

THE
QUARTERLY
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advantage

UPMC Health Plan's Producer Newsletter

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Individual and Family Open Enrollment looks a little different. Let us help you prepare.

Be successful in supporting your Marketplace clients through change.

This year, legislative policy changes affecting Open Enrollment and ACA plans will likely present a few challenges for you as a producer. UPMC Health Plan is here to help you overcome those hurdles so you can achieve your sales goals and help individuals and families get the coverage they want and need. You can review our FAQ on [Producer OnLine](#) to stay up to date on changes.

Individual and Family Coverage

Know how to help your clients get coverage that meets their needs

Navigating the health insurance marketplace given the recent changes may be overwhelming for your clients. Review the information below so you are ready to help them through Open Enrollment:

- **Take note of important dates:** Open Enrollment for Individual plans runs from Nov. 1, 2025, through Jan. 15, 2026, in Pennsylvania. Although states that use healthcare.gov will have a shortened Open Enrollment period, Pennsylvania will offer extended enrollment through Jan. 15.
- **Get familiar with new offerings:** UPMC Health Plan now offers medical plans bundled with adult dental and vision coverage in the UPMC Partner, Select, and Premium networks for all metal levels. These plans will allow your clients to manage their total health on one plan and access

the award-winning doctors and hospitals of UPMC.¹

- **Keep popular offerings in mind:** UPMC First Care™ allows our members to focus on their care, not their copay. The plan has a \$0 copay for the first in-person and virtual primary care and specialist visits, 24/7 video visits,² and all in-office and virtual behavioral health visits. For more information about this in-demand plan, check out [Producer OnLine](#).

- **Understand the value of UPMC Health Plan:** Our members get access to:

- \$0 preventive care.³
- High-value generic and no-cost preventive medications.⁴
- Top-ranked doctors and hospitals, and an extended network.⁵
- 24/7 nonemergency virtual care, behavioral health care, health coaching, and more.

Learn more about why to [offer your clients UPMC Health Plan](#).

2026 commission rates

Commission is \$15 per member per month for new and renewing members for both on- and off-Exchange sales.

Offering options for all

We offer comprehensive plan and product options to give your clients access to everything they need to focus on their total well-being.

¹For award information, visit [upmchealthplan.com/best](#).

²UPMC Health Plan 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 or those who select Talk Therapy or Psychiatry services will receive care from a provider employed or contracted by Online Care Network II PC (OCN), also known as Amwell Medical Group. OCN is not an affiliate of UPMC. Limitations may apply for members of ASO plans who have opted out of coverage. Providers are not available to treat members who are in Puerto Rico.

³Preventive 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.

⁴Preventive 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.

⁵UPMC Health Plan commercial members and their dependents who reside in Ohio do not have access to the Cigna Healthcare® PPO Network and will access care through the SuperMed PPO Network. Ohio residents/members, while traveling outside of the state of Ohio, can use the Cigna Healthcare PPO Network.

Have a strong selling season



As the seasons shift, so do your opportunities to achieve your goals. With Open Enrollment now in full swing, I encourage you to remember how fruitful this time can be for you. Keep going strong and channeling your energy into action.

Although Open Enrollment may look a little different this year, please know that we remain dedicated to helping you navigate any challenges that arise.

This newsletter is one avenue we can use to help guide you through these challenges. In it, you'll find insights that can help you stay ahead of the curve as you drive toward your goals. The information is meant to empower you to remove barriers that stand in the way of you achieving your goals and long-term success. You can also review our Individual and Family Producer FAQ page on [Producer OnLine](#) to stay up to date on Open Enrollment changes.

As always, you have my support and that of other experts and leaders at UPMC Health Plan. We aim to keep you informed of new policies, industry changes, and innovations so you can be well versed in critical shifts that are likely to affect our products and your business. We remain your dedicated partners in success and will stay by your side at every step of this journey—a strategy that will take us all closer to our collective goal of helping people enjoy the finest health care coverage and benefits.

Kimberly Orth

President, UPMC Commercial Products

As your partner in success, I encourage you to stay ahead of the curve in the following areas:

What we're watching: Individual and Family Open Enrollment

Why it matters: Open Enrollment will likely look different for Marketplace clients because of this year's legislative changes.

Which article can tell you more:

Individual and Family Open Enrollment looks a little different. Let us help you prepare.

What we're watching: Bulk enrollment capabilities in Producer OnLine

Why it matters: We are continually enhancing Producer OnLine to assist in managing your clients' administrative needs.

Which article can tell you more:

NEW! Producer OnLine now has bulk enrollment upload capability

What we're watching: Lifestyle spending accounts

Why it matters: These accounts allow your clients to promote healthy habits and overall well-being while attracting and retaining employees.

Which article can tell you more:

NEW for 2026! Lifestyle spending accounts to support wellness, employee retention

Executive Spotlight



The benefits at UPMC Health Plan are available because of the innovative efforts of our thought leaders. Their knowledge, skills, education, and experience are behind the ideas that turn into our products, plans, and services. Each quarter, we will feature a person from our leadership team.

Val Jamison | Sr. Director, Account Management | UPMC Health Plan

As Senior Director of Account Management for UPMC Health Plan, Val Jamison oversees the 100+ eligible employee market segment. In this role, she is responsible for the overall account management activities for UPMC Health Plan's midsize, large, and strategic clients, including account implementation, retention, growth, and customer communications and relationships.

She is also tasked with implementing company initiatives, including account manager growth and retention, legislative and regulatory mandates, data analysis and reporting, promotion of new products and services, and strategic planning.

Ms. Jamison has been with UPMC Health Plan for more than 25 years, starting her career in Member Services and Operations before moving to Account Management in 2008. Ms. Jamison holds a BSBA in Business and Marketing from the University of Pittsburgh and an MBA from the Joseph M. Katz Graduate School of Business.

IMPORTANT INFORMATION



NEW! Producer OnLine now has bulk enrollment upload capability

UPMC Health Plan is committed to enhancing Producer OnLine and making it a convenient resource to manage your groups' plans. We recently added functionality to Producer OnLine that allows you upload and submit bulk enrollment requests for multiple employees and their dependents at the same time.

To use this new feature:

- Log in to Producer OnLine and click **Contact Us** to reach the **Bulk Enrollment Upload** page.
- In the **Download Template** section of the **Bulk Enrollment Upload** page, choose the applicable group from the dropdown menu to create a new upload template. (A new template is required for each new upload.)
- To upload your completed template, click **Choose File** in the **Upload Bulk Enrollment Document** section.
- Once your template file is attached, click **Submit Bulk Enrollment** to submit the template.
- Requests will process within 48 business hours. You can check the status of your request by clicking **Bulk Enrollment Status Page** in the **Upload Bulk Enrollment Submission Status** section.

In addition to bulk enrollment uploads, you can continue to submit enrollment requests for individual employees or families using the **Commercial Group Employee Coverage Change Form** process.

To submit enrollment requests for an individual employee or family:

- Log in to Producer OnLine and click **Contact Us**.
- From the **Contact Us** page, click **Commercial Group Employee Coverage Change Form**.
- From the dropdown menu, choose **New Enrollment**. You can also choose from among the other dropdown options for other actions.
- Click **Launch Employer OnLine**. You will automatically be signed in to Employer OnLine to complete the enrollment request.

UPMC MyCare Advantage tiered plans may be right for your clients

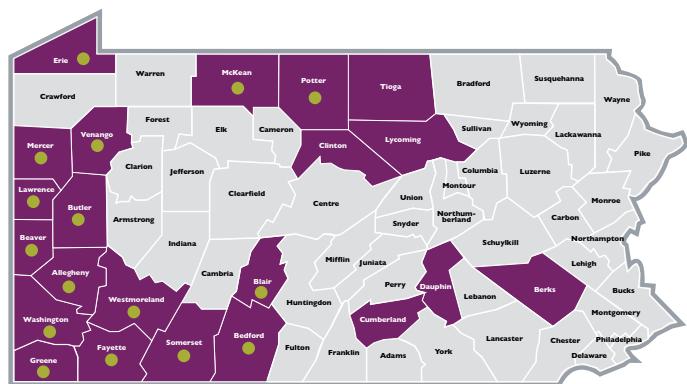
UPMC MyCare Advantage plans tier the UPMC Premium Network into several levels of providers. Out-of-pocket costs vary depending on where members receive care.

- Level 1 includes high-value, high-performing providers with value-based contracts. These providers represent more than 70 percent of the Premium Network providers that are available across 25 Pennsylvania counties.
- Level 2 provides access to more than 10,000 additional providers at a higher member cost share.
- Level 3 (PPO only) provides access to out-of-network providers at the highest member cost share.

[Click here](#) to review 2026 commercial network options.

NEW for 2026!

UPMC MyCare Advantage plans are now offered to employers of all sizes in Potter and McKean counties.



Products offered to employer groups with 51+ employees

Products offered to employer groups of all sizes



#1 in Member Satisfaction

among Commercial Health Plans in Pennsylvania and **Most Trusted**

2 Years in a Row

For J.D. Power 2025 award information, visit jdpower.com/awards.

J.D. Power again recognizes UPMC Health Plan for member satisfaction among commercial health plans

For the second consecutive year, J.D. Power has recognized UPMC Health Plan as No. 1 in member satisfaction among commercial health plans in Pennsylvania. The Health Plan is among an elite group of organizations in the United States that have earned this prestigious recognition.

The J.D. Power U.S. Commercial Member Health Plan Study measured satisfaction among members of 147 health plans in 22 regions across the United States based on their performance in 8 core dimensions on a poor-to-perfect rating scale. UPMC Health Plan earned the highest overall satisfaction score in Pennsylvania and led all other carriers in the state in the following eight dimensions:

- Able to get health services how/when I want
- Digital channels
- Ease of doing business
- Helps save time and money
- People
- Product/Coverage offerings
- Resolving problems or complaints
- Trust

This year's study was based on responses from commercial health plan members and was fielded from September 2024 through March 2025.

For more information about the J.D. Power U.S. Commercial Member Health Plan Study, visit jdpower.com/business/resource/commercial-member-health-plan-study.



NEW for 2026! Lifestyle spending accounts to support wellness, employee retention

Lifestyle spending accounts (LSAs) are customizable, post-tax accounts that allow your clients to promote healthy habits and overall well-being while attracting and retaining employees. With an LSA, your clients can create a plan with customized eligible expenses related to:

- Physical wellness, such as gym memberships and exercise equipment.
- Financial wellness, such financial adviser costs.
- Emotional wellness and more, such as meditation classes and nonmedical counseling services.

The following are some of the eligible expenses your clients can use in customizing a standard option LSA. Further customization is available for an additional fee.

▪ Physical wellness

- o Athletic equipment and accessories
- o Exercise equipment
- o Gym, health club, spa, and fitness studio memberships
- o Fitness classes and lessons
- o Personal trainer services
- o Fitness trackers
- o Entry fees for marathons, leagues, etc.
- o Passes for skiing, snowboarding, golfing, swimming, etc.

▪ Financial wellness

- o Home purchase expense reimbursement
- o Financial adviser and planning services
- o Financial seminars and classes
- o Identity theft services

▪ Emotional wellness and more

- o Meditation classes
- o Nonmedical counseling services (marital, parental, etc.)
- o Retreats
- o Pet care
- o Camping
- o Personal development classes
- o Annual park pass
- o Hunting and fishing licenses

Please note: The RxWell app that has been included in the Workpartners® employee assistance program will sunset on Dec. 31, 2025. LSAs could be a good option to support employees' emotional wellness. Talk to your account manager for additional information.

[Click here](#) for a flier you can share with your clients.



Stop loss insurance for self-funded employers with UPMC Health Plan

UPMC Health Benefits Inc. provides stop loss coverage options for your clients with 100 or more eligible employees. When your clients choose UPMC Health Plan stop loss coverage, we will manage their health care dollars as carefully as we do when our own money is at risk. We'll monitor all aspects of the health care process—from the initial claim to potential high payouts.

Limiting your clients' liability

- Stop loss insurance can protect your clients from unexpected high claims. Our stop loss coverage is offered on both a specific (individual) and aggregate (all members) basis:
 - Specific stop loss:** Covers employers when a specific member has a catastrophic illness or injury with extremely high medical bills. Once an individual's claims exceed a predetermined amount—called the specific deductible—the stop loss insurance reimburses the employer for the excess.
 - Aggregate stop loss:** This coverage protects employers from unusually high total claims across the entire group. If the total claims for all covered individuals exceed a certain threshold—called the aggregate attachment point—the stop loss insurance reimburses the employer for the excess.

Why your clients should choose UPMC Health Plan stop loss coverage

- One carrier, one contact:** Combining an administrative services only (ASO) plan with stop loss coverage through UPMC Health Plan simplifies communication and administration.

- Data security:** One carrier means employers' data is safely held 100 percent of the time.
- Data sharing:** No more chasing vendors—data is automatically added to reporting.
- Bundled pricing:** Discounts can be offered for total replacement ASO and stop loss clients.

Features of UPMC Health Plan stop loss coverage

- Specific advance funding:** Reimbursement for a specific stop loss claim is covered after the claim hits the specific deductible, and the employer is no longer responsible for funding the claims.
- Aggregate accommodation:** This feature allows for partial payments under the aggregate coverage during the policy year rather than waiting until the end of the policy year.
- Terminal liability:** This optional feature extends the period during which claims can be paid after a stop loss policy ends. It is designed to protect employers transitioning from a self-funded health plan to a fully insured one.
- Aggregating specific:** Under this arrangement, the employer assumes additional exposure above the specific deductible, up to a maximum fund allowance.

[Click here](#) for a flier you can share with your clients.

Client not ready for traditional ASO and stop loss?

They can consider our UPMC Self Assure level-funded product.

Did you know?

Your clients can access stop loss reports and, when applicable, supporting detail for stop loss reimbursements in Employer OnLine. They can update their communication preferences to receive alerts when stop loss reports are ready to view by clicking the **Reports** tab on the Employer OnLine homepage.



NEW for 2026! UPMC Health Plan Savers program and added ChooseHealthy discounts

UPMC Health Plan plans offer your clients and their employees access to a range of health and well-being resources, including discounts on wellness products, gym memberships, and more.

In 2026, our plans will offer these added discounts:

- **NEW!** The UPMC Health Plan Savers program, managed in partnership with Corestream, provides discounts on a variety of products and services. These wide-ranging discounts cover everything from auto, home, and pet insurance to products from national retail brands and event tickets.
- Your clients' employees currently have access to the ChooseHealthy® program that empowers them to advance their health and well-being through a diverse range of products. Through this program, they can enjoy discounts of up to 55 percent off popular health and fitness brands, access online health classes and articles at no cost, and more. In 2026, employees will also be able to save 25 percent on popular specialty health care services, such as massage therapy and nutritional services.