



# Here's to **You**

UPMC  
*Insurance Services  
Division*

2015  
Annual  
Report

**HERE'S TO THE COMPANY THAT INSPIRES ITS EMPLOYEES.  
AND MANAGES ITS COSTS.**

**HERE'S TO THE INDIVIDUAL WHO RUNS HER FIRST MARATHON.  
OR LOSES THOSE LAST FIVE POUNDS.**

**HERE'S TO GIVING YOU COVERAGE YOU CAN COUNT ON. AND ALL THE  
SUPPORT YOU NEED TO BE THE HEALTHIEST YOU CAN BE.**

**HERE'S TO KEEPING QUALITY HEALTH CARE SIMPLE AND AFFORDABLE.**

**FOR INDIVIDUALS. FOR BUSINESSES.**

**FOR YOU.**

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# Here's to health & prosperity, together as one.



MARK LASKOW

Chair,  
UPMC Health Plan

Second Vice Chair,  
UPMC

## QUALITY HEALTH CARE SOLUTIONS DESIGNED TO BE AFFORDABLE AND ACCESSIBLE.

At a time of massive realignment and restructuring among hospital systems and health insurers in this country, I am proud of the lasting partnership between UPMC and the UPMC Insurance Services Division, which includes UPMC Health Plan as its flagship company.

While so many other health systems are struggling to make this integration work — and frankly, it's not going to work in many cases — we figured it out years ago.

Which shouldn't really come as a surprise. Working closely and well with providers and hospitals is part of UPMC Health Plan's DNA as we were launched by UPMC. Today we're the second-largest provider-owned health insurance company in the nation. Ultimately, what binds us is our common goal: helping people live their healthiest lives possible.

We do this by giving our members the health care services they need. Through our insurance claims data as well as an array

of provider-driven touchpoints, we have an unprecedented ability to get to know our members and the health challenges they face. We then turn that knowledge into action by offering our members in-house health coaching, wellness and disease management programs, and unparalleled clinical support. All of it backed by the expertise of UPMC.

The result: better health, more financial security, and greater peace of mind for our more than 2.7 million members.

Like my friend and colleague Diane Holder, I have my feet in both camps — UPMC and UPMC Insurance Services Division. Therefore, I have a front row seat to the way that provider-insurer integration is supposed to work.

We couldn't do that without the support we receive every day from all of our stakeholders — clients, producers, providers, and members.

Here's to you.

## CELEBRATING A YEAR OF SUCCESS WITH THOSE WE SERVE.

When UPMC launched its first health insurance programs, we announced our approach as the "accountable provider." It was our way of saying, "We must provide our community a better way to access the best clinical care, the best prevention services, and the best customer service at the most affordable prices." We grew out of a world-class health care system, and we understood how to care for patients. We were doctors and nurses and health care professionals who had spent decades bringing life-saving medicine and the latest scientific advances to the communities of western Pennsylvania. We brought a new choice to the families of western Pennsylvania and a better way of serving their needs: a health insurer that knew how to help doctors help their patients get the care they need, when they need it, for an affordable price. We recognized then, as we do now, that access to high-quality, affordable health care is vital.

Since that time, we have grown to serve more than 2.7 million members through our health insurance and health management companies. We are proud that our clinical quality is recognized as one of the nation's best by the National Committee for Quality Assurance. We are also proud that we have won major industry recognition for our outstanding customer service. This year we were named a "Stevie" award winner, which recognizes America's top-performing customer service companies across all industries. Our Concierge Member Services team was created so that we can help members with any health- or insurance-related questions. When our members find their benefits are confusing or if they need extra help finding a physician or getting the right medication, their Concierge is there. A little help can go a long way when someone is sick or simply in need of preventive care and support to stay well.

We work hand-in-glove with our doctors and hospitals. UPMC AnywhereCare was created to allow people to access help online, day and night. Our nurses and doctors allow our members to receive care in the comfort of their own home or from their workplace. Our 24-hour telephonic nurse advice line is there to help the parent of a sick child learn immediate ways to reduce a fever at home, or advise if the child should be seen by a doctor.

The advice line also helps our adult members who have medical questions or consults with those caring for the elderly.

Need a flu shot? Need to speak to a pharmacist? Need a weight loss coach? Want to find the best physician near your home? We try to make that as easy as a call or online chat. Prefer to use your mobile phone to access information or care? Need help comparing costs or quality? No problem. We are accountable to our members. Our MyHealth program has been recognized for the sixth consecutive year as a Platinum Award Winner for "Best Employers for Healthy Lifestyles." These award-winning nutrition, exercise, and stress reduction programs are available to employers throughout the region and to our members directly.

Throughout our annual report, you will find examples of programs that help our members in the communities where they live and work. Health care is personal. Health care is local. Health insurance created by the people who know and deliver health care means you can expect a different approach. An approach that is accountable to you. An approach that helps keep you well, that helps you recover from injuries and illness, and that treats you and your loved ones with the care and consideration you deserve. An approach that is based on the world-class expertise of UPMC, the clinical excellence of our community hospitals and doctors, and the service excellence of UPMC Health Plan — the "accountable provider."

DIANE P. HOLDER

Executive Vice President, UPMC

President, UPMC Insurance Services Division

President and Chief Executive Officer, UPMC Health Plan



# Here's to keeping good company.

UPMC Insurance Services Division comprises a wide range of partner companies, each dedicated to a different facet of health care service. Put them all together and our members have everything they need to lead the healthiest lives possible when they're home, at the workplace, in the community, and beyond.



**UPMC Health Plan** is the second-largest health insurer in western Pennsylvania. It offers a full range of commercial group health insurance, including Preferred Provider Organization (PPO), Exclusive Provider Organization (EPO), Health Maintenance Organization (HMO), Enhanced Access Point of Service (EAPOS), consumer-directed and flexible spending account (FSA) products and services, and government programs.

## UPMC HEALTH PLAN

**Special Needs Plans** include UPMC for You Advantage, UPMC for Life Options, and UPMC Community Care, all of which received a three-year approval from CMS (the highest level given) for their respective Model of Care and Quality Improvement Programs.



**UPMC for Life** is a suite of Medicare HMO and PPO plans, including a prescription drug program as well as health and disease management programs.

**UPMC for Life**  
UPMC Health Plan Medicare Program



**UPMC for You** is the largest Medical Assistance program in western Pennsylvania and the number one quality plan in Pennsylvania for 9 out of 11 years in a row, according to the National Committee for Quality Assurance.

**UPMC for You**  
Affiliate of UPMC Health Plan



**UPMC for Kids** is one of the fastest-growing Children's Health Insurance Programs in the state and provides health insurance for children and teens not eligible for Medical Assistance.

**UPMC for Kids**  
A Product of UPMC Health Plan



**LifeSolutions** is a strategic employee assistance partner offering customized and competitively priced plan designs based on an organization's needs, goals, and budget.

**LifeSolutions**



**Community Care Behavioral Health Organization** is the largest nonprofit behavioral health managed care company in the U.S. and supports Pennsylvania's HealthChoices program by managing behavioral health services for Medical Assistance recipients in 39 counties.

**COMMUNITY CARE**  
Behavioral Health Organization



**EBenefits Solutions** offers a comprehensive approach to automate the selection, enrollment, communication, and administration of employee benefits and other HR functions from start to finish.

**EBENEFITS**  
Solutions

**UPMC WorkPartners**  
Providing Health & Productivity Solutions

**UPMC WorkPartners** offers a comprehensive suite of health and productivity solutions, including health management, workers' compensation, short-term disability administration, return-to-work programs, and more.



**Askesis Development Group** designs and implements innovative clinical software solutions that support behavioral health care services and products.

**ASKESIS**  
Development Group, Inc.



Here's to  
a network of care  
that's made  
for you.

Beth is in California when her son, Jordan, needs to see a doctor for an asthma flare-up. Not a problem: Beth makes one quick call to her Health Care Concierge and finds a doctor nearby. Jordan gets the care he needs, and they both are back to sightseeing before they know it!



The doctors and hospitals of UPMC represent the highest quality of care. UPMC is ranked among the nation's 15 best hospitals and ranked #1 in Pittsburgh by *U.S. News & World Report*.

**WHETHER YOU'RE AT HOME OR ON THE ROAD, NEED TO SEE A SPECIALIST OR FILL A PRESCRIPTION, OUR NETWORK ENSURES AN EXTRAORDINARY LEVEL OF CONVENIENCE, QUALITY, AND AFFORDABILITY.**

UPMC Health Plan has a vast network that includes the world-renowned hospitals of UPMC as well as the outstanding community hospitals, behavioral health centers, physician practices, urgent care centers, and long-term care facilities that this region has to offer. But that's not all. In addition to the many neighborhood doctors and distinguished specialists we have in-network, our members have access to a wide range of experts, from health coaches and behavioral health professionals to physical therapists and dietitians.

With more than 125 hospitals and over 11,500 physicians in western Pennsylvania and surrounding areas, UPMC Health Plan is one of the largest health insurers in the state. And we're still growing — constantly striving to provide the highest quality, convenience, and affordability for our members.

And our out-of-area provider network is just as remarkable. Thanks to agreements with Medical Mutual of Ohio and MultiPlan Inc., our knowledgeable Health Care Concierges can facilitate services for members whenever and wherever they need care.

Members traveling 100 miles or more from home can call upon Assist America, the largest provider of global emergency medical services in the world, and gain access to more than 5,000 facilities and 700,000 physicians. Assist America personnel can provide emergency medical evacuation, maintain medical monitoring between the attending physician and/or hospital, relay information to family members, and even help replace prescriptions.

The UPMC Health Plan network also features an extensive formulary of medications and prescription drugs, which can be accessed through more than 30,000 locations nationwide. These locations include a variety of independent pharmacies as well retail chains such as CVS, Giant Eagle, Kmart, Rite Aid, Target, and Walmart. Our pharmacists are an integral part of our care management programs.

**Working together works better.**

Together, UPMC and UPMC Health Plan have partnered to deliver exceptional care for a price that's truly affordable — all across the region. As one of the leading integrated delivery systems in the country, we set the bar for creating a high-value network that puts patients and members right at the center. This partnership gives us the unique ability to share knowledge, expertise, and technology with our providers so that we can efficiently coordinate care among doctors and specialists and ensure that quality care is delivered seamlessly to members of our integrated partner companies.

# We answer to YOU ...



## ... with care that's truly affordable.



Connect with us at your convenience.

UPMC Health Plan's Connect Service and Sales Centers continue to be an important resource for members and shoppers seeking information about their health coverage. We serve tens of thousands of people in six mall locations throughout western PA by providing assistance with all matters health insurance, in person and without an appointment.

Why? Perhaps Diane P. Holder, President and CEO of UPMC Health Plan, put it best: "We realize that many people do not understand a lot about health insurance at a time when health insurance is undergoing tremendous change ... we feel the need to help people in our region better understand the issues and their options. These conveniently located kiosks are one way we can accomplish that."

Each Connect Service and Sales Center is staffed with knowledgeable Marketplace experts who are ready and willing to meet one-on-one with consumers looking for assistance or information, and can even help shoppers purchase health insurance on-site during Open Enrollment. Our retail teams also host a variety of monthly wellness events at these locations, ranging from setting healthy and achievable New Year's goals to diabetes awareness and more.

UPMC HEALTH PLAN  
Marketplace

**"Providing unparalleled service to our members is always our goal. We are committed to going the extra mile in providing a high-touch, concierge approach."**

- Mary Beth Jenkins  
Chief Operating Officer  
UPMC Health Plan

Our members have come to expect the very best from our Member Services Department, and we take a great deal of pride in that. It's why we go above and beyond to meet and exceed their expectations, each and every time.

For UPMC Health Plan's award-winning Member Services team, or Health Care Concierges, that means delivering fast, personal service and making sure every caller hangs up happy. It means hours of rigorous training every single year to make sure they are fully prepared to address any issue with the most useful resources and up-to-date information. It means one-call resolution, which isn't as simple as it sounds. Our Health Care Concierges stay on the phone with callers until their problems are solved, no matter what it takes. And if a member has called before, his or her call will go to the Health Care Concierge he or she has spoken with in the past — someone who's familiar with the situation and can more efficiently help that individual. It's this approach to the member experience that sets us apart from our competitors.

While many call centers focus on calls per hour as a measure of success, UPMC Health Plan prefers to measure success in quality rather than quantity. For us, it's all about member satisfaction. And how do we know if our members are satisfied? We ask. In 2015, we received 350,851 survey responses from callers. With this volume of customer reactions, we were able to get a good sense of the service experience from a member perspective and make improvements throughout the organization based on their feedback.

THE AFTER-CALL OVERALL  
SATISFACTION RATE WAS  
**96%**

Our members aren't the only ones who have good things to say about our Health Care Concierge team. In 2015 we were again named the ICMI Global Call Center of the Year, and we achieved the J.D. Power and Associates Call Center Certification for the fourth year in a row.

For J.D. Power 2015 Certified Contact Center Program<sup>SM</sup> information, visit [www.jdpower.com/cc](http://www.jdpower.com/cc).



Sarah had questions about getting federal help to pay for health insurance, but finding those answers was no trouble at all. She used her Facebook page to message a Marketplace expert directly, and just a few hours later, all the information she asked for was waiting in her inbox.



Here's to  
finding  
what fits.

**AFFORDABLE PLANS THAT FIT THE NEEDS OF FAMILIES, INDIVIDUALS, SENIORS, AND BUSINESSES, AND THAT PROVIDE THE VERY BEST VALUE, QUALITY, AND SERVICE THE MARKET HAS TO OFFER.**

**CHOICES FOR INDIVIDUALS**

**UPMC Advantage.** Our affordable plans fit a wide range of needs and always come with a variety of value-added benefits like health and wellness programs and online tools. This year, our *Advantage* offerings are customizable by network and level of coverage. They include everything from high-quality narrow networks where members pay lower premiums for select choices on where they receive care, to PPO plans where members have the flexibility to seek routine care out of network. And as with all of our plans, preventive services are covered at 100 percent.

**UPMC for Kids.** With *UPMC for Kids*, no child needs to be without exceptional health insurance. Regardless of family income, children under the age of 19 qualify for the Pennsylvania Children's Health Insurance Program (CHIP) if they are not covered by private health insurance and are not eligible for or enrolled in Medical Assistance. In addition to a broad array of medical, dental, and vision care benefits, *UPMC for Kids* covers nutritional counseling, tobacco cessation counseling, and Web-based tools and resources. Our *UPMC for Kids* plan currently has the largest membership among providers in Pennsylvania and offers coverage in 35 counties.

Derek is worried about how he'll pay for his daughter's braces. With one call to *UPMC for Kids*, he enrolls his 11-year-old and finds that almost all of the orthodontist bills are covered.

**Creating awareness with UPMC for Kids.**



As the health insurance landscape continues to evolve, the importance of helping families understand what plans exist for their children has never been greater. Each year, *UPMC for Kids* strives to increase CHIP awareness among families at the grassroots level by participating in a variety of community-based activities. *UPMC for Kids* participated as a sponsor in events that included the Veterans Resource Expo in Erie, the Pennsylvania PTA Convention in King of Prussia, and the Pennsylvania Head Start Annual Conference in State College to spread this message.

*UPMC for Kids* also continued its tradition of working closely with organizations and teams, including the Pittsburgh Zoo & PPG Aquarium and the York Revolution minor league baseball team, to provide members with special programs and events that promote health and fun family activities. This year, a unique partnership with the City of Pittsburgh has allowed us to advocate for low-to-no-cost health care in the context of March Pittsburgh, an outreach effort designed to raise awareness and celebrate the rich musical tradition of our city.



# It's coverage you can count on ...

## CHOICES FOR INDIVIDUALS (CONT.)

**UPMC for Life.** Our local Medicare Advantage plan is consistently recognized as "Excellent" by the National Committee for Quality Assurance (NCQA). UPMC for Life offers access to the top-ranked care of UPMC doctors and hospitals as well as our award-winning customer service. We also offer a variety of additional benefits to keep our members healthy and well, including our Silver&Fit Exercise and Healthy Aging Program, which offers membership to a participating local fitness facility at no additional cost. Plus, most of our plans now include preventive dental coverage for cleanings and oral exams.

Plans for people who are eligible for medical assistance and Medicare include:

**UPMC for You Advantage (HMO SNP):** Medical and prescription drug benefits for beneficiaries eligible for both Medicare Parts A and B as well as full Medical Assistance.

**UPMC for Life Options (HMO SNP):** Medical and prescription drug benefits for older beneficiaries who have long-term care needs.

**UPMC Community Care (HMO SNP):** Designed specifically to coordinate physical and complex behavioral health care needs through a designated medical home.

According to the National Committee for Quality Assurance's Private Health Insurance Plan Ratings for 2015-2016, the two HMO plans of the UPMC Insurance Division — UPMC Health Plan and UPMC Health Coverage — are among the highest-rated commercial plans in the nation. In fact, UPMC Health Coverage is one of only 11 plans in the nation to receive a 5 out of 5 rating — the highest rating given by NCQA. UPMC Health Coverage's 5 out of 5 rating also makes it the top-rated commercial HMO in Pennsylvania and the only commercial HMO in Pennsylvania to achieve this score.

# ... in sickness and in health.



**UPMC for You.** Our Medical Assistance plan has been ranked by NCQA as one of the top Medicaid plans in the nation, and for 9 out of 11 years, it has been ranked as the No. 1 plan in Pennsylvania. UPMC for You consistently delivers world-class service to its members and is proud to be one of the nation's leading nonprofit Medicaid organizations.

As part of our continuing mission to serve members in need, UPMC for You also provides an evidence-based diabetes self-management program to our Spanish-speaking members with type 2 diabetes. This six-week program includes six 2½-hour sessions, which are facilitated by a certified bilingual UPMC for You outreach coordinator.

Participants make weekly action plans, share their experiences, and help each other solve problems they encounter while creating and carrying out their goals. UPMC for You plans to continue its work in eliminating health disparities in western Pennsylvania by providing strategies, interventions, and a framework of practical steps for improvement.

**“I enjoy being a UPMC Health Plan member because of the excellent customer service and quality care that we enjoy as a family.”**



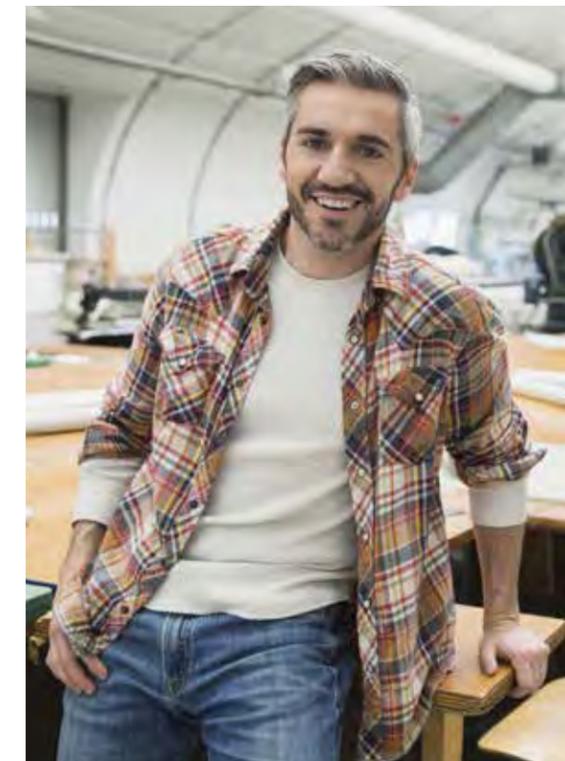
Selena just joined UPMC for You. She is now a member of the No. 1 Medicaid plan in Pennsylvania and has full access to all UPMC doctors and hospitals.



# Here's to better health ...

This was Tim's first chance to buy health insurance. The process was simple, thanks to UPMC Health Plan's online shopping site, which allows him to compare prices, benefit designs, and more.

## ... across the board.



**REGARDLESS OF YOUR COMPANY'S SIZE, YOU CAN COUNT ON UPMC HEALTH PLAN TO PROVIDE YOU AND YOUR EMPLOYEES WITH HIGH-QUALITY COVERAGE AT AN AFFORDABLE PRICE.**

### CHOICES FOR EMPLOYERS

Each and every one of our employee plans provides access to the exceptional care of UPMC doctors and hospitals, our award-winning Health Care Concierge customer service team, and a robust wellness program called MyHealth. But that's not all: UPMC Health Plan also offers a variety of wellness services, health management programs, vision discounts, global emergency services, dedicated account management, and more — no matter the size of your business.

**UPMC Small Business Advantage, UPMC Business Advantage.** These plans are designed for groups of 2-50 employees and 51-99 employees, respectively, and include all of the benefits and value-added services listed above.

**UPMC Consumer Advantage.** For groups of 99 employees or more, this design couples medical plan options with health savings accounts (HSAs). This allows for lower premiums than other traditional health plans and provides earmarked funds for health care expenses.

**UPMC Inside Advantage.** This tiered network plan is designed for Erie residents only. The plan provides employees with the same type of coverage as other UPMC Health Plan offerings — but at a lower premium and lower out-of-pocket costs when employees receive care at select facilities nearby.

**UPMC HealthyU.** By combining a rich benefit plan with a healthy living incentive program, UPMC HealthyU is a cost-effective solution that engages employees to be healthy and more productive. A business of any size can offer this health plan.

### AT THE INSURANCE SERVICES DIVISION, WE STRIVE EVERY DAY TO ANSWER THESE QUESTIONS:

How can we best serve our members and the community? And what do those who rely on our services need most from us? That's why we consider the following value propositions for each and every decision we make. Our commitment to these guidelines has been and will continue to be unwavering.



#### QUALITY

We're consistently recognized by reputable organizations such as J.D. Power & Associates, the International Customer Management Institute, IQPC, and the NCQA.



#### SERVICE

Our service is second to none. From our steadfast commitment to one-call resolution to our exceptional claims turnaround time.



#### ACCESS

Our provider network includes the outstanding specialty hospitals of UPMC as well as a variety of respected community hospitals, urgent care centers, behavioral health facilities, and more.



#### VALUE

The quality, access, choice, and service that we provide to every customer every day add up to an outstanding value in health care benefits. Our goal is to offer our clients all of these advantages at an affordable price.



#### CHOICE

The Insurance Services Division offers a comprehensive range of commercial, government, and individual products and services to meet the needs of people in every segment of the community.



# Here's to keeping up the good work.

We understand that productivity is closely linked to employee health and wellness. It's why we offer everything from workers' compensation and absence management services to flexible spending accounts and employee assistance programs. UPMC Insurance Services Division is committed to helping companies small and large achieve healthier bottom lines and stay fit for business.

## UPMC Dental Advantage

We put smiles on employees' faces with our tailored Basic, Standard, and Premium plans and our vast network of dentists. Each plan is designed to encourage regular preventive checkups.



## UPMC Vision Advantage

We help employees see clearly, thanks to access to more than 1,100 vision providers, discounts on frames or an allowance for contacts, and more.



## UPMC FlexAdvantage

Our flexible spending accounts help employees save money and use pretax dollars to pay for expenses related to health care, dependent care, and transportation. That's peace of mind.



## UPMC COBRA Advantage

When employees move on, we ease the transition by offering customized billing and payment collection, detailed account monitoring and reporting, superior customer service, and member- and employer-focused communications.



## Employer Health Services

We work with employers to deliver medical services at the worksite and nearby. Offerings include mobile health services, telemedicine, and Executive Concierge Health Care Services for management teams.



## Absence Management

Our expert staff efficiently and cost-effectively manages absences of all kinds and returns workers to their jobs safely and promptly. The result: higher productivity and an improved bottom line.



## Workers' Compensation Services

We're dedicated to improving safety, preventing loss, and providing quality care for employees — all while controlling costs. When injuries occur, we have claims adjusters, nurse case managers, and support personnel who can help.



## Employee Assistance Programs

Our *LifeSolutions* EAP connects employees to the counseling, information, and resources they need to stay focused and productive at work. *LifeSolutions* also supports managers and leaders who face challenges in their day-to-day responsibilities.



## Health Management and Wellness

For companies looking for a competitive edge, we provide population health management tools and wellness programs that create a culture of health. We help businesses better manage medical, disability, and workers' compensation costs.





# We're in business ...

## UPMC INSURANCE SERVICES DIVISION OFFERS A VARIETY OF HEALTH AND PRODUCTIVITY SOLUTIONS TO HELP YOU TAKE CARE OF YOUR EMPLOYEES AND TAKE BETTER CARE OF YOUR BUSINESS.

We know that the success of a business relies on the productivity of its employees. And the experts at UPMC WorkPartners offer a wide range of services — from wellness initiatives and on-site health centers to short-term disability, leave management services, and workers' compensation — to keep employees healthy and, as a result, more productive. WorkPartners is currently our region's largest employer services provider — and we're still growing. We also deliver integrated health and productivity solutions for companies and their employees all over the world.

Many of our partners also choose to integrate MyHealth, a customizable and comprehensive health management solution that helps companies identify risk factors in their employee population and provides program recommendations to encourage positive lifestyle changes. From there, employers

may choose to incorporate one or more of our MyHealth@Work on-site health centers at their workplace. And we're flexible. If space or frequency of use is an issue, we can provide mobile services or even telemedicine technology — anything we can do to support employee health.

Our newest service is UPMC AnywhereCare. In partnership with UPMC, AnywhereCare offers patients with non-emergency symptoms the opportunity to seek care through online e-visits from a health care provider. Patients fill out a simple online form, hit enter, and wait to hear back from a physician — all within 20 minutes. The visit is less expensive than a doctor's office copay, and prescriptions can be sent right to the patient's pharmacy of choice. UPMC AnywhereCare is the essence of convenience.

# ... for the health of yours.

We also offer customized solutions for health benefit administration, making this complex process more manageable than ever for employers and their HR departments. It's called EBenefits, and we're helping companies in all 50 states better manage the selection, enrollment, communication, and administration of employee benefits in the form of a flexible platform. The application integrates seamlessly with any existing employee benefits program and, depending on the client need, it can also help simplify a number of HR procedures, freeing up employees to get through their administrative work with ease and get back to business as usual.

When it comes to Employee Assistance Programs (EAPs), UPMC Health Plan's *LifeSolutions* far exceeds the competition. Organizations choose *LifeSolutions* because it provides a customized and cost-effective plan design to incorporate truly effective solutions that

address employee health and wellness concerns. By actively responding to difficult personal and work-related challenges, any workforce can drastically improve its productivity, one employee at a time.



Here at UPMC, we use the very services and solutions we provide for other companies in-house, so we can ensure real results. But don't just take our word for it. For the sixth time since 2009, The National Business Group on Health has recognized UPMC and UPMC Health Plan as a Platinum winner of the Best Employers for Healthy Lifestyles® award. And this year we topped *The Pittsburgh Business Times'* Healthiest Employers of Western Pennsylvania list in the 5,000-plus employees category.

Adam owns a small business and needs some advice on how to manage some of his newer employees. He visits the *LifeSolutions* website where he finds plenty of useful information.



Here's to  
being well  
connected.



Jane is looking for a health plan to purchase on the Marketplace this year, but she's not sure what kind of plan suits her. She heads to the MyHealth Matters blog and learns all she needs to know about the different levels of coverage and payment options available.

Roger arrived for his first appointment at a new doctor's office but left his insurance card at home. Fortunately, he downloaded the UPMC Health Plan mobile app last week and was able to access his information right from his phone.

### FROM INNOVATIVE ONLINE TOOLS TO A NEW AND IMPROVED WEBSITE, WE'RE DOING OUR PART TO HELP MEMBERS MANAGE THEIR HEALTH EASILY AND CONVENIENTLY.

Every day, more and more people get their information while online, on the go, or both. That's why UPMC Health Plan continues to offer more and more ways to connect with our members. The UPMC MyHealth Matters blog, for example, is an easy-to-digest source of health news, nutrition tips, fitness how-tos, and interesting insights and information on the world of health care. Each post is written by an expert affiliated with UPMC or UPMC Health Plan and makes important health information as accessible as possible for readers. As for its success, readership has increased 323 percent in the last year alone, and the blog reached a new high of 225,838 views.

The UPMC Health Plan mobile application continues to attract new users as members realize the benefits of being connected when and where it's most convenient for them. This app gives our members the unique ability to manage their prescriptions in our online pharmacy center, check the status of their claims, access their UPMC Health Plan member ID cards and search for doctors in our network. But the benefits don't stop there.

With our mobile app, members can quickly get the health information they need 24/7 thanks to our one-touch-dialing feature that calls up the MyHealth Advice Line. Of course, many people prefer texting to calling, so UPMC Health Plan has introduced a chat feature that works just like texting and enables members to connect with Member Services and get the answers they need promptly.

Our online presence continued to grow this year in all of the usual spaces — Facebook, Twitter, YouTube, foursquare, Instagram — and also in a new one: our brand new, comprehensive website for UPMC Health Plan members and shoppers. Now individuals, producers, and employers alike can find everything they need to know about us all in one place — including our plan offerings and benefits, online tools and resources, our extensive network of doctors and health care facilities, and even basic information on health care reform and what we're doing in the community. Prospective members can also shop for and compare plans on our online Marketplace.





# All the support you need ...



## WE MAKE SURE OUR MEMBERS HAVE EVERYTHING NECESSARY TO MAKE HEALTH CARE DECISIONS BASED ON WHAT'S BEST FOR THEM.

Over the past several years, UPMC has invested more than \$1.5 billion in information technology in an effort to develop and refine new solutions to benefit patients worldwide. From that research and innovation came one of our most valuable resources to date: telemedicine. This burgeoning technology gives us the unprecedented ability to connect people in need with health care expertise anywhere in the world, at any time. Whether a member needs medical assistance while at home in a rural neighborhood or requires consultation from a specialist in a medically underserved area, the ability to directly access high-quality care virtually and remotely is invaluable. It means faster care when it's needed most, and often at a lower cost of service.

Brenda has osteoarthritis in her hip and is considering treatments. Thankfully, by simply logging in to MyHealth OnLine, she is able to see real results from former patients and clinical evidence that shows the pros and cons of all her treatment options.

But when it comes to information technology, we don't just focus on access. We provide a level of transparency to our members seldom seen in the world of health insurance. We believe our members' health is their business, and so everything they need to know about coverage and care should be easy to access and easy to understand. We're using the latest information technology to make that a reality. This year, we introduced two transparency tools to help our members make well-informed personal health decisions. And they're both available on MyHealth OnLine, our secure member website that allows access to everything from health and wellness tools to medical history and benefit information.

# ... to stay healthy and well-informed.

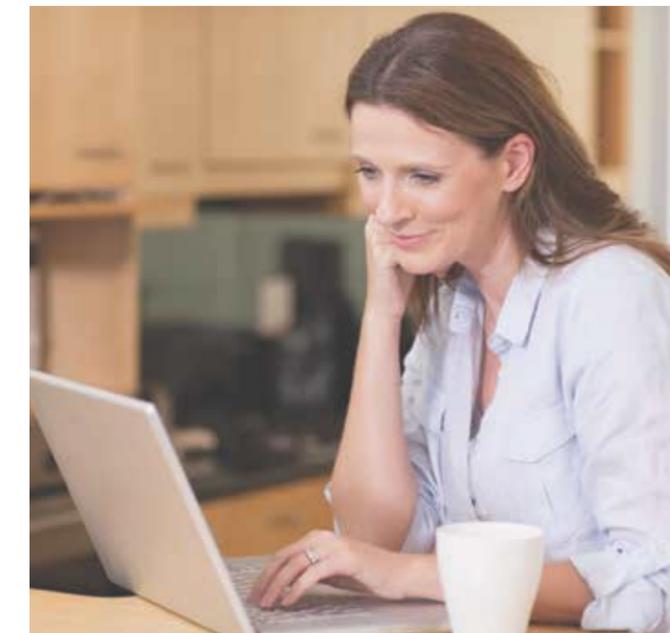
Having learned she needs knee surgery, Joan logs in to her MyHealth OnLine account and begins using the medical cost estimator tool. Within minutes, she compares the prices, quality levels, treatment times, and rehab information for three surgeons near her home.

In partnership with HealthSparq, UPMC Health Plan developed our **medical cost estimator**, the first of these tools. The tool conveys the approximate cost of most medical procedures in the region. Members can use it to compare providers in their network based on procedure costs and success rate, as well as how treatment varies from facility to facility. Then, based on the plan and real-time claims information, the estimator can predict the out-of-pocket costs, giving members the ability to confidently plan for quality care within their budget without even scheduling an appointment.

And working with **WiserTogether**, we created our treatment adviser, which allows members to see all of the treatment options for a particular medical condition. It works by crowd-sourcing data from former patients who share their results and rate the effectiveness of the care they received.

This tool also provides clinical evidence that shows the pros and cons of each method the member is considering, so that he or she can get a thorough sense of what to expect from a variety of procedures. When that kind of information is readily available, our members are able to make the most of their doctor visits by showing up educated about their condition and ready to engage in a productive conversation about their health.

Of course, we're also working to help our members limit medical procedures altogether by staying as healthy as they can be. More and more people today are using activity trackers to help them stay on top of their health. That's the kind of behavior we applaud and strive to encourage, so we've introduced our new **digital device connector**, which allows our members to sync more than 90 different activity trackers to their MyHealth OnLine profiles.



**“I live in a rural area where there is no neurologist on staff at my local hospital. Fortunately, a new technology called Telestroke allows Dr. Lawrence Wechsler, Chairman of the Department of Neurology, to evaluate me from Pittsburgh over 100 miles away.”**

- Agnes



# Here's to a healthy tomorrow ...

## WHEN IT COMES TO MAKING HEALTHY LIFESTYLE CHOICES, WE OFFER EVERY MEMBER A UNIQUE COMBINATION OF HELPFUL INFORMATION AND PERSONAL INSPIRATION.

It's no easy task to make a significant lifestyle change. It's why we're doing everything we can to make it easy for members to make positive changes in their lives. From offering online programs to personal health coaching, UPMC Health Plan understands different approaches work for different people.

Whether our members want to quit smoking, start exercising, or change their diets, we are here to motivate them to take an active role in their own health and help them stay positively inspired throughout their journey to wellness. And we don't just hand out little white cards; we provide health and wellness services that truly can and will make people healthier, happier human beings. By simply logging in to a MyHealth OnLine account, members gain access to a wealth of tools and

resources to inspire and enable that first step to a healthier life. The process begins in the MyHealth Central tab, which includes our physical activity tracker, learning tools, and a variety of health coaching programs that can help members eat better, quit smoking, manage weight, start a workout routine, reduce stress, or even improve emotional health. And when a member begins one of our 10-phase programs, he or she receives six to eight free telephone-based sessions with one of our health coaches — all of whom are experts in condition management as well as lifestyle behaviors.

Health coaches provide guidance and health tips and keep members accountable with background readings and journal activities that will deepen their commitment to change.

Lee made a resolution to improve her diet and lose weight. She was able to track her progress through MyHealth OnLine, and she received extra motivation every Friday afternoon when her health coach called with words of encouragement.

# ... and all the days that follow.

These personal advisers are also available outside the realm of these online programs, whether someone needs a quick motivational push or wants help managing a long-term health condition like diabetes, depression, heart disease, or low back pain. A health coach is always just a call away and ready to help develop a plan for success.

As another incentive to inspire healthy living, UPMC Health Plan developed *HealthyU*, which allows members to complete healthy activities for reward dollars that can be used for medical expenses. The simplest health incentive account (HIA) activities can be found on MyHealth OnLine — completing a 20-minute health assessment (MyHealth Questionnaire), starting a health coaching program, or simply scheduling a health screening.

This comprehensive online platform is also home to all of the information related to spending and claims, interactive tools, videos, and educational resources as well as a variety of self-service and transparency tools so our members can stay in the know, wherever they go. We take pride in giving our members access to the kinds of tools and resources that can really help them take control of their health now and build better habits for the future, and we're doing that in every way we can.

**“ People find that life gets in the way between doctor visits, so having someone regularly check in is a sensible thing. Prescription for Wellness is a helpful resource I can offer my patients to give them the support they need. ”**

– Asher Tulsky, MD  
General Internal Medicine  
UPMC Montefiore



## Providing support with Prescription for Wellness.

Research shows that people are more likely to make and maintain healthy behavioral habits when their doctors recommend them. UPMC Health Plan's new "Prescription for Wellness" program supports our physicians when they prescribe these kinds of healthful activities and lifestyle changes.

Using a simple tool, doctors can now recommend precisely which of the Health Plan's many health management programs will suit their patients best. The patient is prompted to call us, and we take care of the rest. The doctor feels supported and the patient gets the care he or she needs — it's a win/win.

Here's to  
a healthier,  
happier  
you.



Jessica needed help dealing with some of the stressors in her life, so she logged on to MyHealth OnLine to begin the Beating the Blues US program. After completing the program, she's able to start each day with a better emotional outlook and react to the ups and downs in her life in a more positive, healthy way.

### WE HELP OUR MEMBERS MAXIMIZE THEIR PHYSICAL AND EMOTIONAL HEALTH.

We understand that there are many factors that impact a person's well-being. It's why we have several pathways for our members to improve their health, including ways to help with both physical and mental health challenges. From our highly successful employee assistance program to abundant online resources and clinical services, we're doing everything we can to make sure our members have what they need to achieve balance and happiness in their lives.

Community Care Behavioral Health Organization works closely with members, providers, government agencies, and families to enhance care for those who suffer from depression, anxiety, and other behavioral health conditions as well as those struggling with addiction disorders. Nationally renowned with several large awards and contracts from federal and state governments, Community Care is the largest nonprofit

behavioral health managed care company in the U.S. and manages behavioral health services for 750,000 Medical Assistance recipients in 39 counties in Pennsylvania.

Community Care is a statewide leader in implementing effective models for integrated care delivery within community mental health centers as well as primary care practices serving a high proportion of individuals with both physical and behavioral health challenges. Through these integrated services, Community Care also provides behavioral health management for UPMC Health Plan's commercial and Medicare members. Recently, Community Care began implementing two grant awards from the Patient-Centered Outcomes Research Institute (PCORI): one focused on shared decision-making and the other on enhancing the physical health of individuals with mental health conditions.



UPMC Health Plan offers a wide range of behavioral health resources that come free with our health coverage. One such resource can be found on MyHealth OnLine, our secure member platform. It's called Beating the Blues US™, and it helps our members feel more confident, overcome setbacks, and take control of their lives and attitudes.

The program consists of eight 50-minute sessions, each dedicated to helping our members deal with day-to-day stressors and enabling them to change their negative thought patterns. It then instructs participants on how to develop a healthier outlook and to approach situations with a more positive attitude. Members are encouraged to move through the online program at their convenience, on their own schedule.

Beating the Blues US is a computerized cognitive behavioral therapy program with a strong, evidence-based protocol that sets the software apart from all other products on the market.

**“A year ago, I would never have known I could come full circle like this. And I truly believe that the Beating the Blues US program at UPMC Health Plan made the difference.”**

– Heidi



# Transforming health care ...

**WE'RE FORGING AHEAD AND DEVELOPING NEW STRATEGIES FOR MORE EFFICIENT AND EFFECTIVE METHODS OF HEALTH CARE DELIVERY. IT'S JUST ONE OF THE WAYS WE'RE WORKING FOR A BETTER TOMORROW.**

The Center for High-Value Health Care, a nonprofit research organization housed within UPMC Insurance Services Division, has one goal: to establish UPMC as a leader in national, state, and local efforts to advance what the Institute for Healthcare Improvement calls the "Triple Aim." For the Center, that means constantly seeking new and innovative ways to enhance the patient experience of care, improve the health of population, and reduce the per capita cost of health care.

Through collaborations across UPMC, the University of Pittsburgh, and other academic and community partners, the Center is able to facilitate the research necessary to advance the boundaries of health care in a meaningful way. Community Care Behavioral Health Organization, for example, works closely

with the UPMC Center for High-Value Health Care in order to test and perfect the kinds of innovative solutions that make a real difference in behavioral health patients' lives. Together, they are able to combine their health care data and commitment to quality improvement to more efficiently and compassionately deliver patient care.

This year, the UPMC Center for High-Value Health Care has been approved for \$2.1 million in funding from PCORI to conduct a three-year study that builds on prior work done by Community Care. The study's goal is to "understand how technology can be used to support shared decision-making in ways that work best for patients," according to the Center's Senior Director. This grant marks the second PCORI contract in two years secured by the Center, which received

# ... one patient . at a time.



**Leading the way with value-based care.**

In 2011, UPMC Health Plan co-founded a company called Evolent, which provides progressive health care systems with all of the necessary tools, technology, and strategy to advance value-based care within their organizations.

The 750-member team of experts at Evolent works with provider leadership across the country to transform the future of health care, one health system at a time.

According to Diane P. Holder, President and CEO of UPMC Health Plan, "Navigating toward a value-based care model is an incredibly complex process." But it's something we've been doing at UPMC for more than a decade, and "we're incredibly proud of our role in creating Evolent and are excited for what this investment says about the company's future and the future of health care in the U.S."

When members join, they go to one medical home that serves both their behavioral and physical health needs through the help of a dedicated Integration Team — the result is better provider communication in addition to improved member wellness and recovery.

Thanks to our many partnerships and collaborations, the important research and development that occur throughout UPMC Insurance Services Division can be applied and implemented to improve care within the organization and throughout the country.

funding for another study in 2013, called "Optimizing Behavioral Health Homes by Focusing on Outcomes that Matter Most for Adults with Serious Mental Illness." This award was achieved in response to the introduction of Community Care's Behavioral Health Home Plus, a patient-centered health home program, and will help to expand service within several mental health centers throughout the community.

One of the most successful outcomes of these intra-organizational collaborations is UPMC *Community Care*. Together with UPMC Health Plan, Community Care Behavioral Health Organization implemented the innovative special needs Medicare plan, which is designed for members with serious mental illness.

Xander is a new member of UPMC *Community Care*, which means all of his physical and behavioral care will be coordinated for him. Plus, he has peace of mind knowing that UPMC is always working to develop new and better ways to treat patients like him.

# Here's to keeping good health.

UPMC Insurance Services Division is a proud supporter of many events and programs that encourage engagement in healthy habits close to home. We do our part by actively partnering with national and local nonprofit organizations to establish health initiatives throughout the region. Through our efforts, community leaders discuss issues facing western Pennsylvania, promote healthy lifestyles, and fight hunger and obesity.



## Parks & Recreation

We proudly sponsor the Pittsburgh Parks Conservancy by providing an easy-to-use mobile app that can help residents plan their next visit to one of the many lovely parks the City of Pittsburgh has to offer. Plus, we are big supporters of Riverlife, an organization dedicated to developing and maintaining riverfront parks across the region.

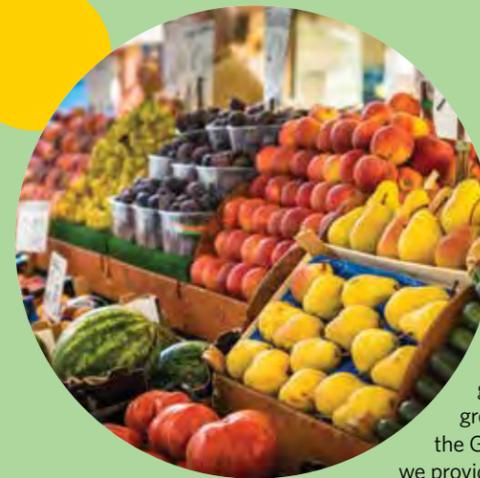


## Activity & Fitness

UPMC Health Plan encourages people all over western PA to be active and to engage with their communities by supporting dozens of local walks and runs, including the Pittsburgh Half Marathon, and by teaming up with local organizations like Fittsburgh.

## Community Support

UPMC Health Plan improves the health and vitality of the community by supporting dozens of PA Neighborhood Assistance Programs and Neighborhood Partnership Programs throughout the area, which focus on redevelopment, education workforce development, social services, health-related services and activities, and much more.



## Food & Nutrition

The goal is simple: to make healthy food available to as many people as possible. To make that a reality, UPMC Health Plan partners with a nationally known local farm each week to deliver a farmers market, giving residents a chance to buy locally grown, fresh produce. And by supporting the Greater Pittsburgh Community Food Bank, we provide nutritious food to those in need.



## Education Equality

A solid foundation in education leads to a healthy and productive life, so we support schools from pre-K and elementary to high school and local universities through the PA Educational Improvement Tax Credit program, giving many low-income youth the opportunity to attend.

## Dining Smart Community

This initiative is part of the UPMC Health Plan Dining Smart program. Developed by UPMC doctors and dietitians, this proven worksite nutrition plan supports a culture of healthy eating in the workplace and in the community.



## Childhood Health

We're lending our resources, leadership, and expertise to aid programs such as Let's Move Pittsburgh and HEALTHY Armstrong in an effort to reduce childhood obesity and engage children and their families in the formation of healthy habits.





Here's to a  
healthy  
community.

**WE SUPPORT HUNDREDS OF LOCAL AND NATIONAL ORGANIZATIONS TO PROMOTE NUTRITION, ACTIVE COMMUNITY ENGAGEMENT, AND SUSTAINABILITY IN WESTERN PENNSYLVANIA AND BEYOND.**

We're truly committed to the communities we serve. Whether it's promoting nutrition, fitness, family health, or increased access to care, we're dedicated first and foremost to helping people in the area get and stay healthy. For us, that means making strategic partnerships with organizations that address key issues such as hunger and nutrition, fitness and active lifestyles, diversity and inclusion, and community development.

It also means understanding the significance of arts and culture, nature, education and empowerment, and social awareness as they relate to the overall well-being of a community. So we do our best to support and partner with a wide variety of programs each and every year, from the Greater Pittsburgh Community Food Bank through the Charitable Food Program, to the National Aviary and beyond.

The PA Department of Community and Economic Development has several programs that give us the opportunity to support communities in need. By participating in long-term collaborations

through the Neighborhood Partnership Program, we're able to provide necessary services such as affordable housing, crime prevention, education, and job training in distressed communities. And our participation in various tax credit programs provides tuition and program assistance to students from pre-K through college who otherwise would not have the financial resources to attend.

We don't just support these outstanding organizations and programs as a company; our employees are just as committed to improving the community. Our management team serves on more than 150 local nonprofit boards and, each year, our employees participate in a campaign to support the United Way. Last year, almost 70 percent of our staff made a personal contribution to this campaign. The donations, totaling almost \$400,000, were distributed through the United Way's donor choice program so that individuals could support the organizations of their choice. The community relies on UPMC Insurance Services Division, and our employees deliver.



**We provide services, support, and solutions that drive sustainable growth.**

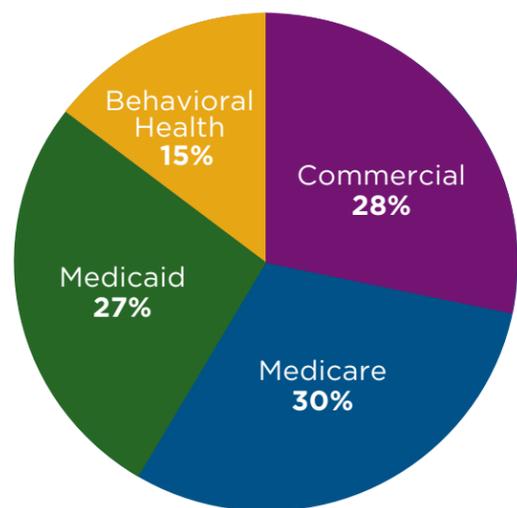
To us, sustainability is about functioning in a responsible manner: fiscally, environmentally, and socially. Through the decisions we make as a corporation, we can positively influence waste reduction, climate change, renewable energy, and management of natural resources.

At UPMC Health Plan, we demonstrate sustainability in the place we work. All 16 floors we occupy in the U.S. Steel Tower are LEED certified, which means they're resource-efficient, high performing, healthy, and cost-effective. And through our participation in the Pittsburgh Green Workplace Challenge, we've reduced our organization's water use as well as unnecessary printing, replaced our lighting with energy-efficient options, swapped disposable tableware for reusable items, and established a "Green Team" within our organization.

Every day, our employees make individual decisions that strengthen our reputation and demonstrate how sustainability is aligned with our mission, and we all plan to continue moving our operation toward a better, smarter, and ultimately more sustainable future.

# Here's to another great year.

## FISCAL YEAR 2015 UPMC INSURANCE SERVICES DIVISION HIGHLIGHTS



2015 Insurance Services Division Revenue Distribution by Core Product

### MEMBERSHIP GROWTH (in millions)



### REVENUE GROWTH (\$ in millions)



### UPMC Insurance Services Combined Statement of Revenue and Expenses

For the year ended June 30 (in millions)

	2015	2014	2013	2012	2011
<b>Revenues</b>	<b>\$5,668</b>	<b>\$5,033</b>	<b>\$4,450</b>	<b>\$3,846</b>	<b>\$3,509</b>
Operating Expenses	5,544	5,003	4,393	3,775	3,434
Operating Income	124	30	57	71	75
<b>Operating Margin</b>	<b>2.2%</b>	<b>0.6%</b>	<b>1.3%</b>	<b>1.8%</b>	<b>2.1%</b>
Net Investment Income	\$17	(\$1)	(\$6)	\$5	\$8
Income Taxes	(9)	0	(1)	(16)	(20)
<b>Net Income</b>	<b>\$132</b>	<b>\$29</b>	<b>\$50</b>	<b>\$60</b>	<b>\$63</b>

### UPMC Insurance Services Combined Balance Sheet Highlights

For the year ended June 30 (in millions)

	2015	2014	2013	2012	2011
Cash and Investments	\$709	\$675	\$627	\$691	\$612
Current Receivables	\$706	447	397	302	232
Other Assets	\$44	57	35	47	24
<b>Total Assets</b>	<b>\$1,459</b>	<b>\$1,179</b>	<b>\$1,059</b>	<b>\$1,040</b>	<b>\$868</b>
Claims Payable	\$481	\$391	\$321	\$270	\$253
Other Current Liabilities	\$106	165	113	225	114
Surplus Notes - UPMC Affiliates	\$351	191	188	158	158
Common Shareholder Equity	\$521	432	437	387	343
<b>Total Liabilities and Equity</b>	<b>\$1,459</b>	<b>\$1,179</b>	<b>\$1,059</b>	<b>\$1,040</b>	<b>\$868</b>

### UPMC Insurance Services Division financial highlights reflect the combined operating results and financial position among its subsidiaries.

Fiscal year 2015 represented another strong year of growth, with Division revenue increasing by \$635 million (12.6%) to \$5.7 billion. In 2015, UPMC Insurance Services Division surpassed the 2.7 million mark in membership across all lines of business. Division operating income was \$124 million (2.2% of revenue) in 2015, compared to \$30 million (0.6%) in 2014.

UPMC is strongly committed to best-in-class governance and organizational transparency standards. In 2006, UPMC, including the UPMC Insurance Services Division, became the first nonprofit health enterprise in the nation to fully adopt Sarbanes-Oxley, including the stringent requirements of section 404.

Sarbanes-Oxley certification has been received annually since adoption in 2006. The Health Plan has also received SSAE16 certification from its independent auditor for its claims processing internal controls environment. The Division, along with UPMC, has also adopted industry-leading public financial disclosure practices for both quarterly (unaudited) and annual (audited) results, allowing our community stakeholders to review our progress and fiscal health. UPMC's financial reporting can be found at UPMC's website, [www.upmchealthplan.com](http://www.upmchealthplan.com).

UPMC Health Plan also retained its financial strength rating of A- (Excellent) from A.M. Best, the world's most established insurance rating company.

UPMC HEALTH PLAN OFFICES

**Pittsburgh**

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U.S. Steel Tower  
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**Erie**

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**Johnstown**

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Johnstown, PA 15904

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*UPMC Insurance Services Division*  
2015 Annual Report

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