UPMC Health Plan Schedule of Benefits

Panther Gold Plan – Premium Network HMO Applies to Bradford, Johnstown and Greensburg campuses	
HMO	
Deductible	$150 /$300
Coinsurance	You pay $0 after Deductible
Total Annual Out-of-Pocket	$2,000 /$4,000
Primary care provider	You pay $25 Copayment per visit
Specialist office visit	You pay $50 Copayment per visit
Emergency Department	You pay $100 Copayment per visit for members 18 years and under. $150 Copayment per visit for members 19 years old and over
Urgent Care Facility	You pay $60 Copayment per visit
Rx	$16 /$45 /$90 /$100

This Schedule of Benefits will be an important part of your Certificate of Coverage (COC) or your Summary Plan Description (SPD). If your plan has an SPD, it is issued by your employer or labor trust fund. It is not issued by UPMC Health Plan. It is important that you review and understand your COC and/or SPD because they describe in detail the services your plan covers. The Schedule of Benefits describes what you pay for those services.

For Covered Services to be paid at the level described in your Schedule of Benefits, they must be Medically Necessary. They must also meet all other criteria described in your COC. Criteria may include Prior Authorization requirements.

Please note that your plan may not cover all of your health care expenses, such as Copayments and Coinsurance. To understand what your plan covers, review your COC. You may also have Riders and Amendments that expand or restrict your benefits. Please note that UPMC Health Plan reserves the right to reduce or waive your cost-sharing for certain services, if necessary for compliance with the Mental Health Parity and Addiction Equity Act.

If you have any questions about your benefits, or would like to find a Participating Provider near you, visit **www.upmchealthplan.com.** You can also call UPMC Health Plan Member Services at the phone number on your member ID card.

For more information on your plan, please refer to the final page of this document.

Plan Information	Participating Provider
Benefit Period	Plan Year
Primary Care Provider (PCP) Required	Yes
Prior Authorization Requirements	Provider Responsibility

Member Cost Sharing	Participating Provider
Annual Deductible	
Individual	$150

Med: HMA53 Rx: 1L56

Member Cost Sharing	Participating Provider
Family	$300
Your plan has an aggregate Deductible, which means that for family coverage, any one or a combination of covered family members must meet the family Deductible before Covered Services are paid for any member on the plan. The individual Deductible does not apply if you are enrolled in family coverage.	
Deductible applies to all Covered Services you receive during the Benefit Period, unless the service is specifically excluded.	
Coinsurance	
	You pay $0 after Deductible
Copayments may apply to certain Participating Provider services.	
Any Covered Services for which cost-sharing is not specified in the "Covered Services" table below will pay subject to the applicable Deductible and Coinsurance identified above.	
Total Annual Out-of-Pocket Limit	
Individual	$2,000
Family	$4,000
Your plan has an aggregate Out-of-Pocket Limit, which means for family coverage, the entire family Out-of-Pocket Limit must be met by one or a combination of the covered family members before the plan pays at 100% for Covered Services for the remainder of the Benefit Period.	
Out-of-Pocket costs (Copayments, Coinsurance, and Deductibles) for Covered Services apply toward satisfaction of the Out-of-Pocket Limit specified in this Schedule of Benefits.	

Member Cost Sharing	Participating Provider
Preventive Services Preventive Services will be covered in compliance with requirements under the Affordable Care Act (ACA). Please refer to the Preventive Services Reference Guide for additional details.	
Pediatric preventive/health screening examination	Covered at 100%; you pay $0.
Pediatric immunizations	Covered at 100%; you pay $0.
Well-baby visits	Covered at 100%; you pay $0.
Adult preventive/health screening examination	Covered at 100%; you pay $0.
Adult immunizations required by the ACA to be covered at no cost-sharing	Covered at 100%; you pay $0.
Age Specific Preventive Care screenings (colonoscopy, prostate cancer screenings, etc.)	Covered at 100%; you pay $0.
Screening gynecological exam	Covered at 100%; you pay $0.
Breast cancer and cervical cancer screening	Covered at 100%; you pay $0.

Member Cost Sharing	Participating Provider
Screening services and procedures required by the ACA	Covered at 100%; you pay $0.
Hospital Services	
Hospital inpatient	You pay $500 Copayment per inpatient stay.
Limit of two Copayments per Benefit Period; you pay $0 thereafter.	
Outpatient/Ambulatory surgery and Observation stay	You pay $250 Copayment per visit.
Limit of four Copayments per Benefit Period; you pay $0 thereafter.	
Outpatient care, medical services, ancillary services and supplies	You pay $0 after Deductible.
Maternity - hospital services associated with delivery	You pay $500 Copayment per inpatient stay.
Limit of two Copayments per Benefit Period; you pay $0 thereafter.	
Emergency Services	
Emergency department	You pay $100 Copayment per visit for members 18 years and under. You pay $150 Copayment per visit for members 19 years old and over.
Copayment waived if you are admitted to hospital.	
Emergency transportation	You pay $0 after Deductible.
Surgical Services	
Surgical services (professional provider services)	You pay $0 after Deductible.
Provider Medical Services	
Inpatient medical care visits, intensive medical care, consultation, and newborn care	You pay $0 after Deductible.
Adult immunizations not required to be covered by the ACA	You pay $0 after Deductible.
Primary care provider office visit	You pay $25 Copayment per visit.
Specialist office visit	You pay $50 Copayment per visit.
Convenience care visit	You pay $25 Copayment per visit.
Urgent care facility	You pay $60 Copayment per visit.
Applies to both Participating and Non-Participating Providers.	
Virtual Visits	
UPMC AnywhereCare - Virtual Urgent Care and Children's AnywhereCare	You pay $5 Copayment per visit.
Virtual visit - Primary Care	You pay $25 Copayment per visit.
Virtual visit – Specialist	You pay $20 Copayment per visit.
Virtual visit – Behavioral Health	You pay $25 Copayment per visit.

Member Cost Sharing	Participating Provider
UPMC *My*Health 24/7 Nurse Line	
If you would like to speak to a registered nurse about a specific health concern or when to seek treatment, call our UPMC *My*Health 24/7 Nurse Line at 1-866-918-1591(TTY:711) 365 days/year. You may also send an email for non-urgent issues using the web nurse request system at www.upmchealthplan.com and a nurse will respond within 24 hours.	
Allergy Services	
Treatment, injections, and serum	You pay $0 after Deductible.
Diagnostic Services	
Advanced imaging (e.g., PET, MRI)	You pay $100 Copayment per visit.
Limit of four Copayments per Benefit Period; you pay $0 thereafter.	
Other imaging (e.g., x-ray, sonogram,) (Free standing and hospital)	You pay $25 Copayment per visit.
Limit of four Copayments per Benefit Period; you pay $0 thereafter.	
Laboratory services	You pay $0 after Deductible.
Diagnostic testing	You pay $0 after Deductible.
Rehabilitation Therapy Services **Note:** See the Behavioral Health Services section below for Rehabilitation Therapy services prescribed for the treatment of a Behavioral Health condition.	
Physical, Speech and Occupational Therapy	You pay $25 Copayment per visit.
Covered up to 60 visits per Benefit Period for all three therapies combined.	
Cardiac rehabilitation	You pay $0 after Deductible.
Covered up to 36 visits per Benefit Period.	
Pulmonary rehabilitation	You pay $25 Copayment per visit.
Covered up to 36 visits per Benefit Period.	
Habilitation Therapy Services **Note:** See the Behavioral Health Services section below for Habilitation Therapy services prescribed for the treatment of a Behavioral Health condition.	
Physical, Speech and Occupational Therapy	You pay $25 Copayment per visit.
Covered up to 60 visits per Benefit Period for all three therapies combined.	
Medical Therapy Services	
Chemotherapy, radiation therapy, dialysis therapy	You pay $0 after Deductible.
Medical Therapy Services-Injectable, infusion therapy, or other drugs administered or provided by a medical professional in an outpatient or office setting	You pay $0 after Deductible.
Pain management	
Pain management program	You pay $40 Copayment per visit.

Member Cost Sharing	Participating Provider
Behavioral Health (Mental Health and Substance Use Disorder) Services (Rehabilitative or Habilitative) Contact UPMC Health Plan Behavioral Health Services at 1-888-251-0083.	
Inpatient services (including inpatient hospital services, inpatient rehabilitation, detoxification, non-hospital residential treatment)	Covered at 100%; you pay $0.
Outpatient (e.g., rehabilitation, etc.)	Covered at 100%; you pay $0.
Outpatient Services (includes intensive outpatient, partial hospitalization and, other medically necessary outpatient services)	Covered at 100%; you pay $0.
Laboratory services related to a Behavioral Health condition	Covered at 100%; you pay $0.
Physical, occupational, or speech therapy related to a Behavioral Health Condition	Covered at 100%; you pay $0.
Visit limits do not apply.	
Outpatient (e.g., therapy, etc.)	You pay $25 Copayment per visit.
Applied behavior analysis for the treatment of Autism Spectrum Disorder	Covered at 100%; you pay $0.
Other Medical Services Refer to the Certificate of Coverage (COC) for specific Benefit Limitations that may apply to the services listed below. Visit limits do not apply for medically necessary services provided for treatment of a Behavioral Health condition.	
Acupuncture	You pay $0 after Deductible.
Covered up to 12 visits per Benefit Period.	
Corrective appliances	You pay $0 after Deductible.
Dental services related to accidental injury	You pay $0 after Deductible.
Durable medical equipment	You pay $0 after Deductible.
Fertility testing	You pay $0 after Deductible.
Home health care	You pay $0 after Deductible.
Hospice care	You pay $0 after Deductible.
Treatment for Infertility (Assisted Fertilization Procedures)	You pay $250 Deductible per Member per Benefit Period.
Lifetime maximum of $10,000. Benefit limit does not apply to artificial insemination procedures.	
Medical nutrition therapy	You pay $0 after Deductible.
Nutritional counseling	You pay $0 after Deductible.

Member Cost Sharing	Participating Provider
Covered up to 6 visits per Benefit Period.	
Nutritional formulas	Covered at 100%; you pay $0.
Nutritional formulas for the treatment of PKU and related disorders are not subject to Deductible.	
Oral surgical services	You pay $0 after Deductible.
Podiatry care	You pay $25 Copayment per visit.
Skilled nursing facility	You pay $0 after Deductible.
Covered up to 120 days per Benefit Period.	
Therapeutic manipulation/chiropractic care	You pay $25 Copayment per visit. First visit you pay $40 Copayment.
Covered up to 25 visits per Benefit Period.	
Private duty nursing	You pay $0 after Deductible.
Diabetic Equipment, Supplies, and Education	
Diabetic equipment and supplies (NOTE: If you have prescription drug coverage through a program other than Express Scripts, Inc., that plan will pay for diabetic supplies and equipment first.)	
Glucometer, test strips, and lancets, insulin and syringes	Must be obtained at a Participating Pharmacy. See applicable Prescription Schedule of Benefits for coverage information.
Diabetic education	Covered at 100%; you pay $0.

Prescription Medication Coverage For additional information on your pharmacy benefits, refer to your Prescription Medication Schedule of Benefits. Tier names describe the most common type(s) of medication (such as brands and generics) within that tier. The Your Choice pharmacy program will apply (mandatory generic). Not subject to Plan Deductible	
Retail prescription medication • Prescriptions must be dispensed by a participating pharmacy. • 30-day supply.	
Tier 1: Preferred Generic Medications	You pay $16 Copayment for preferred generic medications.
Tier 2: Preferred Brand Medications and Generic Medications (Brand and Generic)	You pay $45 Copayment for preferred brand medications and generic medications (brand and generic).
Tier 3: Nonpreferred Medications (Brand and Generic)	You pay $90 Copayment for nonpreferred medications (brand and generic).
Tier 5: Select Generic Medications	You pay $0 Copayment for select generic medications.

Prescription Medication Coverage For additional information on your pharmacy benefits, refer to your Prescription Medication Schedule of Benefits. Tier names describe the most common type(s) of medication (such as brands and generics) within that tier. The Your Choice pharmacy program will apply (mandatory generic). Not subject to Plan Deductible	
90-day maximum retail supply available for three copayments	
Specialty prescription medication • Specialty medications are limited to a 30-day supply. See Prescription Medication Schedule of Benefits for additional information. • Most specialty medications must be filled at our contracted specialty pharmacy provider (list available upon request). • Your prescription medication benefit includes coverage of certain specialty medications in the SaveOnSP program. See Prescription Medication Schedule of Benefits for additional information.	
Tier 4: Specialty Medications (Brand and Generic)	You pay $100 Copayment for specialty medications (brand and generic).
30-day maximum supply	
Mail-order prescription medication • **A three-month supply (up to 90 days) of medication may be dispensed through the contracted mail-service pharmacy.**	
Tier 1: Preferred Generic Medications	You pay $32 Copayment for preferred generic medications.
Tier 2: Preferred Brand Medications and Generic Medications (Brand and Generic)	You pay $90 Copayment for preferred brand medications and generic medications (brand and generic).
Tier 3: Nonpreferred Medications (Brand and Generic)	You pay $180 Copayment for nonpreferred medications (brand and generic).
Tier 5: Select Generic Medications	You pay $0 Copayment for select generic medications.
90-day maximum mail-order supply	
If a provider demonstrates that the brand-name medication is Medically Necessary and appropriate, you will pay only the nonpreferred brand-name medication copayment.	

Services that require Prior Authorization

Certain services and items must be Prior Authorized in order to be eligible for reimbursement under your plan. This means you must contact UPMC Health Plan and obtain Prior Authorization before receiving services. A list of services that must be Prior Authorized is available 24/7 on our website at www.upmchealthplan.com. You can also contact Member Services by calling the phone number on your member ID card. Your provider may also access this list at www.upmchealthplan.com or your provider may call Provider Services at 1-866-918-1595 to initiate the Prior Authorization process on your behalf. Regardless, you must confirm that Prior Authorization has been given in advance of your receiving services in order for those services to be eligible for reimbursement in accordance with your plan. Please note, the list of services that require Prior Authorization is subject to change throughout the year. You are responsible for verifying you have the most current information as of your date of service.

The capitalized words and phrases in this Schedule of Benefits mean the same as they do in your COC. Also, the headings under the Covered Services section are the same as those in your COC.

At all times, UPMC Health Plan administers the coverage described in this document in full compliance with applicable laws and regulations, and, if applicable, subject to approval by the Pennsylvania Insurance Department. If any part of this Schedule of Benefits conflicts with any applicable law, regulation, or other controlling authority, the requirements of that authority will prevail and UPMC Health Plan reserves the right to update this document accordingly.

Your plan documents will always include the Schedule of Benefits, the COC, and the Summary of Benefits and Coverage. You can log into *My*Health OnLine to view these documents. If you have questions, call Member Services.

UPMC Health Plan is the marketing name used to refer to the following companies, which are licensed to issue individual and group health insurance products or which provide third party administration services for group health plans: UPMC Health Network Inc., UPMC Health Options Inc., UPMC Health Coverage Inc., UPMC Health Plan Inc., UPMC Health Benefits Inc., UPMC for You Inc., Community Care Behavioral Health Organization, and/or UPMC Benefit Management Services Inc.

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