-Participating Provider</b>
Podiatry care	You pay 10% after deductible.	You pay 30% after deductible.
Private duty nursing	You pay 10% after deductible.	You pay 30% after deductible.
Skilled nursing facility	You pay 10% after deductible.	You pay 30% after deductible.
	Limit of 120 days per Benefit Period	
Therapeutic manipulation	You pay 10% after deductible.	You pay 30% after deductible.
	Limit of 20 visits per Benefit Period	
<b>Behavioral Health — Contact UPMC Health Plan Behavioral Health Services at 1-888-251-0083</b>		
Behavioral health		
Inpatient /outpatient	You pay 10% after deductible.	You pay 30% after deductible.
Substance abuse services		
Inpatient detoxification	You pay 10% after deductible.	You pay 30% after deductible.
Inpatient /outpatient rehabilitation	You pay 10% after deductible.	You pay 30% after deductible.
<b>Prescription Drug Coverage – The Your Choice pharmacy program will apply (mandatory generic). Not subject to Plan Deductible</b>		
Retail prescription drug <sup>4</sup> • Prescriptions must be dispensed by a participating pharmacy	<p style="text-align: center;">You pay \$8 copayment for generic drugs  You pay \$38 copayment for preferred brand drugs  You pay \$76 copayment for non-preferred brand drugs</p> <p style="text-align: center;">90-day maximum retail supply available for 3 copayments</p>	
Specialty prescription drug <sup>4</sup> • Specialty medications are limited to a 30-day supply. • Most specialty medications must be filled at our contracted specialty pharmacy provider (list available upon request)	<p style="text-align: center;">You pay \$76 copayment for specialty drugs</p> <p style="text-align: center;">30-day maximum supply</p>	
Mail-order prescription drug <sup>4</sup> • A three-month supply (up to 90 days) of medication may be dispensed through the contracted mail-service pharmacy	<p style="text-align: center;">You pay \$16 copayment for generic drugs  You pay \$76 copayment for preferred brand drugs  You pay \$152 copayment for non-preferred brand drugs</p> <p style="text-align: center;">90-day maximum mail-order supply</p>	

\* All services must be Medically Necessary and, when required, Prior Authorization must be obtained.

<sup>1</sup> If care is out-of-network, benefits are paid at a lower level after your annual deductible is met. If you go to an out-of-network provider, you also may have to pay the difference between the provider's charge and the UPMC Health Plan payment (reasonable and customary amount).

<sup>2</sup> The Family Deductible must be met by one or more members of the family before benefits will be paid.

<sup>3</sup> UPMC Health Plan maintains that the coverage described in this document is at all times administered in compliance with applicable laws and regulations. If at any time any part or provision of this Statement of Benefits is in conflict with any applicable law, regulation, or other controlling authority, the requirements of that authority shall prevail.

<sup>4</sup> If the brand-name drug is dispensed instead of the generic equivalent, you must pay the copayment associated with the brand-name drug as well as the retail price difference between the brand-name drug and the generic drug.

This summary is meant to assist in comparing the benefit plans. It is not a contract. If differences exist between this summary and a group's contract or a member's Certificate of Coverage, the contract or Certificate of Coverage prevails.

In this document, the term "UPMC Health Plan" refers to benefit plans offered by UPMC Health Network, Inc., as well as plans offered by UPMC Health Plan, Inc.

**This managed care plan may not cover all your health care expenses. Read your contract carefully to determine which health care services are covered.**

UPMC Health Plan Member Services: 1-888-876-2756

TTY Services: 1-800-361-2629

# UPMC HEALTH PLAN

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