

# Orchestrating Success

local roots | national reach | worldwide excellence

**UPMC Insurance Services Division gratefully  
acknowledges the following:**

**Volkwein's Music**

For allowing us to use their facilities in the  
production of this publication:

**Genesis Medical Associates/Northern Area Family Medicine**

> page 9

**Blackhawk School District, Beaver County**

> page 15

**UPMC Stroke Institute, UPMC Presbyterian**

> page 19

**UPMC Northwest**

> page 19 [monitor]

**Phipps Conservatory**

> page 31

**Riverside Park Amphitheatre, Greenville, Mercer County**

> page 35

**Children's Hospital of Pittsburgh of UPMC**

> page 39

**The Washington Hospital, Washington, PA**

> page 45

**Manchester Craftsmen's Guild**

> inside back, center

**John Sanderson, Photographer**

And all those who generously gave their time  
and support for this publication.

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Visit **[www.upmchealthplan.com](http://www.upmchealthplan.com)**  
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of this annual report.

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## UPMC Insurance Services Division

The UPMC Insurance Services Division is part of UPMC, an integrated global health enterprise also comprising a leading nonprofit health system and an actively expanding international and commercial services division. The integrated partner companies of the Division include:

**UPMC Health Plan**, the second-largest health insurer in western Pennsylvania, offers a full range of commercial and government products and services, including commercial group health insurance, Medicare, Medical Assistance, Special Needs (SNP), and Children's Health Insurance (CHIP), as well as disease management and behavioral health programs.

**UPMC Work Partners** offers a comprehensive suite of programs and technology to promote health and productivity in the workplace, including health and wellness, employee assistance, workers' compensation, family and medical leave, disability, and return-to-work programs and services.

**LifeSolutions**, a component of UPMC Work Partners, provides employers with a comprehensive employee assistance program (EAP) that helps employees and their families address personal and professional concerns, in person, by telephone, and online.

**EBenefits Solutions**, an affiliate of UPMC Work Partners, provides superior HR consulting services and benefits administration through an innovative Web-based system. EBenefits helps HR professionals focus on strategic business issues and frees them from administrative tasks.

**Community Care Behavioral Health**, the largest nonprofit behavioral health managed care company in the U.S., supports Pennsylvania's HealthChoices program by managing behavioral health services for Medical Assistance recipients in 35 counties.

**Askesis Development Group** designs and implements innovative software solutions that support behavioral health care products and services, serving customers in 27 states nationally.

UPMC HEALTH PLAN

UPMC *for Life*

UPMC Health Plan Medicare Program

UPMC *for Life*  
*Specialty Plan*

UPMC Health Plan Medicare Program

UPMC *for You*

Affiliate of UPMC Health Plan

UPMC *for Kids*<sup>™</sup>

A Product of UPMC Health Plan

UPMC  
**work**  
**partners**

 **LifeSolutions**<sup>™</sup>

  
**E BENEFITS**<sup>®</sup>  
Solutions

 **COMMUNITY CARE**  
Behavioral Health Organization

 **ASKESIS**  
Development Group, Inc.



Many people, both around the globe and in western Pennsylvania, will remember 2008 as a watershed year. The year started peacefully enough, but by the end of December, millions of Americans saw decades of savings wiped away, businesses across the country and around the world suffered and collapsed, and venerable names—captains of industry—were brought to the brink of insolvency.

Most notably, we elected our first-ever African American President of the United States. The new administration's focus on health care reform will likely bring changes that will impact health care and health insurance. 2008 will long be remembered as a year of change and a year of challenges.

In 2008, UPMC Insurance Services Division, including UPMC Health Plan, UPMC *for You*, UPMC *for Life*, UPMC *for Kids*, Community Care Behavioral Health, UPMC Work Partners, Askesis Development Group, and EBenefits, experienced the impact of the changing times but continued to grow and prosper. How? By focusing on our customers and recognizing the importance of teamwork, and maintaining the ability to be flexible in the face of challenges. In short, we continue to “orchestrate success.” Orchestrating success, the theme of this year's UPMC Insurance Services Division annual report, means helping to organize the multiple facets of health care and health improvement into a meaningful experience for each of our members, our employer and government customers, the physicians and other health care providers participating in our networks, and our broker partners—in short, making a “symphony” from dozens of different contributors.

Pittsburgh and western Pennsylvania are in the enviable position of having, for our enjoyment, some of the finest cultural and recreational assets in the world, all in one of the most livable cities. We are also fortunate to have world-class health care conveniently located throughout the region. I am proud to say that we also have some of the world's finest health improvement programs and services available to our members no matter where they live or what health challenges they face. The UPMC Insurance Services Division is providing personalized, cutting-edge services to our members, helping them lose weight, stop smoking, control their diabetes, and find solutions to dozens of other health care challenges.

Everyone at UPMC Insurance Services Division is proud of the work we are doing and the progress we are making. Please take a few minutes to review this Annual Report and learn more about ways we are improving the lives of all of our stakeholders. I think you'll be impressed at how we are “Orchestrating Success.”




**Diane P. Holder**  
Executive Vice President  
University of Pittsburgh Medical Center  
President and Chief Executive Officer  
UPMC Health Plan  
President  
UPMC Insurance Services Division

## Who we are.

We are a regional health plan with strong roots in the local community. At the same time, we offer a comprehensive network with a national reach. As part of an organization that also includes a world-class integrated health care delivery system, we have access to the expertise of health professionals who are internationally renowned in their fields. In collaboration with our network physicians and hospitals, we use these resources to achieve quality health outcomes. Our goal in everything we do is the health and well-being of our members and the community.



## Our integrated delivery system is based on quality and value

Every day, we at UPMC Insurance Services Division ask ourselves, “How can we best serve our members and the community? What do those who rely on our services need most from us?”

The details may vary from year to year, but the advantages our customers want from a health plan remain the same: Quality, Choice, Access, Service, and Value. Our guiding commitment is to provide these advantages to every customer, and here’s how we do it:

**Quality.** The Insurance Services Division is part of UPMC. In 2008, *U.S. News & World Report* included UPMC on its Honor Roll of “America’s Best Hospitals,” marking the ninth time in 10 years UPMC earned this distinction. The magazine also recognized UPMC for excellence in 15 areas of clinical specialty

As part of UPMC, the Insurance Services Division works closely with UPMC’s world-class hospitals and physicians. Our wellness and disease management programs are developed by UPMC experts in the fields of exercise, nutrition, and chronic care, incorporating the latest research findings, best-practice preventive care and disease management protocols, and state-of-the-art technologies.

**Access.** Our provider network includes the world-class academic, advanced care, and specialty hospitals of UPMC, as well as excellent community hospitals, cancer centers, physician practices, and long-term care facilities. Our network of more than 80 hospitals and more than 7,600 physicians in 29 counties constitutes one of the most comprehensive teams of providers in the region.

For members who live or work outside of western Pennsylvania, we offer access to an extensive national network of more than 570,000 physicians and 4,700 facilities. Members also have access to the services of our global travel assistance partner, Assist America®. Our national pharmacy network includes more than 30,000 independent pharmacies and retail chains.

**Choice.** The Insurance Services Division provides a wide selection of commercial and government products and services to meet the needs of people in every segment of the community. UPMC Health Plan offers commercial group health insurance, Medicare, Medical Assistance, Special Needs, and Children’s Health Insurance Program benefit plans.

Our portfolio of commercial plans includes choices for small, mid-size, and large companies, including HMO, PPO, EPO, POS, and consumer-directed health plans, as well as custom plans. Through UPMC Work Partners, we also offer a full suite of wellness, employee assistance, and workplace productivity programs and services.

**Service.** Our service is second to none. Our highly trained and knowledgeable call center representatives have as their goal the resolution of each member’s request on the first call. Our claims turnaround time far exceeds the national average. In addition, each client group, regardless of size, is serviced by an account executive and a team of support personnel. We now also provide account executives to serve the physician practices in our network. We also offer a full array of online health and wellness tools and information sources.

**Value.** The quality, access, choice, and service that we provide to every customer every day add up to an outstanding value in health care benefits. Our goal is to offer our clients all of these advantages at an affordable price.

QUALITY

ACCESS

CHOICE

SERVICE

VALUE

UPMC Insurance Services Division  
PHYSICIAN NETWORK



*Our network includes world-renowned specialists as well as excellent community physicians. Our physicians represent every medical specialty. We work with our physicians to facilitate coordination of care among medical disciplines.*

**Our comprehensive network reaches every member, everywhere**

**A**s a regional health plan, we are proud of our western Pennsylvania roots and our longstanding involvement in the regional community. At the same time, UPMC's reputation for excellence is worldwide, and the UPMC Insurance Services Division's network of health care providers extends across the country and around the world.

**Local expertise, international recognition**

The UPMC Health Plan provider network includes 92% of western Pennsylvania hospitals. In all, our members are served by more than 80 hospitals and 7,600 primary care physicians and specialists in the region.

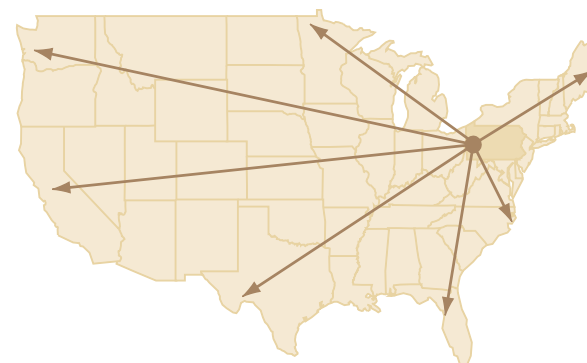
The medical research on which our programs are based is conducted right here by the world-renowned experts at our internationally recognized academic medical center. The physicians in our regional network include outstanding UPMC and community health care professionals representing every medical specialty. Network physicians, hospitals, and ancillary providers are carefully selected based on rigorous credentialing standards.

And, unlike other health plans, which typically contract with outside agencies to provide their members with these services, our wellness and disease management programs are conducted on-site by our own clinical professionals. These professionals have one-on-one contact with our members and with members' local physicians, offering support and assistance that is immediate and personal.

**Seamless service nationally and globally**

We have the same dedication to our members who live or work outside the western Pennsylvania area. Our goal is to provide these members, who may work for a Pennsylvania employer that has branches in other states, or who may have business that takes them outside the region, with the same seamless access to quality care as members who reside locally. These members have access to more than 570,000 physicians and 4,700 facilities nationwide.

In addition, UPMC Health Plan members traveling 100 miles or more from home are automatically eligible for travel assistance through Assist America® as part of their health plan membership. This global emergency service provides immediate connections to doctors, hospitals, pharmacies, and other services, including referrals, evacuations, repatriation, and more.



*Members who live and work outside of our western Pennsylvania service area have access to our national network of more than half a million physicians and nearly 5,000 hospitals. Our national pharmacy network includes 30,000 chain store and independent retail locations.*

*When Carri Czyzewski's son, Casey, was diagnosed with autism at the age of 2, she needed to find a pediatric therapy center that focused on Casey's special need for sensory integration skills. At the time, the best center for Casey was not in the UPMC Health Plan network—until Carri asked for it to be added. "When UPMC Health Plan accepted the facility, it was a godsend. The best thing is that we're not the only ones that benefited. Lots of parents can now take their children to this center," says Carri. "UPMC Health Plan has enabled us to get the care and critical services Casey needs." Thanks to this care, Casey is now able to attend preschool and continues to make consistent progress.*



#### ALLEGHENY

Children's Hospital of Pittsburgh of UPMC  
Eye & Ear Institute  
Heritage Valley Health System  
Sewickley Valley Hospital  
Jefferson Regional Medical Center  
Kindred Hospital Pittsburgh  
Kindred Hospital Pittsburgh–North Shore  
LifeCare Hospitals of Pittsburgh  
Main Campus  
North Campus  
Magee-Womens Hospital of UPMC  
Ohio Valley General Hospital  
St. Clair Memorial Hospital  
The Children's Home of Pittsburgh  
The Children's Institute  
UPMC Braddock  
UPMC Cancer Centers  
UPMC McKeesport  
UPMC Mercy  
UPMC Montefiore  
UPMC Passavant  
McCandless Campus  
UPMC Presbyterian  
UPMC Shadyside  
UPMC Sports Medicine  
UPMC St. Margaret  
Western Psychiatric Institute and Clinic of UPMC

#### ARMSTRONG

Armstrong County Memorial Hospital

#### BEAVER

Heritage Valley Health System  
The Medical Center of Beaver  
Kindred Hospital at Heritage Valley

#### BEDFORD

UPMC Bedford Memorial

#### BLAIR

Altoona Regional Health System  
Altoona Hospital Campus  
Bon Secours Hospital Campus  
Nason Hospital  
Tyrone Hospital

#### BUTLER

Butler Memorial Hospital  
UPMC Passavant  
Cranberry Campus

#### CAMBRIA

Conemaugh Health System  
Memorial Medical Center  
Lee Campus  
Main Campus  
Miners Medical Center  
Select Specialty Hospital–Johnstown

#### CLARION

Clarion Hospital

#### CLEARFIELD

Clearfield Hospital  
DuBois Regional Medical Center

#### CRAWFORD

Meadville Medical Center  
Titusville Area Hospital

#### ELK

Elk Regional Health Center  
Ridgway Health Center Campus  
St. Marys Health Center Campus

#### ERIE

Corry Memorial Hospital  
Hamot Medical Center  
Millcreek Community Hospital  
Saint Vincent Health Center  
Select Specialty Hospital–Erie

#### FAYETTE

Highlands Hospital  
Uniontown Hospital

#### FULTON

Fulton County Medical Center

#### GREENE

Southwest Regional Medical Center

#### HUNTINGDON

J.C. Blair Memorial Hospital

#### INDIANA

Indiana Regional Medical Center

#### JEFFERSON

Brookville Hospital  
Punxsutawney Area Hospital

#### LAWRENCE

Ellwood City Hospital  
Jameson Health System  
North Campus  
South Campus

#### McKEAN

Bradford Regional Medical Center  
Kane Community Hospital

#### MERCER

Grove City Medical Center  
UPMC Horizon  
Greenville Campus  
Shenango Campus

#### MIFFLIN

Lewistown Hospital

#### POTTER

Charles Cole Memorial Hospital

#### SOMERSET

Meyersdale Medical Center  
Somerset Hospital  
Windber Medical Center

#### TIOGA

Soldiers + Sailors Memorial Hospital

#### VENANGO

UPMC Northwest

#### WARREN

Warren General Hospital

#### WASHINGTON

Monongahela Valley Hospital  
The Washington Hospital

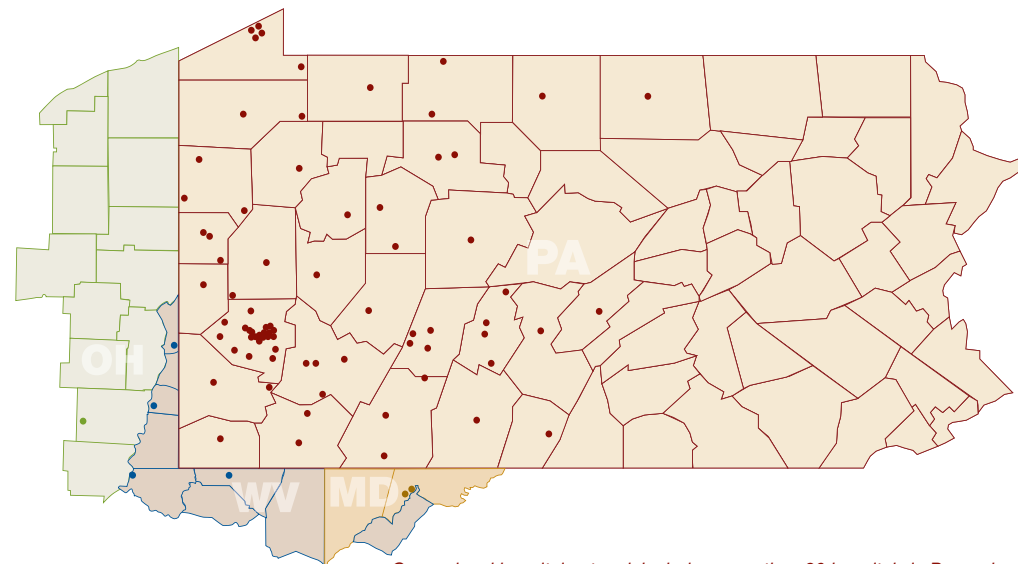
#### WESTMORELAND

Excelsa Health Frick Hospital  
Excelsa Health Latrobe Hospital  
Excelsa Health Westmoreland Hospital  
Excelsa Health Westmoreland Hospital at Jeannette  
Select Specialty Hospital–Laurel Highlands

#### OUTSIDE PENNSYLVANIA

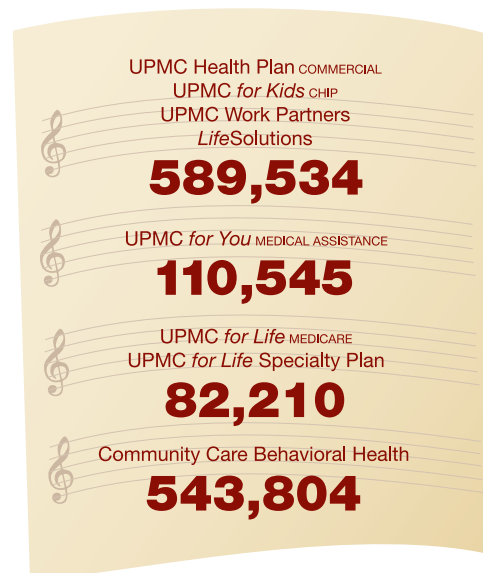
Western Maryland Health System (Maryland)  
Braddock Campus  
Memorial Campus  
Monongalia General Hospital (West Virginia)  
Weirton Medical Center (West Virginia)  
Wetzel County Hospital (West Virginia)  
Wheeling Hospital (West Virginia)

### UPMC HEALTH PLAN *Commercial Network* HOSPITALS



*Our regional hospital network includes more than 80 hospitals in Pennsylvania, West Virginia, and Maryland. New to our network this year are Select Specialty Hospital, with locations in Erie, Johnstown, and Laurel Highlands; and Monongalia General Hospital and Wetzel County Hospital in West Virginia.*

### UPMC Insurance Services Division MEMBERSHIP



*The UPMC Insurance Services Division has experienced steady growth in membership over the years. Membership in all products grew in 2008. Of special note are membership increases of 25% in our Medicare products, more than 60% in Children's Health Insurance Program (CHIP), and 12% in Medical Assistance.*

# 1,326,093

## Strong partners in health: Genesis Medical Associates



*Jennifer Certo also serves as Physician Account Executive for network physician practices that participate in UPMC Health Plan's Partners Program. Twelve of the practices Jennifer works with also take part in our Chronic Care Program. Jennifer supports these practices by incorporating the concepts of patient-centered medical home within the practice. This support includes assistance in clinical office re-design to improve patient outcomes.*

If you keep the focus on the patient, everything falls into line. That's why I love the Health Plan's Partners Program and the patient-centered medical home concept. We're doing it for the right reasons," says Joyce Matsko, BSN, RN, CPHQ, Physician Account Executive for UPMC Health Plan.

The Health Plan's Partners Program™, based on the patient-centered medical home model, is a collaborative effort to combine the best aspects of traditional caregiving with the innovations of modern health care. "The goal is to enhance and complement the bond between members and their personal physicians while providing the resources and technology to better manage health," says Michael Culyba, MD, the Health Plan's Vice President of Medical Affairs, who directs the program.

The patient-centered medical home model focuses on access to care, care coordination, efficiency and quality in care, patient satisfaction, and use of technology. It also emphasizes engaging members to become more involved in their own care. To help primary care practices in the Partners Program attain those goals, the Health Plan provides dedicated resources, including physician account executives, like Joyce, who personally work with physicians and office staff to identify opportunities to improve clinical performance and practice management.

One of Joyce's accounts is Genesis Medical Associates, a group that includes 10 physician practices and 21 primary care physicians. "Joyce is a catalyst for us," says Mark Kissinger, Executive Director of Genesis. "She does a spectacular job of understanding Genesis. The Partners Program makes sense to doctors because it is completely clinically based. It is visionary for UPMC Health Plan to recognize that physicians should be rewarded for keeping people healthy rather than only for treating people when they are sick."

Robert Potter, Jr., MD, a primary care physician in Genesis's Northern Area Family Medicine practice, recognizes the importance of the physician's relation with the patient—the centerpiece of the Partners Program. "We take care of families, not just patients, says Dr. Potter. "That's the reason I went into primary care." Dr. Potter believes that primary care physicians are the best qualified to prevent or delay events that could result in the need for hospital or other acute care.

One of Dr. Potter's patients, Fran Haus, has been a patient at this practice all his life; in fact, Fran, his father, and his grandfather were at one time patients of Dr. Potter's father, Robert Potter, Sr., MD. Now Fran's college-age son has become a patient—making four generations of the Haus family that have been patients at Dr. Potter's practice. Fran is President of the F.L. Haus Company, a full-service reprographics provider of products and support for the architecture, engineering, and construction industries, which has been owned by his family for three generations.

Some Partners Program practices that participate in the patient-centered medical home have a Health Plan practice-based care manager who works on-site at the practice with doctors and with chronically ill members who might benefit from our health management programs or other resources. Through the Partners Program, members have access to the entire range of personal health and wellness resources of the UPMC Insurance Services Division.

Since the inception of the Partners Program in 2007, participating primary care practices have achieved a statistically significant increase in completeness of care for asthma patients and in the utilization of generic medications, and marked improvement in other quality of care measures.

*The UPMC Health Plan Partners Program includes value-added resources for all stakeholders: patients, personal physicians, and employers who are partnering with the Health Plan to provide quality patient-centered care. Pictured are Bernie Gebhardt, Practice Director at Genesis Medical Associates/Northern Area Family Medicine; Joyce Matsko, BSN, RN, CPHQ, Health Plan Physician Account Executive; Michael Culyba, MD, Health Plan Vice President of Medical Affairs; Robert Potter, Jr., MD, Primary Care Physician at Northern Area Family Medicine; Fran Haus, President of F.L. Haus Company, Health Plan employer carrier and member, and patient at Northern Area Family Medicine; and Kathleen Fellows, Health Plan Account Manager for F.L. Haus Company.*







## What we do.

The ultimate goal of everything we do is to improve the health and quality of life of our members and the communities we serve. To achieve this goal, we pay close attention to quality in our partnerships and our services. We promote healthy lifestyles by offering all members wellness programs and tools. We provide one-to-one support for members with chronic or complex conditions. We offer an integrated suite of wellness, employee assistance, disability, and leave management services for employers. And we deliver all this with a level of customer service that is personalized and highly responsive.





## Focus on quality

As a quality-focused organization that is part of UPMC, UPMC Insurance Services Division combines the resources of the region's premier hospitals, doctors, and a behavioral health organization to provide high-quality health care for our members.

### Quality Improvement Program

Our Quality Improvement Program, in collaboration with practitioners in the Health Plan network, operates according to guidelines established by the National Committee for Quality Assurance (NCQA) and in compliance with federal and state regulatory requirements. Areas of focus include clinical and operational improvement, credentialing and recredentialing of physicians and other providers, utilization management, member rights and responsibilities, health management and complex case management, and preventive health care. Our Quality Improvement Committee, composed of network physicians who are dedicated to improving the quality of care and service to members and to promoting hospital safety, oversees our Quality Improvement Program.

Our Quality Improvement Program had many successes in the past year. More members received the recommended care for heart disease, diabetes, respiratory conditions, pediatric care, women's health, and behavioral health. The Health Plan received high scores for many measures, including children's immunizations, follow-up after inpatient mental health stays, and timeliness of prenatal care. The Health Plan evaluates its performance based on quality measurements utilized throughout the industry.

### Quality partnerships with physicians and hospitals

Our collaboration with physicians and hospitals, called the Partners Program™, is unique in western Pennsylvania. This program combines measurement of the delivery of health care and financial accountability.

As part of our Quality Incentive Rewards Program, we collaborate closely with physicians and hospitals and reward providers who meet the highest clinical, quality, and administrative standards. Our Physician Account Executives work closely with primary care physicians and provide them with information and resources to improve the overall health status of our members. We also meet with hospital CEOs to review outcomes and compare performance across the network. This engagement with our physicians and hospitals allows the Health Plan to develop action plans that lead to overall enhancements in service and care.

### Quality and cost transparency

UPMC Health Plan encourages members to learn about the quality and cost of their health care in order to make informed health care decisions and better manage their health care dollars. We make available on our website, [www.upmchealthplan.com](http://www.upmchealthplan.com), a number of tools that help consumers compare the cost and quality of health care services:

- **Hospital Quality**—The Hospital Advisor allows users to compare the quality of hospitals for specific procedures and conditions. Hospitals are ranked and rated based on complication and mortality outcomes that are adjusted for severity.
- **Hospital Accreditation Status**—Our online provider directory lists the accreditation status of network hospitals.
- **Physician Quality**—Our online provider directory lists network doctors who are board certified and have achieved special certification, such as NCQA's physician designation for select conditions, including diabetes or stroke.
- **Treatment Cost Advisor**—This tool allows the user to estimate costs for hundreds of common conditions and procedures.
- **Prescription Drug Cost**—"Price a Drug" feature displays comparative drug prices, enabling members to save money by using another, lower-cost drug or home delivery.



*UPMC Health Plan maintains "Excellent" accreditation from the National Committee for Quality Assurance (NCQA), the highest honor a managed care company can receive, for our commercial health maintenance organization and point-of-service plans, our Medical Assistance plans, and our Medicare Advantage plans.*

### Measures of quality

*We work to continually improve and measure many aspects of care and service, including:*

- Member satisfaction
- Preventive care
- Prenatal and postpartum care
- Childhood and adolescent immunizations
- Care for chronic conditions
- Medication management
- Behavioral health care

The UPMC Insurance Services Division constantly strives to improve our products, programs, and services. To accomplish this, we have instituted Six Sigma process improvement initiatives across a wide array of business processes. At present, we have 40 Green Belts and 4 Black Belts on staff.



*Through a strong partnership with UPMC Health Plan, Chatham University, as part of its Fit for the Future wellness program, initiated a “Wellness Degree” campaign for faculty and staff. Participants were given a “course syllabus” with the opportunity to complete three of the following to earn a “Wellness Degree”:*

- Biometric Screening
- Health Risk Assessment
- Telephone Health Coaching
- On-site Group Meetings (Weight Management)
- Wellness Lecture Series
- Physical Activity Program
- Tobacco Cessation

*Frank Greco, Chatham’s Director of Human Resources, states, “We heard many positive comments from our faculty and staff on the efficiency and professionalism of the UPMC staff. ... Many employees are looking forward to the other Fit for the Future courses. We appreciate the UPMC support in partnering with Chatham University in making Fit for the Future a great health and wellness program.”*

## Promoting a healthy lifestyle

Most business leaders want the same things for their employees in the workplace: good health, a positive environment, and productivity. But they also understand that workers come with a range of talents—and a range of health conditions that may affect their performance on the job. At UPMC Health Plan, we aim to assist our clients in protecting their most valuable resource—their employees.

The Health Plan’s integrated medical-behavioral approach uniquely positions us to engage employees and provide a personalized intervention plan. By working in a collaborative partnership, with defined goals and objectives that are measurable, we help employers implement strategies to support worksite wellness initiatives that can reduce risk factors, increase productivity, improve morale, and, ultimately, decrease health care cost trend.

### A comprehensive, innovative approach to health

In consultation with national experts at UPMC and the University of Pittsburgh, UPMC Health Plan has created a suite of wellness programs and tools called “UPMC MyHealth.”

Whether employees are looking to lose weight, quit smoking, get more exercise, eat better, or reduce stress, the MyHealth program enables them to track their health, set goals, and get personalized assistance. This spectrum of education, support, and care—over the phone, online, in print, and face-to-face—is designed to help all of our members achieve optimal health and well-being. Through the MyHealth program, members may be alerted to the early signs of a chronic health condition and can take preventive steps to avoid more serious complications later in life.

### A way to get everyone involved in health

UPMC Health Plan’s Wellness Member program enables employers who offer UPMC Health Plan as a benefit option to offer MyHealth wellness programs to all employees, including those who do not have UPMC Health Plan coverage. These employees, called “Wellness Members,” receive the same wellness-related programs and tools as members with Health Plan coverage.

### Assessments and screenings help employees get started

The Health Plan recommends that worksite wellness programs begin with two assessments: an online health risk assessment and a biometric health screening. These can identify population risk factors and employees’ willingness to change. Employees who attend a MyHealth screening receive easy-to-read color-coded printouts of their results along with health education to help them interpret the results, follow up with their primary care physicians, and take other steps to a healthy lifestyle.

### Health coaching motivates behavior change

Key to the success of the MyHealth program is our on-site staff of health coaches. Our coaches are experienced, professional motivators who are knowledgeable about the very best, most effective ways to help people not only make important changes to improve their health but also sustain these changes over the long term. Our health coaches are trained in health education, counseling, nutrition, exercise physiology, and diabetes education.

Health coaches are part of UPMC Health Plan’s health management team and complement the treatment members receive from their physicians. Health coaches provide telephone support and guidance, working with members to set goals and design action plans that will encourage ongoing motivation while overcoming barriers to developing healthy habits and behaviors.

### Leveraging healthy success

Since introducing *MyHealth* in 2005, UPMC Health Plan has launched many programs that have resulted in positive lifestyle changes and greater health awareness for participants. Building on these successes, we continue to enhance existing programs and develop new ones.

### Losing weight at work can be fun

The *MyHealth* Weight Race is a lifestyle improvement challenge that invites employees interested in managing their weight to team up with co-workers. The 12-week program emphasizes healthier eating and increased physical activity and fosters a worksite environment that encourages personal lifestyle improvement. The program includes ongoing communications that provide nutrition, exercise, and behavior change tools and tips.

Employees of UPMC and the University of Pittsburgh have enjoyed participating in *MyHealth* Weight Races for two consecutive years. Each year, more than 6,000 employees have participated, losing more than 10 tons.

### Reducing back injuries for at-risk workers

The *MyHealth* We've Got Your Back™ program is designed for health care workers and others whose professional duties put them at risk for low-back injuries, which can lead to increased medical costs and work absences.

As a community hospital serving a large elderly population, UPMC McKeesport had a high incidence of workers' compensation claims associated with lifting patients. In 2007,

the hospital turned to the UPMC *MyHealth* We've Got Your Back™ program, which included a formal training session and additional voluntary training aimed at increasing back strength. The launch of the program coincided with UPMC McKeesport's implementation of a new accident investigation tool and reporting process, as well as ergonomic assessments of equipment used in the patient transfer process. In one year, We've Got Your Back™ program participants' rate of back injuries was reduced by 65% compared to nonparticipants.

### Encouraging other lifestyle changes

Other *MyHealth* worksite programs designed to promote healthy living include:

- *MyHealth* OnLine interactive tools and programs, available 24/7 at no additional cost, including more than 160 Health Topics, ranging from conditions to procedures to general health subjects, a Symptom Checker, and interactive programs for weight management, stress management, smoking cessation, nutrition, and physical activity.
- Dining Smart, which provides assessments and nutrition criteria for offering healthy food choices in company cafeterias and vending machines.
- On-site classes on weight management, healthy eating, physical activity, and stress management.
- Lunch and learn presentations by UPMC wellness experts on various health-related topics.
- Healthy Living Rewards, an exclusive program that enables members to receive discounts at fitness centers, dance studios, sporting goods stores, cultural and recreation facilities, and more.



When Jim Rolfe completed his *MyHealth* Questionnaire and screening in 2007, he faced the fact that, in his early 30s, not only was he at his heaviest weight, but his screening results indicated that he might be at risk for a chronic condition. Jim, an IT program manager at MEDRAD, joined a gym and started working with a health coach on the *MyHealth* Weight Management program. "I started keeping a calorie log and paying attention to what I ate," Jim reports. He also started going to the gym on a more regular basis and running during his lunch break. After losing 60 pounds, Jim took the next healthy step—by participating in the Nutrition program. With the help of his health coach, Jim learned to refocus on what to eat and when. Jim has lost 120 pounds in 17 months, and participated in the relay portion of this year's Pittsburgh Marathon. His next planned race is a triathlon.

10<sup>more than</sup> tons

lost by UPMC and the University of Pittsburgh employees in the 2008 UPMC *MyHealth* Weight Race.

*A regular exerciser and healthy eater, Libby Roll was surprised by the results of her health screening offered by MEDRAD through UPMC Health Plan. Her results form showed elevated cholesterol, triglycerides, and LDL, also known as "bad" cholesterol. "I was very surprised," says Libby, an HR Associate Business Group Partner at MEDRAD. "I'm young, so the idea of getting on medication was not appealing to me. I decided I was going to find another way to bring the numbers down, using diet and exercise." After just a few months she lowered her cholesterol 36 points. "I'm a big proponent of Thrive," she says of MEDRAD's "Thrive! with MyHealth" partnership with UPMC Health Plan. "I easily could have gone another 10 years without getting my cholesterol checked if we hadn't had the screening."*

## Launching an A+ wellness program: Blackhawk School District



*Bonnie Gruemken, UPMC Health Plan Account Manager, and Tom Drennan, UPMC Health Plan Wellness Account Manager, oversee benefit plans for the Blackhawk School District. Bonnie manages Blackhawk's medical plan and Tom coordinates with Bonnie on the MyHealth wellness programs for Blackhawk staff. "Bonnie and Tom are wonderful to work with," says Debbie Lambert, Blackhawk School Board member.*

This is the program every school district should have. No other health plan can touch UPMC Health Plan's wellness program. And the Health Plan has supported us every step of the way," says Debbie Lambert, Board Member for the Blackhawk School District in Beaver County.

Blackhawk adopted the Health Plan's MyHealth wellness program in August 2008, and Debbie is obviously proud of the way Blackhawk leadership and staff have responded. "This is just a model program," says Debbie. "This is the only school district in Beaver County that has a wellness program, and with the help of UPMC Health Plan, we are creating a model for other companies."

The school district had several factors in its favor for starting such a program. Chief among these were a superintendent—Paul Kasunich—and a school board that backed the program 100%. Says Debbie, "As members of the school board, we made a commitment to the staff—this is not a temporary program. We needed the employees to embrace it on their own ... and they did!"

Other significant factors include the fitness centers located at two school locations and employees' access to the Heritage Valley Health System LifeSmart community wellness program, a joint initiative of Heritage Valley and UPMC Health Plan.

Blackhawk's wellness initiative began with the offering of an online health risk assessment and a biometric screening held in the Blackhawk High School lobby, available to all employees and their spouses. Superintendent Kasunich allowed staff to take time off from their duties to participate in the screening. Those who completed a screening received a free membership to the fitness center for a year. They were also entered into a drawing for prizes that included an Apple iPod nano and \$450 in gift cards.

For Peggy Graham, a third-grade teacher and an enthusiastic supporter of the wellness initiatives at Blackhawk, the biometric screening led to improved health. "I had been hospitalized four times for asthma and had gained weight on the steroids that were part of my treatment," says Peggy. "At the screening, a UPMC Health Plan health coach suggested that I talk to my doctor. As a result of the screening and the advice of the health coach, I joined the LifeSmart program at Heritage Valley. I attended a weekly class on nutrition and exercise that was geared to people with asthma or diabetes and those who needed to lose weight. I lost one or two pounds every week for six weeks."

The second phase of Blackhawk's wellness initiative includes a weight loss contest scheduled for the spring of 2009, which has generated a lot of enthusiasm. Of Blackhawk's 310 employees, 49 have joined the competition. "Forty-nine people—that's incredible!" says Peggy, who is one of the 49. "My co-workers are interested and involved. It's nice to have support in the workplace.

"I've changed my shopping and eating habits," Peggy continues. "My family has to listen to the benefits of healthy eating, and my daughter and son are benefiting. My next goal is to tackle the exercise part of it. The fitness center is very convenient."

According to Debbie Lambert, "The teachers are thrilled with the program. It's working so well that staff who did not participate during the first round are now interested. We're considering doing a second round of health risk assessments and screenings. We'll emphasize the participation of spouses on the next round. If you're looking to reduce health care costs, it's wellness."

*The initiation of a MyHealth wellness program at the Blackhawk School District in Beaver County received enthusiastic support from personnel at every level, including Peggy Graham, third grade teacher, who participated in the program; Debbie Lambert, School Board member and co-founder of the Wellness Committee; Paul Kasunich, School District Superintendent and co-founder of the Wellness Committee, who encouraged staff to participate; Nancy DiRuscia, Confidential Secretary and Wellness Committee member; and Karen Hickman, RN, school nurse and Wellness Committee Chairperson.*









*During its annual Take a Healthy Step campaign, UPMC promotes an array of services — the MyHealth Questionnaire health risk assessment, biometric screening, and a wide variety of other “healthy steps” — that UPMC employees can use to maintain and improve their health. Employees who complete these steps accumulate “points” for their efforts, receive a deductible credit, and qualify for an entry in drawings for cash prizes.*



*Emmi®, an interactive online tool available at [www.upmchealthplan.com](http://www.upmchealthplan.com), provides basic information about asthma, diabetes, coronary artery disease, hypertension, and other chronic illnesses as well as about hundreds of life-saving and elective surgeries.*

## Meeting the needs of members at every level of health

Our members represent every segment of society and span all ages and stages of health. They range from the healthy, to those at risk, to the chronically ill who need help managing their condition, to those suffering from a complex illness or injury or multiple conditions. UPMC Health Plan provides a spectrum of education, support, and care that meets each member where he or she is and supports the member in striving for the best possible quality of life and health.

### Dedicated professionals in all the right places

Successful health management involves a team that may include physicians, nurses, social workers, health coaches, and pharmacists. The Health Plan’s health management function includes a comprehensive team of health professionals who serve members’ needs where and when that service is most effective. These professionals help to support and educate members in programs that include the following.

**Wellness programs.** UPMC Health Plan provides a comprehensive suite of wellness programs and services called *MyHealth* (see pages 12-13). Included in the suite is the *MyHealth* Questionnaire, an online survey that gives users immediate feedback on any health risks identified by the survey, a biometric screening, telephone health coaching for positive lifestyle changes, worksite seminars and physical activity programs, and an array of interactive online programs, health trackers, and information on health conditions, treatment options, and procedures.

**Condition and case management.** Clinical health coaches staff the Health Plan’s clinical call center, reaching out to members who have a chronic disease such as diabetes or heart failure or a complex medical condition. These coaches help members

manage their condition by following their doctor’s plan of care. They provide members with educational materials and support them in making and keeping preventive care appointments.

**Practice-based care management.** Practice-based care managers spend time in physicians’ offices, working with doctors to identify members who might benefit from health management services. These clinical professionals also serve as health coaches—they meet with patients who have a chronic illness or a complex condition, educate them on their condition, and refer them to appropriate resources, such as a Health Plan health management program or a community support group.

**Hospital-based case management.** Health Plan case managers work on-site at network hospitals to review member admissions to make sure they meet medical necessity criteria. They help to streamline care delivery and to facilitate a safe, high-quality inpatient experience. They also help to plan and arrange discharge services, providing authorization for appropriate services, disease management programs, complex case management, social work services, and prevention and health promotion services.

**Mobile care management.** The Health Plan’s care management team also includes mobile care managers who serve members in designated areas of Pennsylvania, Ohio, and West Virginia. Members served by mobile care managers often live in rural areas and need support in accessing medical care. They may be elderly or have complex medical, social, and economic issues. These care managers may visit members about to be discharged from the hospital or visit a member at home after discharge to assess the member’s medical condition and coordinate further care as needed. They may refer the member to a Health Plan health management program, help them get to follow-up doctor appointments, or assist them in obtaining other services.

### Advanced technology supports clinical teamwork

In 2008, UPMC Health Plan introduced HealthPlaNET, a robust claims-based record and care management system that supports high-quality effective care and resource utilization as well as prevention and wellness programs. HealthPlaNET was designed to support multidisciplinary teams of physicians, nurses, social workers, pharmacists, and health coaches in coordinating effective care for members. This sophisticated system enables the Health Plan's clinicians to readily access a comprehensive profile of a member's care, including diagnoses, chronic conditions, medications, hospitalizations, emergency room visits, diagnostics, and preventive measures.

### Innovative programs target members' unique needs

In partnership with medical researchers and experts at the University of Pittsburgh and UPMC, the Health Plan continues to develop and implement leading-edge programs and services for the chronically ill and those who have complex medical conditions.

**Wound care.** The UPMC Wound Care Program is designed to facilitate state-of-the-art treatment for chronic wounds in a home care setting. The program employs a team-oriented approach in which wound care specialists and a Health Plan wound care case manager collaborate with each patient's primary care physician. The Wound Care Program identifies Health Plan members who have non-healing wounds and pursues aggressive treatment programs to speed healing and ultimately repair the wound.

**Heart monitor program.** The Health Plan has partnered with UPMC/Jefferson Regional Home Health in a comprehensive program for UPMC *for Life* (Medicare) members who have been diagnosed with heart failure—the most common diagnosis among Medicare beneficiaries. Through the program, members

who live at home or in a skilled nursing facility receive a telemonitor that records their blood pressure, pulse, and weight. This data is transmitted to UPMC Home Health for “real-time” intervention. Home Health follows the member through transmitted data, telephone contact, and home visits and makes referrals to the member's doctor if appropriate.

**“Going Home.”** This program uses the services of emergency medical staff (EMTs) to help members in our Medical Assistance and Special Needs plans make a successful transition from the hospital to home. The EMTs visit members while they are in the hospital to explain the Going Home program. If members agree to participate, they receive two home visits from the EMT after discharge. In the home, the EMT assists with medications and doctors' instructions and helps coordinate health care services. Members who participate also receive the services of a Health Plan health coach.

**Behavioral health.** The Health Plan offers behavioral health treatment for members of all ages for all types of mental health and substance abuse problems. We are sensitive to the fact that some people with chronic medical conditions also develop depression. Participants in the Health Plan's health management programs are screened to see if they could benefit from our depression management program. Referrals are also made by primary care physicians, who are often the first contact for patients with depression. We provide telephone outreach and ongoing support as well as educational materials for members in the program.

**24/7 nurse advice line.** Round-the-clock health care advice is available to all members through the *MyHealth* Advice Line. Experienced registered nurses provide prompt and efficient service over the phone.



Marjorie Wilson and her family had been members of UPMC Health Plan for only 11 days when she took advantage of our 24/7 Advice Line. In January 2009, Marjorie's 9-year-old son, Zachary, fell and hit his head while sled riding. He complained that his head hurt but displayed no other significant symptoms. But when Zachary vomited a few hours later, Marjorie grew concerned and called the UPMC *MyHealth* Advice Line. “I had the magnet with the phone number to the Advice Line on my refrigerator,” reported Marjorie. “Esther, the Advice Line nurse with whom I spoke, advised me to take Zachary to the emergency room and even called the hospital to let them know we were coming.” Zachary had a CT scan, and he was later tested at a UPMC head impact clinic. Although the tests showed no abnormalities, Marjorie was grateful for the peace of mind she received from having 24/7 access to medical advice for her son.

## Supporting health through technology: Telemedicine Stroke Program



*Anne Docimo, MD, Chief Medical Officer of UPMC Health Plan, oversees all activities related to the delivery of health care, including technology-related services. Sandra McAnallen is Vice President of Network Performance and Quality for all Insurance Services Division's lines of business. The UPMC Insurance Services Division is the first health insurance carrier in the region to cover telemedicine services for stroke patients.*

For a stroke victim, every minute counts. One hour is better than two, two is better than three ... the sooner the better." Lawrence Wechsler, MD, Director of UPMC Stroke Institute, is talking about the importance of treating stroke victims as soon as possible after the event. Dr. Wechsler has been with the Stroke Institute, located at UPMC Presbyterian in Oakland, since 1995. Six neurologists who specialize in stroke are on-call at the institute 24/7/365.

For the last three years, Dr. Wechsler and his associates have been helping stroke victims in western Pennsylvania through the Telemedicine Stroke Program, which uses innovative videoconferencing technology to diagnose and treat these patients faster. According to Dr. Wechsler, "the purpose of the program is to standardize stroke care. It allows the expertise of a stroke center to be applied to patients in smaller hospitals."

"If you speak to any of our ER or ICU staff, they'll tell you it's invaluable," says James McLaughlin, DO, a neurologist at UPMC Northwest hospital. Dr. McLaughlin is the only certified stroke specialist at the hospital, and before he introduced telemedicine there, he was always on call. Now, when Dr. McLaughlin is away from the hospital, ER and ICU staff can use the telemedicine units to connect to one of neurologists at the Stroke Institute in Oakland.

"Telemedicine has been tremendously helpful for stroke assessment and treatment in hospitals where they don't have a stroke certified neurologist," says Dr. McLaughlin. "The UPMC Stroke Institute has been a tremendous help. They are very responsive to our needs."

In the past, stroke patients were often transferred from other hospitals to the Stroke Institute, losing precious time—and patient brain function—in the transfer. "Time is brain" is the watch-phrase of those who deal with stroke victims, meaning the longer the delay in treatment, the greater the loss of brain capacity.

Here's how the program works: When a patient admitted to a hospital emergency room is recognized as a stroke victim, ER personnel call a special referral number that connects them to a neurologist at the Stroke Institute. The neurologist can connect to a dedicated Internet line from the institute or even from home if the call comes during non-office hours. A computer monitor and a remote control camera allow for two-way audiovisual communication between the stroke expert and the patient, ER medical staff, and even family members who may be present.

By means of this technology, the stroke specialist can "see" and assess the patient's condition, read CT scans, and help the ER physician determine whether the patient is a candidate for t-PA, a "clot-busting" drug that can help save brain function for certain stroke victims if given within the first few hours after a stroke.

The Telemedicine Stroke Program enables patients to have timely access to expert stroke treatment regardless of location. Both UPMC and community hospitals are included in the program.

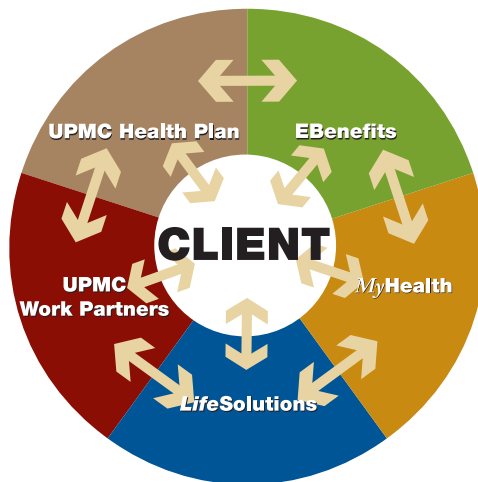
The award-winning work of Dr. Wechsler, Dr. McLaughlin, and the UPMC Stroke Institute is one example of the quality of medical care and treatment available through UPMC Health Plan's network of outstanding UPMC and community providers.

*The UPMC Stroke Institute at UPMC Presbyterian in Oakland uses telemedicine to provide stroke consultation services to hospitals that do not have a stroke specialist on staff. Pictured with the telemonitor used to assess stroke patients are Lori Massaro, MSN, CRNP, Clinical Supervisor at the Stroke Institute; Lawrence Wechsler, MD, UPMC Vice President for Telemedicine and Director of the Stroke Institute; and Lawrence Marcello, PAC, a physician assistant. Shown on the monitor is James McLaughlin, DO, neurologist and stroke specialist at UPMC Northwest.*





## Integrated products for the workplace: UPMC Work Partners



### Total Health Management

*As part of the region's largest health care delivery system, the integrated partner companies of the UPMC Insurance Services Division offer a unique set of capabilities for analyzing health data and creating employer-specific solutions for improving employee health and productivity. We offer a suite of services that includes — in addition to group benefits (UPMC Health Plan) — wellness (MyHealth), EAP (LifeSolutions), automated employee benefits and HR solutions (EBenefits), and leave management and disability-related services (UPMC Work Partners).*

### UPMC Work Partners Return to Work Program Results

- Average savings of \$28.26 per employee enrolled in program
- Workers' Compensation Transitional Duty Program saved 1 full-time employee for every 282 employees. For an employer with 5,000 employees, that would be 17 to 18 fewer full-time employees needed.

UPMC Work Partners, a UPMC Insurance Services Division company, focuses on helping employers to protect their most valuable resource and their true competitive advantage—their employees. Together with UPMC MyHealth, Work Partners offers a comprehensive, integrated continuum of health and wellness programs and services.

We have the unique ability to collect and analyze health data from a variety of sources, including workers' compensation and disability data. Using this knowledge, we are able to develop employer-specific programs targeting all employees, both the healthy and those at risk. We also have expertise in engaging employees in these health and productivity improvement programs to enhance employees' lives and improve companies' bottom lines.

We work with employers in a collaborative partnership that can assist in reducing costs, raising awareness about workplace safety, reducing health risk factors, and implementing strategies to increase workplace productivity. Our approach combines employee-centered services with excellent customer service.

### A complete range of products and services

Work Partners offers a full integration of health promotion, wellness, and group health services, with services for managing employee leaves, reducing presenteeism and unnecessary absenteeism, and managing workers' compensation claims. We also offer an employee assistance program through LifeSolutions, work-life transition programs, health promotion and wellness services, and other lifestyle behavior management programs.

Work Partners collaborates with LifeSolutions to assist employees who are receiving disability benefits. The LifeSolutions Work Transitions program is specifically designed

for these employees and brings together an array of work-life balance services and resources to support health, productivity, and return-to-work.

### An effective health management approach

The Work Partners multidisciplinary staff works as a team to develop a strategy for health and claim management to achieve the best possible outcome. The Work Partners medical management team includes workers' compensation staff, nurse case managers, and occupational medical directors.

Our clinical expertise exceeds those of other claim models:

- We specialize in working with hospitals, nursing homes, and health-related organizations with a demonstrated track record of success.
- Our unique integrated model has delivered significant financial results for our clients.
- Our data analytic capabilities are unmatched in the industry.
- We practice cost-effective program management to help employers build a strategic program that fits their company's unique needs.

### A complete solution to leave management

The Work Partners Leave Management program helps employers more effectively manage the Family and Medical Leave Act (FMLA) process. Work Partners builds a customized solution to meet each client's unique specifications. Our Leave Management team consists of customer-focused absence experts and a completely dedicated in-house staff of medical experts, including nurses and physicians. The goal is to return employees to work as soon as medically appropriate. Our Leave Management program is Web-based for ease of access and is supported by a live call center to enhance effectiveness.

*UPMC Work Partners has been administering workers' compensation claims for the City of Pittsburgh since 2006. Michele Burch, Assistant Director for the City of Pittsburgh Department of Personnel and Civil Service, estimates that her department's partnership with Work Partners has saved the City about \$14 million in future liability. "Work Partners has been fabulous in helping us determine which claims should be settled first." Overall performance of the program from its inception in 2006 through 2008 has resulted in an 18% reduction in costs, allowing the City to significantly reduce its workers' compensation budget. And, the program is now running with a reduction of 25% in new reported claims.*



**LifeSolutions—Balancing work and life**

A component of UPMC Work Partners, *LifeSolutions* provides services that address the emotional well-being of employees and positively impact organizational productivity. Formerly known as EAP Solutions, the name was changed in 2008 to better reflect the mission and range of products *LifeSolutions* offers.

We offer solutions designed to help employees and their household members address behavioral, financial, legal, and everyday life issues. Our services can help employees better manage their daily concerns so they can focus on performing their jobs while at work. And our management consultation services provide managers with guidance, support, and resources to effectively address workplace issues and manage employee performance.

*LifeSolutions* services include:

**Employee Assistance Program**—A suite of services available 24/7 for employees and their household members, including confidential coaching and counseling, manager/supervisor consultation, and online resources.

**WorkLife Services**—Available online or via telephone to assist employees and their household members in handling and resolving day-to-day concerns and managing life events.

**Leave Management Assistance**—Resources providing critical support to employees who are off work and need help with financial concerns, child or elder care, transportation, and more.

**Work Transitions**—A proactive outreach program that offers targeted services to employees and supervisors for a successful return to work after a leave of absence.

**Education and Training**—Online or on-site training sessions on healthy living, work success, and overall well-being.

**Legal and Financial Services**—No-cost consultations and discounted fees with local attorneys and financial specialists to assist with day-to-day life issues.

**Critical Incident Debriefing**—On-site support by skilled professionals for individuals affected by a traumatic incident or personal tragedy in the workplace.

**EBenefit Solutions—State-of-the-art benefits management**

EBenefit Solutions, a UPMC Work Partners affiliate owned by UPMC, offers employers a sophisticated but elegantly simple HR benefits administration platform that uses state-of-the-art technology to deliver financial and strategic impact to an organization and its employees. This powerful, safe, and secure platform can be customized to an organization's size and corporate processes.

EBenefits empowers employees to manage their benefits on their own, providing employees with more freedom and involvement with their plans, and reducing HR time and paperwork. With a single sign-on, the EBenefits system provides employees with online access to their total compensation statement and to an online communications channel that educates and informs—increasing both employee engagement and overall productivity. We also provide online pay advice tools and technology. EBenefits technology can also support other key corporate initiatives, such as total benefits management, pay-for-performance, and wellness programs.

The EBenefits team includes dedicated project managers who build and revise a system based on an organization's ongoing needs. EBenefits serves clients from a variety of industries, including health care, education, retail, and marketing.

**LifeSolutions network**  
includes over

**12,000**  
**professionals**

across the United States, Canada,  
and more than 100 other countries.

For every \$1 spent  
on health care initiatives,  
companies save  
an average of

**\$3**

on health  
related expenses  
and almost \$6  
on absenteeism.

—U.S. Department of Health and Human Services





**Generic  
prescriptions cost  
60-90%  
LESS THAN  
BRAND NAME**

**Online Pharmacy**

Our partnership with Express Scripts lets you order new and refill prescriptions online.

**Self-Service Shortcuts**

- [Fill a New Prescription](#)
- [Refill a Prescription](#)
- [View Covered Medicines](#)
- [Estimate Costs](#)
- [Find a Pharmacy](#)
- [View Prescription History](#)
- [Request an Rx Exception](#)

*Our online pharmacy services enable members to find a pharmacy, review their prescription history, find out if a medication is on our formulary, look up and compare the cost of a medication at various pharmacies, and fill or refill a prescription. Members can also refill a mail-order prescription online. Also available online is information on generic drugs and other pharmacy topics.*

## High-quality, high-value pharmacy services

UPMC Health Plan offers comprehensive pharmacy services and innovative solutions that maintain a high level of care, quality, and service while keeping pharmacy costs down. Our formulary, a list of covered drugs, is developed collaboratively by Health Plan physicians and pharmacists and our Pharmacy and Therapeutics Committee, which includes world-class UPMC physicians who are national experts, community physicians, and pharmacists.

The result is a high-quality, high-value, cost-effective formulary that includes both generic and brand-name drugs. As the number of brand-name drugs that have a generic version increases over the next several years, the Health Plan continues to promote the use of affordable, high-quality generics that save our members and clients money.

### Commitment to education

UPMC Health Plan is committed to educating members, providers, and employers regarding pharmacy benefits and the appropriate use of medication.

**Members.** Our pharmacist outreach programs on health issues, including smoking cessation and diabetes, provide members with the opportunity to discuss newly prescribed medications. Our pharmacists can answer questions related to side effects and dosage of the medication while also taking the opportunity to encourage members to stay compliant with their medications.

Members can also find information on generics and other pharmacy topics on our website. Our goal is to educate members on clinical issues so they can better understand their pharmacy benefit and the medications they take.

**Providers.** Our provider education materials target topics that update physicians on newly available generic medications and published therapeutic guidelines. Messages such as “Consider Generics Medications First” and our list of medications that will

lose patent protection this year allow physicians to prescribe drugs that are cost-effective. Our “Intelligent Formulary Design” piece explains to providers the rationale for our formulary and pharmacy benefit design.

In addition to general provider education, we also offer physician prescribing profiles that inform physicians of their own prescribing patterns as well as those of their peers. Providers can partner with the Health Plan to maximize the use of clinically appropriate and cost-effective medications.

**Employers.** Our online Generics Tool Kit offers several educational pieces to help employers take advantage of cost-effective pharmacy benefit options. The tool kit includes a poster, a mail stuffer, and a booklet that can be printed and distributed to employees. Our Generic Drugs Overview brochure provides information on promoting the use of generic medications.

Our Specialty Drugs Overview brochure discusses the definition and unique aspects of specialty medications and offers recommendations on managing the costs of this expensive class of medications. Our goal is to help employers become educated about medications that will have a big impact on future trend management. Employers can partner with UPMC Health Plan to maximize the value of prescription benefits.

### A comprehensive array of online tools

Members, providers, and employers also have access to online tools that make it easy to manage pharmacy benefits. Users can search for network pharmacies and look up drugs that are on our formulary. Our pharmacy cost comparison tool allows users to look up the cost of various drugs. In addition, members can access their secure online record to view the history of prescriptions they have taken and can renew mail order prescriptions online. Providers have online access to prior authorization forms and can look up a member’s coverage.

## Fast, accurate, personalized customer service

Providing all customers with exceptional service is a goal held by every employee at UPMC Health Plan. We make it a priority to go beyond our customers' expectations in servicing our accounts and responding to inquiries and requests.

Our call center and claims department exceed industry standards in every measure related to call answering and claims payment. We provide an individual level of assistance to members so they can better understand and manage their health care benefits, either online or by speaking with customer service representatives.

### Designated representatives at your service

Every member has access to a personal representative—a Member Advocate for our commercial, Medical Assistance, and CHIP members, and a Health Care Concierge for our Medicare and Special Needs members. These special representatives call members to welcome them. They contact members at various times throughout the year to inform them of benefit changes, address any questions or concerns, and make sure they are satisfied with our service. These representatives also help link members to other Health Plan specialists, such as health coaches.

### 24/7 access

**By phone.** During hours when representatives are not available, our Interactive Voice Response system helps members reach us 24 hours a day, 7 days a week. Members can leave a message and a representative will call them back on the next business day. Members can also use this automatic phone service to order ID cards or check on the status of a claim.

**Online.** Our online service center, *MyHealth OnLine*, offers a secure Member Message Center that provides a safe, easy way to ask questions about benefits and programs. Within one business day, a representative personally responds to the member's inquiry through the message center.

### Raising the bar on customer satisfaction

Not satisfied with meeting industry standards, we are striving to be “best in class” when it comes to serving customers. When a customer survey identified opportunities for improvement in resolving claims issues, our Member Services Department implemented a process to “close the loop” in this area. With the new process, when a member calls about a claim, a representative checks back with the member to make sure the claim was adjusted and to see if the customer still has any concerns. The result has been a 20% reduction in calls about claim adjustments. Member Services also works with our Claims Department to troubleshoot specific claims problems.

### Innovations provide better service solutions

**Personal health record.** UPMC Health Plan's online health management tool, the *MyHealth Record*, enables members to access claims information, including office visits, medications, and lab and health screening results in a secure and confidential environment. Members can enter additional information about allergies, over-the-counter medications, and immunizations to maintain an accurate health history. *MyHealth Record* provides reminders to help members stay on top of important medical visits and is easily printed so the results can be shared with their personal physician.

**ID cards with “smart” technology.** The Health Plan's new member ID cards allow physician offices to swipe the card to gain instant access to the member's eligibility, benefits, and copayment levels. In the near future, the cards will allow access to the member's personal health record (with the member's permission) and doctors will be alerted to clinical gaps in care (see page 29).

more than

**1 MILLION**  
calls received

more than

**12 MILLION**  
claims processed

### 2008 UPMC HEALTH PLAN

Measure	Actual	Industry Standard
Average speed of answer	<b>14 seconds</b>	30 seconds
% of calls answered in 30 seconds or less	<b>84%</b>	80%
First-call resolution	<b>99%</b>	65%
Claim payment turnaround	<b>5 days</b>	30 days
Claims requiring an adjustment	<b>&lt;1%</b>	5%

UPMC Health Plan call center:

**#1 in Customer Service** in Pennsylvania and Delaware according to a nationally recognized independent research firm.

## Giving customers our best: Focus on exceptional service



*Anne Palmerine, Director of Member Services for the Health Plan, oversees the performance of her customer service staff. Since the program began, more than 57% of call center staff members have been promoted to one of the four steps on the formal career development path.*

We view exceptional service to all customers as a critical differentiator.” This statement of our core service value reflects our commitment to making sure every one of our customers receives fast, accurate, efficient service every time.

To meet this commitment, it is important that we retain our best customer service employees. Experienced, knowledgeable, dedicated representatives who understand our customers and our products are well-equipped to provide the high level of service our customers have come to expect. Three years ago, Anne Palmerine, UPMC Health Plan’s Director of Member and Provider Services, and her team initiated a formal career development program designed to attract and retain the best employees.

“Customer service staff who are willing to learn, have a positive attitude about their job and the company, and give good example to their co-workers have the opportunity to advance,” says Anne. “If they become very knowledgeable, mentor others, and give a high level of service, they can move to Concierge and, eventually, to Team Lead or Customer Service Analyst, the two highest positions.” An important key to success for this department is ongoing training for both new hires and existing staff.

Angela Lee, who joined the Health Plan as a customer service representative in 2000, has been promoted twice and is now a Customer Service Concierge for our Commercial lines of business. “Every member is different,” says Angela. “I enjoy trying to understand what members need and helping to resolve it.” Angela recently received a call from an employer group about a new member who had a doctor appointment the next day but was not yet enrolled. Angela learned that the employer had sent the member’s enrollment application to the wrong address. Angela had the employer fax her the member’s information so she could direct it to the correct department. Then she called the

member and advised her that she would receive a card in 5 to 7 days, but in the meantime, she could go online and print out a temporary card. At the member’s request, Angela also called the doctor’s office to confirm that the member was covered.

Jeff Clawson has worked for the Health Plan since 2006. Jeff has also had two promotions and is now a Customer Service Concierge who provides personal service for our Medicare members. Jeff keeps in close contact with the members assigned to him: “If somebody hasn’t called in 60 days, we call them.” He also goes to numerous offsite Medicare seminars, where he has the chance to meet some of the members he talks to on the phone. Jeff recently received a call from a UPMC for Life Private Fee for Service (PFFS) member in Ohio whose doctor would not accept the member’s UPMC for Life insurance. Jeff immediately went online and looked for doctors near the member’s home, contacted them, and found several who would accept UPMC for Life. Within a day, the issue was resolved and the member had a doctor appointment.

Jessica Young has also been here since 2006, was promoted twice, and is currently a Customer Service Concierge for our Medicaid, Special Needs, and Children’s Health Insurance Program members. “I like coming to work knowing that we all get along and it’s fun,” she says. “And I enjoy working one-on-one with members.” Jessica got a call from a member who was getting billed constantly from her doctor’s office. Jessica learned that the member was not showing her ID card at the doctor’s. Jessica advised her to always show her card. Then Jessica had the member send the bills directly to her, and she forwarded them to the Claims department to be paid. Jessica also contacted a collection agency that had been calling the member to let the agency know the bills would be paid, and the agency stopped calling the member.

*Jessica Young, Jeff Clawson, and Angela Lee are Customer Service Concierges for UPMC Health Plan. All three have taken advantage of the Health Plan’s career development program, and each has been promoted several times. Jessica, Jeff, and Angela enjoy working with members and get satisfaction from helping them resolve issues. They are all knowledgeable about a variety of product lines and appreciate the ongoing intensive training they receive.*





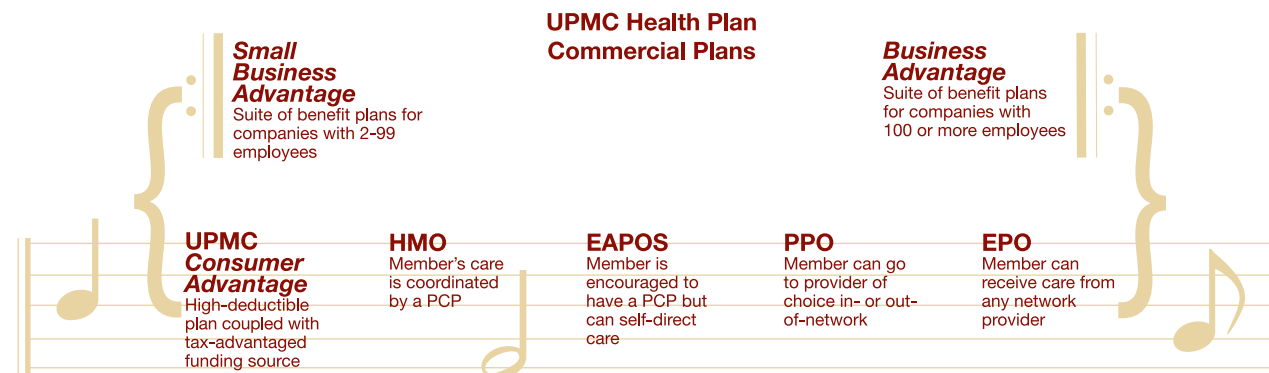


## **Audiences we serve.**

One of our most important goals is to serve all members of the community—young and old, healthy and sick, affluent and disadvantaged, urban and rural. Our extensive portfolio of products, programs, and services is designed to meet the diverse needs of our membership and of the community at large. Our offerings include commercial and government plans, behavioral health, wellness, and workplace productivity programs—all with the goal of helping members enjoy the best possible health and quality of life.



## UPMC Insurance Services Division Products



### A healthy plan for every member

*UPMC Health Plan offers a comprehensive and innovative array of products and services to meet the unique needs of members.*

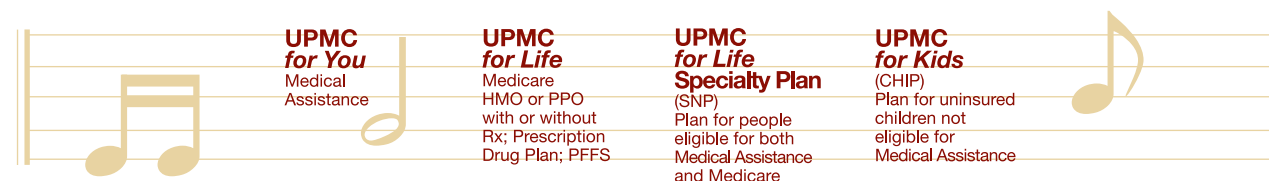
*Our commercial plans offer a complete range of benefits and custom services to improve members' health. We also offer Medicare, Medical Assistance, Special Needs, and Children's Health Insurance Program plans, as well as behavioral health services to help all members achieve optimal health and well-being.*

*Our workplace wellness programs provide resources to employers who want to help their employees reach sensible goals and live healthier lifestyles. Our programs have been recognized by industry leaders as innovative solutions to promote health and productivity among members.*

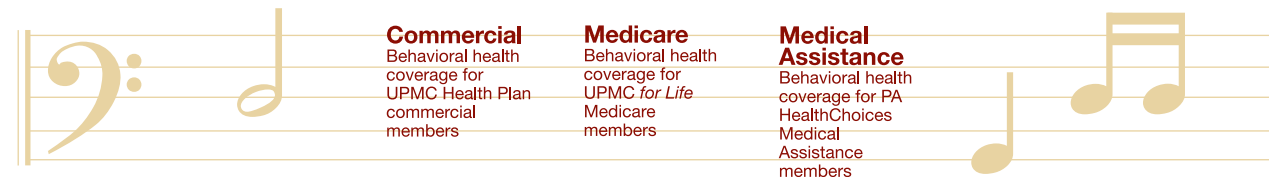
## UPMC Work Partners



## Government Programs



## Community Care Behavioral Health





## Offering businesses a healthy advantage: Commercial Products

Our integrated suite of commercial health benefit products is designed to improve members' health, control costs, and maintain competitive rates. We continue to offer employers innovative products with cost trends well below the national average, a quality network that includes national and global access to services, and best-in-class service.

Through our two *Business Advantage* programs, employers can offer employees a full array of benefit options that provide flexibility, comprehensive benefits, and competitive premiums.

**Business Advantage.** In fall 2008, we introduced our *Business Advantage* suite of benefits plans for employers with 100 or more employees. *Business Advantage* helps companies manage costs while offering a full spectrum of benefit designs. We can offer multiple plans within the same employer group so employees can select a plan based on their individual and family needs. We also provide *Business Advantage* employers with stable pricing and multiple ways to finance their health insurance benefit.

**Small Business Advantage.** UPMC Health Plan's *Small Business Advantage* plan specifically addresses the needs of companies with fewer than 100 employees and makes it possible for them to offer a more robust benefit package, with little effect on cost. *Small Business Advantage* includes a choice of medical, pharmacy, and vision coverage coupled with a comprehensive suite of value-added services.

**Both *Business Advantage* plans include a rich portfolio of benefits:**

- EPO, PPO, HMO, EAPOS, and consumer-directed plans
- MyHealth wellness services

- Online health risk assessment
- Smoking cessation program
- Employee assistance program
- Vision discount network
- Dedicated account management and member services
- Health management programs
- Global emergency services
- Online tools and resources

**Consumer Advantage.** An option for our *Business Advantage* and *Small Business Advantage* clients, UPMC *Consumer Advantage*® offers a portfolio of consumer-directed health plans. These high-deductible plans are coupled with a tax-advantaged source to fund some, or all, of the plan's deductible. UPMC *Consumer Advantage* provides the best in health care coverage to consumers who want to take a more active role in their own health care decision-making.

### Service second to none

UPMC Health Plan prides itself on superior account management capabilities. All clients, regardless of size, receive a designated account executive to serve as their consultant and partner. From initial implementation to regular communication throughout the year, our account executives provide streamlined service and ease of administration — in person, via phone, and through Employer OnLine, our Internet-based service center that allows employers to easily access and modify account details.

Members have phone access to a personal Member Advocate, who will call to welcome them to the program, help them understand coverage, provide preventive care reminders, and notify them of special events related to their health benefits.



On average  
**95%**  
of members stay with  
**UPMC Health Plan**  
year after year.

UPMC Health Plan 2008  
health care cost increase trend

**9%**  
vs. the national  
average of 11%

Source: UPMC Health Plan and Watson  
Wyatt Worldwide

The Center for Community Resources, Inc. (CCR), a company that coordinates information and referral services for Butler County residents seeking mental health, mental retardation, substance abuse, or other social services, recently changed its UPMC Health Plan employee benefit plan from the PPO to the EPO option. "Our employees needed help with the transition," says Karen Flack of CCR Human Resources. "They wanted their member ID cards, had questions on coverage, and needed confirmation on dependent coverage. Throughout the entire process, our Health Plan account managers were a pleasure to work with." Karen also likes UPMC Health Plan's Employer OnLine services. "I am happy to say that I have discovered Employer OnLine, and I absolutely love it. I would recommend UPMC Health Plan and their online services to any and all employers."

### Introducing ... *MyFlex Advantage*

In keeping with our commitment to continuously improve our service to members and employers, we now offer *MyFlex Advantage*, a unique product that links the member's dynamic ID card to a flexible spending account (FSA). It is a cost-effective way for business owners to enhance their benefit package and make it more competitive while, at the same time, reducing their payroll taxes, including Social Security and Medicare taxes. Employees can use their tax-free savings to pay for expenses health care does not cover, like pharmacy and physician office copayments.

### A dynamic ID card ...

Dynamic member identification cards have been issued to over 500,000 UPMC Health Plan members for use beginning in 2009. Unlike traditional health insurance cards, they have an encoded magnetic stripe on the back. This new technology has benefits for both our member and provider communities. Our members can have their ID cards swiped at their doctor's office and do not have to verbally confirm their personal information in a busy public area. Doctor's office staff can save time by swiping the card and immediately confirming a patient's eligibility, benefits, and copayment amount. In the near future, doctors' offices will also be able to access members' personal health records (with the member's permission) and be alerted to clinical gaps in care.

### ... and a flexible spending account

A flexible spending account (FSA) is an IRS-approved plan that allows employees to pay for eligible medical, dental, vision, and dependent care expenses for themselves and their families with a portion of their salary that is not taxed. Employees and their eligible dependents are all qualified to use *MyFlex Advantage*.

Other benefits for employees include:

- Daily check reimbursements
- Direct deposit
- Communications and enrollment forms
- Semiannual statements
- 24/7 online account access and online claim submission

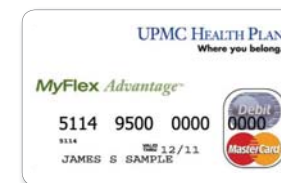
***MyFlex Advantage*** offers three FSA options. Employers can offer any one of the three options or any combination:

- **Health Care FSA**—Health care expenses include out-of-pocket medical, dental, and vision related expenses incurred by employees and their qualified dependents.
- **Dependent Care FSA**—Dependent care costs include day care expenses that allow an employee and his or her spouse to work, seek work, or attend school full-time while their dependents are cared for. Claims are paid according to the money accumulated in the FSA account.
- **Commuter Parking Account**—Eligible expenses include the cost of parking a vehicle near work or a transit location.

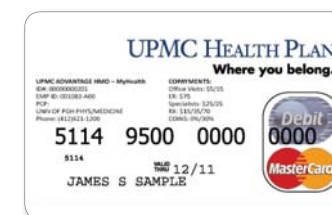
**UPMC Health Plan is the only plan that offers a combination card for members.** This one card serves as a member ID card and an FSA debit card. Using the card has another important benefit—it reduces the need for claims substantiation. *MyFlex Advantage* is the only plan in the region that gives its members a debit card that is linked directly to their health care plans through claims data. This means transactions are approved at the point of sale, without the need for the member to submit paperwork.



*Member ID card*



*Stand-alone  
FSA debit card*



*Combination member ID  
and FSA debit card*

## Providing a space for co-workers to grieve: Jewish Family & Children's Service



*Susan Stocker, Marketing & Sales Director; Sandra Caffo, Senior Director; and Annette Kolski-Andreaco, Account Manager, are part of the LifeSolutions team. LifeSolutions provides employees and their household members with access to resources and services for everyday personal and work-related challenges. LifeSolutions offers coaching, counseling, 24/7 phone support, and referrals to a wide array of resources, including child and elder care, legal, financial, and educational.*

It was a devastating experience for staff and management alike when two staff members died within one week at Jewish Family & Children's Service (JF&CS), a social service non-profit that has helped individuals and families meet life's challenges for more than 70 years. To help employees cope with these sad events, Aryeh Sherman, Executive Director of JF&CS, requested grief counseling services from LifeSolutions, the employee assistance program provider for JF&CS.

LifeSolutions responded quickly—within 24 hours—to assist the grief-stricken organization. Annette Kolski-Andreaco, LS/MSW, MURP, LifeSolutions Account Manager for JF&CS and an experienced grief counselor, held voluntary group sessions with employees and offered individual counseling to any employee who wanted it.

Annette shared with staff effective ways to care for themselves that are not always well known, and allowed staff members to talk about their deceased co-workers, remembering them and their unique qualities. She also helped the group think about how they would like to honor the memory of both co-workers.

Leslie Aizenman, Director of Refugee Services at JF&CS, had worked closely with one of the deceased staff members. She describes herself and those around her as feeling “shocked and numb.” Leslie attended one of the group meetings with Annette and found it to be “personally helpful. We all felt comfortable expressing our feelings.”

“We provide counseling and mental health services to individuals and other organizations,” says Dr. Jordan Golin, Director of Clinical and Older Adult Services at JF&CS, “but this was too close to home. We felt much more comfortable bringing in an outside organization. We needed to make some kind of

response—something needed to happen. Meeting with Annette gave us a way to discuss the deaths and express a range of feelings,” says Jordan.

“Everyone felt differently,” agrees Leslie. “It was good to hear other voices, to hear other people sharing their sadness. The people who died contributed to our organization, what they did was meaningful, and it was difficult for us to go about our daily activities. We don't typically talk about our sadness in the workplace.” The group session with Annette “gave us permission to have that conversation, to share those feelings, and then to be able to go back and do our work,” says Leslie.

“And having the opportunity to talk allowed us as a group to come up with ideas about concrete steps we could take to honor the memories of those who died,” says Jordan.

“Providing this service to employees shows how much JF&CS cares,” comments Leslie, and Jordan agrees: “It was a message of support when support was needed. The sessions gave us a foundation from which to begin grieving as we moved forward into a less dramatic mode of daily life. We can't grieve in a day,” he says.

LifeSolutions counselors are skilled in helping management and employees cope with critical and traumatic incidents in the workplace. In addition to providing grief counseling for an event such as the death of an employee, our employee assistance professionals can offer guidance in the case of such critical incidents as a major workplace accident or a traumatic work situation. LifeSolutions also offers many other services that support the well-being and productivity of employees. We can help both managers and staff cope with job- or home-related stress, performance issues, and work relationship problems.

*Jewish Family & Children's Service (JF&CS), a social service non-profit that assists individuals and families, requested grief counseling services from LifeSolutions when two JF&CS staff members died within a week. Dr. Jordan Golin, JF&CS Director of Clinical and Older Adult Services; Aryeh Sherman, Executive Director of JF&CS; and Leslie Aizenman, JF&CS Director of Refugee Services, appreciated the assistance offered by LifeSolutions Account Manager Annette Kolski-Andreaco, who provided group debriefing sessions and one-on-one support for employees to express their grief and honor the memory of their co-workers. (Photo taken at Phipps Conservatory.)*





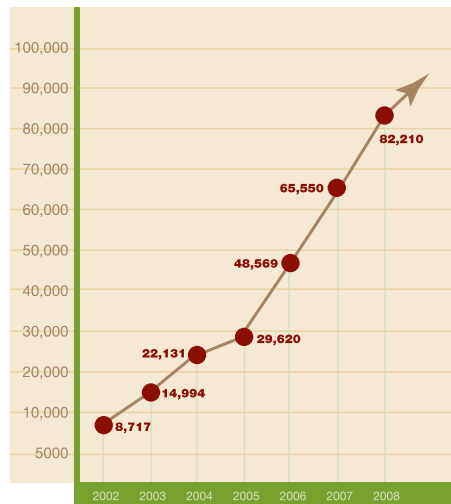


# #1 Medicare plan in Pennsylvania

for overall rating of plan

2008 Consumer Assessment of Healthcare Providers & Systems (CAHPS)

## UPMC for Life and UPMC for Life Specialty Plan Membership Growth



UPMC for Life membership grew by 25% in 2008. We also added 7 new Pennsylvania counties to our Medicare service area in 2008.

## Keeping seniors going strong: Medicare

UPMC for Life, our Medicare program, offers a variety of products and services for older adults, including no-cost plans, prescription drug benefits, and personalized customer care. Our comprehensive suite of Medicare offerings includes plans with and without prescription drug coverage that are available both to individuals and to employers that wish to offer retirement benefits. Our Medicare Part D prescription drug plan (PDP) provides affordable coverage for both generic and brand-name drugs.

UPMC for Life ranked as one of the top 20 Medicare plans in the country in *U.S. News & World Report's* 2008 list of America's Best Health Plans. A collaboration between *U.S. News & World Report* and the National Committee for Quality Assurance (NCQA), the list is based on service and clinical quality of care measures. UPMC for Life is also ranked number one in Pennsylvania for "overall rating of plan" by the Consumer Assessment of Healthcare Providers & Systems (CAHPS).

### Strong and growing membership

UPMC for Life experienced considerable growth in 2008. We grew our membership in our Medicare Advantage private fee-for-service (PFFS) plans in Ohio and West Virginia. These plans are offered to employers who want to provide benefits to their retired employees. More than 12,000 new HMO and PPO members joined UPMC for Life in 2008. In addition, we retained approximately 97% of individual plan members and 93% of retiree account members during the annual open enrollment period. Our excellent growth and retention numbers can be credited to our outstanding service, the value we provide, and our innovative programs.

### Uncommon level of service

**Health Care Concierges.** Our Medicare members have a personal representative specifically assigned to them to welcome them to the program, answer their questions, and help them make decisions about coverage. Members can call their concierge anytime with questions or concerns about their benefits. Like all of the representatives in our call center, our Medicare concierges aim for "one-call resolution" of a customer's question or concern.

New in 2008, our Health Care Concierges now attend UPMC for Life information seminars at neighborhood locations throughout our Medicare service area. This gives members the opportunity to meet in person the concierge they talk to on the phone. Both members and concierges have responded enthusiastically to this interaction. At the seminars, members also have the chance to meet and talk with UPMC Health Plan health coaches and pharmacists.

**UPMC Resources for Life.** Our Health Care Concierge services were expanded in 2008 to incorporate our new UPMC Resources for Life program, staffed by LifeSolutions counseling professionals. Concierges can refer members to Resources for Life to obtain telephone counseling for caregiver support, family and marital issues, and personal concerns; referrals to legal and financial services; wellness and health management options; and many other life and home services.

### Helping seniors stay fit

Staying active is an important part of maintaining a healthy lifestyle at any age. Our Active&Fit® program for UPMC for Life members offers a range of health promotion activities at no additional charge including access to online information, membership at local fitness centers, and an at-home exercise program. We also promote healthy community activities for older adults.

### Innovative clinical programs

UPMC Health Plan is breaking new ground to effectively manage members' chronic conditions and prevent long-term complications. Our health management team of nurses, physicians, pharmacists, social workers, and behavioral specialists works closely with members, their families, and their physicians to ensure that optimal clinical support and educational services are delivered. Clinical health coaches emphasize the importance of self-care and the physician-patient relationship and work with physicians to identify symptoms that might lead to future problems. Of special significance for our Medicare members are our successful wound care program and at-home heart monitor program.

**Wound care.** UPMC Health Plan implemented a collaborative Wound Care Program to target members with non-healing chronic wounds and to increase the healing rate of those wounds in order to utilize health care services more efficiently and increase member quality of life. Of 104 members enrolled in the program, nearly 63% were Medicare members. During the members' enrollment in the program, 65% of all wounds were healed and 80% were more than 50% healed, and there were no wound-related amputations (see page 17).

**Heart monitor home care.** Heart failure is the most common diagnosis among Medicare beneficiaries. Our Medical Management Department implemented a program using telemedicine technology for Medicare members who were diagnosed with heart failure. A telemonitor was placed in the member's home to measure the member's blood pressure, pulse, weight, and level of oxygen in the blood. The member or

a caregiver transmits data to UPMC Home Health via telephone lines, and UPMC Home Health follows the member's progress through the transmitted data, telephone contact, and home visits. The member's primary care physician or cardiologist is contacted when the member's data is outside of prescribed range. Use of the telemonitor has resulted in a significant decrease in monthly hospital admissions and in the per-month costs of patient care.

### Caring for the caregivers

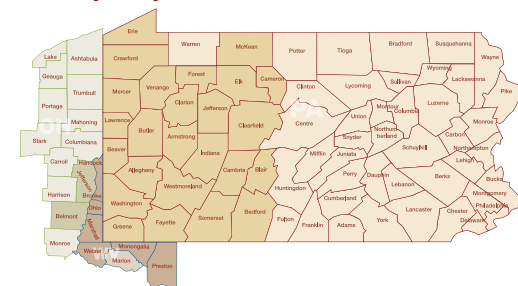
In 2008, in collaboration with the UPMC Institute on Aging, UPMC Health Plan introduced "Powerful Tools for Caregivers," a 6-week education program to help family caregivers practice self-care while managing caregiving responsibilities. Thirteen Health Plan staff members have been specially trained to be class leaders and to present the program to groups of caregivers in the communities we serve (see page 34).

### Healthy options for members with special needs

UPMC *for Life* Specialty Plan, our no-cost Special Needs Plan, combines the coverage and protection of both Medicare and Medical Assistance for members who are eligible for both programs. The UPMC *for Life* Specialty Plan has grown at a rate of 10% per year and is now the fifth-largest Special Needs Plan in the U.S.

Members have \$0 copayment for prescriptions, receive Health Care Concierge services, and can enroll in our Active&Fit® program, which includes no-cost membership at a participating fitness center, an in-home exercise program, and access to an educational website and a toll-free member services hotline.

### UPMC *for Life* Service Area



Our UPMC *for Life* service area now includes 25 Pennsylvania counties as well as several counties in Ohio and West Virginia. In 2008, we expanded our UPMC *for Life* Medicare HMO and our UPMC *for Life* Specialty Plan into Cameron, Clarion, Elk, Forest, and McKean counties, and our Medicare PPO into Clearfield and Greene counties.



UPMC *for Life* hosts a number of events for seniors at the Pittsburgh Zoo & PPG Aquarium, including "Get Wild with Your Grandchild Day," held each year in September for members and their grandchildren.

*UPMC for Life members James and Karen Mentzer have been spending vacations on Florida's west coast for about 10 years. Two years ago Karen was facing emergency back surgery. Her condition was so debilitating there was no way she could fly back home to have the operation performed at a UPMC for Life network hospital. James called UPMC for Life to tell them about the situation. "UPMC for Life was just wonderful," says James. "We had the operation done there and everything worked out fine." James and Karen have had a few other medical emergencies during their Florida visits and have always been pleased with the way UPMC for Life handled the situations. James says he is satisfied with his UPMC for Life membership. "I would highly recommend UPMC for Life to anyone."*



## Taking care and making friends: Medicare Caregivers Program



*UPMC Health Plan team members Joy Moore, Manager of Broker Operations and Small Market Sales; Donna Marrone, Commercial Account Manager; and Vanessa Martin, Business Analyst II, participated in the “Powerful Tools for Caregivers” class offered to employees of the UPMC Insurance Services Division. Jane Dansevich, Director of Training and Development, and Kendra Winters, Manager of Community Relations for Medicare, were instrumental in implementing the Powerful Tools for Caregivers program at the Insurance Services Division. To date, 13 staff members have been trained to teach the course to community groups.*

It was a golden opportunity for me to be able to interact with these people,” says Lee Martell, UPMC Health Plan Medicare Outreach Specialist. Lee is talking about the “Powerful Tools for Caregivers” class she taught at UPMC Horizon hospital in Mercer County in October 2008. “Everyone seemed to open up immediately. The group just came together, and they actively helped each other in so many ways.”

Lee team-taught the class with Kristi Festa, Community Relations Coordinator for Medicare at the UPMC Insurance Services Division headquarters in Pittsburgh. Lee and Kristi are among 13 Health Plan employees who have been specially trained to teach the Caregivers course, which is designed to help caregivers understand their own limitations, attend to their own needs, and communicate honestly and effectively with other family members and medical professionals.

Each member of Lee and Kristi’s class has a story to tell:

Bob Williams, 92, cared for his wife who had Alzheimer’s, and when she had to go to a nursing home, he visited her three times a day. In the Caregivers class, Bob learned it was important to keep up his social involvement and hobbies. Bob belongs to two photography clubs, is active in the community, and has served as a volunteer hospital escort for 20 years. Also a volunteer for the Cancer Society, Bob has driven cancer patients as far as Buffalo, Youngstown, and Cleveland as well as to various locations in western Pennsylvania for their treatments. “I know I need people ... I can’t isolate myself,” says Bob. “The class helped me realize I was not depriving my wife by taking care of myself. And my being in the class helped the women understand that men are caregivers too!” Bob’s wife passed away in February 2009, and he has continued his active lifestyle.

Linda Lu Lawton was taking care of her 83-year-old father, who was doing well until he was hospitalized for serious injuries from a fall and needed long-term care. The class helped Linda Lu learn the importance of “taking care of self first in order to better care for those you love.” She is caring for her mother as well.

Janice Dzuricko takes care of her 89-year-old mother and 94-year-old father. The class helped Janice learn “to calm myself down, do deep breathing—things I was not used to doing.” She and her classmates were able “to comfort and support each other. We were lucky to find each other and we learned a lot.”

Irene Neustupa is always on the go. In addition to caring for her 91-year-old mother, she is the primary caregiver for her brother and her ex-husband. Irene’s many duties include running errands and driving to doctor appointments. “I go everywhere with my pocket calendar to coordinate all the appointments,” she says. “The class was a great place to get rid of frustrations and to get the perspectives of other class members.”

Pat Houpt cares for her 83-year-old husband, who is in hospice. In the Caregivers class she found people who knew what she was going through. “We learned that the first thing we needed to do was take care of ourselves.” As an added bonus, Pat felt cared for by her classmates as well. “They are caring people,” she says.

Seven years ago, Madolyn Brown took early retirement to care for her parents. Her father has since died, and Madolyn still cares for her mother. Joining the class gave her the chance to be with others in similar situations. “The group really talked. I could unwind and find a little release from worrying about my mother 24/7.”

*Participants in the Powerful Tools for Caregivers class held at UPMC Horizon hospital in October 2008 included Linda Lu Lawton; Kristi Festa, UPMC Health Plan Community Relations Coordinator for Medicare; Janice Dzuricko; Irene Neustupa; Bob Williams; Pat Houpt; Lee Martell, UPMC Health Plan Medicare Outreach Specialist; and Madolyn Brown.*





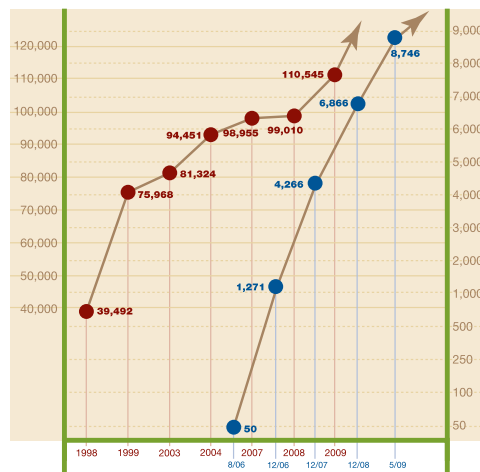


## Keeping families healthy: Medical Assistance and Children's Health Insurance Program



UPMC *for Kids* provides comprehensive coverage for children in Pennsylvania who might otherwise be uninsured.

### UPMC *for You* and UPMC *for Kids* Membership Growth



● UPMC *for You*  
● UPMC *for Kids*

UPMC *for You* membership has increased by 150% since it started in 1998. UPMC *for Kids* had exceptional membership growth in 2008.

Our UPMC *for You* program offers comprehensive benefits for people who are eligible for Medical Assistance. We work closely with our members and network physicians to help members get the services they need through programs focused on preventive care, such as immunizations and screenings, maternity care, and chronic disease management.

UPMC *for You* is the top-ranked Medicaid plan in Pennsylvania and is ranked 13<sup>th</sup> in the U.S. by the *U.S. News & World Report*/National Committee for Quality Assurance (NCQA) listing of America's Best Health Plans. It is also the fastest-growing Medicaid plan in Pennsylvania—growth in 2008 was nearly 12%, for a total of more than 110,000 members.

### Supporting moms-to-be and new mothers

UPMC *for You* became one of the first health plans in the nation to provide coverage for doulas in 2006. Doulas are women who offer non-medical emotional and informational support to mothers before, during, and after childbirth. Our doula program, which focuses on high-risk pregnancies, is a collaborative effort of UPMC *for You*, Magee-Womens Hospital of UPMC, and East Liberty Family Health Care Center.

Our doula program expanded in 2008 to include partnerships with 22 primary care physicians and ob-gyns. Referrals to the doula program by physicians have grown from 20 referrals per month to more than 80 per month. The program is currently expanding to reach new physician practices.

### Incentives for better health

UPMC *for You* offers incentives to network providers who meet specific preventive health measures in the areas of maternity, asthma, diabetes, pediatrics, and adult preventive care visits. HEDIS clinical care measures related to the incentive program increased an average of 5.5% in 2008.

### Support for home care

UPMC Health Plan offers a free program for Medical Assistance members who are discharged from the hospital. The goal of the "Going Home" program is to help members make a smooth transition from hospital to home by assisting them or their caregivers in coordinating the health care services they need.

### Improving access to care for foster children

UPMC *for You* was one of 11 organizations chosen by the Center for Health Care Strategies to participate in a national collaborative designed to improve access to physical and behavioral health care for children in foster care. UPMC *for You* focused on improving the coordination of health and behavioral care for foster children in Allegheny County who have UPMC *for You* as their managed care organization. UPMC *for You* established an electronic health record for children participating in the program.

### Covering all kids

The Children's Health Insurance Program (CHIP) of Pennsylvania guarantees that every child in the state under age 19 is eligible for health insurance. Regardless of family income, children can qualify for CHIP if they are not covered by employer-sponsored health insurance and are not eligible for Medical Assistance.

UPMC *for Kids*<sup>™</sup>, the Health Plan's CHIP program, has grown significantly since its beginning in 2006. The program offers three levels of coverage—no cost, low cost, full cost—to families whose children might not otherwise have health insurance.

UPMC *for Kids*<sup>™</sup> provides a wide range of benefits, including preventive care and doctor visits, behavioral health care, emergency and hospital care, prescription drug coverage, and dental and vision care. Value-added services include orthodontia, nutritional counseling, tobacco cessation counseling, doula services during pregnancy, and Web-based tools and resources.



## Serving behavioral health care needs: Community Care

Community Care Behavioral Health, part of the UPMC Insurance Services Division, manages mental health and substance abuse services for members of Medicaid, Medicare, Children's Health Insurance Program (CHIP), and commercial health plans. Community Care partners with providers to offer clinically effective, cost-efficient, accessible behavioral health services.

Community Care provides behavioral health services to Medical Assistance members in more than half of the counties in Pennsylvania. It has become the largest not-for-profit behavioral health managed care organization in the country, supporting Pennsylvania's HealthChoices program. As part of the University of Pittsburgh Medical Center (UPMC), Community Care is also the largest behavioral health insurance program to be owned by an academic medical center.

In 2008, Community Care worked with UPMC Health Plan's commercial and Medicare programs to fully integrate behavioral health care management into the continuum of care, from wellness to care management to utilization management.

### Initiatives to support recovery

Community Care created new tools for its Shared Decision Making program for persons with serious mental illness who are being treated with medication. In addition, Community Care was the series sponsor of recovery-oriented conferences attended by nearly 1,500 persons. The organization provided training to over 16,000 consumers and providers during 2008.

### A new model for children's services

Community Care implemented three new and highly regarded clinical programs for children that provide "clinical homes" in school settings. With the clinical home model, children receive behavioral health services in a school-based setting. The programs are based on collaboration with schools, families, and government.

### Pharmacy-based initiatives

In 2008, Community Care initiated a program to identify safety risks and provide intervention strategies for children and adults taking three or more behavioral health medications and for off-label use of antipsychotics for sleep and anxiety. Community Care deployed an outcomes measurement system for the program using the Internet and continued to integrate behavioral health pharmacy data with care management services.

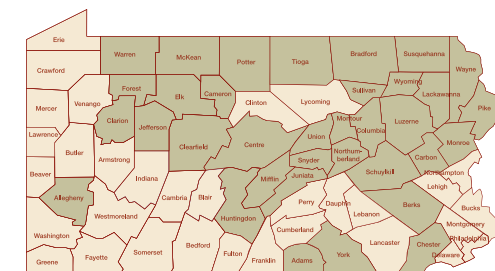
### Behavioral health software—Askesis Development Group

Askesis Development Group, part of the UPMC Insurance Services Division, designs and implements software solutions that support behavioral health care products and services. Askesis works with nationally respected partners to ensure that the software it develops remains as relevant as it is innovative and continues to effectively serve the specialized needs of the behavioral health care community. Askesis solutions help behavioral health organizations optimize staff productivity, decrease administrative errors, and demonstrate the favorable outcomes that prove clinical services are effective.



*The 2008 Tree of Life Award for service to people recovering from addictions was presented to James Gavin, President of Community Care Behavioral Health, by the Message Carriers of Pennsylvania, Inc. Mr. Gavin (center) is shown here with James Giammarco, CFO, and Beth Pickering, Regional Director, both of Community Care.*

### Community Care Service Area



*Community Care successfully implemented two new contracts: a contract directly with the state and a county contract with Carbon/Monroe/Pike counties.*

## A winning support team for the “Super Bowl Kids”



*Roseann DeGrazia, RN, Senior Director of Medical Management for UPMC Health Plan, arranged for a “safety net” of support services for the children’s trip to the Super Bowl. Jill Jacobs, RN, Supervisor of Commercial Health Management, accompanied the children on their travels to make sure their needs were met.*

In early 2009, while all of western Pennsylvania was caught up in the Steelers’ chance for a sixth Super Bowl win in Tampa, four young Steelers fans received the surprise of their lives. These four patients at Children’s Hospital of Pittsburgh of UPMC—Kiyleaha Chatman, Shane Smith, Gary Gray, and Colton Myers—were selected to attend the Super Bowl, courtesy of UPMC Health Plan and Children’s Hospital.

“We wanted to do something to help families with sick children share in the joy of this event. Any time the Steelers play in the Super Bowl, it’s a special time for families in western Pennsylvania, and we wanted to create a family memory that will last a lifetime,” said Diane P. Holder, President and CEO of UPMC Health Plan. The Health Plan donated the Super Bowl tickets, arranged for the medical needs as well as the safety and comfort of the children, and picked up the tab for all expenses.

Kiyleaha, 6, attended the game with her mother, Monica. Kiyleaha, a big fan of Troy Polamalu, wore her special Polamalu earrings to the game.

Shane was accompanied by his father, Chad. Shane’s 8<sup>th</sup> birthday was on Super Bowl Sunday, and the group celebrated with him several times during the weekend, including a meal at their hotel made especially for Shane by the chef.

Gary, 10, who attended the game with his mother, Debbie, is an all-around sports fan and the Steelers are his favorite team. After the game, Gary enjoyed recounting all the exciting plays and statistics that contributed to the Steelers’ win.

Colton, 17, traveled to the game with his stepfather, Mark. Colton helped watch out for the younger children and kept them

laughing with his constant stream of jokes. Colton enjoyed the fact that his former dietary restrictions had been lifted and he could finally eat his favorite foods.

“We made sure the children were surrounded by a ‘safety net’ of medical support during the trip,” says Roseann DeGrazia, Senior Director of Medical Management for the Health Plan. Roseann, who was responsible for arranging medical transport and services for the children, said factors in the selection included the children’s participation in the Health Plan’s care management program, assurance by their doctors that they were well enough to travel, and the fact that they were enthusiastic Steelers fans.

Jill Jacobs, RN, Supervisor of Commercial Health Management for the Health Plan, accompanied the children to Florida. “These children had been through difficult health experiences at such an early age, but they still managed to have a positive attitude and be kids!” says Jill. “Tampa was a once-in-a-lifetime experience for me as well, seeing these children develop bonds with one another and have such a fun time.”

In addition to attending the game, the children and their parents were given a tour of the city by Tampa ambulance drivers, spent time at the beach, sampled local restaurants, and took hundreds of pictures. “The parents often told me they felt they were experiencing a miracle,” says Jill. “After a difficult year with their children’s multiple medical needs, they were grateful for an experience where they and their children could be ‘pampered and have a lot of fun.’”

“It was like a dream,” says Kiyleaha’s mother, Monica. “Everyone was helpful and heartwarming—it was a beautiful, untouchable experience.”

*UPMC Health Plan members and Steelers fans Gary Gray, 10, Kiyleaha Chatman, 6, Colton Myers, 17, and Shane Smith, 8, cheered their favorite team on to victory at Super Bowl XLIII in Tampa as guests of UPMC Health Plan. The children, patients at Children’s Hospital of Pittsburgh of UPMC, attended the game and other Super Bowl events during their stay in Florida.*

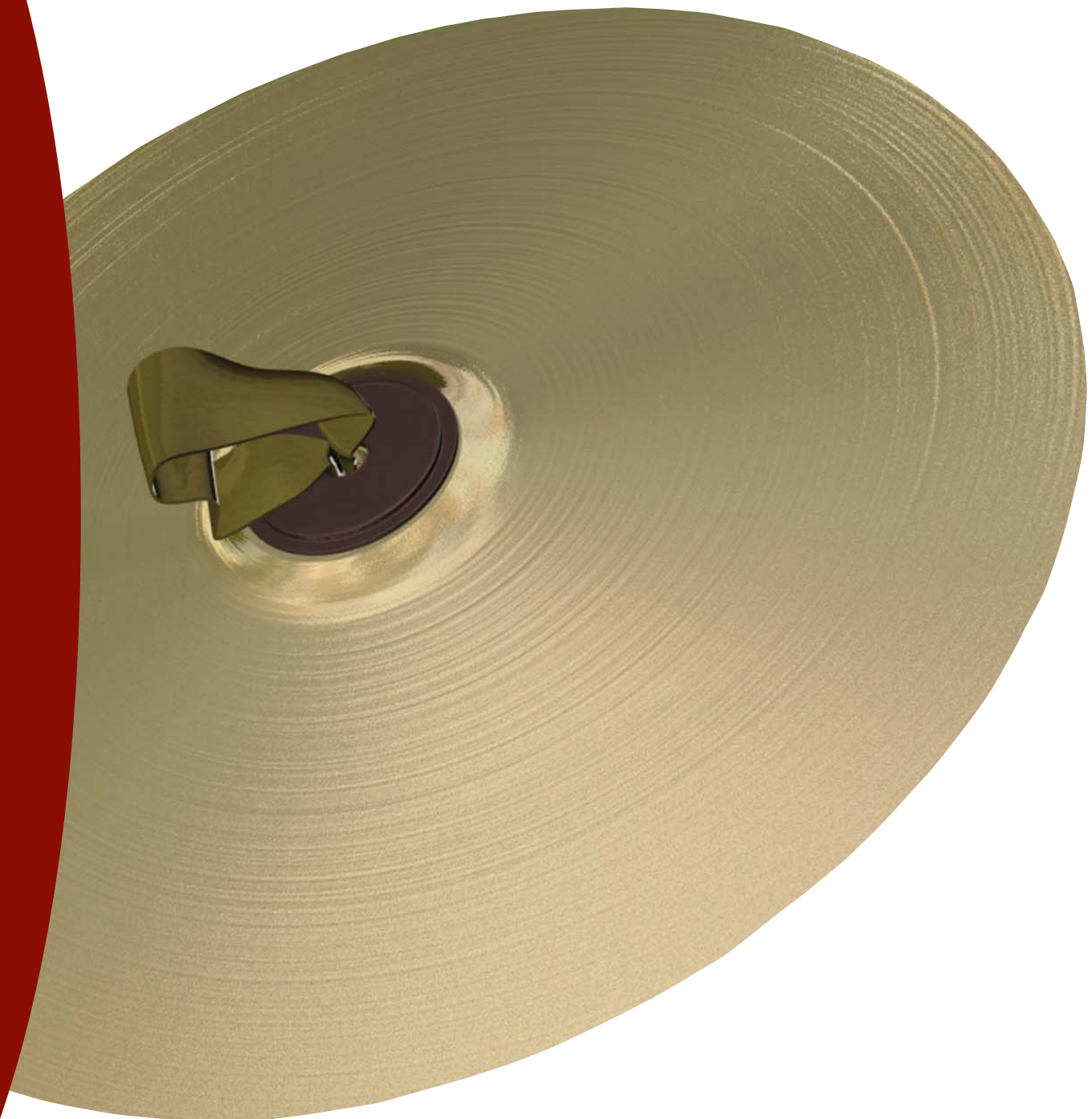






## **In the community.**

The UPMC Insurance Services Division is proud to be an integral part of the communities we serve and to help build the vitality of the region through sustained promotion of diversity, youth services, civic participation, and healthy lifestyle practices. We work in partnership with community leaders to develop and execute programs that support members by providing education to those who want to live healthier lifestyles and financial and volunteer support to those who need extra assistance. Many of our efforts focus on family health, fitness, and education.



## Partners for community health

The UPMC Insurance Services Division collaborates with area hospitals, schools, and community organizations to implement programs aimed at improving the health of the community. These efforts include programs to improve children's health and to reduce the incidence of chronic illness.

### We Can! (Ways to Enhance Children's Activity and Nutrition)

The UPMC Insurance Services Division spearheads We Can! Pittsburgh, a local initiative that provides parents in western Pennsylvania with innovative resources to help their families maintain healthy lifestyles. We Can! is a science-based, national education program developed by the National Institutes of Health—part of the U.S. Department of Health and Human Services—to help children ages 8-13 improve food choices, increase physical activity, and reduce the amount of time spent in front of the TV, computers, and video games. We Can! is unique among youth obesity-prevention initiatives in its focus on reaching parents and families as a primary group for influencing young people.

We partner with the Children's Museum of Pittsburgh, Children's Hospital of Pittsburgh of UPMC, the City of Pittsburgh, Children's Community Pediatrics, and H.J. Heinz Company to sponsor We Can! Pittsburgh. Through the efforts of these partner organizations, Pittsburgh was designated a We Can! City by the National Institutes of Health in November 2007.

**HEALTHY Armstrong.** The UPMC Insurance Services Division has provided ongoing support to the HEALTHY Armstrong initiative, which utilizes the We Can! curriculum (see above) to improve the health of families and children in Armstrong County. The Insurance Services Division provides financial assistance and guidance on communication efforts, as well as clinical expertise, including research, measurements, and outcomes. Our partner organizations in this important collaborative include Armstrong

School District, ACMH Hospital, ACMH Foundation, Children's Community Pediatrics–Armstrong, and Armstrong County. Through our collective efforts, Armstrong County was named the first We Can! County in the nation in September 2007.

Armstrong School District initiatives include the development of wellness committees, school meal program modifications, and daily morning exercises. After-school programs involve parents and families in learning more about the benefits of healthy eating and active lifestyles. Over 400 students in the seven district schools have participated in these after-school activities. Periodic community walks and other activity-related events encourage families to get active together. A community-wide campaign, Healthy Recipe of the Week, features healthy recipes on a prominent display in several grocery stores throughout the area.

**LifeSmart.** LifeSmart is a collaborative between the UPMC Insurance Services Division and Heritage Valley Health System designed to help prevent diabetes among adults in the communities served by Heritage Valley. This program provides participants with the support and treatment they need to keep from getting the disease in the future. The Insurance Services Division and Heritage Valley partner with key employer groups in the region to identify at-risk members who may want to enroll in the program.

LifeSmart offerings include a 12-week Group Lifestyle Balance program based on the Diabetes Prevention Program at the University of Pittsburgh, which focuses on lifestyle interventions that encourage healthy eating, increased physical activity, and problem-solving skills. Smoking cessation classes are available through the MyHealth Ready to Quit™ program, and discounts on health and fitness products and services are offered through the Health Plan's Healthy Living Rewards program and Heritage Valley Health System Community Services.



UPMC Insurance Services Division partners with other community organizations to improve the health of children and families. We actively support We Can! Pittsburgh and HEALTHY Armstrong, two community efforts that help parents help their children to make healthy food choices and get more exercise.



HERITAGE VALLEY  
LIFESMART

## Collaborating for a more vibrant community

The UPMC Insurance Services Division strives to be involved in every aspect of our community with commitment and compassion. We contribute our time, energy, and resources to improve the health and education of the people we serve in western Pennsylvania. Through community activities, educational initiatives, social services, and partnerships with community leaders, we help people to take positive steps toward better health and wellness.

### A healthy community

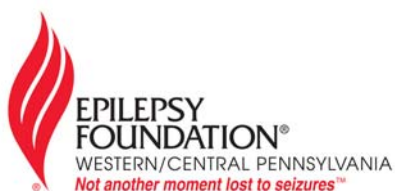
**Epilepsy Foundation.** The UPMC Insurance Services Division is an enthusiastic supporter of The Epilepsy Foundation of Western/Central Pennsylvania, which saw a record-breaking 900 guests turn out for its 15<sup>th</sup> annual Mardi Gras celebration. The event was a fundraiser to support the foundation's work in 49 counties. Presiding over this huge success was former Epilepsy Foundation vice chair Diane P. Holder, president and CEO of UPMC Health Plan and president of the UPMC Insurance Services Division, who was crowned queen for the night to honor her charitable work and community involvement in the region.

**Greater Pittsburgh Community Food Bank.** The UPMC Insurance Services Division partners with the Greater Pittsburgh Community Food Bank, a non-profit organization that collects and distributes food through a 350+ member network in 11 counties in southwestern Pennsylvania. People in need are given healthy meals in soup kitchens, food pantries, shelters, after-school programs, senior high rises, Meals on Wheels, community centers, and special programs. Every April, Insurance Services Division employees participate in Scouting for Food month, a Boy Scouts initiative coordinated by the Food Bank. The Food Bank currently distributes around 18 million pounds of food per year, and half of Insurance Services Division's donation goes directly toward the purchase of nutritious food for distribution. Insurance Services Division representatives also attend all events sponsored by the Food Bank to help raise money.

### An active community

**America On the Move.** The UPMC Insurance Services Division partners with the America On the Move Foundation (AOM), a national non-profit organization whose mission is to improve health and quality of life by promoting healthful eating and active living among individuals, families, communities, and society. AOM in Pittsburgh is providing funding to six area schools to promote healthy living with a grant program entitled "Schools On the Move." The schools have taken steps toward creating a healthier school environment, such as removing vending machines, modifying school lunch programs, and redesigning physical education classes and after-school programs. And the Insurance Services Division is behind them all the way, providing funding to AOM for the schools to use. "The health and wellness of children is a key focus of America On the Move and of our community partners," says John Jakicic, Professor and Chair of the University of Pittsburgh's Department of Health and Physical Activity, and Director of AOM in Pittsburgh since its inception in 2006. "We are eager to support these initiatives and to contribute to improving the health of our children and our community."

**Spotlight on seniors.** With initiatives like Silver&Fit® and Senior Walks at the Zoo, the UPMC Insurance Services Division works to keep seniors active and healthy. Silver&Fit is a health and wellness program designed specifically for UPMC *for Life* members that offers exercise and healthy aging classes and social activities to help our members stay physically fit. We also sponsor Senior Walks at the Zoo, held at the Pittsburgh Zoo & PPG Aquarium every other week from April through October. And, for three years in a row, UPMC *for Life* has served as state sponsor for National Senior Health and Fitness Day, also held at the Pittsburgh Zoo & PPG Aquarium, the Erie Zoo, and Penn State Altoona campus. This yearly event features free demonstrations and activities related to health and fitness, fitness walks, low impact exercises, health screenings, and health information workshops.



A T H E N A  
I N T E R N A T I O N A L



MANCHESTER  
CRAFTSMEN'S  
GUILD<sup>SM</sup>



## A successful community

**Manchester Craftsmen's Guild.** The UPMC Insurance Services Division supports the Manchester Craftsmen's Guild, a multi-discipline, minority-directed center for arts and learning that employs the visual and performing arts to foster a sense of accomplishment and hope in the urban community. The Insurance Services Division funds activities such as School of Swing, a jazz appreciation program for third-graders. Through programs like this, we see the positive impact of cultural education and creative expression in the children who are a part of this organization.

**Women-focused initiatives.** Some of the UPMC Insurance Services Division's most important initiatives are aimed at empowering women in the community to take control of their lives, their health, and their future. Whether they are shaping the business landscape of this region or improving their quality of life, we support several organizations dedicated to helping women. As the top sponsor of the 2008 ATHENA Award, we honor the women who are recognized for professional excellence, contributions to the community, and mentorship of other women at the ATHENA Award Program Luncheon, presented by the Allegheny Conference on Community Development.

Through our sponsorship of the 2009 eMagnify Conference at Seton Hill University, we support a program that offers a variety of entrepreneurial resources, educational programs, advocacy initiatives, and networking opportunities to women

entrepreneurs. We also support organizations such as the Pennsylvania Commission for Women, the YWCA of Greater Pittsburgh, the Girl Scouts of Western Pennsylvania, the International Women's Forum, Bethlehem Haven, and the Women's Center & Shelter.

## An educated community

**A smart investment.** The UPMC Insurance Services Division participates in the Educational Improvement Tax Credit Program (EITC), an initiative through the Pennsylvania Department of Community and Economic Development (DCED). The Insurance Services Division has been participating in this program for four years. In 2008, we contributed to 10 scholarship organizations, 40 educational improvement organizations, and 10 pre-kindergarten scholarship organizations to help individuals in our community receive high-quality education.

Also through the DCED, the Insurance Services Division contributes to the Neighborhood Assistance Program (NAP), which aims to help improve the lives of low-income people in distressed neighborhoods and communities through the creation of an effective partnership between community-based organizations and the business and corporate community. The Insurance Services Division has made contributions through EITC and DCED to Bethlehem Haven, Pittsburgh Parks Conservancy, the Greater Pittsburgh Community Food Bank, the Hill House Association, Focus on Renewal, the Carnegie Library of Pittsburgh, Centro Hispano Daniel Torres, and the Human Services Center Corporation.

*The UPMC Insurance Services Division also supports these and many other organizations and events:*

- Allegheny County Labor Council
- Aquinas Academy
- Arthritis Foundation, Western PA
- Beaver County Chamber of Commerce
- Bedford County Chamber of Commerce
- Beginning with Books
- Bethlehem Haven
- Blair County Chamber of Commerce
- Carnegie Library of Pittsburgh
- Center for Community Resources
- Community Services of Venango County
- CORE (Center for Organ Recovery and Education)
- Crime Victim Center of Erie
- Crisis Center North
- Duquesne University
- Erie City Mission
- Family House
- Franklin Area Chamber of Commerce
- Genesis of Pittsburgh
- Health Hope Network
- Hillel Academy of Pittsburgh
- Kids Voice
- La Roche College
- Manufacturers & Business Association
- Mel Blount Youth Home
- Pennsylvania Women Work
- Pittsburgh Business Group on Health
- Pittsburgh Parks Conservancy
- PUMP (Pittsburgh Urban Magnet Project)
- Point Park University
- Presque Isle Partnership
- River City Brass Band
- Sarah A. Reed Children's Center
- Sarah A. Reed Retirement Center
- Somerset County Chamber of Commerce
- United Cerebral Palsy, Southwestern PA
- Urban League of Pittsburgh
- Urban Youth Action
- Venture Outdoors
- Women's Center of Beaver County
- Zoological Society Pittsburgh

## Encouraging women to “think pink”: The Washington Hospital



*UPMC Health Plan team members Gina Pferdehirt, Director of Public and Community Relations, Michael Culyba, MD, Vice President of Medical Affairs, and Michelle Tallman, Marketing Project Manager, work together on community initiatives that help improve the health of the region. They collaborated with The Washington Hospital on the breast cancer screening initiative as well as other Washington County community projects.*

For some of our female employees, this was their first mammogram, despite their family history of breast cancer! We are so pleased with the level of our staff participation, which has far exceeded our expectations, and with the support of UPMC Health Plan. This program will help many learn about and experience improved breast health,” says Pamela S. Cummings, Director of the Health and Wellness Institute at The Washington Hospital.

The Washington Hospital breast cancer awareness program, which is the result of a partnership between The Washington Hospital and UPMC Health Plan, promotes women’s health by educating hospital employees on the importance of annual mammograms and early detection. Employees and spouses of employees who are breast cancer survivors were invited to celebrate life and kick off the program in October 2008 at a “Think Pink” lunch sponsored by the Health and Wellness Institute.

Through the efforts of this program, the Women’s Health Center at The Washington Hospital has seen a considerable increase in employees scheduling and having mammograms. Since the start of the awareness program, the hospital is proud to report that a total of 369 mammograms have been performed to date, which represents a 9% increase from last year.

The partnership between The Washington Hospital and UPMC Health Plan focuses on raising community awareness about breast cancer and three other medical conditions (congestive heart failure, diabetes, and colorectal cancer). “UPMC Health Plan recognizes the importance of partnering with key network hospitals in the region to build strong, healthy communities,” says Dr. Michael Culyba, Vice President of Medical Affairs for UPMC Health Plan. “We’re proud to support The Washington Hospital and its community health initiatives.”

The hospital provides ongoing promotion of the year-long breast

cancer awareness program through monthly sessions in the employee cafeteria, where Health and Wellness Institute staff members assist employees in scheduling mammograms. A pink phone on display at these sessions serves as a visible symbol of breast cancer prevention. Employees and spouses of employees who get a mammogram at the Women’s Health Center receive a pink fleece blanket embroidered with a pink ribbon.

“The grant and cooperation from UPMC Health Plan have further aided our development of a wellness culture at The Washington Hospital,” says Telford W. Thomas, President and CEO of the hospital. “These programs are another example of how we encourage all our employees to take care of themselves and their families.”

Personal stories of survival help reinforce the importance of the program. “I am very proud to be a survivor,” says Darleen Gurdish, a Washington Hospital employee. Eight years ago, Darleen was diagnosed with stage-one breast cancer. Since that time she has undergone a mastectomy and chemotherapy and, for the first two years, had regular blood screenings and a mammogram every six months. She now has a yearly mammogram, following up with her physician after each one. Darleen believes the program is a great way to get the word out about the importance of getting a mammogram.

“Our efforts were the stimulus for many women whose busy lives had caused them to delay scheduling their yearly mammogram,” says Pamela Cummings. “The Washington Hospital and the Health and Wellness Institute are very appreciative of the funding received from UPMC Health Plan for this critical program.”

“We are an organization that puts our patients and employees first,” says Telford Thomas. “The mammography program is one more effort to offer education and incentives for health improvement to our Washington Hospital family. “

*Pamela S. Cummings, RN, MBA, CCM (second from left), is Director of The Washington Hospital Health and Wellness Institute, and Maureen Barte (left) is the Institute’s Assistant Coordinator. Pamela oversees the hospital’s clinical programs, including the breast cancer awareness campaign. Michelle McIlvaine is Manager of the hospital’s Women’s Center, where mammograms and other women’s services are performed. Darleen Gurdish, Administrative Secretary to Gary B. Weinstein, the hospital’s Executive Vice President, is a breast cancer survivor.*





## How we work.

The UPMC Insurance Services Division offers a full range of group health insurance, Medicare, Special Needs, CHIP, Medical Assistance, behavioral health, employee assistance, and workers' compensation products and services to nearly 1.3 million members. Our local provider network includes UPMC hospitals and physicians, as well as community providers, totaling more than 80 hospitals and more than 7,600 physicians in a 29-county region. We also offer a comprehensive, integrated portfolio of wellness and health management services.



## Division overview

UPMC's hospital and provider services offer a seamless, end-to-end continuum of care to meet the full spectrum of patients' health care needs. UPMC facilities include tertiary, community, and specialty hospitals, rehabilitation centers, cancer centers, and senior living facilities, among others, and its clinical services include primary care and specialty physician practices.

As part of this integrated system, the UPMC Insurance Services Division provides a diverse portfolio of health and well-being services related to health benefits, health promotion, and compensation to the employers and the communities of western Pennsylvania.

The Division comprises a variety of health maintenance organizations, preferred provider organizations, and health-related technology and benefit management companies offering an array of commercial and governmental health insurance and health-related products.

UPMC Health Plan offers commercial and Medicare HMO products while also providing the administrative, personnel, and financial services required by most entities in the Division.

The nonprofit UPMC *for You*, Inc., offers HMO benefits to Medical Assistance beneficiaries.

Community Care Behavioral Health provides behavioral health programs for members of UPMC Health Plan, as well as separately contracted services delivered under Pennsylvania's HealthChoices Medical Assistance program.

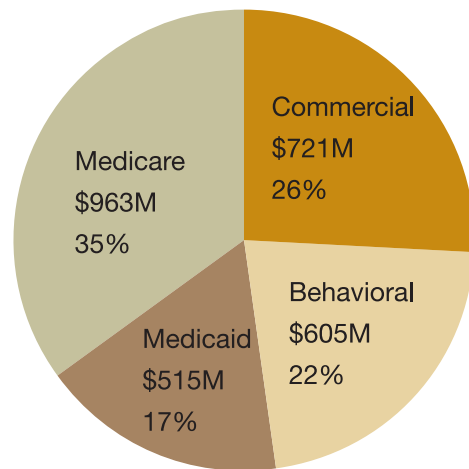
UPMC Work Partners provides health and wellness, employee assistance, and workers' compensation and disability programs and services.

### UPMC Insurance Services Division companies include:

- **UPMC Health Plan, Inc.** — a Pennsylvania non-profit HMO offering commercial, Medicare, Special Needs, and CHIP products.
- **UPMC Health Benefits, Inc.** — a PPO offering Medicare Select products.
- **UPMC Health Network, Inc.** — a PPO offering commercial and Medicare PPO products.
- **UPMC for You, Inc.** — a Pennsylvania non-profit HMO offering a Medicaid product.
- **IS Technology Services, LLC** — an entity offering ASP hosting and other technology services.
- **LifeSolutions** — a product line offering employee assistance programs.
- **UPMC Benefit Management Services, Inc.** — d/b/a UPMC Work Partners — a subsidiary of UPMC offering a full range of workers' compensation and short-term disability benefit services, as well as health and wellness services, to western Pennsylvania employers, and administrative services to self-insured employers.
- **Community Care Behavioral Health Organization** — a PPO offering both commercial and governmental behavioral health products.
- **EBenefits Solutions, LLC** — an advanced HR and employee benefits technology platform service.
- **Askesis Development Group, Inc.** — an entity engaged in the development and sale of behavioral health technology products.



## Financial report



### 2008 Insurance Services Division Revenue Distribution by Product (in millions of dollars)

While revenue for all product lines increased in 2008, the share of revenue attributable to Medicare sales jumped from 29% in 2007 to 35% in 2008.

UPMC Insurance Services Division financial highlights reflect the combined operating results and financial position among UPMC health insurance subsidiaries.

Calendar year 2008 represented another strong year of growth, with Division revenue increasing by \$455 million (19.4%) to \$2.8 billion. Division operating margins were \$84 million (3.0% of revenue) in 2008, compared to \$66 million (2.8%) in 2007.

A highly disciplined focus on product line management as well as the application of innovative technology solutions helped to achieve optimal clinical outcomes for our members while achieving exceptional operating performance. Once again, administrative costs were approximately 8% of premium revenue in 2008, an industry best practice performance. This illustrates our commitment to cost containment as well as efficiency.

UPMC Health Plan also received SAS70 certification from its independent auditor for its claims-processing internal controls environment, providing additional independent quality assurance for our self-insured customers.

UPMC is strongly committed to best-in-class governance and organizational transparency standards. In 2006, UPMC, including the UPMC Insurance Services Division, became the first non-profit health enterprise to fully adopt Sarbanes-Oxley, including the stringent requirements of section 404, for which an unqualified opinion from UPMC's external auditors was received in both 2007 and 2008.

The Division, along with UPMC, has also adopted industry-leading public financial disclosure practices for both quarterly (unaudited) and annual (audited) results, allowing our community stakeholders to review our progress and fiscal health. The reporting can be found at [www.upmc.com](http://www.upmc.com).

### UPMC Insurance Services

#### Combined Statement of Revenue and Expenses

For the year ended December 31 (in millions)

	2008	2007
<b>Enrollment Revenue</b>	<b>\$2,804</b>	<b>\$2,349</b>
Operating Expenses	\$2,720	\$2,283
<b>Operating Margin</b>	<b>\$84</b>	<b>\$66</b>
Operating Margin %	3.0%	2.8%
Investment Income	(\$9)	\$21
Interest Expense	\$4	\$5
Income Taxes	\$22	\$17
<b>Net Income</b>	<b>\$49</b>	<b>\$65</b>

### UPMC Insurance Services

#### Combined Balance Sheet Highlights

For the year ended December 31 (in millions)

	2008	2007
<b>Assets</b>		
Cash and Investments	\$421	\$402
Current Receivables	\$203	\$163
Other Assets	\$23	\$14
<b>Total Assets</b>	<b>\$647</b>	<b>\$579</b>
<b>Liabilities and Equity</b>		
Health Claims Payable	\$200	\$189
Other Current Liabilities	\$93	\$83
Surplus Notes	\$103	\$108
Common Shareholder Equity	\$251	\$199
<b>Total Liabilities and Equity</b>	<b>\$647</b>	<b>\$579</b>



## UPMC Insurance Services Division Leadership Group

### Diane P. Holder

President and Chief Executive Officer  
UPMC Health Plan  
President  
Insurance Services Division  
Executive Vice President  
University of Pittsburgh Medical Center

### Scott Lammie

Chief Financial Officer, UPMC Health Plan  
Sr. Vice President, Insurance Services Division

### Catherine Batteer

Vice President, Medicare

### Anthony Benevento

Vice President, Sales and Marketing

### Michael Culyba, MD

Vice President, Medical Affairs

### Sharon Czyzewski

Vice President, Human Resources

### Anne Docimo, MD

Chief Medical Officer, UPMC Health Plan  
Medical Director  
Corporate Care Management  
University of Pittsburgh Medical Center

### John Galley

President, EBenefits Solutions, LLC  
Insurance Services Division  
Vice President  
Compensation, Benefits, and HRIS  
University of Pittsburgh Medical Center

### James Gavin

President, Community Care Behavioral Health

### Gordon Gebbens

Vice President, Finance, and Division Controller

### William Gedman

Vice President, Quality Audit, Fraud and Abuse

### Sharon Hicks

President and Chief Executive Officer  
Askesis Development Group  
Vice President, Internet Strategy

### Mary Beth Jenkins

Chief Operating Officer  
UPMC Health Plan and UPMC Work Partners

### John Lovelace

President, UPMC *for You*, Inc.  
Vice President, Children's Health Insurance and  
Medicare Special Needs Plan

### Chronis Manolis, RPh

Vice President, Pharmacy

### Sandra McAnallen

Vice President, Network Performance and Quality

### Edward McCallister

Chief Information Officer

### Jeffrey Nelson

Vice President, Marketing and Communications  
Vice President, Product Development

### Pamela Peele, PhD

Vice President, Health Economics

### Jay Srini

Chief Innovation Officer

### Daniel Vukmer, Esq.

Vice President and General Counsel  
Chief Compliance Officer

### David Weir

President, UPMC Work Partners

## Quality Improvement Committee

Daniel Brooks, MD  
Margaret Bruno  
Richard Cartwright, MD  
Salim Chowdhury, MD  
Kenneth Ciesielka, MD  
Michael Culyba, MD  
Jessica Daw  
Roseann DeGrazia  
Nicholas DeGregorio, MD  
Angelo DeMezza, MD  
Sally Dylewski  
William Fera, MD  
John Fisch, MD  
Jay Harper, MD  
Mohamed Ismael, MD  
Juliet Jegasothy, MD  
Thomas Laton

S. Ramalingam, MD  
Emily Reed  
Cynthia Rosenberg, MD  
James Schuster, MD  
Lalith Kumar Solai, MD  
Dennis Stull, MD  
Jalith Tuchinda, MD  
Colleen Walsh  
Jay Ziegler, MD

### Behavioral Health/Physical Health

Bernard Bernacki, DO  
Salim Chowdhury, MD  
Michelle Coberly  
Roseann DeGrazia  
Karen DePasquale  
Louise Dobbins

Michele Farabaugh  
Mark Fuller  
Timothy Gaul  
Lisa Gerdes  
Frank Ghinassi, PhD  
Teresa K. LeDonne  
S. Ramalingam, MD  
Eric Rodriguez, MD  
James Schuster, MD  
Adam Sedlock  
Debra Rose Smyers  
Tony Stile, MD  
Anne Toland, PhD  
Lisa Wallace  
Colleen Walsh

### Pharmacy and Therapeutics

Salim Chowdhury, MD  
Shelby Corman, PharmD  
Michael Culyba, MD  
Anne Docimo, MD  
Eileen Engel, MD  
Roger Haskett, MD  
Margaret Hrinia, RPh  
Susan Hunt, MD  
Michael Jacobs, PharmD  
Juliet Jegasothy, MD  
Mary Korytkowski, MD  
Michael Lamb, MD  
Chronis Manolis, RPh  
Michael McGonigal, MD  
Manuel Reich, MD  
Paul Rowland, MD

Anthony Spinola, MD  
Scott Stephens, RPh  
Robert Weber  
Audrey Zerkovic, MD

### Credentialing

Eileen Baade, MD  
Michael Culyba, MD  
Nicholas DeGregorio, MD  
Angelo DeMezza, MD  
Marc Finder, MD  
Renata Hoca, MD  
John Maher, MD  
Christopher Olbrich, MD  
S. Ramalingam, MD  
Jay Ziegler, MD

## **UPMC Insurance Services Division Committee**

### **2008-2009 Directors**

William Pietragallo II, Chairperson  
Robert G. Lovett, Esq., Vice Chairperson  
G. Nicholas Beckwith III  
Howard W. Hanna III  
D. James Heatherington  
Mark J. Laskow  
Loren H. Roth, MD

## **UPMC Health Plan Board**

### **Mark Laskow**

Chairperson  
Chief Executive Officer  
Greycourt

### **G. Nicholas Beckwith III**

Chairman and Chief Executive Officer  
Arch Street Management, LLC

### **James W. Boyle, MD**

James W. Boyle, MD, Associates, LLC

### **Eric J. Bruce**

President  
Trilogic Corporation

### **Edward J. Donnelly, MD**

Prime Care Medical Associates UPMC

### **Peter Eisenbrandt**

Sr. Vice President, Bank Broker Division  
Federated Investors

### **Diane P. Holder**

President and Chief Executive Officer  
UPMC Health Plan  
President  
Insurance Services Division  
Executive Vice President  
University of Pittsburgh Medical Center

### **George Huber**

Associate Dean  
University of Pittsburgh Graduate School  
of Public Health

### **William Kottner, MD**

Internal Medicine and Geriatrics of Washington

### **Scott Lammie**

Chief Financial Officer, UPMC Health Plan  
Sr. Vice President, Insurance Services Division

### **Robert G. Lovett, Esq.**

Lovett Bookman Harmon Marks, LLP

### **Norman Mitry**

President and Chief Executive Officer  
Heritage Valley Health System

### **Joseph Molinero**

President  
Teamsters Local Union No. 211

### **Deb Moon**

Vice President of Finance and  
Chief Financial Officer  
Carnegie Mellon University

### **Gregory Peaslee**

Senior Vice President  
Chief Human Resources and  
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### **Arthur Ramicone**

Vice Chancellor for Budget and Controller  
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### **Loren Roth, MD**

Assistant to the President for Special Projects  
University of Pittsburgh Medical Center

### **Telford Thomas**

President and Chief Executive Officer  
The Washington Hospital

### **Thomas Timcho**

President and Chief Executive Officer  
Jefferson Regional Medical Center

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## **UPMC for You Board**

### **Michael Culyba, MD**

Paula Garafola  
Diane Holder  
George Huber  
John Lovelace  
Christina Mikolay  
Michelle Mural

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## **Community Care Behavioral Health Board**

### **Sheila Fine**

Michael Flaherty  
Diane Holder  
George Huber  
David Kupfer  
Scott Lammie  
Douglas Muetzel  
Laurie Mulvey

### **Kenneth Nash**

Nikki Nordenberg  
Wilford Payne  
Claudia Roth  
Father Regis Ryan  
Jeannette South-Paul, MD  
Laura Thomas

## VALUES

**PARTNERSHIP** We believe positive partnerships and teamwork improve results.

**RESPECT** We treat others as we want to be treated.

**INTEGRITY** We do what is right.

# PRIIDES

**INNOVATION** We create products and services for current and future success.

**DEVELOPMENT** We invest in our staff members' continued growth and satisfaction.

**EXCELLENCE** We strive for "best-in-class" practices and outcomes.

**SERVICE** We view exceptional service to all customers as a critical differentiator.

## MISSION

UPMC Health Plan employees are

committed to improving the health

of our members by offering

innovative products, cost-effective

solutions, and service excellence

through our unique partnerships

with our health system, our

members, the community providers,

and our purchasers.



## Orchestrating success: Better health outcomes for all

A great deal of time, effort, and talent goes into making beautiful music. Composers and arrangers, musicians, conductors, everyone associated with a musical ensemble spend years perfecting their craft, all with the goal of making the finished product sound magnificent. Successful orchestration truly embodies the saying “the whole is greater than the sum of the parts.” When all components and all contributors come together in the right way, the result is breathtaking.

At UPMC Insurance Services Division, our efforts at orchestration – bringing together many different contributors with many different talents and goals – is what sets us apart from all other health care service providers. We measure our success by whether we’ve improved the health and well-being of our members and the communities we serve, and, the results are breathtaking.

Successful orchestration begins with every contributor focusing on a common goal. As the region’s only provider-led health plan, we collaborate with UPMC physicians and hospitals as well as with the outstanding community doctors and hospitals in our network to provide our members and the community with access to world-class health education and care. For members who live, work, or travel outside our service area, we offer an extensive national network and global medical assistance services.

Through our Partners Program, we bring together primary care physicians, medical practice staff, members, employers, account managers, and a team of nurses, social workers, wellness experts, and health coaches with a focus on access to care, care coordination, efficiency and quality in care, patient satisfaction, and use of technology—all in the context of the patient-centered medical home.

The greatest music reaches across barriers, touching people from all walks of life. At UPMC Insurance Services Division, we understand that we, too, must touch everyone with our services to have a meaningful impact. We offer commercial and government products and services to meet the needs of

people in every segment of the community—young and old, healthy and ill, affluent and disadvantaged. We have commercial plans to meet the needs of companies of every size. Through UPMC Work Partners, we offer full integration of wellness and group health services, with services for managing employee leaves, reducing presenteeism and unnecessary absenteeism, and handling workers’ compensation claims.

We have the unique ability to collect and analyze health data from a variety of sources, including workers’ compensation and disability data. Using this knowledge, we develop employer-specific programs targeting both healthy employees and those at risk. We also have expertise in engaging employees in these health and productivity improvement programs to enhance employees’ lives and improve companies’ bottom lines.

Our wellness and disease management programs are developed by UPMC experts in the fields of exercise, nutrition, and chronic care and include health assessments, health coaching, worksite seminars and physical activity programs, and online programs. Whether employees are looking to lose weight, quit smoking, get more exercise, eat better, reduce stress, or manage a chronic illness, our programs enable them to achieve measurable results.

Members can access all of these services through their personal phone representative, a Member Advocate or a Health Care Concierge. Our highly trained call center representatives have as their goal the resolution of each member’s request on the first call. In addition, each client group, regardless of size, is serviced by an account executive and a team of support personnel. Account executives also serve the physician practices in our network.

At the end of the day, bringing together so many people with so many diverse talents and needs is certainly challenging. But, it is also the most rewarding work that we can do. Like the performance of a world-class symphony orchestra, at UPMC Insurance Services Division, our results speak for themselves.

Alone we can  
do so little;  
**together  
we can do  
so much.**

Helen Keller

*UPMC Health Plan supports Manchester Craftsmen’s Guild (MCG), part of Manchester Bidwell Corporation located on Pittsburgh’s North Shore. Part of MCG’s mission is to encourage youth to actively participate in music and the arts. Shown (at right, center photo) on the stage of MCG’s music hall are young musicians from the concert band of North Allegheny High School, located in the North Hills area of Pittsburgh.*





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