

# Your plan for better health and wellness

A guide to your extra benefits for 2026



Your UPMC *for Life* plan is designed to help give you value, stability, and support.

**See the details inside!**

## UPMC *for Life*

UPMC Health Plan Medicare Program



# Great benefits you can continue to count on!

Use this booklet to better understand the value of your coverage and get the most out of your health plan next year.



## Your plan premium is \$90 per month

That's the same as it was in 2025! You'll continue to have access to quality coverage at a stable and affordable price.



## Lower copays for the services you use most

Your plan gives you coverage for important medical services like primary care provider (PCP) visits, specialist visits, inpatient hospital stays, lab services, x-rays, and physical therapy, just to name a few. **And some services now have lower copays, like \$50 per visit for urgent care—that's \$5 less than last year!**



## Dental, vision, and hearing benefits

Your plan includes benefits that you can continue to rely on to help you stay healthy, active, and independent, including coverage for dental, vision, and hearing.



## UPMC for Life Flex Spend Card

You can continue to use these extra health care dollars to support your health and wellness. You can use your card to pay for doctor's office copays, premier fitness locations, fitness kits, over-the-counter products, home safety products, and dental, vision, and hearing services.

**Watch a quick video to learn more about what you can expect in 2026:**



# Everything you want in your health care coverage—and more!



## Financial protection

- We work hard to keep our costs stable year after year.
- Your plan limits your out-of-pocket costs and gives you financial protection.



## Easy access to care from doctors you trust

- High-quality care from UPMC providers and access to other doctors and hospitals in your community, across PA, and out of state.
- Travel Concierge Program for worry-free trips.
- Emergency/Urgent care anywhere in the U.S.
- Access to our nationwide pharmacy network, including mail order.



## Quality care you can count on

- Benefits that support your whole health and help you maintain your independence.
- We're committed to offering you access to the highest quality care, coverage, and customer service.





# Have questions? **We're here for you!**



## **Health Care Concierge team**

Our knowledgeable Health Care Concierge team is dedicated to providing you with answers, personal support, and the very best customer service experience during every call.

### **We can help you:**

- Find an in-network doctor or hospital.
- Schedule doctor and preventive care appointments.
- Check to see if a prescription drug is covered by your plan.
- Understand your health care costs.
- Get answers to your benefit questions.
- Connect to a health coach or personal care manager who can help you meet your health goals and coordinate your care.
- Use our digital tools and set up your UPMC Health Plan Login.



## **Award-winning customer service!**

UPMC Health Plan earned seven 2025 Stevie® Awards, including the Customer Service Award of the Year (Healthcare, Pharmaceuticals, and Related Industries category). For more information, visit [stevieawards.com/sales/2025-stevie-award-winners#CustomerServiceTeam](https://stevieawards.com/sales/2025-stevie-award-winners#CustomerServiceTeam).











# Pay less out-of-pocket for your prescriptions



## **\$0 copays for Tier 1 and Tier 2 medications**

You have a **\$0 copay** for both Tier 1 and Tier 2 prescriptions when you use a preferred retail or mail-order pharmacy during the initial coverage stage.



## **Coverage for insulin medications<sup>1</sup>**

Covered insulins have a maximum \$35 copay for each one-month supply. This means you will not pay more than \$35 for a 30-day supply or more than \$105 for a 100-day supply during the initial coverage stage. Take advantage of our preferred pharmacies to get the lowest copays.



## **\$2,100 annual limit for prescription drug costs**

You have a maximum out-of-pocket of \$2,100 on Part D prescription drug costs. This means once you meet the \$2,100 limit, you won't have to pay anything for your prescriptions for the rest of the year!



## **Preferred pharmacies**

Fill your prescriptions at any of our preferred pharmacies to get our lowest copays. Some of our preferred pharmacies include Costco, Giant Eagle, Sam's Club, Walgreens, Walmart, Weis, and Express Scripts (mail order).

**Scan the code to see a list of all covered medications, including diabetes medications and insulins:**



# Benefits to help you stay healthy, active, and independent



## Dental coverage<sup>2</sup>

**\$0** for two routine oral exams and cleanings per year.

**\$0** for one bitewing x-ray every 12 months and one panoramic x-ray every 36 months.

**\$5,000 maximum dental allowance** with 30% coinsurance per year. Use your allowance for services like dentures, fillings, simple tooth extractions, root canals, bridges, crowns, denture repairs and realignments, and periodontal work.



## Vision coverage<sup>3</sup>

**\$0** for one routine vision exam and one contact lens fitting exam per year.

**\$225 allowance** per year for contact lenses or eyeglasses, including progressive and transition lenses.



## Hearing coverage<sup>4</sup>

**\$0** for one routine hearing exam and hearing aid fitting per year.

**\$690-\$1,890** for one hearing aid per ear per year at a participating Amplifon hearing provider.

Make sure you use an in-network provider to take advantage of your dental, vision, and hearing benefits.

Go to **[findcare.upmchealthplan.com](https://findcare.upmchealthplan.com)** to find participating providers or scan this code:





### **SilverSneakers fitness program<sup>5</sup>**

Use the SilverSneakers® fitness program to keep your health and fitness on track with unlimited **FREE** gym memberships, one **FREE** personal training session per year, and options to work out at home. Visit **SilverSneakers.com** for more information.



### **Home safety visit**

Schedule one **FREE** in-home safety visit per year with a licensed health care professional. You can get tips and advice to help you live independently and feel safer at home.

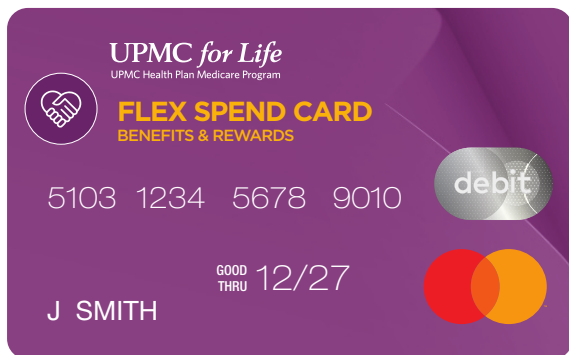
# Benefits to help you stay healthy, active, and independent



## UPMC for Life Flex Spend Card

Extra health care dollars to support your health care needs!

- You can spend **\$700 per year** on dental, vision, and hearing services.
- You can spend **\$300 per year** on medical service copays, premier fitness locations, fitness kits, over-the-counter (OTC) products, and home safety products.
- **Your allowance will be added to your current Flex Spend Card on Jan. 1.** This is a yearly allowance. It will not roll over from year to year.
- You can use your card at participating retail stores, through our mail-order catalog, at premier fitness locations, and at providers that accept MasterCard. You should use in-network providers to take advantage of your plan benefits.
- See the Flex Spend Card catalog online at [upmchp.us/member-flex](http://upmchp.us/member-flex) to learn more.





## Here are all the ways you can use your Flex Spend Card to support your health and wellness next year.

**Dental, vision, and hearing services.** Use your plan benefits first and then use your card second to help pay for any out-of-pocket dental, vision, and hearing costs, like the cost of teeth whitening, prescription sunglasses, or hearing aids.

**Medical service costs.**<sup>6</sup> Use your card anytime you are asked to pay out-of-pocket for your care (copays, coinsurance, and deductibles). You can use \$50 of your allowance per transaction to pay for things like doctor's office visits, urgent care visits, physical therapy, x-rays, and more.

**Premier fitness locations.** You can use your card to pay for memberships or classes at any participating premier fitness location, like Orangetheory Fitness, Pure Barre, Club Pilates, and CycleBar.

**Fitness kits.** You can use your card to buy one fitness kit per year from our fitness kit vendor. You can choose from several fitness kit options based on your needs.

**OTC products.** Use this card to buy covered products at participating stores and through our mail-order catalog. You can buy things like cough, cold, and flu medicines; pain relievers; first aid materials; and vitamins and supplements.

**Home safety products.**<sup>7</sup> You can buy home safety products through our mail-order catalog. Products include transfer benches, shower chairs, grab bars, bed rails, couch canes, raised toilet seats, and more.

**Scan the code to learn more about the UPMC *for Life* Flex Spend Card:**



# Get rewarded for taking care of your health



## Preventive care reward opportunities

Preventive care is one of the best ways to keep your health on track and protect you from serious medical conditions later. It's so important that we'll even reward you for getting the care you need by Dec. 31, 2026.

**We'll remind you early next year about your reward opportunities and how the rewards program works!**

- **Annual wellness visit—\$30 reward**
- **Diabetic retinal eye exam—\$25 reward**
- **Breast cancer screening (mammogram)—\$50 reward**
- **Colorectal cancer screening—\$60 reward**  
(Cologuard®, FIT test, colonoscopy, or flexible sigmoidoscopy)

Talk to your doctor  
about the preventive  
screenings that  
**are best for you  
based on your  
health care needs.**









# Your plan information—all online



## UPMC Health Plan Login

Securely access your health plan information 24/7 on your computer, smartphone, or tablet. You can use your UPMC Health Plan Login to access both the UPMC Health Plan app and member site.

### Here are some of the things you can do on the app and online:

- Pay your monthly premium and set up autopay.
- See your Flex Spend Card balance and recent transactions, submit claims for reimbursement, and more.
- Update your communication preferences.
- See your plan documents, coverage and benefits, and recent claims.
- Get a digital copy of your member ID card.
- See your prescriptions, search the formulary, and compare drug prices.
- Chat with a Health Care Concierge.

## UPMC Health Plan app

Scan to download the app:



## UPMC Health Plan member site

Scan to log in or register:



## UPMC Health Plan Tech Guides

This dedicated tech team is here to help you use all the free digital health care tools UPMC Health Plan offers. We can even help you set up your smart device and give you tips on how to use it.

# Get the health care you need, your way



## 24/7 video visits<sup>8</sup>

Access to virtual care for common medical conditions right from your smartphone, tablet, or computer.



## Travel Concierge Program<sup>9</sup>

Get the health care services you need, even when you're out of town! You pay the **same cost sharing** for covered routine medical services while traveling in Arizona, Florida, Georgia, North Carolina, South Carolina, and Tennessee (from Medicare-participating providers) as you do in-network at home.





### **Worldwide assistance**

Get **24/7 emergency medical assistance** when you travel 100+ miles away from home or to another country. Get connected to doctors, hospitals, pharmacies, and other services so you're never without access to care.



<sup>1</sup>These copays for insulin medications apply during the initial coverage stage. Members who receive Low-Income Subsidy (Extra Help paying for Part D prescriptions) will pay the lesser of their applicable Low-Income Subsidy copay or the plan's copay for plan-covered medications. See your plan formulary for more information.

<sup>2</sup>Members must use a participating dental provider. You are responsible for all other charges beyond preventive dental care. Preventive care copays and the dental allowance are excluded from the yearly deductible, if applicable, and do not count toward the maximum out-of-pocket.

<sup>3</sup>Members must use a participating vision provider. The routine vision allowance does not apply to glasses after cataract surgery. It is excluded from the yearly deductible, if applicable, and does not count toward your maximum out-of-pocket.

<sup>4</sup>Members must use a participating Amplifon hearing provider to take advantage of the hearing aid copays. Routine hearing copays are excluded from the yearly deductible, if applicable, and do not count toward your maximum out-of-pocket.

<sup>5</sup>SilverSneakers is a registered trademark of Tivity Health Inc. © 2025 Tivity Health Inc. All rights reserved. Always talk with your doctor before starting an exercise program.

<sup>6</sup>The UPMC *for Life* Flex Spend Card cannot be used to pay for Part D prescription drug costs or your monthly plan premium. The \$50 transaction limit applies only to medical service costs.

<sup>7</sup>UPMC *for Life* does not install home safety products or reimburse for costs associated with the installation of these products. UPMC *for Life* is not liable for improper installation, repairs, or other modifications. Members are responsible for any and all costs associated with installation.

<sup>8</sup>UPMC *for Life* 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. OCN is not an affiliate of UPMC. Providers are not available to treat members who are in Puerto Rico.





<sup>9</sup>The Travel Concierge Program is applicable only in Arizona, Florida, Georgia, North Carolina, South Carolina, and Tennessee. HMO members will be charged in-network cost sharing for covered services received from any provider that accepts Medicare. All members are charged the applicable cost sharing for emergency and urgent care as listed in the Evidence of Coverage.

UPMC *for Life* has a contract with Medicare to provide HMO, HMO D-SNP, and PPO plans. The HMO D-SNP plans have a contract with the PA State Medical Assistance program. Enrollment in UPMC *for Life* depends on contract renewal. UPMC *for Life* is a product of and operated by UPMC Health Plan Inc., UPMC Health Network Inc., UPMC Health Benefits Inc., UPMC *for You* Inc., and UPMC Health Coverage Inc.





## UPMC HEALTH PLAN

[upmchealthplan.com/medicare](https://upmchealthplan.com/medicare)



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