



# 2024

TOGETHER AGAIN  
INDIVIDUALS AND FAMILIES



HERE'S THE  
**PLAN**

UPMC HEALTH PLAN *Marketplace*





Thank you for being a  
UPMC Health Plan member!



## Your 2024 plan will put all the resources you need to manage your health within easy reach:

### Providing access to care to help keep you healthy

- **\$0 preventive care** covers many health services for adults and children at 100 percent<sup>1</sup>
- **No-cost** preventive medications<sup>2</sup>
- Access to **top-ranked doctors and hospitals** and a national extended network<sup>3</sup>

### Taking care of your mental and physical health

- **Six free counseling sessions** through LifeSolutions<sup>®4</sup>
- **Free health coaching** to help you make healthy changes in your life
- The **RxWell<sup>®</sup> app** to support your total well-being

### Supporting you when you need it

- **Virtual urgent care 24/7** for treatment that fits your schedule and is covered at 100 percent by most plans<sup>5</sup>
- **The UPMC Health Plan app** for easy access to your health insurance information
- **Our exceptional Health Care Concierge team** for help navigating your benefits through an online chat or phone call

## Apps to manage your health and benefits



### UPMC Health Plan app

#### Your health insurance information in the palm of your hand

The UPMC Health Plan app lets you:

- Access digital member ID cards for yourself and your covered family members.
- Contact a Health Care Concierge through secure messaging or live chat.
- Track your claims information and view your plan documents.
- Find in-network providers, view your plan formulary (list of covered medicines), and contact the UPMC *MyHealth* 24/7 Nurse Line.
- Pay your monthly premium.



### UPMC AnywhereCare<sup>6</sup>

#### 24/7 health care at your fingertips

With UPMC AnywhereCare, you and your family can access health care and other services you need when you need them. You can:

- Access high-quality urgent care 24/7 for many common illnesses.
- Get support from a health coach to develop healthy habits.
- Receive expert support and referrals to health management resources.
- Have virtual visits with a licensed pharmacist.
- Schedule appointments for virtual counseling.



## **MyUPMC**

### **Conveniently manage the care you receive from UPMC providers**

With MyUPMC, you can:

- Schedule a video or in-person visit.
- Communicate with your doctor's office via secure messaging.
- Manage your appointments.
- Renew your prescriptions.
- View your test results and medical history.
- Pay your medical bills.



## **RxWell**

### **Prescription-strength health**

The RxWell app can help you become emotionally and physically well. It combines proven techniques with support from a health coach. With this app, you can:

- Choose from 10 programs based on your needs: Depression, Anxiety, Stress Management, Weight Management, Diabetes Management, Nutrition, Physical Activity, Sleep, Healthy Families, and Ready to Quit (tobacco cessation).
- Use self-guided activities to calm your body and mind in minutes.
- Learn how to make healthy lifestyle changes that last.
- Message your health coach if you need support or have questions.



## Behavioral health support

No matter what changes you want to make to improve the quality of your life, our behavioral health team can help. This team has the skills and experience to help you take small steps or tackle a significant behavioral health issue. We have licensed social workers, counselors, and nurses who can partner with you to manage your condition and coordinate your care with an in-network behavioral health provider, if necessary.

### **We offer these free, phone-based programs:**

- Pain management
- Grief management
- Depression coaching
- Anxiety coaching
- Stress management
- Attention-deficit/hyperactivity disorder (ADHD) coaching
- Substance use coaching

## A helping hand for all of life's challenges

LifeSolutions can help you navigate the stresses of life—from finding rent or food assistance to locating a dog walker or other resources. **Think of LifeSolutions as your helper.**

As a UPMC Health Plan member, you can access no-cost, confidential services through LifeSolutions, including:

- Coaching and counseling.
- Expert help with financial or legal concerns.
- Referrals for child- or eldercare.
- Help with a work concern.
- Self-guided online courses on personal and professional topics, wellness webinars, and more.

### Get help 24/7

**Call 1-844-833-0527 (TTY: 711).**

For more information about LifeSolutions or to access your benefits, log in to MyHealth OnLine and click **Take Advantage of your LifeSolutions Benefits.**

## Access to a national extended network when you need it



### Urgent care when you're traveling

Your UPMC Health Plan membership allows you to use a national extended network for urgent care when you're outside our service area.<sup>7,8</sup> The network includes urgent care facilities and thousands of health care professionals across the country.<sup>9</sup>



### Care for dependents

If you have enrolled dependents (up to age 26) who live outside UPMC Health Plan's service area, they have access to primary care providers, specialists, hospitals, and other facilities through the extended network.

Dependents who are attending a college or university may receive in-network care from an on-campus student health center.



### Emergency care

In an emergency, you can go to the nearest emergency department. This is true whether you are home or away. You will receive the highest level of coverage, regardless of whether the facility participates in UPMC Health Plan's network.



## Find a health care provider

UPMC Health Plan members have access to a large network of providers. Each plan allows you to receive world-class care from UPMC, as well as respected community hospitals, physician practices, urgent care centers, and behavioral health centers.

To see if your provider participates in our various networks or to find a new provider, use the search tool at [upmchealthplan.com/find](https://upmchealthplan.com/find).

**I'm a Member**    I'm Just Browsing

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**Welcome Back!**

We're glad you're a member. Streamline your search by entering your member ID below. We'll identify your plan and show you results in your network. To search all networks, click the **I'm Just Browsing** tab.

[Where can I find my ID?](#)

## Savings that can help you live better every day<sup>10</sup>

### ChooseHealthy Program

ChooseHealthy® can help you save on wellness products and access health improvement tools.

Through this program, you can:

- Enjoy discounts of up to 55 percent off of popular health and fitness brands.
- Access online health classes and articles at no extra cost.

### Active&Fit Direct Program

The Active&Fit Direct™ program allows you to choose from more than 11,000 fitness centers and gives you the ability to change anytime.

Additional program benefits include:

- Access to more than 2,500 digital workout videos so you can work out at home or on the go.
- No long-term contract.

### Learn more

To learn more about the ChooseHealthy program, log in to MyHealth OnLine and follow this path: **Menu > Better Health and Wellness > Health and Wellness Discounts**

Select **Learn More** on the ChooseHealthy section of the page. You will be redirected to the ChooseHealthy website.



Stay happy, healthy,  
and covered in 2024.

## Questions?

Just ask. Call, click, or visit today.  
1-833-387-2069 (TTY: 711)



UPMC Health Plan Connect Centers  
Call 1-855-306-8834 (TTY: 711)  
to find the location nearest you.

The UPMC Health Plan Marketplace is a shopping site only for UPMC Health Plan products and is not Pennie®. To access UPMC Health Plan's website, please visit [upmchp.us/2024renew](https://upmchp.us/2024renew).

**This managed care plan may not cover all your health care expenses. Read your contract carefully to determine which health care services are covered. To speak with our Health Care Concierge team, call 1-855-489-3494 Monday through Friday from 7 a.m. to 7 p.m. and Saturday from 8 a.m. to 3 p.m. TTY users should call 711.**

<sup>1</sup>Preventive care will be covered at 100 percent only when it is received from a participating provider and it is billed as preventive. A separate cost share may apply if additional medical services are received during the same visit or if your preventive care appointment becomes diagnostic in nature.

<sup>2</sup>Tier 5 preventive medications on UPMC Health Plan's Advantage Choice formulary will be covered with no cost share for members who meet certain criteria in accordance with the Patient Protection and Affordable Care Act of 2010.

<sup>3</sup>Go to [upmchealthplan.com/best](https://upmchealthplan.com/best) for award information.

<sup>4</sup>UPMC AnywhereCare Virtual Counseling is available to UPMC Health Plan members who are located in Pennsylvania at the time of the visit. The service is available to members of your household who are 18 years old and older. If further counseling is needed, the counselor may refer you or your household members to relevant community resources.

<sup>5</sup>Only the virtual visit with the provider will be covered at 100 percent. Prescription drug and other costs related to the visit or recommended by the provider will not be included in the virtual visit coverage and will be your responsibility. If you are enrolled in the UPMC *Advantage Silver* HSA \$4,000/\$0; UPMC *Advantage Gold* HSA \$3,000/\$0 plan or the UPMC *Advantage Catastrophic* \$9,100/\$0 plans, UPMC AnywhereCare virtual visits will be covered at 100 percent after you meet your deductible. This information is not a complete description of benefits. Contact the plan for more information. Limitations, copayments, and restrictions may apply.

<sup>6</sup>Members who are in Pennsylvania at the time of a virtual visit may select a UPMC-employed provider, subject to availability and discretion of the provider. Members located outside of Pennsylvania at the time of service will receive care from a provider employed or contracted by Online Care Network II PC (OCN), also known as Amwell Medical Group. It is at the discretion of OCN providers to choose whether to treat patients ages 0 to 2. OCN is not an affiliate of UPMC. Limitations may apply for members of ASO plans that have opted out of coverage. UPMC Children's AnywhereCare is not available outside of Pennsylvania. Providers are not available to treat members who are in Puerto Rico. If a member is under the age of 18, the member's parent or legal guardian must be with the member during the video portion of the visit, and the child and parent or legal guardian must be in Pennsylvania during the visit.

<sup>7</sup>The Cigna Healthcare<sup>SM</sup> PPO Network refers to the health care providers (doctors, hospitals, specialists) contracted as part of the Cigna PPO for Shared Administration. Cigna Healthcare is an independent company and not affiliated with UPMC Health Plan, and its subsidiary health plans. Access to the Cigna Healthcare PPO Network is available through Cigna Healthcare's contractual relationship with UPMC Health Plan. The Cigna Healthcare PPO Network is provided exclusively by or through operating subsidiaries of Cigna Corporation, including Cigna Health and Life Insurance Company. The Cigna Healthcare name, logo, and other marks are owned by Cigna Intellectual Property, Inc. Access to the Cigna Healthcare PPO Network outside of the UPMC Health Plan service area is applicable for members in Bucks, Chester, Delaware, Franklin, Fulton, Juniata, Mifflin, Montgomery, Montour, and Philadelphia counties in Pennsylvania; all other states except Ohio; Garrett and Allegany counties in Maryland; and Chautauqua, Cattaraugus, and Allegany counties in New York.

<sup>8</sup>UPMC Health Plan commercial members who are traveling in Ohio must access care through the SuperMed PPO Network. If members are traveling outside the state of Ohio, they can use the Cigna Healthcare PPO Network.

<sup>9</sup>Cigna Healthcare analysis of actual providers contracted as part of the Cigna Healthcare PPO for Shared Administration as of July 2023. Data is subject to change.

<sup>10</sup>The ChooseHealthy program is provided by ChooseHealthy Inc., and the Active&Fit Direct program is provided by American Specialty Health Fitness Inc., both subsidiaries of American Specialty Health Inc. (ASH), a national provider of fitness, health education, musculoskeletal provider networks, and health management programs. Active&Fit Direct and ChooseHealthy are trademarks of ASH and used with permission herein.

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