



Your 2010 Enrollment Kit

UPMC for Life

UPMC Health Plan Medicare Program

UPMC *for Life* has plan options that can benefit you

Thank you for your interest in UPMC *for Life* Medicare Advantage plans. It's important to understand what options are available to you as a Medicare beneficiary. We encourage you to take the time to review this enrollment kit and use it to help you make the best choice for your Medicare coverage.

Some important items included in your enrollment kit:

- Plan Comparison Chart — compare our Medicare Advantage HMO and PPO plans (pages 6 through 9)
- Health Care Concierge** — customer service you can count on (page 12)
- Additional Benefits and Services — these extras come at no additional cost with all of our UPMC *for Life* Medicare Advantage plans (starting on page 13)
- Medicare Advantage Enrollment Periods — timelines for enrolling in a Medicare Advantage plan (page 16)
- Enrollment Instructions — applying for enrollment in a UPMC *for Life* plan is easy (page 18)

Have questions? Need help with enrolling?

If you have questions about the information provided in this kit or about Medicare in general, we have knowledgeable, licensed sales representatives who can get you the answers you need and help you to apply for enrollment in a UPMC *for Life* plan.

UPMC *for Life*

Toll-Free: 1-877-381-3765

TTY/TDD users, call 1-800-361-2629

8 a.m. to 8 p.m., seven days a week

www.upmchealthplan.com/medicare

From March 2 through November 14, you may receive a messaging service on weekends and holidays. Please leave a message and your call will be returned the next business day.

One Chatham Center
112 Washington Place
Pittsburgh, PA 15219

Medicare Information

Toll-Free:

1-800-MEDICARE (1-800-633-4227)

TTY/TDD users, call 1-877-486-2048

24 hours a day, seven days a week

www.medicare.gov

What makes UPMC *for Life* the right choice for you?

UPMC *for Life* is the Medicare Advantage plan of UPMC Health Plan. We are a western Pennsylvania health plan owned by the University of Pittsburgh Medical Center (UPMC), one of the top-ranked health systems in the nation (*U.S. News & World Report*, America's Best Hospitals, 7-21-09).

Our Medicare Advantage network includes over 7,200 doctors and 80 hospitals throughout 34 counties in Pennsylvania, Ohio, and West Virginia. You'll get peace of mind knowing that you can see any participating provider without a referral.

More benefits means better coverage for you

All of our Medicare Advantage plans provide more benefits than Original Medicare alone. We also offer additional benefits and services that can help you lead a healthier lifestyle. That means you can get coverage for important things like:

- Primary care and specialist doctor visits
- Preventive services such as routine physical exams
- Routine vision care with your choice of provider
- Silver&Fit® membership at a participating fitness club at no additional cost
- Worldwide medical assistance 24/7 while traveling

For more plan benefit details, check out our plan comparison charts starting on page 6.

Your questions answered, in one call

As a member, you have a special team of Health Care Concierges** who are dedicated to helping you understand your benefits and answering your questions. Our commitment is to help you get the answers you need in just one phone call. And our representatives are local so you can speak to a live person who's close to home.

For more details about our Health Care Concierge program, go to page 12.



Find the right plan for you

We've chosen some of the most important plan features to help you compare your choices. On the next two pages, you'll see side-by-side comparisons of our HMO and PPO plans. **Not all benefits are listed in these grids.** For complete benefit information, please see the Summary of Benefits provided in this enrollment kit.

Important questions to help you identify which plan is best for you

What premium best meets your needs?

- The UPMC *for Life* HMO plan has a \$0 monthly plan premium* – you'll have copays and coinsurance when using plan benefits.
- The UPMC *for Life* HMO Rx (HMO) plan has a low monthly premium and includes prescription drug coverage.
- The UPMC *for Life* PPO High Deductible with Rx (PPO) plan has a \$0 monthly plan premium* along with in- and out-of-network coverage and prescription drug coverage.

Do you want a plan that includes both medical and prescription drug coverage?

- The UPMC *for Life* HMO Rx (HMO) plan offers medical benefits plus brand-name and generic prescription drug coverage.
- The UPMC *for Life* HMO Rx Enhanced (HMO) plan offers **richer** medical benefits plus brand-name and generic prescription drug coverage.
- The UPMC *for Life* PPO Rx Enhanced (PPO) plan includes medical benefits and prescription drug coverage plus generic drug coverage through the Medicare prescription coverage gap or “donut hole”.

Is health care coverage when you're traveling important to you?

- When you join any UPMC *for Life* plan, you get coverage for emergencies and urgently needed care anywhere in the U.S.
- All of our HMO and PPO plans come with Assist America®. You'll have access to worldwide care when you travel more than 100 miles from home.
- The UPMC *for Life* PPO High Deductible with Rx (PPO) and UPMC *for Life* PPO Rx Enhanced (PPO) plans give you the freedom and flexibility to see any doctor, specialist, or hospital in the U.S. that accepts Medicare. A higher cost-sharing may apply for out-of-network services.

Are you looking for a plan that gives you mind and body fitness?

- All of our HMO and PPO plans include our health and wellness program, Silver&Fit®. You can get a complimentary membership to a participating fitness club or participate in an at-home walking or exercise program.
- **New for 2010** – our InSight™ brain health and fitness program** can help you exercise your brain and keep it healthy and fit. When you sign up for this exciting new program you will get a software package to load on your home computer.

*You must continue to pay your Medicare Part B premium as applicable.

To be eligible for a UPMC *for Life* HMO or PPO plan, you must be entitled to Medicare Part A and enrolled in Part B. You must also continue to pay Medicare premiums, reside in the service area, and not have end-stage renal disease (ESRD).

HMO Plan Medical Benefits

(Prescription Drug Coverage on page 10)

Benefit	UPMC for Life HMO	UPMC for Life HMO Rx (HMO)	UPMC for Life HMO Rx Enhanced (HMO)
	You pay:	You pay:	You pay:
Premium	\$0 each month in addition to your Medicare Part B premium	\$53 each month in addition to your Medicare Part B premium	\$141 each month in addition to your Medicare Part B premium
Annual Maximum Out-of-Pocket Limit (your total yearly out-of-pocket costs)	\$3,400 per year for all covered charges	\$3,400 per year for all covered charges	\$3,200 per year for all covered charges
Inpatient Hospital and Inpatient Mental Health Care	\$250 for each Medicare-covered stay at a network hospital \$750 maximum out-of-pocket limit	\$275 for each Medicare-covered stay at a network hospital \$825 maximum out-of-pocket limit	\$200 for each Medicare-covered stay at a network hospital \$400 maximum out-of-pocket limit
Primary Care and Specialist Doctor Visits	\$15 for each primary care visit \$30 for each specialist visit	\$15 for each primary care visit \$40 for each specialist visit	\$5 for each primary care visit \$30 for each specialist visit
Skilled Nursing Facility (SNF)	\$25 each day for days 1-10 \$60 each day for days 11-60 \$0 each day for days 61-100 \$3,250 maximum out-of-pocket limit	\$25 each day for days 1-10 \$60 each day for days 11-60 \$0 each day for days 61-100 \$3,250 maximum out-of-pocket limit	\$25 each day for days 1-10 \$60 each day for days 11-60 \$0 each day for days 61-100 \$3,200 maximum out-of-pocket limit
Outpatient Rehabilitation (speech, occupational, and physical therapy)	\$30 for each visit	\$40 for each visit	\$30 for each visit
Outpatient Services/ Surgery	\$150 for each visit \$300 maximum out-of-pocket limit	\$175 for each visit \$350 maximum out-of-pocket limit	\$100 for each visit \$200 maximum out-of-pocket limit
Mental Health Services	\$30 for each visit	\$40 for each visit	\$30 for each visit
Emergency/ Urgent Care	\$50 for each visit	\$50 for each visit	\$50 for each visit

HMO Plan Medical Benefits continued

Benefit	UPMC for Life HMO	UPMC for Life HMO Rx (HMO)	UPMC for Life HMO Rx Enhanced (HMO)
	You pay:	You pay:	You pay:
Durable Medical Equipment	20% of the cost of each item, including oxygen	20% of the cost of each item, including oxygen	20% of the cost of each item, including oxygen
Diagnostic Tests, X-rays, and Lab Services	\$0 for clinical/diagnostic lab services and radiation therapy \$20 for general x-rays \$60 for CT scans, MRIs, MRAs, and PET scans	\$0 for clinical/diagnostic lab services and radiation therapy \$20 for general x-rays \$60 for CT scans, MRIs, MRAs, and PET scans	\$0 for clinical/diagnostic lab services and radiation therapy \$20 for general x-rays \$50 for CT scans, MRIs, MRAs, and PET scans \$200 maximum out-of-pocket limit
Preventive Services	\$0 for preventive screenings and exams, including mammograms, Pap and pelvic, prostate, colorectal screenings, and bone mass measurement exams. \$0 to \$150 for a colonoscopy A separate office visit copay may apply.	\$0 for preventive screenings and exams including mammograms, Pap and pelvic, prostate, colorectal screenings, and bone mass measurement exams. \$0 to \$175 for a colonoscopy A separate office visit copay may apply.	\$0 for preventive screenings and exams including mammograms, Pap and pelvic, prostate, colorectal screenings, and bone mass measurement exams. \$0 to \$100 for a colonoscopy A separate office visit copay may apply.
Vision	You receive: \$150 toward the cost of one routine eye exam and eyewear every 2 years	You receive: \$150 toward the cost of one routine eye exam and eyewear every 2 years	You receive: \$200 toward the cost of one routine eye exam and eyewear every 2 years

Please note that the UPMC for Life HMO plan with a \$0 monthly plan premium does not offer Part D prescription drug benefits.

PPO Plan Medical Benefits

(Prescription Drug Coverage on page 10)

Benefit	UPMC for Life PPO High Deductible with Rx (PPO)		UPMC for Life PPO Rx Enhanced (PPO)	
	In-Network Services	Out-of-Network Services	In-Network Services	Out-of-Network Services
	You pay:	You pay:	You pay:	You pay:
Premium	\$0 each month in addition to your Medicare Part B premium		\$211.50 each month in addition to your Medicare Part B premium	
Annual Maximum Out-of-Pocket Limit (your total yearly out-of-pocket costs)	\$3,400 per year for all covered charges		\$3,200 per year for all covered charges	No annual maximum out-of-pocket limit for out-of-network services
Annual Out-of-Pocket Deductible	\$2,000 per year for in- and out-of-network services (unless the service is marked as excluded from the deductible)		No annual out-of-pocket deductible for in-network services	\$250 per year for out-of-network services
Inpatient Hospital and Inpatient Mental Health Care	\$0 for each Medicare-covered stay [†]	20% of the cost for each stay at an out-of-network hospital [†]	\$100 for each Medicare-covered stay at a network hospital \$200 maximum out-of-pocket limit	20% of the cost for each stay at an out-of-network hospital
Primary Care Doctor Visits	\$16 for each visit (excluded from the yearly deductible)	20% of the cost for each visit (excluded from the yearly deductible)	\$5 for each visit	\$45 for each visit
Specialist Doctor Visits	\$0 for each visit [†]	20% of the cost for each visit [†]	\$30 for each visit	\$45 for each visit
Skilled Nursing Facility (SNF)	\$0 for each Medicare-covered stay for days 1-100 [†]	20% of the cost for each stay at an out-of-network SNF [†]	\$25 each day for days 1-10 \$60 each day for days 11-60 \$0 each day for days 61-100 \$3,200 maximum out-of-pocket limit	20% of the cost for services
Outpatient Rehabilitation (speech, occupational, and physical therapy)	\$0 for each visit [†]	20% of the cost for each visit [†]	\$20 for each visit	20% of the cost for each visit
Mental Health Services	\$0 for each visit [†]	20% of the cost for each visit [†]	\$30 for each visit	\$45 for each visit

PPO Plan Medical Benefits continued

Benefit	UPMC for Life PPO High Deductible with Rx (PPO)		UPMC for Life PPO Rx Enhanced (PPO)	
	In-Network Services	Out-of-Network Services	In-Network Services	Out-of-Network Services
	You pay:	You pay:	You pay:	You pay:
Outpatient Services/ Surgery	\$0 for each visit [†]	20% of the cost for each visit [†]	\$60 for each visit \$120 maximum out-of-pocket limit	20% of the cost for each visit
Emergency/ Urgent Care	\$50 for each visit [†] (Emergency care is excluded from the yearly deductible)		\$50 for each visit	
Durable Medical Equipment	\$0 for each item, including oxygen [†]	50% of the cost for each item, including oxygen [†]	20% of the cost of each item, including oxygen	50% of the cost for each item, including oxygen
Diagnostic Tests, X-rays, and Lab Services	\$0 for clinical/diagnostic lab services, radiation therapy, general x-rays, CT scans, MRIs, MRAs, and PET scans [†]	20% for clinical/diagnostic lab services, radiation therapy, and each x-ray [†]	\$0 for clinical/diagnostic lab services and radiation therapy \$20 for general x-rays \$50 for CT scans, MRIs, MRAs, and PET scans \$200 maximum out-of-pocket limit	20% for clinical/diagnostic lab services, radiation therapy, and each x-ray
Preventive Services	\$0 for preventive screenings and exams [†] , including mammograms, Pap and pelvic, prostate, colorectal screening, and bone mass measurement exams (mammography is excluded from the yearly deductible) A separate office visit copay may apply.	20% for preventive screenings and exams [†] , including mammograms, Pap and pelvic, prostate, colorectal screening, and bone mass measurement exams (mammography is excluded from the yearly deductible) A separate office visit copay may apply.	\$0 for preventive screenings and exams [†] , including mammograms, Pap and pelvic, prostate, colorectal screening, and bone mass measurement exams \$0 to \$60 for acolonoscopy A separate office visit copay may apply.	20% for preventive screenings and exams [†] , including mammograms, Pap and pelvic, prostate, colorectal screening, and bone mass measurement exams A separate office visit copay may apply.
Vision	You receive: \$250 toward the cost of one routine eye exam and eyewear every 2 years		You receive: \$250 toward the cost of one routine eye exam and eyewear every 2 years	

[†]You pay the cost shown after the annual deductible for the plan is met. The annual deductible applies to your overall costs spent, not just the amount spent on each specific benefit.

Your prescription drug coverage options

All plans that include Part D prescription drug coverage have four levels of drug benefits: generic, preferred-brand, non-preferred brand, and specialty. These levels are tied to the copay amounts outlined in the prescription drug coverage description on the next page. This chart shows the prescription drug coverage options provided in our HMO and PPO plans.

What is a prescription drug formulary?

A formulary is a list of covered prescription drugs. These drugs have been approved for coverage by a health plan and are also reviewed and approved by Medicare.

When comparing plans that offer prescription drug coverage, it's important to review the formulary to make sure the drugs you are currently taking are covered. You can view the UPMC *for Life* Abridged Formulary (a partial listing) in this enrollment kit and view our Comprehensive Formulary online at www.upmchealthplan.com/medicare, or you can contact us at the number listed on page 3 to see if the drug you are taking is covered.

If a brand-name drug that you are taking is not listed on our formulary, you may be able to switch to a generic drug equivalent. A generic drug has exactly the same active ingredient(s), drug strength, and dosage form as its brand-name equivalent. Contact us at the number on page 3 for more information.

Pharmacies in all the right places

UPMC *for Life*'s comprehensive pharmacy benefits include access to a large network of retail chain and independent pharmacies. Even if you're traveling outside your neighborhood, you can take advantage of nearly 70,000 pharmacies nationwide. We also have a mail-order pharmacy that can save you money on filling a 90-day prescription and will mail medications directly to your home or to any address you specify.

In addition to thousands of independent pharmacies, UPMC *for Life* members can get their prescriptions filled at any of these national and regional pharmacy chains:

- CVS
- Giant Eagle
- Kmart
- Kroger
- Rite Aid
- Sam's Club
- Target
- Walgreens
- Wal-Mart



Prescription Drug Benefits

Benefit	UPMC <i>for Life</i> HMO Rx (HMO)	UPMC <i>for Life</i> HMO Rx Enhanced (HMO)	UPMC <i>for Life</i> PPO High Deductible with Rx (PPO)	UPMC <i>for Life</i> PPO Rx Enhanced (PPO)
	You pay:	You pay:	You pay:	You pay:
In-Network Retail Pharmacy (1 month — 31-day supply)	\$5 for Generic drugs \$32 for Preferred Brand drugs \$80 for Non-Preferred Brand drugs 33% of the cost for Specialty drugs	\$5 for Generic drugs \$32 for Preferred Brand drugs \$80 for Non-Preferred Brand drugs 33% of the cost for Specialty drugs	\$5 for Generic drugs \$32 for Preferred Brand drugs \$80 for Non-Preferred Brand drugs 33% of the cost for Specialty drugs	\$5 for Generic drugs \$30 for Preferred Brand drugs \$85 for Non-Preferred Brand drugs 33% of the cost for Specialty drugs
In-Network Retail Pharmacy (3 months — 90-day supply)	\$15 for Generic drugs \$96 for Preferred Brand drugs \$240 for Non-Preferred Brand drugs	\$15 for Generic drugs \$96 for Preferred Brand drugs \$240 for Non-Preferred Brand drugs	\$15 for Generic drugs \$96 for Preferred Brand drugs \$240 for Non-Preferred Brand drugs	\$15 for Generic drugs \$90 for Preferred Brand drugs \$255 for Non-Preferred Brand drugs
Mail-Order Pharmacy (3 months — 90-day supply)	\$12.50 for Generic drugs \$80 for Preferred Brand drugs \$200 for Non-Preferred Brand drugs 33% of the cost for Specialty drugs for a 31-day supply only	\$12.50 for Generic drugs \$80 for Preferred Brand drugs \$200 for Non-Preferred Brand drugs 33% of the cost for Specialty drugs for a 31-day supply only	\$12.50 for Generic drugs \$80 for Preferred Brand drugs \$200 for Non-Preferred Brand drugs 33% of the cost for Specialty drugs for a 31-day supply only	\$12.50 for Generic drugs \$75 for Preferred Brand drugs \$212.50 for Non-Preferred Brand drugs 33% of the cost for Specialty drugs for a 31-day supply only
Coverage After You Reach Your Initial Coverage Limit	After the total yearly drug costs (paid by both you and our plan) reach \$2,830, you pay 100% of your prescription drug costs until your yearly out-of-pocket drug costs reach \$4,550.	After the total yearly drug costs (paid by both you and our plan) reach \$2,830, you pay 100% of your prescription drug costs until your yearly out-of-pocket drug costs reach \$4,550.	After the total yearly drug costs (paid by both you and our plan) reach \$2,830, you pay 100% of your prescription drug costs until your yearly out-of-pocket drug costs reach \$4,550.	After the total yearly drug costs (paid by both you and our plan) reach \$2,830, you pay 100% of preferred, non-preferred brand, and specialty drug costs until your yearly out-of-pocket drug costs reach \$4,550. You pay the following for generic drugs: \$5 for a 31-day supply and \$15 for a 90-day supply at an in-network retail pharmacy. You pay \$12.50 for a 90-day supply through mail order.
Catastrophic Coverage	After your yearly out-of-pocket drug costs reach \$4,550, you pay the greater of: \$2.50 for Generic drugs and \$6.30 for all other drugs, or 5% coinsurance.			

Please note that the UPMC *for Life* HMO plan is not listed because it does not include Part D prescription drug coverage.



Member service you can count on with our Health Care Concierge program

As a UPMC *for Life* member, you can take advantage of our Health Care Concierge program.** With just one call, you'll get in touch with a concierge who can help you:

- Find a network provider
- Get answers to benefits questions and explain how your health plan works
- Explain your premium bill
- Manage prescription drug costs
- And much, much more

Our UPMC Resources for Life program offers you enhanced services

Your Health Care Concierge can also connect you to a specially trained UPMC Resources *for Life*** representative. This program offers expanded services designed to help our members find resources for managing everyday living issues. A UPMC Resources *for Life* representative can provide resources for:

- Legal guidance for taxes, elder law, and living wills
- Financial counseling for retirement planning
- Household budgeting
- Preventing identity theft
- Short-term counseling over the telephone with a licensed professional counselor

"I'm very pleased with UPMC for Life."

Bob Helwick is quick to express satisfaction with his UPMC *for Life* Medicare Advantage plan. "I'm very pleased with UPMC *for Life*," he says. He also likes the way UPMC *for Life* keeps in touch with him through its Health Care Concierge program or by mail when anything of importance arises.

Peace of mind when you're traveling

As a UPMC *for Life* HMO or PPO member, you have access to Assist America® – the nation's largest provider of emergency travel services, with over 25 years of experience. You can get emergency services and benefits whenever you're more than 100 miles from home or in another country. Support is accessible 24 hours a day, 365 days a year.

Assist America provides the following services:

- Guaranteed hospital admission (when traveling outside the U.S.) for medically necessary treatment.
- Help replacing forgotten prescriptions (additional costs may apply).
- Transportation to get you to the nearest facility capable of providing proper care when adequate medical facilities are not available locally.
- Round-trip transportation for a family member or friend to be with you if you are expected to be hospitalized for more than 7 days while traveling alone.
- Assistance with local language communications.
- Transportation back to your home or to a rehabilitation facility, with an escort if medically necessary, upon hospital discharge.
- Transport and return of mortal remains to your legal residence, in case of death.



“I was very, very satisfied with Assist America.”

Robert Durst was in Alaska just two days when he was bitten “by some kind of bug.” He had to be rushed to the emergency room at a hospital in Anchorage, where he was treated and released. Thanks to Assist America, Robert’s vacation wasn’t spoiled and he came away impressed with the coverage he didn’t know he had.

“I was very, very satisfied with Assist America. The people I talked to were very nice and courteous and, afterwards, I got a very nice letter from them. I’m very pleased.”

You can get physically fit and stay healthy

Our Silver&Fit® health and wellness program is offered at no extra cost to our HMO and PPO members. It's designed specifically to help you get fit and maintain your health.

Here's what our program includes:

- Membership at a local participating fitness club
- Weekly fitness club exercise classes
- Community social activities where you can meet other UPMC *for Life* members
- Access to a website featuring educational materials
- The chance to join the Silver&Fit Home Fitness Program, where you can walk or exercise at home using DVDs, handheld weights, and stretch bands

Improve your brain health and fitness

New for 2010 — our InSight™ brain health and fitness program** can help you exercise your brain and keep it healthy and fit. When you sign up for this exciting new program, you'll get a software package to load on your home computer.

InSight™ – this program includes exercises for visual processing and memory to improve your brain's reception of what you see. Increased visual processing speed can:

- Assist you in driving more safely and reduce your risk of a car accident
- Help you capture more visual details
- Improve your ability to react quickly

Cathleen Dickey **InSight™ Program User**

“InSight™ saved my life. I know that I saw the car more quickly because I've been doing exercises like Bird Safari and Road Tour. They make you see things so fast!”



The difference you can count on

We offer you extra services, such as care management programs, a nurse advice line, tools for tracking your health information, and a dental discount program, that can help you stay healthy.

Care Management

Our health coaches offer one-on-one support to help you live with many chronic medical conditions, such as heart failure, asthma, diabetes, high blood pressure, coronary artery disease, chronic obstructive pulmonary disease (COPD), and depression. We also offer wound care treatment.

Dental Discount Program**

As a UPMC *for Life* member, you'll have access to one of the nation's largest dental discount provider networks in the country. Just go to any participating provider to take advantage of savings starting at 15% on dental services, such as routine cleanings and exams, x-rays and fillings, root canals and crowns, and dentures and bridges.

MyHealth OnLine**

UPMC *for Life* members have a confidential, Internet-based resource that gives you access to your most current health data. You can keep up-to-date information about your health care visits, keep track of prescription refills, add your own health history, view your most recent membership claims, and get information on your benefits.

MyHealth Advice Line

Once you're a member, you can call the MyHealth Advice Line to get advice or ask questions about a medical issue. Experienced, registered nurses are on hand 24-hours a day, seven days a week.

**Please note: The products and services described are neither offered nor guaranteed under our contract with the Medicare program. They are not subject to the Medicare appeals process. Any dispute regarding these products and services may be subject to the UPMC *for Life* grievance process.

Important Medicare Advantage Enrollment Information

The following is an overview of the dates for electing a plan:

Annual Election Period from November 15, 2009, to December 31, 2009:

- You can make one enrollment election during this time
- If you enroll during this time period, your coverage will be effective January 1, 2010 (subject to Medicare approval)

Open Enrollment Period from January 1, 2010, to March 31, 2010:

- If you enroll during this time period, your coverage will become effective the first of the month after your completed election is received (subject to Medicare approval)
- You may make one election to the same type of plan you had previously regarding prescription drug coverage

For Example:

If you are currently enrolled in:	You can switch to:
Original Medicare with a Prescription Drug Plan	An HMO or PPO with Prescription Drug Coverage
An HMO with Prescription Drug Coverage	A PPO with Prescription Drug Coverage
An HMO with NO Prescription Drug Coverage	Original Medicare

After March 31, 2010, you cannot make a plan change unless you qualify for a Special Election Period (e.g., you move out of the plan's service area) or have Medical Assistance coverage.

If you have questions about your Medicare eligibility, call us toll-free at 1-877-381-3765 from 8 a.m. to 8 p.m., seven days a week. TTY/TDD users, call 1-800-361-2629. Our knowledgeable sales representatives can help you determine when you can apply for enrollment.

From March 2 through November 14, you may receive a messaging service on weekends and holidays. Please leave a message and your call will be returned the next business day.



We take our role in your health care seriously and want to help you find the health care solution that works best for you.

Here are three easy ways to find out more about UPMC *for Life* and get answers to your questions.

- 1** Call 1-877-381-3765 from 8 a.m. to 8 p.m., seven days a week to speak with a knowledgeable sales representative. TTY/TDD users, call 1-800-361-2629. From March 2 through November 14, you will receive a messaging service on weekends and holidays. Please leave a message and your call will be returned the next business day.
- 2** Come to a local informational seminar near you. For times and locations, call the number above.
- 3** Request a home visit where you can meet face-to-face with an authorized UPMC *for Life* representative. Call the number above for more information.

Applying for enrollment is easy – follow the steps below

Step 1

Review the materials included in this kit. Choose the UPMC *for Life* plan in which you would like to enroll. If you are searching for detailed benefit information, you can consult the Summary of Benefits we have included in the pocket of this folder.

If you have questions or would like assistance, call us toll-free at 1-877-381-3765 from 8 a.m. to 8 p.m., seven days a week. TTY/TDD users, call 1-800-361-2629.

From March 2 through November 14, you may receive a messaging service on weekends and holidays. Please leave a message and your call will be returned the next business day.

Step 2

Complete the enrollment application included in this enrollment kit. Be sure to sign and date the application in the “Signature” area on page 6. Tear off the duplicate “Member” copy and retain for your records.

Step 3

If you want to pay your premium electronically, fill out the Payment Election Form found behind the enrollment applications. This form explains a safe and easy way for you to pay for your health care coverage electronically on a monthly basis. (You do not need to fill out this form if you selected a plan with a \$0 monthly premium, or if you elected to be billed or to have your premium withheld from your Social Security check.)

Step 4

Mail your completed application and Payment Election Form (if applicable) to UPMC *for Life* in the enclosed postage-paid envelope. Mail to:
UPMC *for Life*
PO Box 2967
Pittsburgh PA 15230-9474

Step 5

We’ll be in touch once your enrollment application has been processed.

UPMC *for Life* is a Medicare Advantage organization with a Medicare contract. UPMC *for Life* is a product of and operated by UPMC Health Plan, Inc., UPMC Health Network, Inc., and UPMC Health Benefits, Inc.

Inside this kit, you'll find all the materials you need to help you make a decision about your health care coverage.

- **Summary of Benefits** — includes details about our HMO and PPO plans
- **Enrollment Application** — apply for enrollment in the UPMC *for Life* plan of your choice
- **Payment Election Form** — this form allows you to select a safe and easy electronic way to pay for your health care coverage
- **Abridged Formulary** — use this booklet to help you find out which prescription drugs are covered by the UPMC *for Life* plan (found outside folder)
- **Provider Directory** — locate providers and specialists who are participating in the UPMC *for Life* network (found outside folder)

If you have questions or need help applying for enrollment, please call us toll-free at 1-877-381-3765 from 8 a.m. to 8 p.m., seven days a week. TTY/TDD users, call 1-800-361-2629. From March 2 through November 14, you may receive a messaging service on weekends and holidays. Please leave a message and your call will be returned the next business day.

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UPMC *for Life*

UPMC Health Plan Medicare Program

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TTY/TDD users, call **1-800-361-2629**.

From March 2 through November 14, you may receive a messaging service on weekends and holidays. Please leave a message and your call will be returned the next business day.

UPMC HEALTH PLAN

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112 Washington Place
Pittsburgh, PA 15219

www.upmchealthplan.com/medicare