

UPMC HEALTH PLAN

**2025 UPMC *for Life*
PSERS Health Options Program**

Who we are

We are proud to call Pennsylvania home. From our local doctors and hospitals, you know and trust, to our Health Care Concierge team, it's all right here.

22
years of service
.....



217k
members strong
.....



96%
of our members stay
with us every year




Award-winning
Health Care Concierge
.....



Owned by
UPMC, a world-
class academic
medical center
.....



Second-largest
provider-led plan in
the nation
.....



Value proposition

Take a moment to review the UPMC *for Life* value proposition. Our product strategy directly supports our ability to provide a better experience to our members. We give our members the high-quality coverage they need at an affordable price so they can get the health care they need, when they need it.



Save money

- We're offering our **best** plan options ever.
- Your costs stay low year after year.
- Our plans limit your out-of-pocket costs and give you financial security.



Great extra benefits

- We're working hard to offer you access to the highest quality care, coverage, and customer service.
- Benefits that support your whole health and help you maintain your independence.
- Award-winning service from our Health Care Concierge team anytime you need help. UPMC Health Plan was a Grand Stevie® winner for overall best customer service at the 18th annual Stevie Awards in 2024! For details, visit upmchp.us/awards.



Easy-to-get care

- High-quality care from UPMC and access to other community doctors and hospitals across PA.
- Over 60,000 participating pharmacies, including mail order.
- Emergency and urgent care anywhere in the U.S.
- Travel Concierge Program for worry-free trips (for HMO members).

Plan benefits review

Your UPMC *for Life* PSERS Custom PPO plan

See below for a summary of the benefits you get with the UPMC *for Life* PSERS plan. For a detailed list of benefits, see the Summary of Benefits or Evidence of Coverage.

Plan Highlights	2025
Plan deductible	\$0 In-Network/ \$500 Out-of-Network
Maximum Out-of-Pocket	\$3,400 In-Network/ \$5,100 Out-of-Network
Doctor visits	PCP - \$0 copay In-Network/Specialist - \$20 copay In-Network/ 20% coinsurance after deductible Out-of-Network
Preventative care	\$0 copay In-Network/20% coinsurance Out-of-Network
Annual Wellness visit	\$0 copay In-Network/20% coinsurance Out-of-Network
Emergency Care	\$120 copay In-Network/Out-of-Network
Urgent Care	\$20 copay In-Network/Out-of-Network
Dental exam	\$20 copay In-Network/ 50% coinsurance Out-of-Network
Vision exam	\$0 copay In-Network/ \$50 copay Out-of-Network
Hearing Aids	\$690-\$1,890 copay every year In-Network/Out-of-Network
Outpatient surgery	\$0 copay In-Network/20% coinsurance after deductible Out-of-Network
X-rays (Basic imaging)	\$10 copay In-Network/20% coinsurance after deductible Out-of-Network

Get more coverage and better value



Vision

\$0 copay for one routine vision exam per year In-Network / **\$50 copay** for one routine vision exam per year **Out-of-Network**
\$175 allowance for eyeglasses or contacts per year In-Network/Out-of-Network



Hearing

\$20 copay for one routine hearing exam per year In-Network/ 50% coinsurance Out-of-Network
\$20 copay for one hearing aid fitting per year In-Network/50% coinsurance Out-of-Network
You pay a discounted cost of **\$690-\$1,890 for one hearing aid per ear per year**. You can choose from different types of hearing aids based on features and cost In-Network/Out-of-Network



Dental

\$0 copay for two cleanings per year In-Network/50% coinsurance Out-of-Network
\$20 copay for two routine oral exams per year, one bitewing x-ray per year, and one panoramic x-ray every 36 months In-Network/50% coinsurance Out-of-Network



Preventive care

Most preventive care is covered at **100 percent** when you see an in-network provider. You can earn up to **\$165 in preventive care rewards** just for getting the care you need!



SilverSneakers® fitness program

Unlimited **FREE** gym memberships, one **FREE** personal training session per year.

Extra benefits and services

We're here for our members

Everything we do is focused on creating a better health care experience for our members. Here's how you can get help and information, fast!



Health Care Concierge

Call us when you need help with your plan or have questions. We have a team of Medicare experts at the ready!



UPMC Health Plan Tech Guides

This dedicated tech team is here to help you use all the free digital health care tools UPMC Health Plan offers. We can even help you set up your smart device and give you tips on how to use it.



UPMC Health Plan Login

You can securely access your health insurance information on the go. See your member ID card and plan information, chat with a Health Care Concierge, find a doctor, check prescriptions, and much more!

Here's the plan for better health

Our members have extra benefits that help them stay active and independent.



SilverSneakers®

Unlimited FREE gym memberships and one FREE personal training session per year.



Home safety

One FREE in-home safety visit per year and up to three FREE home safety items per year (select plans).



Personal counseling

Six sessions per concern per year with a trained and licensed counselor through *Resources for Life* (select plans).



Tools for caregivers

The Powerful Tools for Caregivers program can help you, your family, and friends learn ways to reduce feelings of loss, loneliness, or stress.



Personal care managers

We can help you understand your doctor's instructions, outline your next steps after a diagnosis, and coordinate your future care.



UPMC Resources for Life

Get connected to help for legal concerns, financial services, and everyday living services like pet sitting and handypersons.



RxWell®

Get a personal plan to help with anxiety, stress, depression, weight loss, healthy eating, physical activity, and quitting using tobacco.

Scan this code with
your smartphone to
learn more:



Helping our members get care, their way

UPMC *for Life* makes it easy for our members to get health care in the way that's most convenient for them.



UPMC MyHealth 24/7 Nurse Line

Registered nurses give you support and advice on a wide range of health issues.



UPMC AnywhereCare

24/7 access to virtual urgent care for common medical conditions right from your smartphone, tablet, or computer.



MyUPMC

Schedule appointments, chat with your doctor, and track your health tests all through an easy-to-use app!



Worldwide Assistance

24/7 worldwide emergency assistance when you travel 100+ miles from home or to another country.

Scan this code with your smartphone to learn more:



Whole person care

UPMC *for Life* looks at the whole health of our members. That means not just providing care through doctors and hospitals, but filling the gaps in care that exist by offering programs that support our members in all aspects of their lives.



Prior authorizations

- We have an automatic authorization process, for medical services. This makes it easier for providers and faster for doctors and members to get approvals.
- Almost 95% of our prior authorizations are approved.



Value-based care

Over the past 10+ years, UPMC Health Plan has been a leader in collaborations with our local provider network and community organizations to move toward value-based care. **Here are just a few ways we provide support in the community:**

- UPMC Health Plan Neighborhood Center
- Pathways to Work program
- Member Advisory Council



Health and wellness programming

We're dedicated to providing wellness programming to our communities that helps older adults stay active and maintain their health. **Here are some of the programs we offer:**

- UPMC *for Life* Medicare Faith and Wellness
- Powerful Tools for Caregivers
- Zoo and Botanical Garden Walks
- National Senior Health & Fitness Day
- Champions *for Life*

Prescription drug coverage

Prescription drug tiers

UPMC *for Life* plans with Part D prescription drug coverage have five levels of drug benefits. These levels are referred to in our prescription drug list (formulary) as drug tiers.

Drug Tier	Description
1	Preferred generic
2	Generic
3	Preferred brand
4	Nonpreferred
5	Specialty

Save money with preferred and mail-order pharmacies

- Our network includes thousands of standard and preferred pharmacies. A preferred pharmacy is a pharmacy that gives you our lowest copays for covered prescriptions. Some of our preferred retail pharmacies include Giant Eagle, Rite Aid, Sam's Club, Walgreens, Walmart, and Weis.
- You can fill maintenance prescriptions at our preferred mail-order pharmacy, Express Scripts. Your medications will be delivered directly to your home or any address you specify.

Make sure your prescription drugs are covered before enrolling in the plan.

UPMC *for Life* prescription costs

Plans that include Part D prescription drug coverage have the copays listed below.
These copays apply only during the initial coverage stage.

Tier	30-Day Supply		100-Day Supply			
	Retail		Retail		Mail Order	
	Preferred Pharmacy	Standard Pharmacy	Preferred Pharmacy	Standard Pharmacy	Preferred Pharmacy	Standard Pharmacy
Tier 1 Preferred Generic	\$0	\$15	\$0	\$30	\$0	\$30
Tier 2 Generic	\$10	\$20	\$20	\$40	\$20	\$40
Tier 3 Preferred Brand	\$47	\$47	\$129.50	\$141	\$117.50	\$141
Tier 4 Non-Preferred (coinsurance)	50%					
Tier 5 Specialty (coinsurance)	33%					
Covered Insulins (deductible does not apply)	\$35	\$35	\$96.25	\$105	\$87.50	\$105

Thank You

UPMC HEALTH PLAN
