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**UPMC Health Plan Introduces *'MyFlex Advantage'* Card
Members Can Use It As Both a Membership Card and Debit Card for Health-related Expenses**

PITTSBURGH (January 8, 2009) – UPMC Health Plan eliminates the hassle and inconvenience often associated with a Flexible Spending Account (FSA) with its new *MyFlex Advantage* card. This card – which is unique to Western Pennsylvania – serves as both a health plan membership ID card and as a debit card for out-of-pocket health care expenses.

The *MyFlex Advantage* card is designed for use by UPMC Health Plan members who have an FSA. In an FSA, members can save money by setting aside income from their paychecks on a pre-tax basis to cover future health care expenses. Until now, many FSAs required employees to save health care receipts and send them to an administrator to credit their account, or members had separate health plan ID cards and FSA debit cards.

All UPMC employees will be able to use the card starting in January, 2009. The *MyFlex Advantage* card will become available to all UPMC Health Plan members in July, 2009.

“Having one card that is both an ID card and can be used for an FSA will save our employees time and energy, while also saving them money,” said John Galley, Vice President for Compensation, Benefits, and HRIS for UPMC. “There’s no longer any need to save receipts in a shoebox and then submit them all together along with a claim form. Now, routine health care expenses such as copayments and coinsurance can be automatically taken from a member’s FSA account.

“And, with the *MyFlex Advantage* card, our employees will be able to track expenses by simply going online – 24/7 – and seeing their balance.”

The *MyFlex Advantage* card is a special purpose MasterCard® that provides instant access to the funds in a member’s FSA account. The card also serves as a member’s ID card and contains group and member numbers, plus copay/coinsurance information.

The card gives UPMC Health Plan members the ability to pay for eligible products and services at the point of sale without having to submit claim forms or wait for reimbursements.

“Our members will be able to save 20-40 percent by using an FSA, and reducing their tax liability,” said Tony Benevento, Vice President, Sales & Marketing for UPMC Health Plan. “In effect, using an FSA raises your net annual income. In addition, cardholders get the convenience of paying for health care services at the point of sale without having to pay out-of-pocket.”

FSA accounts are authorized by the Internal Revenue Code. The accounts are funded by an employee’s salary reduction that is used to help pay certain health care expenses that are not covered by their plan. Employees decide how much money they want to put in their accounts based on estimates of their healthcare expenses for the coming year. FSA deposits are not subject to income taxes, but must be used or forfeited by the end of each calendar year.

Expenses eligible to be paid with the *MyFlex Advantage* card include: copayments, deductibles, dental and vision expenses, braces, counseling services, psychiatric care, prescription drugs, and over-the-counter medications. Using the card for eligible expenses eliminates the need to submit claim forms because providers are paid directly from money deducted from the member’s FSA account.

As an example, of how an FSA can work, if a couple had a combined income of \$96,000 and put aside \$1,600 for their FSA, they could wind up saving an estimated \$522.

The *MyFlex Advantage* card can be used at hospitals, physician offices, dental offices, vision service centers, and pharmacies that accept MasterCard. The card is protected by a high-level security system equivalent to those used by other bankcards.

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About UPMC Health Plan

UPMC Health Plan, the second-largest health insurer in Western Pennsylvania, is owned by the University of Pittsburgh Medical Center (UPMC), one of the nation's top-ranked health systems. The integrated partner companies of the UPMC Insurance Services Division – which includes UPMC Health Plan, UPMC Work Partners, *LifeSolutions* (EAP), *UPMC for You* (Medical Assistance), and Community Care Behavioral Health – offer a full range of group health insurance, Medicare, CHIP, Medical Assistance, behavioral health, employee assistance, and workers' compensation products and services to more than 1.3 million members. Our local provider network includes UPMC as well as community providers, totaling more than 80 hospitals and more than 7,600 physicians in a 29-county region. For more information, visit www.upmchealthplan.com.