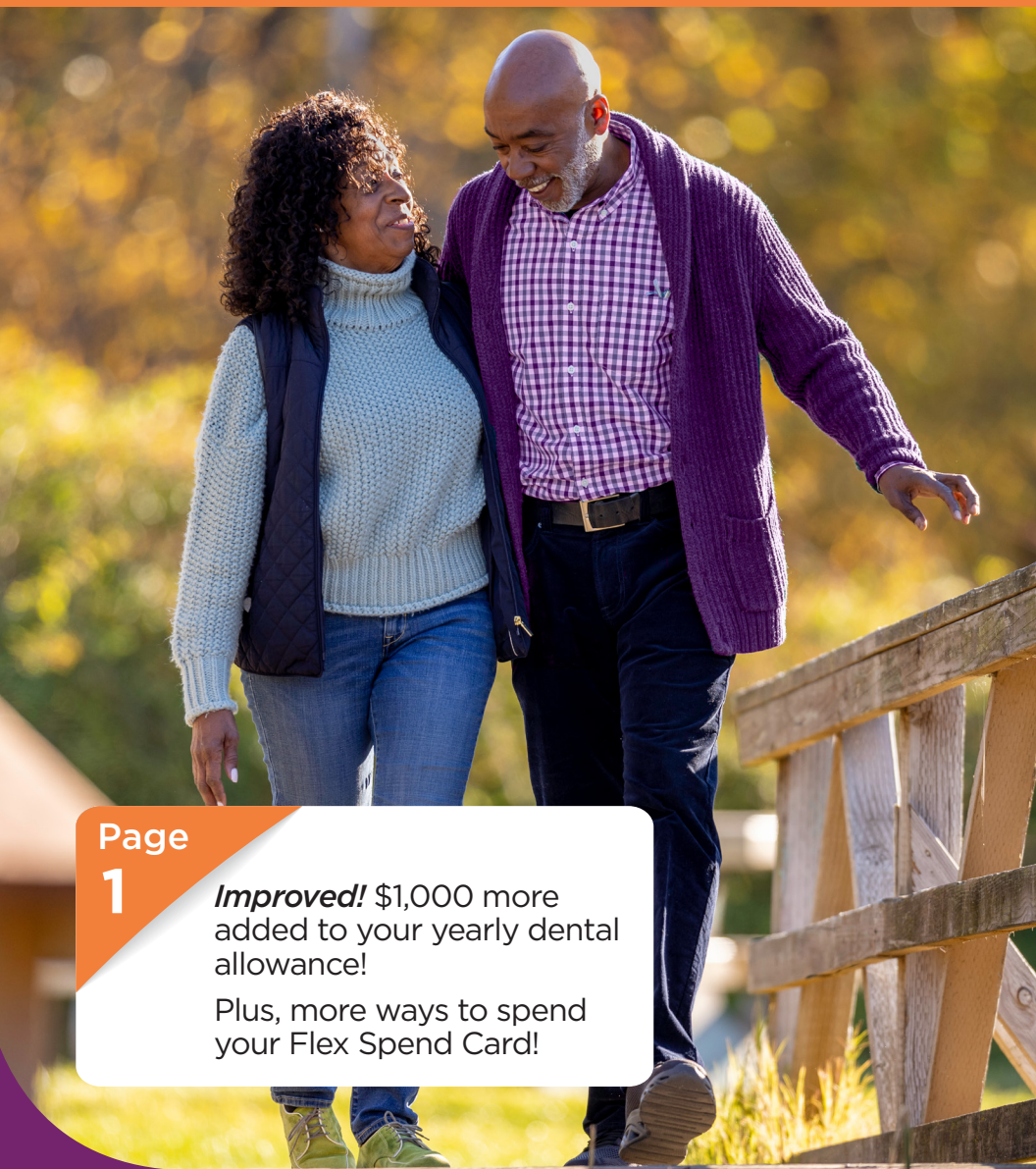


UPMC for Life: Partners in your care

A guide to your
plan benefits
for 2024



Page

1

Improved! \$1,000 more added to your yearly dental allowance!


Plus, more ways to spend your Flex Spend Card!


UPMC for Life
UPMC Health Plan Medicare Program





Here's what's new and improved for 2024!


Your health care coverage should make sense to you. Use this booklet to learn about the changes to your coverage so you can get the most out of your health plan.

 **Your plan premium is \$20.80 per month.**
That's less than it was in 2023. With the improved benefits added to your plan, you're getting more coverage for a better price.

 **Low copays for the services you use most.**
Your plan gives you coverage for important medical services like primary care provider (PCP) visits, specialist visits, urgent care visits, inpatient hospital stays, lab services, x-rays, and physical therapy—*just to name a few*.

 **Save money on the cost of diabetes test strips.**
Your plan now has a **\$0 copay** for preferred diabetes testing strips made by LifeScan.

 **Increased dental allowance.**
You now have a **\$2,250 yearly dental allowance**—that's \$1,000 more than last year! You can use your allowance for dentures and other covered services.

 **Your health care dollars, now with more choice.**
Your UPMC *for Life* Flex Spend Card gives you health care dollars to spend however you like on over-the-counter (OTC) products and dental, vision, and hearing services. **Now you can use your card on medical service costs like doctor's office copays too!**

Watch a quick video to see more of what's new and improved for 2024:



We've got your back and we're listening to what you need.

UPMC *for Life* works with your doctors and hospitals to help you get high-quality care and the most value from your coverage. Your health and well-being are at the center of everything we do. That's why our plans give you everything you want in your health coverage.

Financial protection

- Our costs stay low year after year.
- Our plans limit your out-of-pocket costs and help to give you financial protection.

Easy access to care

- See the doctors you know and trust.
- High-quality care from UPMC and other community doctors and hospitals across PA and out of state.
- Travel Concierge Program for worry-free trips.

Prescriptions

- \$0 copay for Tier 1 and Tier 2 drugs at preferred pharmacies.
- Diabetes insulin coverage through the donut hole.
- 65,000 participating pharmacies, including mail order.

Customer service

- Our Health Care Concierge team is here anytime you need help.
- Connections to resources in your community for added support.
- Personal help and support at our UPMC Health Plan Connect Centers.



#1 in Member Satisfaction among Medicare Advantage Plans in Pennsylvania!

UPMC *for Life* received the highest score in Pennsylvania in the J.D. Power 2023 U.S. Medicare Advantage Satisfaction Study of members' satisfaction with their Medicare Advantage health plan experience.

Results are based on award eligible plans in Pennsylvania by J.D. Power. For J.D. Power 2023 award information, visit [jdpower.com/awards](https://www.jdpower.com/awards).



Your Health Care Concierge team is here for you!



Award-winning* customer service

Your Health Care Concierge team is dedicated to providing you with the answers and support you need in just one call. You'll always speak with a representative knowledgeable about Medicare and how your plan works.

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.



Excellent customer service, year after year!

For the third year in a row, UPMC Health Plan was a Grand Stevie Award winner in 2023!*

*UPMC Health Plan was a GRAND STEVIE winner for overall best Sales and Customer Service at the 17th annual Stevie Awards in 2023. For more information, visit upmchp.us/awards.



Benefits that help you stay healthy



Dental coverage¹

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

\$0 for one bitewing x-ray per year and one panoramic x-ray every 36 months.

Improved! \$2,250 maximum dental allowance with 50% 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.

How does coinsurance work? Here's an example: If you receive a covered service that totals \$400, you are responsible for 50% of the cost, in this case \$200. Your dental allowance will cover the other 50%, or \$200. You will then have a remaining allowance of \$2,050 to use for other dental services.



Vision coverage²

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

Improved! \$150 allowance per year for contact lenses or eyeglasses, including progressive and transition lenses.



Hearing coverage³

\$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.

We've made it easier to look up participating providers online. Go to upmchealthplan.com/find or scan this code:





UPMC for Life Flex Spend Card

- **\$500 allowance** per year for medical service costs, OTC products, and dental, vision, and hearing services.
- **Your allowance will be added to your current Flex Spend Card on Jan. 1.** This is a yearly allowance, not a quarterly allowance. It will not roll over from year to year.
- You can use your card at participating retail stores, through our mail-order catalog, and at providers that accept MasterCard. You should use in-network providers to take advantage of your plan benefits.

**Don't throw away
your card! You will
use the same Flex
Spend Card in 2024.**

UPMC *for Life*
UPMC Health Plan Medicare Program



FLEX SPEND CARD

5103 1234 5678 9010

J SMITH



We've added more ways to spend your Flex Spend Card! Use your card toward any of these products or services—the choice is yours!



NEW! Medical service costs⁴

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. For example, if you have a specialist doctor visit with a \$35 copay, you can use your Flex Spend Card to pay for this copay. After your card is used, you will not have to pay anything else for your visit.



OTC products

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



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. Here are some examples of services you can use your card for:

- **Dental services**—teeth whitening, dental implants, dentures, root canals, bridges, crowns, and periodontal work
- **Vision services**—contact lenses, eyeglasses, progressive and transition lenses, and prescription sunglasses
- **Hearing services**—hearing aids, hearing aid batteries, and hearing aid repairs

You can learn more at upmchp.us/member-flex or scan this QR code with your smartphone:



Save money on your prescriptions

\$0 *Improved!* \$0 copays for Tier 1 AND Tier 2 medications
You now have a **\$0 copay** for both Tier 1 and Tier 2 prescriptions when you fill at preferred pharmacies. **That includes a \$0 copay for brand-name (non-insulin) diabetes medications on Tier 2.** These copays apply only during the initial coverage stage.



Improved! 3-month supply extended to 100-day supply
Retail and mail-order three-month supplies have been extended from 90 to 100 days. This applies to all formulary tiers except Tier 5 specialty drugs.



Improved! Donut hole coverage for insulin medications⁵

Your copays are the same in the initial coverage and coverage gap donut hole stages for all covered insulin medications, which may save you hundreds of dollars! And now with 90-day supplies being extended to 100 days, you're getting more for the same price!

- **\$35** for a 30-day supply filled at a retail pharmacy
- **\$87.50** for a 100-day supply filled at a preferred mail-order pharmacy
- **\$96.25** for a 100-day supply filled at a preferred retail pharmacy
- **\$105** for a 100-day supply filled at a standard pharmacy



Expert help with your prescriptions

Schedule an online video appointment with a licensed pharmacist through the UPMC AnywhereCare app. The pharmacist can provide expert help with your medications face-to-face with you at **no cost**.

You can see a list of all covered medications, including diabetes medications and insulins, at upmchp.us/prescription-coverage:



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, 2024.

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 type of preventive screenings that are best for you based on your health care needs.



Your plan information—all online



UPMC Health Plan Login

We've made it easy to securely access your health insurance information on the go 24/7. You can use the same username and password to log in to both the UPMC Health Plan app and MyHealth OnLine.

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

- See your plan documents, coverage, benefits, and recent claims.
- Get a digital copy of your member ID card.
- Search for in-network providers.
- See your prescriptions, search the formulary, and compare drug prices.
- Chat with a Health Care Concierge.
- Pay your monthly premium and set up autopay.
- See your Flex Spend Card balance and recent transactions and access the online OTC website.

UPMC Health Plan app

Scan to download
the app:



MyHealth OnLine

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.

Your plan for better health and wellness



SilverSneakers®⁶

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



RxWell®

Get a personal plan from a health coach for help with anxiety, stress, depression, weight management, healthy eating, physical activity, or quitting using tobacco. This **FREE** app combines health coaching support with doctor-recommended techniques. Download RxWell to get started.



Health coaches

Our health coaching team can help you make healthy changes and reach your personal health goals at **no cost!** Not sure if health coaching is right for you? Ask your doctor about Prescription for Wellness! This **FREE** program allows your doctor to connect you directly with one of our health coaches.



Personal care managers

Our team of personal care managers can help you understand your doctor's instructions, outline next steps after a diagnosis, and coordinate future care at **no cost.**



Personal counseling

You can receive six counseling sessions per concern per year with a licensed counselor at **no cost.** You can speak with a counselor over the phone or see a counselor virtually through UPMC AnywhereCare.



Mental health visits

Members who have a mental health condition and are eligible for Extra Help/Low-Income Subsidy (LIS) have a reduced copay for mental health specialist visits. Members eligible for this benefit can see a mental health specialist both in office and through telehealth at a reduced **\$15 copay**.

Must use an in-network provider. This benefit is part of the Special Supplemental Benefits for the Chronically Ill (SSBCI) program. You must meet certain eligibility requirements to qualify for this program.



Get the health care you need, your way



Telehealth benefit⁷

See your PCP, specialists, and behavioral health providers from the comfort of home. Connect with your doctor over the phone or online through a video visit.



UPMC AnywhereCare⁸

UPMC AnywhereCare offers 24/7 access to care for common medical conditions right from your smartphone, tablet, or computer. You have a **\$0 copay** for UPMC AnywhereCare.



UPMC MyHealth 24/7 Nurse Line⁹

Registered nurses give you support and advice over the phone for a wide range of health issues at **no cost**.



Travel Concierge Program¹⁰

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).



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.

Support to help you live independently



Improved! Home safety products¹¹

Choose six home safety products per year at **no cost**—**that's three more products than last year!** Products include a raised toilet seat, transfer tub bench, shower chair, handheld showerhead, nonslip bathmat, plug-in light, clamp-on tub rail, couch cane, and reacher.



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.



Tools for caregivers

UPMC *for Life* provides support for you, your family members, and caregivers at **no cost**. Get tools and resources to help you communicate effectively, set goals, make decisions, manage stress, and avoid burnout.



Home-delivered meals

Members with congestive heart failure (CHF), chronic obstructive pulmonary disease (COPD), and diabetes can get home-delivered meals after an inpatient hospital stay, observational hospital stay, or a skilled nursing facility stay. You can receive 56 meals for 28 days delivered in four weekly shipments at **no cost**. Meal options are healthy and can be custom-made to your dietary needs. This benefit can be used only once per year.

¹Members must use a participating dental provider. Go to upmchealthplan.com/find to find participating providers. 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.

²The 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.

³Members must use a participating Amplifon hearing provider to take advantage of the hearing aid copays. Go to upmchealthplan.com/find to find participating providers. Routine hearing copays are excluded from the yearly deductible, if applicable, and do not count toward your maximum out-of-pocket.

⁴The UPMC *for Life* Flex Spend Card cannot not be used to pay for Part D prescription drug copays. The \$50 transaction limit applies only to medical service costs. The transaction limit does not apply to OTC products or dental, vision, and hearing services.

⁵These copays for insulin medications apply during the initial coverage and coverage gap stages. These copays do not apply during the catastrophic stage. Members who receive Low Income Subsidy (Extra Help paying for Part D prescriptions) will not have reduced insulin costs. See your plan formulary for more information.

⁶SilverSneakers is a registered trademark of Tivity Health Inc. SilverSneakers LIVE, SilverSneakers On-Demand, and SilverSneakers GO are trademarks of Tivity Health Inc. © 2023 Tivity Health Inc. All rights reserved. Always talk with your doctor before starting an exercise program.

⁷Your providers must be in the same state as you during your visit.

⁸UPMC *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.



⁹UPMC nurses who answer calls are licensed to assist members in Pennsylvania, West Virginia, Maryland, New York, and Ohio. Members must be in one of those states when calling the UPMC MyHealth 24/7 Nurse Line. The UPMC MyHealth 24/7 Nurse Line is not a substitute for medical care. If an emergency arises, call 911 or go to the nearest emergency department. Nurses cannot answer plan or benefit questions. Please call the Member Services phone number on your member ID card for nonclinical inquiries.

¹⁰The 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.

¹¹UPMC *for Life* does not install home safety devices or reimburse for costs associated with the installation of these devices. UPMC *for Life* is not liable for improper installation, repairs, or other modifications. Members are responsible for any and all costs associated with installation.

*UPMC Health Plan was a GRAND STEVIE winner for overall best Sales and Customer Service at the 17th annual Stevie Awards in 2023. For more information, visit upmchp.us/awards.

UPMC *for Life* has a contract with Medicare to provide HMO, HMO SNP, and PPO plans. The HMO 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., and UPMC Health Coverage Inc.

Have questions? Need help?

Call your Health Care Concierge team
1-877-539-3080 (TTY: 711)

You can call us Oct. 1 through
March 31 seven days a week from
8 a.m. to 8 p.m. From April 1 through
Sept. 30, you can call us Monday
through Friday from 8 a.m. to 8 p.m.
and Saturday from 8 a.m. to 3 p.m.



UPMC HEALTH PLAN

upmchealthplan.com/medicare



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