



UPMC Individual *Advantage*

Introducing Individual Advantage from UPMC Health Plan

The workplace is changing dramatically these days, as is the employer–employee relationship. More people—maybe even you—are working for themselves or for smaller, leaner companies that do not offer health insurance. Or if they do, it's too expensive.

Fortunately, there's a better option. It's called UPMC Individual *Advantage*, a new, affordable health plan you purchase directly. It doesn't come through an employer, so you don't lose it if you change jobs or get laid off. And it costs less than the price of a cup of coffee a day.

Key Benefits You'll Enjoy

Convenient access

With Individual *Advantage*, you'll have direct and coordinated access to the renowned academic, advanced care, and specialty hospitals of UPMC, along with outstanding community hospitals, behavioral health centers, cancer centers, and physician practices. In total, your network will include more than 90 hospitals and 9,800 physicians in western Pennsylvania, so your doctor will always be nearby. And because Individual *Advantage* is an exclusive provider organization (EPO) plan, you don't need time-consuming referrals to see specialists within the network.

Outstanding customer service

At UPMC Health Plan, getting the care you need starts with getting the attention you deserve. We answer our members' calls in an average of 21 seconds compared to the industry standard of 30 seconds. You can speak with your own Member Advocate, who will give you fast, personal service and address your question or concern on the first call. Our efforts are paying off. J.D. Power and Associates has recognized the UPMC Health Plan call center for providing "An Outstanding Customer Service Experience."* Of an estimated 75,000 call centers in North America, ours is one of only a select group of companies to achieve this honor.

Improved health

Each of the Individual *Advantage* plan options covers preventive care at 100 percent, including checkups, screenings, and mammograms. This creates a strong incentive to be proactive about your health—and that's a good thing, because the health condition that is easiest to treat is the one you never get. To support you on your journey to better health, you'll also have easy access to health, fitness, and nutrition coaches, maternity experts, and mental health counselors at no extra cost.

Greater financial security

If you choose the UPMC Individual *Advantage* option that can be paired with a health savings account (HSA), you'll get the benefit of triple tax savings. The money you put in is pre-tax; it accumulates tax-free, and you can withdraw it tax-free for qualified medical expenses. Because there is no "use it or lose it" provision with HSAs, smart consumers use them for both current health expenses *and* anticipated expenses in retirement. Result: peace of mind for the long term.

You deserve a plan that fits your needs, so we offer Individual *Advantage* options to match almost any lifestyle or health status. You can also choose from several levels of deductibles and payment amounts.

Regardless of which plan option you select, with Individual *Advantage*, you'll be in control of your coverage *and* your health. In the ever-changing world we live in, that counts for a lot.

*For J.D. Power and Associates 2011 Call Center Certification ProgramSM information, visit www.jdpower.com.



VALUE PLANS

EPO plan designs with a range of deductible options for individuals and families, to get the coverage and cost where it needs to be. **All coverage levels apply to participating providers only.**

Description	Deductibles		Out-of-Pocket Maximum**		Plan Payment Level (Coinsurance)	Copayment for Office Visits		
	Individual	Family	Individual	Family		PCP	Specialist	Physical/Occupational Therapy
EPO PLANS	Preventive care - 100%							
\$500 Deductible and 80% Coinsurance	\$500	\$1,000	\$1,000	\$2,000	80%	\$20	\$35	\$35
\$1,000 Deductible and 80% Coinsurance	\$1,000	\$2,000	\$2,000	\$4,000	80%	\$30	\$50	\$50
\$2,500 Deductible and 80% Coinsurance	\$2,500	\$5,000	\$5,000	\$10,000	80%	\$40	\$40	\$40
\$5,000 Deductible and 100% Coinsurance	\$5,000	\$10,000	\$0	\$0	100%	\$0 after deductible	\$0 after deductible	\$0
\$0 Deductible and 70% Coinsurance	\$0	\$0	\$10,000	\$20,000	70%	70%	70%	70%
	Maternity - \$2,500 copayment after deductible							
	Pharmacy is not subject to the deductible and OOP. Pharmacy Retail: \$4 generic drug copayment; 70% brand-name drug coinsurance with \$100 maximum; 50% specialty drug coinsurance with \$150 and 30-day maximums. Mail-order Prescription Drugs: \$8 generic drug copayment; 70% brand-name drug coinsurance with \$200 and 90-day maximums.							

SAVINGS PLANS

Health Savings Account (HSA) plans based on the EPO platform, to combine tax-advantaged features with the deductible format. **All coverage levels apply to participating providers only.**

Description	Deductibles		Out-of-Pocket Maximum**		Plan Payment Level (Coinsurance)	Copayment for Office Visits		
	Individual	Family	Individual	Family		PCP	Specialist	Physical/Occupational Therapy
HSA PLANS	Preventive care - 100%							
HSA \$1,300 Deductible/80% Coinsurance	\$1,300	\$2,600	\$2,600	\$5,200	80%	80% after deductible	80% after deductible	80% after deductible
HSA \$2,500 Deductible/80% Coinsurance	\$2,500	\$5,000	\$3,550	\$7,100	80%	80% after deductible	80% after deductible	80% after deductible
HSA \$5,000 Deductible/100% Coinsurance	\$5,000	\$10,000	\$1,050	\$2,100	\$0 after deductible	\$0 after deductible	\$0 after deductible	100% after deductible
	Maternity - \$2,500 copayment after deductible							
	Pharmacy is subject to the deductible and OOP. Pharmacy Retail: \$4 generic drug copayment; 70% brand-name drug coinsurance with \$100 maximum; 50% specialty drug coinsurance with \$150 and 30-day maximums. Mail-order Prescription Drugs: \$8 generic drug copayment; 70% brand-name drug coinsurance with \$200 and 90-day maximums. A unique feature of our individual HSA plans is that we offer a list of preventive medications that are not subject to your plan deductible (copayment and coinsurance will apply). This list of medications is designed to treat asthma, diabetes, cholesterol, and hypertension. Helping our members stay healthy, at a low cost to them.							

**Deductible does not count towards the out-of-pocket maximum.

UPMC HEALTH PLAN

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