VOICES
that transform health care
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2007 Annual Report

UPMC Health Plan gratefully acknowledges all the VOICES who generously gave their time and support for this publication.

Produced by
UPMC Health Plan
Marketing & Communications Department

Photographer
Richard Kelly
“My clients want a health plan that offers a comprehensive portfolio of products.”

“Choice

“I want a health plan that gives me access to great physicians, pharmacies, and hospital care.”

“Access

“I need a health plan that helps me manage my chronic condition so I can live a healthier life.”

“Quality

“When I have questions, I want a health plan that has answers.”

“Service

“I want an affordable health plan that provides access to world-class physicians and hospitals.”

“Value
As Pittsburgh celebrates its 250th anniversary, UPMC Health Plan is proud to serve the people of Western Pennsylvania by providing access to a comprehensive provider network, world-class wellness programs, innovative products at competitive prices, and outstanding customer service.
At the UPMC Insurance Services Division, we listen and respond to the voices of our customers. We offer choice, access, quality, service, and value...all in support of our commitment to help each of our members enjoy the best health and quality of life possible.

By offering a wide choice of products and services, the UPMC Insurance Services Division strives to meet the needs of every segment of the community, including choices for small and large businesses, a Children’s Health Insurance Plan, a Medicaid plan, a suite of Medicare plans, and a Special Needs plan for those eligible for both Medicaid and Medicare. With these plans, in combination with our chronic care management, member-centered behavioral health services, nationally recognized health and wellness programs, employee assistance program, and short-term disability and return-to-work services, the UPMC Insurance Services Division meets the health care needs of more than one million Western Pennsylvanians and thousands of employers.

Headquartered in Pittsburgh, the UPMC Insurance Services Division is part of the University of Pittsburgh Medical Center, one of the nation’s leading academic medical centers. The Insurance Services Division network offers access to world-class care from UPMC as well as from our outstanding community physicians and hospitals. In addition, members have access to hundreds of thousands of physicians and thousands of hospitals coast-to-coast. Seamless service is available to members wherever they live, work, or travel with our extensive national network and our travel service, which together provide access to medical care anywhere in the world.

Choice of plans and health care providers is meaningless without the support members sometimes need. The UPMC Insurance Services Division delivers unmatched service. Our members are provided with a personal phone representative who knows them by name and can answer questions and offer advice. We pay claims remarkably fast (usually less than one week from receipt) and we answer the telephone quickly and resolve the issue the first time a member calls. Our online service centers offer customers a fast and secure way to contact us.

Everything the UPMC Insurance Services Division does is designed to bring exceptional value to our customers. Cost-effective preventive care coverage for all our members, health promotion services that help members maintain or improve their health, and account managers who help employers get the most for their health care dollars are only some of the ways we look to provide more value for all of our customers.

I would like to thank our many partners — our Board of Directors, employers, members, physicians, hospitals, and employees — for another memorable and successful year. I welcome you to explore our 2007 annual report and see how we exceed the expectations of our members on a daily basis.

Diane P. Holder
Executive Vice President
University of Pittsburgh Medical Center
President and Chief Executive Officer
UPMC Health Plan
President
UPMC Insurance Services Division
Collaborating to improve health outcomes

At UPMC Health Plan, the physicians and hospitals that make up our provider network are more than just names on a list. They are collaborative partners in our ongoing effort to provide the best health care for our members. Our relationships with providers distinguish us as a health plan and enable us to deliver affordable options that meet the health care needs of our members and employer groups. Through our shared mission with the University of Pittsburgh Medical Center and connections with other community providers, we are able to enhance our commitment to members and the way we do business.
Comprehensive Provider Network

UPMC Health Plan is part of the University of Pittsburgh Medical Center (UPMC), one of the highest ranked health care systems in the country. 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 constitutes one of the most comprehensive teams of providers in the region. For members who live or work outside of Western Pennsylvania, we offer seamless access to an extensive national network of more than 570,000 physicians and nearly 4,700 facilities. Members traveling 100 miles or more from home have access to the services of our global travel assistance partner, Assist America®.

Recognized for excellence

UPMC received national recognition again in 2007 from *U.S. News & World Report* for its clinical programs, being honored with a 13th position in the “America’s Best Hospitals” ranking. These results place UPMC one notch higher than the previous year and mark its eighth appearance on the prestigious Honor Roll. Out of 5,462 eligible hospitals, 18 — less than 1% — made the Honor Roll. Also recognized for excellence was the University of Pittsburgh’s medical school, where research is conducted for UPMC. The University ranks fourth nationally in the number of individual grants received from the National Institutes of Health (NIH).
92% of the hospitals in the Western Pennsylvania region are part of the UPMC Health Plan network, which includes more than 90 hospitals.

From coast to coast, we provide our members who live and work outside of our Western Pennsylvania service area with access to more than 570,000 physicians and nearly 4,700 facilities.

assist america
UPMC Health Plan members traveling 100 miles or more from home receive travel assistance through Assist America as part of their health plan membership. Here are two examples of what our members say about this benefit.

“I cannot fully express how grateful I am for your services. My son was a college student in China and had a medical need that was urgent, and you went out of your way to help us. Thank you so much.”

“Assist America helped me enormously when I ran out of prescription pills in France. Excellent advice, and when the doctor needed info about the pills faxed, he got it in 20 minutes from Assist America. WOW!”

Hospitals in the UPMC Health Plan Commercial Network

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

CAMBRIA  
Conemaugh Health System  
• Memorial Medical Center  
• Lee Campus  
• Main Campus  
• Miners Medical Center

CLARION  
Clarion Hospital

CLEARFIELD  
Clearfield Hospital  
DuBois Regional Medical Center

CRAWFORD  
Meadville Medical Center  
Titusville Area Hospital

ELK  
Eh Regional Health Center  
• St. Marys Health Center Campus  
• Ridgway Health Center Campus

ERIE  
Corry Memorial Hospital  
Hamot Medical Center  
Millcreek Community Hospital  
Saint Vincent Health Center

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 Hospital

LAWRENCE  
Elwood City Hospital  
Jamestown 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

TOIAGO  
Soldiers + Sailors Memorial Hospital

VENANGO  
UPMC Northwest

WARREN  
Warren General Hospital

WASHINGTON  
Monongahela Valley Hospital  
The Washington Hospital

WESTMORELAND  
Excela Health Frick Hospital  
Excela Health Latrobe Area  
Excela Health Westmoreland Hospital  
Excela Health Westmoreland Hospital at Jeannette

OUTSIDE PENNSYLVANIA  
Memorial Hospital and Medical Center of Cumberland (Maryland)  
Monongalia General Hospital (West Virginia)  
Sacred Heart Hospital (Maryland)  
Weirton Medical Center (West Virginia)  
Wheeling Hospital (West Virginia)

upmchealthplan.com
UPMC Health Plan and Physicians

We partner with our network physicians on innovative programs to improve health outcomes for our members and for the communities we serve. Current collaborations include efforts to strengthen physician-patient relationships, help personal physicians refer members to appropriate behavioral health care, and stem the tide of childhood obesity.

Partnering to enhance traditional care giving

The Health Plan’s new Partners Program, based on the “medical home” model, is a collaborative effort to combine the best aspects of traditional care giving with the innovations of modern health care. The goal of this program is to enhance and complement the bond between members and their personal physicians while providing the resources and technology to better manage health. We feel strongly about supporting our members and physicians, and the Partners Program is a great way to do so. — Michael Culyba, MD, Vice President of Medical Affairs, UPMC Health Plan

As part of the Partners Program, the Health Plan is working with its provider partners to make the physician-patient relationship once again the focal point of health care for members. We also empower members to manage their own health through the My Health program, which includes telephone coaching, online tools and resources, and discounts on physical fitness activities. We support physicians with resources such as online tools, health management programs, and trained staff to guide members to more informed health care choices. Together we are striving to redefine the health care delivery model, with the goal of changing it from a reactive system to one that is proactive and emphasizes preventive services.

Raising the level of service to physicians

Our new Physician Account Executive initiative creates an environment in which we can work more closely with our physician partners and network hospitals. Physician Account Executives are specially trained professionals who provide network physicians with information and resources to improve the overall health status of our members. The goal is to achieve continual improvement in clinical outcomes, patient satisfaction, and operational performance. The Health Plan also enhanced its Provider OnLine reporting tool to improve connectivity and increase the sharing of real-time information.
In a 2007 independent survey of our network physicians, 93.1% indicated that they would recommend UPMC Health Plan to patients and other physicians. The Health Plan achieved an overall satisfaction composite score of 90.4% and received higher average satisfaction scores than a national comparison group of 13 commercial plans.

The rise of childhood obesity is a significant concern for UPMC Health Plan and other organizations focused on improving the health of the community. An estimated 35% of children in the Armstrong County Schools were determined to have a body mass index showing that they are heavier than 85% of children of their age and gender nationally.

UPMC Health Plan worked with the Armstrong School District, ACMH Hospital (Armstrong Center for Medicine and Health), ACMH Hospital Foundation, and Children’s Community Pediatrics–Armstrong to address the rising numbers of overweight children and their related health risks. The Health Plan contributed funds and expertise to support the group’s collaborative development of “HEALTHY Armstrong”, which stands for “Healthy Eating and Active Lifestyles — Together Helping Youth.” The program includes physical activities, nutrition advice, and wellness education. The school district now offers healthier foods and has eliminated soft drinks from vending machines. Most schools in the district now have in-school wellness programs and after-school programs. The school wellness committees have the same goal: To raise student awareness about the importance of physical activity and good nutrition.

Coordinating behavioral health services
As a UPMC Health Plan Behavioral Health liaison, Michele Howland has access to a wide network of behavioral health services and resources. My patients who use these services are happy — they are hooked up with the best care in the locations most convenient to them. And Michele lets me know when my patients take advantage of her referrals. It’s important to me to know how my patients are doing, and that they are getting all their health care needs met. — Michael Finikiotis, MD, Craig Medical Associates

As a primary care physician, Dr. Michael Finikiotis is concerned about the total health of each of his patients. When one of his patients who is a Health Plan member is depressed or has other behavioral health needs, Dr. Finikiotis turns to Michele Howland, outreach coordinator for UPMC Health Plan Behavioral Health Services. Michele, a licensed clinician, works with primary care physicians to identify and reach out to members who might benefit from the Health Plan’s depression management program. Michele refers these members to the appropriate behavioral health care services, follows up with them to ensure they are getting the care they need, and reports back to the members’ personal physicians.

Leading the fight against childhood obesity
The rise of childhood obesity is a significant concern for UPMC Health Plan and other organizations focused on improving the health of the community. An estimated 35% of children in the Armstrong County Schools were determined to have a body mass index showing that they are heavier than 85% of children of their age and gender nationally.
Quality

Our collaboration with physicians and hospitals is unique in Western Pennsylvania. Through our association with UPMC and the University of Pittsburgh, we are able to react quickly to the changing opportunities offered by medical science and offer service of the highest quality to our members and the community. 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. The result is better care for our members.

Collaborating to improve health outcomes

The level of commitment from both UPMC Health Plan and Heritage Valley will make “LifeSmart” a hugely successful effort. — Norm Mitry, President and CEO, Heritage Valley Health System

The Health Plan partners with the physicians and hospitals of UPMC as well as other leading community hospitals and physicians to build strong, healthy communities. Together we help translate best practices and the latest medical research into improved clinical outcomes.

Such a partnership between UPMC Health Plan and Heritage Valley Health System has resulted in an initiative called “UPMC Health Plan Presents Heritage Valley LifeSmart.” The goal of this collaborative effort is to help prevent diabetes in the communities served by Heritage Valley’s hospitals in Sewickley and Beaver.

UPMC Health Plan is once again the recipient of an “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 plan, and our Medicare Advantage plan.
Pharmacy Services

UPMC Health Plan offers comprehensive pharmacy services and innovative solutions that help keep pharmacy costs down while maintaining a high level of care, quality, and service. Our formulary, a list of covered drugs, is developed collaboratively by UPMC Health Plan physicians and pharmacists and our Pharmacy and Therapeutics Committee, which includes world-class UPMC physicians who are national experts, community physicians, nurses, and pharmacists. The result is a high-quality, cost-effective formulary that includes both generic and brand-name drugs.

A comprehensive network of pharmacies to serve members
Our extensive pharmacy network gives our members access and choice. Nearly 30,000 independent pharmacies and retail chains, such as Giant Eagle, Kmart, Rite Aid, Sam’s Club, Target, Walgreen’s, and Wal-Mart, are available across the country, with some locations open 7 days a week, 24 hours a day. Members who take advantage of our mail-order service have their maintenance or specialty medications delivered directly to their home or doctor’s office and often save on their copayment as well.

Helping members use medications safely
Our team of pharmacists, providers, and clinical care advisors conduct ongoing reviews of claims data to help ensure that members are using their prescriptions safely, appropriately, and in the most cost-effective way. Our reviewers look for potential problems, such as duplication of medications and drug interactions, and determine appropriate solutions. Integrating pharmacy and medical data helps us to obtain the best outcomes for our members.

Advanced online tools for informed decision-making
Our website, upmchealthplan.com, provides members with the latest health and pharmacy information, as well as tools that can help them make informed health care decisions. Through MyHealth OnLine, members can estimate pharmacy costs, order prescriptions, check copayment levels, review the drug formulary, locate a pharmacy, and access benefit information.
innovating

upmchealthplan.com
PRODUCT PORTFOLIO

Innovating to change lives

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. The newest offering, our wellness program, provides resources to employers who want to help their employees reach sensible goals and live healthier lifestyles. We also offer Medicare, Medical Assistance, Special Needs, and Children’s Health Insurance Program plans to help all members set and achieve their health care goals. Our programs have been recognized by industry leaders as innovative solutions to promote health and productivity among members.
Commercial Offerings

Our integrated suite of commercial health benefit products is designed to improve members’ health, control costs, and maintain competitive rates. Employers can offer their employees products ranging from HMOs and PPOs to high-deductible consumer-directed plans that include HSAs (health savings accounts) or HRAs (health reimbursement accounts).

Our clients speak...we listen

The ability to choose from over 20 plan designs, various levels of pharmacy and vision coverage, and the added benefits of EAP and wellness make this a comprehensive product that really caters to the small business. It’s easy for the employer to see the value in choosing Small Business Advantage. — Laurie Wahl, Knepper Insurance, Johnstown, Pennsylvania

Small businesses want to offer the same benefits to their employees that large corporations do, but time, resources, and money can make this difficult. 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 to their employees, with little effect on cost. Small Business Advantage includes a choice of medical, pharmacy, and vision coverage coupled with a comprehensive package of MyHealth wellness services, an employee assistance program, and 24/7 online advice to help employees manage their health.

Benefits that work for small businesses

The value-added benefits of Small Business Advantage set the product apart from competing carriers. The smoking cessation and vision discount network are especially important to my employees. — Yves Carreau, Proprietor and Chef, Sonoma Grille

Yves was looking for affordable yet comprehensive coverage for his restaurant staff. When he saw what Small Business Advantage had to offer, he was confident his employees would understand why he wanted to change carriers. Yves’ Managing Partner, Uriel Marcovitz, feels the Healthy Living Rewards program is an especially helpful benefit for Sonoma Grille employees. “Keeping our staff healthy and energetic is important, and Healthy Living Rewards gives them discounts to top fitness centers in the area.” As a local entrepreneur, Yves feels comfortable using a local carrier. He was happy that UPMC Health Plan could offer a product specifically for the small businesses in the region.

From my experience, small businesses often feel overlooked when it comes to health care. Small Business Advantage focuses attention on them like they’ve never experienced before. The services they receive have previously been reserved only for large employers.”

Dave Straight
President and CEO
Benefits Network
**UPMC Insurance Services Division Products**

### UPMC Health Plan Commercial Products

- **HMO**
  - Member’s care is coordinated by a PCP

- **EAPOS**
  - Member is encouraged to have a PCP, but can self-direct care

- **PPO**
  - Member can go to provider of choice in or out of network

- **EPO**
  - Member can receive care from any network provider

- **Consumer Advantage**
  - High-deductible plan coupled with tax-advantaged funding source

### UPMC Work Partners

- **Health Promotion**
  - Educational and wellness programs encouraging healthy lifestyles

- **EAP Solutions**
  - Counseling and consultation services for employees

- **Workers’ Compensation**
  - Clinical and administrative disability management services

- **Short-Term Disability**
  - Claim management service and return-to-work program

### Government Programs

- **UPMC for You**
  - Medical Assistance

- **UPMC for Life**
  - Medicare

- **UPMC for Life Specialty Plan (SNP)**
  - Plan for people eligible for both Medical Assistance and Medicare

- **UPMC for Kids™ (CHIP)**
  - Plan for uninsured children not eligible for Medical Assistance

### Community Care Behavioral Health

- **Commercial**
  - Behavioral health coverage for UPMC Health Plan commercial members

- **Medicare**
  - Behavioral health coverage for UPMC for Life Medicare members

- **Medical Assistance**
  - Behavioral health coverage for PA HealthChoices Medical Assistance members

### Prescription Drug Plan

- **PPO with Rx**
  - Medicare Advantage PPO plan with drug coverage

- **PFFS**
  - Medicare Advantage Private Fee-for-Service plan

- **Prescription Drug Plan**
  - Medicare Part D prescription drug coverage

The UPMC Insurance Services Division offers a full range of commercial and government products and services designed to include all segments of the community.

Uriel Marcovitz, Managing Partner, and Yves Carreau, Proprietor and Chef, of Sonoma Grille, appreciate the benefits they can offer their employees through UPMC Health Plan’s Small Business Advantage plan.
Employee Wellness

Most business leaders want the same thing for their workforce: happy, healthy, productive employees. 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.

Helping members reach healthy goals

People of all ages, male and female, benefit from regular physical activity. Living an active lifestyle can enhance your quality of life, help you maintain a healthy weight, and improve your mental health. The Health Plan understands that by encouraging its members to set reasonable goals and choose a physical activity they love, members can take steps to better health. — John M. Jakicic, PhD, University of Pittsburgh

Through the MyHealth program, UPMC Health Plan offers a variety of programs to employers across Western Pennsylvania, whether they are looking to help their employees lose weight, quit smoking, or get more exercise. Although the rising rates of chronic illness are contributing to increasing health care costs, our programs can help bring those costs down over time by boosting productivity, reducing absenteeism, and helping workers reach their healthy living goals.

UPMC Health Plan develops programs for MyHealth with the help of experts from UPMC and the University of Pittsburgh, including John Jakicic, PhD, Professor and Chair of the Department of Health and Physical Activity and Director of the Physical Activity and Weight Management Research Center at the University of Pittsburgh, and other nationally recognized consultants.

Just 30 minutes of moderate physical activity on five or more days a week reduces the risk of developing heart disease, high blood pressure, colon cancer, and type 2 diabetes.”

John Jakicic, PhD
University of Pittsburgh

UPMC employees participate in an on-site aerobics class as part of the MyHealth wellness program. Fitness classes offered at various UPMC sites include yoga, Pilates, cardio kickboxing, and strength-and-tone.
Dr. Jakicic is also the organizer for the “America On the Move in Pittsburgh” initiative that is a collaboration of academic, corporate, medical, and community organizations to improve the health of the region through an increase in physical activity and improvements in dietary intake. The Health Plan is both a sponsor of and a participant in this initiative. “With the help of UPMC Health Plan, thousands of Pittsburghers have joined America On the Move in Pittsburgh. We’ve come a long way since the initiative launched in 2006 and we’ve covered a lot of miles,” says Dr. Jakicic.

Wellness tools to support healthy living
We offer an online health assessment tool, the MyHealth Questionnaire, as part of the MyHealth program. The questionnaire allows members to build a personal health profile and find out how their health compares to others in their age and gender group. On-site biometric screenings that offer employees the opportunity to learn their body mass index, cholesterol, and blood pressure are also available through MyHealth. Health coaches trained in health education, counseling, nutrition, and exercise physiology are present at these screenings to discuss the results with employees and direct them to the appropriate resources. Our Health Coaching Line is available to all employer groups 24 hours a day.

A successful smoking cessation program
In 2007, UPMC launched a focused campaign aimed at encouraging staff members to live healthier lives by quitting tobacco use. Last fall, staff members were asked to complete or update their MyHealth Questionnaire to earn a credit to cover the cost of their health insurance deductible. Aggregate data from the questionnaire showed a reduction in the number of staff reporting that they use tobacco, going from 17.1% in 2006 to 14.2% in 2007. That 2.9% drop translates to 870 fewer smokers.

A workplace weight-loss campaign
In 2007, UPMC Health Plan launched a company-wide weight management pilot program known as the MyHealth Weight Race. During the 12-week challenge, 500 Health Plan employees lost a total of more than 3,000 pounds. For 2008, the MyHealth Weight Race has been extended to the entire University of Pittsburgh Medical Center staff, and more than 4,000 employees have committed to lose weight. The effort is being led and managed by the Health Plan's Health Promotion Department and the Wellness Committee, which are providing professional staff, weight management tools and motivational materials, and confidential weight tracking and reporting to 23 UPMC locations.

For 1997-2001, cigarette smoking was estimated to be responsible for $167 billion in annual health-related economic losses in the United States ($75 billion in direct medical costs, and $92 billion in lost productivity), or about $3,561 per adult smoker.”

Centers for Disease Control and Prevention
Listening to the Voice of the Customer

The idea behind the wellness program is to help reduce health care costs and improve the well-being of our employees. It’s consistent with our philosophy of running the company. By preventing diseases such as diabetes, high blood pressure, and heart disease from developing in the first place, we’ll have better results, a better quality of life, and more productive employees. — John Friel, President and CEO, MEDRAD

MEDRAD, the international medical device company and 2003 winner of the Malcolm Baldrige National Quality Award, is known for its commitment to its employees. In the fall of 2007, MEDRAD took this commitment one step further by launching the “Thrive! with MyHealth” program in partnership with UPMC Health Plan. The program includes participation in the MyHealth Questionnaire, on-site health assessments, health coaching, on-site group workshops, and health management services.
Getting employees involved in good health

The Health Plan and MEDRAD’s Human Resources staff worked together to encourage employee participation in the program. The Health Plan developed a marketing campaign that included a video starring MEDRAD employees to introduce the MyHealth Questionnaire and the on-site health assessment process. More than 65% of MEDRAD’s employees participated in the effort, and more on-site programs are planned for 2008.

MEDRAD employees who participated in the health assessment discussed their results with a trained health coach. Some were surprised to learn they were at risk for such conditions as diabetes, while others learned they needed to maintain the good health they currently enjoy.

Analyzing data to enhance future efforts

UPMC Health Plan is analyzing the aggregate health data and will continue to work with MEDRAD to identify appropriate worksite programs, which could include a cafeteria assessment, lunch-and-learn presentations on healthy-living topics, and the development of walking maps for workday walking breaks.

“We try to demonstrate to our employees that we want to create a rewarding, desirable place to work,” John Friel says. “The Thrive! with MyHealth program is an actual, visible demonstration of that. We put the talk into action and really raised awareness.”

Improving work-life balance

Wyman Lee, MEDRAD’s Vice President of Human Resources, believes the program helps improve the well-being of employees both at work and at home. “MEDRAD is an employee-centric company,” says Wyman. “We strive very hard to make sure there is a work-life balance. We feel that if we put together robust health programs, it will improve our employees’ productivity and their home life.

“Long-term, we’d like to gather collective data of what the health picture is at MEDRAD so that we can create specific programs. UPMC Health Plan has been instrumental in putting together the Thrive! program for us, and the rollout to our employees has been phenomenal. We’ve gotten great participation. We really increased awareness.”
Health Management

When I was first diagnosed with diabetes, I didn’t fully understand my condition or what I could do to help myself. At the time Karl Struss became my care advisor, I was experiencing severe fluctuations in my blood glucose levels and was gaining weight. Karl spent time with me on the phone and explained how I could help manage my glucose level. He also helped me read food labels, encouraged me to exercise, and pointed me to website resources on diabetes. Thanks to Karl, I now walk 5 miles a day with my husband, have lost weight, and my diabetes is under control. I think UPMC Health Plan’s programs are wonderful!

— Elaine Herman, Member, UPMC Health Plan

UPMC Health Plan is breaking new ground to effectively manage members’ chronic conditions and prevent long-term complications. The MyHealth program, created in consultation with national experts at UPMC, integrates condition management programs such as diabetes management with wellness and health promotion services that target obesity, inactivity, smoking, stress, and poor medication adherence — any of which can lead to chronic disease.

The program offers a full suite of personalized services ranging from wellness to critical care management, including modules on health awareness, lifestyle behaviors, and readiness to change. Our multidisciplinary care teams are led by a medical director and include health coaches, experienced clinical care nurse advisors, pharmacists, and behavioral health specialists. Staff members are specifically trained in behavior modification and motivational interviewing.
Clinical expertise with a personal touch
Our health management team of more than 250 nurses, physicians, pharmacists, dietitians, exercise physiologists, diabetes educators, and behavioral specialists work closely with members, their families, and their physicians to ensure that optimal clinical support and educational services are delivered. Care advisors emphasize the importance of self-care and the physician-patient relationship and work with physicians to identify symptoms that might lead to future problems.

Advanced technology to better serve members
Our clinical care advisors combine their special expertise with advanced technology system applications to help members. While on the phone with a member, a care advisor can log in to our new Health PlaNET software program, an integrated health management system we designed to provide care advisors with access to members’ health profiles, including current and historical medical information. This innovative system stores critical information in a central location and frees our clinical care advisors to spend more time helping our members get the care they need.

Focusing on both physical and mental health
Our health management services also extend to members who need care for depression and other behavioral health conditions. We focus on the whole person, integrating physical and behavioral health. A team of licensed UPMC Health Plan Behavioral Health clinicians works with physical health professionals to improve the overall health of members, enabling these members to function at a higher level in their communities.

Almost half of all Americans live with at least one chronic condition, and almost half of those have multiple physical health and behavioral health conditions.”

Stephanie Fudurich
Senior Director
Health Management

UPMC Health Plan Behavioral Health Services uses best practices in treatment, which include active problem-solving and motivational interviewing to elicit behavioral changes. Members have 24/7 phone access to licensed behavioral health professionals for urgent and emergent needs.

We listen to health professionals and respond to their needs as well. As a result of a survey conducted to determine the behavioral health needs of patients of primary care physicians, Behavioral Health Services created programs and resources tailored to meet specific patient needs. For example, Behavioral Health Services now works with pain management specialists and pharmacy professionals to help patients with addiction problems. Physicians can also speak with Health Plan psychiatrists about members anytime, day or night.
**UPMC Work Partners**

As part of UPMC, the region’s largest health care delivery system, UPMC Work Partners has demonstrated leadership in developing innovative programs and technology to improve the health and productivity of the region’s workforce. We have partnered with many of the region’s largest employers to successfully implement Work Partners’ comprehensive suite of services. Work Partners’ depth of resources allows us to provide our clients with a single point of service for accountability, flexible pricing, and customized programs.

Work Partners offers an employee assistance program through EAP Solutions, work-life transition programs, health promotion and wellness services, and other lifestyle behavior management programs. In addition, Work Partners collaborates with employers to manage their workers’ compensation, short-term disability (STD), occupational health expenses, and other employee health costs.

**Quality and innovation recognized**

The Certification of Disability Management Specialists Commission recently presented UPMC with the 2007 Quality Leadership Award, in recognition of UPMC Work Partners’ innovative programs to promote health and productivity in the workforce.

**New disability program for UPMC employees**

Work Partners began to administer UPMC’s STD claims January 1, 2007, enabling UPMC to better control the cost of STD claims and to provide employees with the support and assistance they need. The assistance includes a proactive Return-to-Work Assistance Program, which benefits both employee and employer. More than 33,000 UPMC employees have STD coverage through Work Partners.

**Return-to-work services support health and productivity**

Work Partners collaborates with EAP Solutions to assist employees who are receiving disability benefits. EAP’s 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.

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**UPMC provides a powerful example of how employers are discovering the importance of helping employees become healthier and stay healthier through a variety of programs, all of which promote productivity whether at work or at home.”**

Renee Mattaliano
Chair
Certification of Disability Management Specialists Commission

UPMC Work Partners earned EMPAQ® (Employer Measures of Productivity, Absence, and Quality) certification from the National Business Group on Health in 2007. EMPAQ gives Work Partners the ability to assess its disability and absence management programs against industry benchmarks and helps staff ensure the integrity of the data and the program results for clients.
University of Pittsburgh takes advantage of integrated services

Establishing and building long-term relationships is important. UPMC Health Plan offers technically sound and creative programs that integrate medical coverage, wellness programs, and work-life benefits that are critical to the health and well-being of the university. The opportunity to work with competent and responsive professionals within all levels of the organization leads to results and builds this relationship. — John Kozar, Director of Benefits, University of Pittsburgh

In addition to providing its faculty and staff with UPMC Health Plan’s comprehensive health care and pharmacy benefits, the University of Pittsburgh takes advantage of the array of integrated services the Health Plan offers in collaboration with Work Partners, including wellness, employee assistance program, and workers’ compensation services. “I like to raise the bar,” says John Kozar, the university’s Director of Benefits. “How an organization responds will tell me what I need to know. Each year, the bar is raised for UPMC Health Plan and the expectations are consistently met.”

In the area of wellness, the Health Plan helped establish the university’s first MyHealth Weight Race in 2007. Nearly 1,300 participated in the 12-week challenge and lost more than 3 tons collectively. Employees also took advantage of the nutritional counseling services provided by Health Plan dietitians. The university also added EAP Solutions’ work-life services to its Faculty and Staff Assistance Program, now named LifeSolutions. These services help employees find resources to improve work-life balance, including dependent care services, financial management, daily living and convenience activities, and health and wellness.
EAP Solutions

Our employees have to perform at a high level. Just last year we provided services for 2,600 projects to over 600 clients throughout the region. All of our employees are well-informed about the EAP program, which helps them be more productive by providing them with another avenue for professional advice and coaching. — Kim Kyriakis, Human Resources Manager, The Gateway Engineers, Inc.

Part of UPMC Work Partners, EAP Solutions provides employers with a comprehensive program that enhances workplace productivity, health, and wellness. Working in a confidential manner, EAP Solutions provides access to counselors skilled in services ranging from personal coaching and coaching for managers to employee training, crisis intervention, and workplace wellness. EAP’s Work Transitions program, specifically designed for employees who are receiving disability benefits, brings together an array of work-life balance services and resources to support health, productivity, and return-to-work.

Comprehensive work-life services
EAP Solutions is committed to improving the well-being of employees who seek services, as well as organizations that strive to create a healthy workplace. EAP Solutions serves diverse employer groups, including health care systems, educational organizations, county government and authorities, manufacturing, non-profit agencies, and Taft Hartley Funds.

Kim Kyriakis, Human Resources Manager for The Gateway Engineers, Inc., had some experience with EAP services before she started working at Gateway. “I knew the value of the EAP services,” says Kim. “When I had an issue with an employee during my first month at Gateway, I had UPMC’s EAP Solutions in mind. We soon changed our insurance program to UPMC Health Plan.

“Gateway seeks out the best and the brightest,” Kim explains, “and once we have recruited them, we strive to maintain an employee-friendly workplace. We want to provide a comprehensive program rich in benefits.” Gateway supervisors, employees, and employee family members utilize EAP’s coaching and counseling services. But, says Kim, “it doesn’t stop there. We use EAP for our annual Wellness Day and Benefits Fair, where they provide employee seminars on such topics as work-life balance and stress relief.” Gateway’s Wellness Day also includes MyHealth biometric screenings and consultations with health coaches from UPMC Health Plan.
Community Care Behavioral Health

Community Care welcomes the opportunity to partner with the state and counties to positively impact the delivery of behavioral health services. We have a strong commitment to making a difference in the lives of individuals in need of this support. — James Gavin, President, Community Care Behavioral Health

Community Care Behavioral Health Organization was selected by the Pennsylvania Department of Public Welfare to manage behavioral health services for Medicaid members in 23 counties of North Central Pennsylvania, expanding its total service area to 35 counties — more than half of the counties in the Commonwealth. Community Care has become the largest not-for-profit behavioral health managed care organization in the country, supporting Pennsylvania’s HealthChoices program. This contract also positions Community Care as the largest insurance program to be owned by an academic medical center (UPMC). The contract became effective January 1, 2007.

Collaborating to serve the diverse needs of the community

Community Care 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.

As part of the UPMC Insurance Services Division, Community Care also collaborates with UPMC Health Plan to serve the Health Plan’s commercial, Medicare, Special Needs, and CHIP members. Community Care and the Health Plan share behavioral health, pharmacy, and physical health claims data in order to ensure that the services provided to our members are effectively coordinated and mutually supportive of members’ needs.

Listening to the voices of members

The Community Care Pennsylvania Member Advisory Board, created to provide a forum for discussion and a point of accountability for member issues and concerns in support of Community Care’s recovery initiatives, held its first meeting in November 2007. The board discusses topics related to policies, procedures, practices, member satisfaction, and other corporate activities tied to recovery transformation.
**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.

**Helping seniors stay fit**

I have Parkinson’s disease, and regular exercise helps me improve my mobility, balance, range of motion, and emotional well-being. Esther takes advantage of swimming and senior exercise classes at Club One through our Silver & Fit membership. We highly value our time at the club. — Lou Barr, Member, UPMC for Life

Staying active is an important part of maintaining a healthy lifestyle at any age. Our Silver & 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. Enrollment in our Silver & Fit program grew significantly in 2007, to a total of 6,557 members.

As members of UPMC for Life, Esther and Lou Barr are enrolled in the Silver & Fit program and have actively used this benefit since it was first introduced. They use their access to Club One in the Shadyside neighborhood of Pittsburgh at least four times each week. “If Esther doesn’t come here, she has a bad day,” says Lou.

**Online tool supports members in managing their health**

To encourage Medicare beneficiaries to take advantage of Internet-based tools to track their health care services and improve communication with their providers, the Health Plan began an 18-month pilot program in 2007 led by the Centers for Medicare & Medicaid Services. The pilot was designed to enable certain beneficiaries to access and use a personal health record (PHR) provided by participating health plans.

UPMC for Life members have access to the MyHealth Record to manage chronic illnesses and improve their overall health. They will see their UPMC for Life medical history, including claims data, automatically uploaded to their MyHealth Record. Members can then add other information such as immunization schedules or drug allergies.
Angelle Guyette, a UPMC for Life Specialty Plan member, works out at Club One while club membership manager David Bonadio applauds her progress. Her Active & Fit membership has enabled Angelle to recover from a brain injury.

Healthy options for members with special needs
There are no limits to what you can accomplish if you set your mind to it. UPMC for Life Specialty Plan has supported me through some tough times and is helping me make my dreams a reality. — Angelle Guyette, Member, UPMC for Life Specialty Plan

The Health Plan’s 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 maintained its ranking as one of the top 10 Special Needs Plans in the nation for 2007.

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

UPMC for Life Specialty Plan member Angelle Guyette uses her Active & Fit membership for physical therapy workouts. After experiencing a brain injury, Angelle worked with a personal trainer at Club One to achieve a more active life with a high level of fitness. The rehabilitation process has been life-changing. “I’m not rich, but my life is made richer by what I can do with the help of UPMC for Life and Club One,” says Angelle.

For a second consecutive year, our UPMC for Life HMO plans earned an “Excellent” rating from the National Committee for Quality Assurance (NCQA). NCQA sets national standards for the quality of care and service that health plans provide to their members. Ratings are based on clinical performance as well as patient experience and satisfaction.
Michelle Mural and Saundra Bey, members of UPMC for You, discuss Medicaid benefits with John Lovelace, President of UPMC for You. The three work together as members of the Board of UPMC for You, Inc.

**Medical Assistance**

When I became pregnant three years ago, I was concerned about the effect my smoking might have on my unborn baby. As a member of UPMC for You, I joined the STOP program, stopped smoking, and am tobacco-free today. I am very happy with UPMC for You. I am able to get all the health care services I need for myself and my daughter.

— Michelle Mural, Member, UPMC for You

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, childhood obesity, maternity care, smoking cessation, and chronic disease management.

**Partnering with members to make decisions**

*This is a wonderful opportunity to do something good for myself and the community. As a Board member, I learn more about health care and use that knowledge to help others in the community understand and make use of the medical services that are available to them.*

— Saundra Bey, Member, UPMC for You

Saundra Bey and Michelle Mural are so pleased with the services provided to them by UPMC for You that they agreed to become members of the UPMC for You, Inc., Advisory Board. As active Board members, they help shape the policies that determine the services offered to UPMC for You members.

The Pittsburgh STOP Program is a free program for mothers-to-be who want to quit smoking, stay smoke-free, or cut down on smoking. The STOP program was developed by expert researchers and clinicians at UPMC’s Western Psychiatric Institute and Clinic.

In the last 10 years, UPMC for You membership has increased by more than 150% to a total of nearly 100,000, making it the fastest-growing Medical Assistance plan in the region.

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**UPMC for You Membership Growth**

<table>
<thead>
<tr>
<th>Year</th>
<th>Membership</th>
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</thead>
<tbody>
<tr>
<td>1998</td>
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<td>98,955</td>
</tr>
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<td>2004</td>
<td>99,010</td>
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</tbody>
</table>

In the last 10 years, UPMC for You membership has increased by more than 150% to a total of nearly 100,000, making it the fastest-growing Medical Assistance plan in the region.
Addressing disparities in maternity care

In November 2007, UPMC Health Plan was awarded the prestigious “Recognizing Innovation in Multicultural Health Care Award” by the National Committee for Quality Assurance (NCQA) for its efforts to reach across cultural divides and provide Health Plan members in Western Pennsylvania with culturally appropriate health care services.

Claims data was used to identify disparities in maternity care among Medicaid members, and the Braddock area of Pittsburgh was determined to have a high prevalence of poor birth outcomes among African American women. The Health Plan developed a non-traditional program to deliver support to pregnant women in this area by partnering with providers and the community. As a result, first trimester enrollment in the maternity program more than doubled, from 15.2% to 42.2%, and the number of low-birth-weight babies decreased from 11.2% to 8.2%.

Personal support for healthy pregnancies

My face lit up when I was asked if I would like a doula. I knew that doulas can be very, very helpful. Someone who’s not in the immediate family circle can really help you through that time. — Aja Peterson, Member, UPMC for You

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 is a collaborative effort of UPMC for You, Magee-Womens Hospital of UPMC, and East Liberty Family Health Care Center.

Collaborating to reduce maternal depression

UPMC Health Plan and UPMC for You are partnering with other local organizations to lead a long-term effort to improve maternal depression care among Allegheny County’s Medicaid population. According to the Department of Health and Human Services, depression is the number one complication of pregnancy nationwide, and postpartum depression among impoverished women can reach as high as 48%.

The Allegheny County Maternal Depression initiative involves the participation of clinical experts in obstetrics, pediatrics, primary care, and behavioral health. The key strategies of this collaboration are to improve screening for maternal depression, to engage families, and to coordinate prenatal and behavioral health care.
Children’s Health

One of UPMC Health Plan’s primary focuses is the health of the children in our local communities. Our efforts to improve the physical and emotional well-being of children include participation in a national partnership to improve access to care for foster children, a regional collaboration to fight childhood obesity, and a Children’s Health Insurance Program (CHIP) product designed to cover uninsured children.

Improving access to care for foster children

In 2007, UPMC for You, our Medical Assistance program, was one of 11 organizations in the United States 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, working in conjunction with Community Care and the Allegheny Department of Human Services / Children, Youth and Families, is concentrating 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 plans to establish an electronic health record for each of the more than 700 children who are participating in the program.

Educating parents and children for good health

Because good health is necessary for any student to do well in school, we believe that a school-centered wellness program is the ideal starting point to promote child and family wellness. UPMC Health Plan makes health education available to the schools in our 29-county service area. Experienced community outreach specialists present a curriculum for grades 1 through 6 created by the clinical experts who lead our Health Promotions Department. Lessons are designed to help children have fun while learning about healthy eating and exercise. Teaching materials include an interactive game based on good nutrition and exercise.

Health Plan community outreach staff also attend school fairs, including health fairs for teachers, and county fairs, presenting educational materials, interactive games, and health-related giveaways. Staff members are currently working with the Armstrong County School District on the HEALTHY Armstrong program to combat childhood obesity.

“We are uniquely positioned to develop a program that improves the quality of care for children and youth in the Allegheny County foster care system and can also be a model program for the rest of Pennsylvania and beyond.”

John Lovelace, President
UPMC for You
Children’s Health Insurance Program

UPMC for Kids takes a different approach. The staff is well-informed and knows what they are talking about. They make me feel welcome every time I call. And if I need to know something and they can’t get the answer right away, they are very prompt in getting back to me.

— Beth Piper, Mother of UPMC for Kids Member Jacob Piper

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™, the Health Plan’s CHIP program, 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.

The dramatic growth of our CHIP program is due in part to the fact that UPMC for Kids staff care about the members they serve. When Beth Piper of Altoona learned that she had to find health insurance for one of her two children, she decided to try UPMC for Kids. Beth is impressed with the high level of service she receives when she calls with questions. “Every time I call in, everyone is so nice. As someone who works with the public, I know how hard it is to provide this high level of good customer service every time.”

Beth Piper helps her son Jacob with his reading homework. Jacob is a member of UPMC for Kids, and Beth says she is “very, very pleased” with the service she and her son receive.
responding

upmchealthplan.com
Responding to improve health

At UPMC Health Plan, when our members need anything concerning their benefits or health care, we respond. We make it our priority to do that and much more, exceeding industry standards for speed and accuracy in call answering and claims payment. Communication with our members and clients always comes first. 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. All clients receive personal service from designated account executives for customized support. It’s how we do business and how we are recognized in the region.
Member Services

E.MAP has been with UPMC Health Plan for nine years, and the customer service is second to none. The Health Plan understands our members and customizes solutions to meet their needs. As a result, health care in the region is better than ever. — Jack Babich, President, E.MAP Board of Directors

In all of our interactions with customers, our goal is the same: to partner with and support members in maintaining or improving their health. We offer our clients an integrated account management team to ensure service excellence and ease of administration. And, we make it easy for our members to communicate with us by personal contact on the phone or through our Internet-based service center at MyHealth OnLine. Our latest service is a secure online Member Message Center, a safe and easy way for members to ask questions about benefits and programs.

First-call resolution
Our Member Services representatives are dedicated to providing fast and efficient service to callers. Our call center earns high scores for speed in answering, and, more than 95% of the time, representatives are able to resolve members’ concerns with one phone call. In addition, the speed and accuracy of our claims payment far exceed national averages. And, to show our commitment to our members, we have extended the hours when Member Services staff is available.

Responding 24/7
During hours when representatives are not available, our Interactive Voice Response system helps members reach us 24 hours a day, 7 days a week with questions or concerns about their benefits and care. 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.

Providing answers to health questions
Members have immediate access to health care advice through the MyHealth Advice Line. This phone service, available at no additional cost, allows members to address their health care concerns when their doctor is out of the office. Members seeking general health advice or information regarding a specific medical issue can call the MyHealth Advice Line to speak with experienced registered nurses trained to provide members with prompt and efficient service.

<table>
<thead>
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<th>Measure</th>
<th>UPMC Health Plan Actual</th>
<th>Industry Standard</th>
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</thead>
<tbody>
<tr>
<td>Average speed of answer</td>
<td>18 seconds</td>
<td>30 seconds</td>
</tr>
<tr>
<td>% of calls answered in 30 seconds or less</td>
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<td>80%</td>
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<tr>
<td>First-call resolution</td>
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<td>80%</td>
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<td>Claim payment turnaround</td>
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<td>14 days</td>
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<tr>
<td>Claims requiring an adjustment</td>
<td>&lt;1%</td>
<td>5%</td>
</tr>
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</table>

UPMC Health Plan’s scores for customer service and claims payment exceed the national average in all categories.
Advocating for every member

UPMC Health Plan’s new Member Advocate program makes our services even more effective and customer-friendly. A special customer service representative — called a UPMC Health Plan Member Advocate — is now assigned to each of our commercial members. These advocates can help members navigate the often complex world of health care.

Advocates call members to introduce themselves and welcome the members to the Health Plan. They also contact members at various times throughout the year to inform them of benefit changes and to make sure they are satisfied with our service. Member Advocates can also help link members to UPMC Health Plan specialists such as health coaches and clinical care advisors. Members are also encouraged to call and speak with their personal UPMC Health Plan Member Advocate about any topic relating to their coverage so they can make better health care decisions.

Personal concierge service for Medicare members

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. Health Care Concierges are knowledgeable about benefit options and can help members navigate the sometimes complex world of Medicare. Members can call their concierge anytime with questions or concerns about their benefits.
MyHealth OnLine Services

MyHealth OnLine, our easy-to-use Internet-based member service center, is a free, confidential resource that tailors itself to the user’s needs. It provides members with 24/7 access to healthy-living programs and tools, a secure messaging center, and a personal health record.

In 2007, MyHealth OnLine expanded its resources to help members quit smoking, manage their weight, and get more exercise. Members can develop personalized action plans and track their progress toward healthy lifestyle changes and can access a 4,000-topic library to research a variety of health conditions.

Secure Member Message Center
The new Member Message Center offered through MyHealth OnLine provides a secure, safe, and easy way to ask questions about benefits and care and the Health Plan’s services and programs. An automatic response notifies members that their message is being processed, and, within one business day, a Health Plan representative personally responds to the member’s inquiry through the message center. This secure communication ensures members’ personal health information will remain confidential.

Personal health record
UPMC Health Plan continues to improve its online health management tool, the MyHealth Record, where members can access important claims information, including office visits, medications, lab, and health screening results, in a secure and confidential environment. They also can enter such information as 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.

Health management tool
Members also have access to Emmi®, an interactive online tool that provides detailed information on chronic conditions and surgical procedures. Emmi’s audio “tour guide” provides users with basic knowledge about asthma, diabetes, coronary artery disease, hypertension, and other chronic illnesses as well as about hundreds of life-saving and elective surgeries.
Consultative approach to client service

It’s important to us that our union membership gets served — and the service has been great. I find it to be very efficient. We can’t say enough good things about UPMC Health Plan. The Health Plan not only provides competition in the marketplace, but they do it the right way in terms of price, product, and quality of service. — Bill Cagney, Business Manager, Operating Engineers Local 95

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.

We offer our clients an integrated wellness and condition management program staffed with highly trained health care professionals. Our account executives work closely with our clinical care advisors and health coaches, who provide personalized support to help members manage their conditions and improve their health and well-being. The Health Plan monitors the program’s performance, measures outcomes, and generates comprehensive reports on the results to help clients get the most for their health insurance dollar.

Ensuring good health for students

Point Park, like many other colleges and universities across the country, was recently battling the issue of how to protect the health of our students and offer a quality student health plan. UPMC Health Plan introduced a solution that addresses our unique needs, and the staff of professionals continues to offer welcome advice and work closely with our project team to meet or exceed our every expectation.

— Keith Paylo, Senior Director of Student Services, Point Park University

In keeping with our goal of serving all segments of the community, UPMC Health Plan partners with colleges and universities to offer comprehensive and customized medical and pharmacy plans to meet the specific needs of academic organizations. Our student coverage includes our comprehensive Western Pennsylvania network as well as a national and global network for coverage outside of our regular service area, an extensive pharmacy network, emergency care, and the MyHealth Advice Line to help students manage their health.
sharing

upmchealthplan.com
COMMUNITY

Sharing with the community

UPMC Health Plan recognizes the importance of sharing our resources to help members improve their health. We work in partnership with community leaders to develop and execute programs that support members in Western Pennsylvania by providing education to those who want to live healthier lifestyles and financial and volunteer support to those who need extra assistance. We are proud to be an integral part of the communities we serve and to help build the vitality of the region through our sustained promotion of diversity, youth services, civic participation, and healthy lifestyle practices.
We Can!

As childhood obesity rates continue to rise, organizations in Western Pennsylvania are joining forces to improve the health of the youth in our region. UPMC Health Plan, in partnership with the City of Pittsburgh, Children’s Hospital of Pittsburgh of UPMC, Children’s Community Pediatrics, the Children’s Museum of Pittsburgh, and H.J. Heinz Company, is leading We Can™ (Ways to Enhance Children’s Activity & Nutrition) efforts in our local communities.

On November 29, 2007, the National Institutes of Health designated the City of Pittsburgh a We Can! City at an event held at the Children’s Museum of Pittsburgh. Representatives from each organization were present to announce the partnership. Across the country, eight cities simultaneously hosted We Can! events, including a national media event featuring the Surgeon General in Boston. The other cities were Las Vegas; Los Angeles; Memphis; New York; Carson City, Nevada; Oak Ridge, Tennessee; and Rockford, Illinois.
The We Can! program provides parents with innovative resources to help their families maintain healthy lifestyles. UPMC Health Plan is currently working with its We Can! partners to develop programming focused on healthy eating and active lifestyles for the youth of Western Pennsylvania.
“The National Institutes of Health developed We Can! to introduce research-based information and strategies to teach children how to adopt behaviors that can help them maintain a healthy weight,” notes Susan Shurin, MD, deputy director of the National Heart, Lung, and Blood Institute (NHLBI) at NIH. “We are pleased to announce that Pittsburgh has joined We Can! as our fifth We Can! city. Through the efforts of communities like Pittsburgh, we can make a difference.”
Idamarie Laquatra, PhD, RD, Director of Global Nutrition at H.J. Heinz Company, discusses the importance of nutrition and healthy food choices for our region’s youth.

Diane P. Holder, President and CEO of UPMC Health Plan, discusses the Health Plan’s dedication to improving the health of the children of Western Pennsylvania.

Susan Shurin, MD, Deputy Director of the National Heart, Lung & Blood Institute, thanks the Pittsburgh community for its commitment to the We Can! initiative.

Roger Oxendale, CEO of Children’s Hospital of Pittsburgh and President of the Children’s Hospital Foundation, discusses the implications of poor diet and inactivity for our youth.

Luke Ravenstahl, City of Pittsburgh Mayor, pledges his commitment to combat youth obesity in our region.

Kiran Bhat, MD, a physician with Children’s Community Pediatrics, speaks to the success of HEALTHY Armstrong — the We Can! program underway in Armstrong County, Pennsylvania.

Susan Shurin, MD, Deputy Director of the National Heart, Lung & Blood Institute, thanks the Pittsburgh community for its commitment to the We Can! initiative.

Jane Werner, Executive Director of the Children’s Museum of Pittsburgh, gives remarks at We Can! Pittsburgh kick-off event. The Children’s Museum of Pittsburgh hosted the event and will hold We Can! events for children over the next year.
*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 to 13 improve food choices, increase physical activity, and reduce screen time. *We Can!* is unique among existing youth obesity-prevention initiatives in its focus on reaching parents and families as the primary influencers of young people.
The Pittsburgh We Can! event included a fitness demonstration for about 15 children, a check presentation to the Children’s Museum of Pittsburgh by UPMC Health Plan, and a presentation of the We Can! City designation to the mayor. Speakers and dignitaries included:

- Diane P. Holder
  President and CEO, UPMC Health Plan
- Susan Shurin, MD
  Deputy Director, National Heart, Lung and Blood Institute
- Luke Ravenstahl
  Mayor, City of Pittsburgh
- Roger Oxendale
  CEO, Children’s Hospital of Pittsburgh of UPMC
  President, Children’s Hospital Foundation
- Kiran Bhat, MD
  Physician, Children’s Community Pediatrics – Armstrong
- Idamarie Laquatra, PhD, RD
  Director, Global Nutrition, H.J. Heinz Company
- Jane Werner
  Executive Director, Children’s Museum of Pittsburgh
**Community Partnerships**

UPMC Health Plan works with community leaders and organizations to improve the health and well-being of community members. We form strategic partnerships to address the issues facing our region and the nation. Many of our efforts focus on fitness, hunger, and family health.

**Genesis of Pittsburgh**

I can’t begin to express the gratitude I feel toward UPMC Health Plan, and the Marketing & Communications Department in particular, for their overwhelming support of our events and programs. They’ve helped us in so many important ways, from funding to personal service. The Marketing & Communications staff even “made Christmas happen” for two Genesis families who did not have the means to buy gifts for their children or a holiday meal. Their generosity has truly been a blessing. — Carole McMahon, Executive Director, Genesis of Pittsburgh

As part of our strong commitment to support the community, UPMC Health Plan and its employees generously donate to the United Way every year. This past year, our Marketing & Communications Department upped the bar by “adopting” Genesis of Pittsburgh. Throughout the year, the department went the extra mile to support Genesis, a local nonprofit organization that provides maternity care, social and adoption services, and foster care to distressed pregnant women in our community. In addition to making personal donations, department staff helped Genesis with marketing materials, tutored Genesis clients, and participated as volunteers in several fund-raising events.

**Boy Scouts**

In 2007, UPMC Health Plan and the Boy Scouts of America, Greater Pittsburgh Council, launched the Wellness Badge program to help Scouts and their families lead healthier lifestyles. The Health Plan developed a handbook that guides the Scouts and their families as they learn about their family’s health history and how to form healthy habits, set goals for wellness, and prepare nutritious and easy camping recipes. The Health Plan also participates in the Boy Scouts annual Scouting for Food campaign.
Pittsburgh Parks Conservancy

We are so pleased to continue our partnership with UPMC Health Plan to encourage Pittsburghers to get out into our beautiful natural areas and enjoy all the benefits they have to offer for good health. From the time we began working together, the Health Plan immediately grasped the idea of parks as an asset to the community and the expanded value parks offer when combined with the health-related presentations of the Healthy Living Lecture Series. — Meg Cheever, President, Pittsburgh Parks Conservancy

UPMC Health Plan supports the restoration and revitalization of Pittsburgh’s city parks — Frick, Highland, Riverview, and Schenley — through its ongoing partnership with the Pittsburgh Parks Conservancy and sponsorship of the Healthy Living Lecture Series. Lectures are held at the Schenley Park Visitor Center and give attendees an opportunity to interact one-on-one with the area’s foremost experts on a variety of health-related topics, including fitness for seniors, stress management, and healthy eating during the holidays.

March of Dimes

Every year, UPMC Health Plan promotes support for the March for BabiesSM (formerly WalkAmerica) from our employees and the community. Diane P. Holder, President and CEO of UPMC Health Plan, serves as Honorary Chair for the community walk that brings together thousands of people in support of the March of Dimes and its mission to help every baby be born healthy.

Other community partners

The Health Plan also lends support in the form of funding and event participation to many other local and national nonprofit organizations, including:

Meg Cheever, President of the Pittsburgh Parks Conservancy, values the Health Plan’s ongoing partnership in support of the parks and promotion of healthy outdoor activities for area residents.

Catharine Aboulhouda, 2008 National Ambassador for the March of Dimes, Mary Beth Jenkins, COO of UPMC Health Plan, Leslie Davis, President of Magee-Womens Hospital, and Susan Aboulhouda, Catharine’s mother, gather in Austin’s Playroom at Magee. Catharine, age 5, weighed 1 lb. 10 oz. at birth.
Insurance Services Division Information

Division Overview
As a world-class integrated health care delivery system, the University of Pittsburgh Medical Center (UPMC) brings together a seamless end-to-end continuum of care to meet the full spectrum of patients’ health care needs. UPMC clinical services and facilities include academic, community, and specialty hospitals, affiliated physician practices, outpatient rehabilitation services, cancer centers, senior living facilities, and imaging services, among others.

As part of this integrated system, UPMC’s Insurance Services Division provides a diverse array 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 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.

"Move more, eat less." Health Plan employees participate in a Pittsburgh walking event sponsored by America On the Move. In 2007, UPMC Health Plan and America On the Move continued working together to help Pittsburgh become a healthy city by promoting active living and healthy eating habits.
**UPMC Insurance Services Division companies include:**

- **UPMC Health Plan, Inc.** — a Pennsylvania nonprofit HMO offering commercial, Medicare, Special Needs, and CHIP products.
- **UPMC Health Benefits, Inc.** — a PPO offering Medicare products.
- **UPMC Health Network, Inc.** — a PPO offering commercial and Medicare PPO products.
- **UPMC for You, Inc.** — a Pennsylvania nonprofit HMO offering a Medicaid product.
- **UPMC IS Technology Services, LLC** — an entity offering ASP hosting and other technology services.
- **EAP Solutions** — 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.
- **Askesis Development Group, Inc.** — an entity engaged in the development and sale of behavioral health technology products.

### UPMC Insurance Services Division Membership

<table>
<thead>
<tr>
<th>Plan</th>
<th>Membership</th>
</tr>
</thead>
<tbody>
<tr>
<td>UPMC Health Plan, Commercial</td>
<td>325,958</td>
</tr>
<tr>
<td>UPMC for Life, Medicare</td>
<td>61,176</td>
</tr>
<tr>
<td>UPMC for You, Medical Assistance</td>
<td>99,010</td>
</tr>
<tr>
<td>UPMC for Life Specialty Plan</td>
<td>15,557</td>
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<tr>
<td>UPMC for Kids, CHIP</td>
<td>4,459</td>
</tr>
<tr>
<td>Community Care Behavioral Health</td>
<td>526,759</td>
</tr>
<tr>
<td>UPMC Work Partners</td>
<td>101,924</td>
</tr>
<tr>
<td>EAP Solutions</td>
<td>116,701</td>
</tr>
</tbody>
</table>

= 15,000 Members
Financial Report

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

Calendar year 2007 represented another strong year of growth, with Division revenue increasing by $453 million (23.9%) to $2.3 billion. Division operating margins were $66 million (2.8% of revenue) in 2007, compared to $62 million (3.3%) in 2006.

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 2007, an industry best practice performance. This illustrates our commitment to cost containment as well as efficiency.

The 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 nonprofit 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 2006 and 2007.

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.
### UPMC Insurance Services
**Combined Statement of Revenue and Expenses**
For the year ended December 31 *(in millions)*

<table>
<thead>
<tr>
<th></th>
<th>2007</th>
<th>2006</th>
</tr>
</thead>
<tbody>
<tr>
<td>Enrollment Revenue</td>
<td>$2,349</td>
<td>$1,896</td>
</tr>
<tr>
<td>Operating Expenses</td>
<td>$2,283</td>
<td>$1,834</td>
</tr>
<tr>
<td>Operating Margin</td>
<td>$66</td>
<td>$62</td>
</tr>
<tr>
<td>Operating Margin %</td>
<td>2.8%</td>
<td>3.3%</td>
</tr>
<tr>
<td>Investment Income</td>
<td>$21</td>
<td>$15</td>
</tr>
<tr>
<td>Interest Expense</td>
<td>$5</td>
<td>$6</td>
</tr>
<tr>
<td>Income Taxes</td>
<td>$17</td>
<td>$22</td>
</tr>
<tr>
<td><strong>Net Income</strong></td>
<td>$65</td>
<td>$49</td>
</tr>
</tbody>
</table>

### UPMC Insurance Services
**Combined Balance Sheet Highlights**
For the year ended December 31 *(in millions)*

<table>
<thead>
<tr>
<th></th>
<th>2007</th>
<th>2006</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Assets</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Cash and Investments</td>
<td>$402</td>
<td>$355</td>
</tr>
<tr>
<td>Current Receivables</td>
<td>$163</td>
<td>$120</td>
</tr>
<tr>
<td>Other Assets</td>
<td>$14</td>
<td>$14</td>
</tr>
<tr>
<td><strong>Total Assets</strong></td>
<td>$579</td>
<td>$489</td>
</tr>
<tr>
<td><strong>Liabilities and Equity</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Health Claims Reserves</td>
<td>$189</td>
<td>$157</td>
</tr>
<tr>
<td>Other Current Liabilities</td>
<td>$83</td>
<td>$92</td>
</tr>
<tr>
<td>Surplus Notes</td>
<td>$108</td>
<td>$111</td>
</tr>
<tr>
<td>Common Shareholder Equity</td>
<td>$199</td>
<td>$129</td>
</tr>
<tr>
<td><strong>Total Liabilities and Equity</strong></td>
<td>$579</td>
<td>$489</td>
</tr>
</tbody>
</table>
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, CPA  
Chief Financial Officer, UPMC Health Plan  
Sr. Vice President, Insurance Services Division

Catherine Batteer  
Vice President, Medicare

Anthony Benevento  
Vice President, Sales and Marketing

Richard Citrin, PhD, MBA  
Vice President, EAP Solutions

Michael Culyba, MD  
Vice President, Medical Affairs

Sharon Czyzewski  
Vice President, Human Resources

Anne Docimo, MD, MBA  
Chief Medical Officer

James Gavin  
President  
Community Care

Gordon Gebbens  
Vice President, Finance  
and Division Controller

William Gedman  
Vice President  
Quality Audit, Fraud and Abuse

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

Mary Beth Jenkins, MBA  
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

Edward McCallister  
Chief Information Officer

Jeffrey Nelson  
Vice President  
Marketing and Communications

Michael P. O’Donnell, PhD, MBA, MPH  
Chief Wellness Officer

Pamela Peele, PhD  
Vice President, Health Economics

Jay Srini  
Chief Innovation Officer

Daniel Vukmer, Esq.  
Vice President and General Counsel  
Vice President, Product Development

David Weir  
President, UPMC Work Partners
Quality Improvement Committee
Daniel Brooks, MD
Richard Cartwright, MD
Kenneth Ciesielka, MD
Michael Culyba, MD
Nicholas DeGregorio, MD
William Fera, MD
John Fisch, MD
Jay Harper, MD
Juliet Jegasothy, MD
Kevin Kearns, MD
Ken Nash, MD
S. Ramalingam, MD
Cynthia Rosenberg, MD
James Schuster, MD
Lalith Kumar Solai, MD
Dennis Stull, MD
Jalit Tuchinda, MD
Michael White, MD
Jay Ziegler, MD

Behavioral Health/Physical Health
Bernard Bernacki, DO
Dennis Cummings
Karen DePasquale
Kathy Erndl
Lisa Gerdes
Frank Ghinassi, PhD
Laurie Klanchar
S. Ramalingam, MD
Manuel Reich
Eric Rodriguez, MD
Bruce Rollman
James Schuster, MD
Tony Stile, MD
Lisa Strouss, PharmD
Anne Toland, PhD
Lisa Wallace
Colleen Walsh

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

Pharmacy and Therapeutics
Shelby Corman, PharmD
Michael Culyba, MD
Anne Docimo, MD
Eileen Engel, MD
Roger Haskett, MD
Margaret Hrinya, RPh
Michael Jacobs, PharmD
Juliet Jegasothy, MD
Joon Sup Lee, MD
Jorge Lindenbaum, MD
Chronis Manolis, RPh
Michael McGonigal, MD
Kevin Kearns, MD
Manuel Reich, MD
Cynthia Rosenberg, MD
Paul Rowland, MD
James Schuster, MD
Anthony Spinola, MD
Scott Stephens, RPh
Audrey Zelkovic, MD

UPMC Insurance Services Division Committee
2007-2008 Directors
William Pietragallo II, Chairperson
Robert G. Lovett, Esq., Vice Chairperson
Howard W. Hanna III
D. James Heatherington
Mark J. Laskow
Loren H. Roth, MD, MPH
UPMC Health Plan Board

Mark Laskow, Chairperson
Chief Executive Officer
GreyCourt

Richard Ash, MD
Children’s Community Pediatrics

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 & Geriatrics of Washington

Scott Lammie, CPA
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
Administrative Services Officer
University of Pittsburgh Medical Center

William Pietragallo, II
Managing Partner
Pietragallo Gordon Alfano Bosick Raspanti, LLP

Arthur Ramicone
Vice Chancellor for Budget & Controller
University of Pittsburgh

Loren Roth, MD, MPH
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
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.

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.

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.