

**UPMC Advantage****Silver \$3,250/\$10 - Premium Network PPO****Deductible:** \$3,250 / \$6,500**Coinsurance:** 0%**Total Annual Out-of-Pocket:** \$6,600 / \$13,200**Primary Care Provider:** \$10 Copayment per visit**Specialist:** \$70 Copayment per visit**Emergency Department:** \$500 Copayment per visit**Rx:** \$10/\$45/\$90/50%

This document is your Schedule of Benefits. If you enroll in this plan, this Schedule of Benefits will be an important part of your Policy. Your Policy describes in detail the services your plan covers, while 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 Policy. 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 Policy. You may also have service area documents that expand or restrict your benefits.

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

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

| Plan Information                     | Participating Provider       | Non-Participating Provider  |
|--------------------------------------|------------------------------|---|
| Benefit Period                       | Calendar Year                |   |
| Primary Care Provider (PCP) Required | Encouraged, but not required |   |
| Pre-Certification Requirements       | Provider Responsibility      | Member Responsibility   |
|                                      |                              | \$500 penalty per incident for failure to pre-certify non-emergency inpatient admissions. |

| Member Cost Sharing  | Participating Provider | Non-Participating Provider |
|--|------------------------|----------------------------|
| <b>Annual Deductible</b>   |                        |                            |
| Individual   | \$3,250                | \$6,500                    |
| Family   | \$6,500                | \$13,000                   |
| Your plan has an embedded Deductible, which means the plan pays for Covered Services in these two scenarios — whichever comes first:                                   |                        |                            |
| *When an individual within a family reaches his or her individual Deductible. At this point, only that person on the plan is considered to have met the Deductible; OR |                        |                            |
| *When a combination of family members' expenses reaches the family Deductible. At this point, all covered family members are considered to have met the Deductible.    |                        |                            |

| <b>Member Cost Sharing</b>   | <b>Participating Provider</b> | <b>Non-Participating Provider</b> |
|--|-------------------------------|-----------------------------------|
| Deductible applies to all Covered Services you receive during the Benefit Period, unless that service is specifically excluded.  |                               |                                   |
| <b>Coinsurance</b>   |                               |                                   |
|  | You pay \$0 after Deductible. | You pay 50% after Deductible.     |
| Copayments may apply to certain Participating Provider services.   |                               |                                   |
| <b>Total Annual Out-of-Pocket Limit</b>  |                               |                                   |
| Individual   | \$6,600                       | \$10,000                          |
| Family   | \$13,200                      | \$20,000                          |
| Your plan has an embedded Out-of-Pocket Limit, which means the Out-of-Pocket Limit is satisfied in one of two ways — whichever comes first:  |                               |                                   |
| <p>*When an individual within a family reaches his or her individual Out-of-Pocket Limit. At this point, only that person will have Covered Services paid at 100% for the remainder of the Benefit Period; OR</p> <p>*When a combination of family members' expenses reaches the family Out-of-Pocket Limit. At this point, all covered family members are considered to have met the Out-of-Pocket Limit and will have Covered Services paid at 100% for the remainder of the Benefit Period.</p> |                               |                                   |
| Out-of-Pocket costs such as Copayments, Coinsurance, and Deductibles apply toward satisfaction of the Out-of-Pocket Limits specified in this Schedule of Benefits.   |                               |                                   |

| <b>Preventive Services</b>  | <b>Participating Provider</b>   | <b>Non-Participating Provider</b> |
|---|---|-----------------------------------|
| <b>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.</b> |   |                                   |
| <b>Pediatric Care and Immunizations</b>   |   |                                   |
| Preventive/health screening examination   | Covered at 100%; you pay \$0.   | You pay 50% after Deductible.     |
| Pediatric immunizations   | Covered at 100%; you pay \$0.   | You pay 50% after Deductible.     |
| Well-baby visits  | Covered at 100%; you pay \$0.   | You pay 50% after Deductible.     |
| Pediatric dental services   | Log in to MyHealth Online or call Member Services at the number on the back of your Member ID card. |                                   |
| Pediatric vision services   | Refer to Vision Schedule of Benefits: PED VSOB  |                                   |
| <b>Adult Care and Immunizations</b>   |   |                                   |
| Preventive/health screening examination   | Covered at 100%; you pay \$0.   | You pay 50% after Deductible.     |
| Adult immunizations required by the ACA to be covered at no cost-sharing  | Covered at 100%; you pay \$0.   | You pay 50% after Deductible.     |
| <b>Women's Care</b>   |   |                                   |
| Screening gynecological exam  | Covered at 100%; you pay \$0.   | You pay 50% after Deductible.     |
| Screening Pap test and screening mammogram  | Covered at 100%; you pay \$0.   | You pay 50% after Deductible.     |

| <b>Covered Services</b>   | <b>Participating Provider</b>   | <b>Non-Participating Provider</b> |
|---|---|-----------------------------------|
| <b>Hospital Services</b>  |   |                                   |
| Semi-private room, private room (if Medically Necessary and appropriate), surgery, pre-admission testing  | You pay \$0 after Deductible.   | You pay 50% after Deductible.     |
| Outpatient/ambulatory surgery   | You pay \$0 after Deductible.   | You pay 50% after Deductible.     |
| Observation stay  | You pay \$0 after Deductible.   | You pay 50% after Deductible.     |
| Maternity   | You pay \$0 after Deductible.   | You pay 50% after Deductible.     |
| <b>Emergency Services</b>   |   |                                   |
| <b>If you would like to speak to a registered nurse about a specific health concern, call our MyHealth Advice Line at 1-866-918-1591. Members may also submit email inquiries using the Web Nurse Request system available at <a href="http://www.upmhealthplan.com">www.upmhealthplan.com</a>.</b> |   |                                   |
| Emergency department  | You pay \$500 Copayment per visit.<br>Copayment waived if you are admitted to hospital. |                                   |
| Emergency transportation  | You pay \$0 after Deductible.   |                                   |
| Urgent care facility  | You pay \$70 Copayment per visit.   | You pay 50% after Deductible.     |
| <b>Physician Surgical Services</b>  |   |                                   |
|   | You pay \$0 after Deductible.   | You pay 50% after Deductible.     |
| <b>Provider Medical Services</b>  |   |                                   |
| Inpatient medical care visits, intensive medical care, consultation, and newborn care   | You pay \$0 after Deductible.   | You pay 50% after Deductible.     |
| Adult immunizations not required to be covered by the ACA   | You pay \$0 after Deductible.   | You pay 50% after Deductible.     |
| Primary care provider office visit  | You pay \$10 Copayment per visit.   | You pay 50% after Deductible.     |
| Specialist office visit   | You pay \$70 Copayment per visit.   | You pay 50% after Deductible.     |
| Convenience care visit  | You pay \$10 Copayment per visit.   | You pay 50% after Deductible.     |
| eVisit  | You pay \$5 Copayment per visit.  | You pay 50% after Deductible.     |
| <b>Allergy Services</b>   |   |                                   |
| Treatment, injections, and serum  | You pay \$0 after Deductible.   | You pay 50% after Deductible.     |
| <b>Diagnostic Services</b>  |   |                                   |
| Advanced imaging (e.g., PET, MRI, etc.)   | You pay \$200 Copayment per visit after Deductible.                                     | You pay 50% after Deductible.     |
| Other imaging (e.g., x-ray, sonogram, etc.)   | You pay \$75 Copayment per visit after Deductible.                                      | You pay 50% after Deductible.     |
| Lab   | You pay \$30 Copayment per visit.   | You pay 50% after Deductible.     |
| Diagnostic testing  | You pay \$0 after Deductible.   | You pay 50% after Deductible.     |
| <b>Rehabilitation/Habilitation Therapy Services</b>   |   |                                   |
| Physical and occupational therapy   | You pay \$30 Copayment per visit.   | You pay 50% after Deductible.     |
|   | Covered up to 30 visits per Benefit Period for both therapies combined.                 |                                   |
| Speech therapy  | You pay \$30 Copayment per visit.   | You pay 50% after Deductible.     |
|   | Covered up to 30 visits per Benefit Period.   |                                   |
| Cardiac rehabilitation  | You pay \$0 after Deductible.   | You pay 50% after Deductible.     |
|   | Covered up to 12 weeks per Benefit Period.  |                                   |
| Pulmonary rehabilitation  | You pay \$30 Copayment per visit.   | You pay 50% after Deductible.     |
|   | Covered up to 24 visits per Benefit Period.   |                                   |

| Covered Services   | Participating Provider   | Non-Participating Provider                            |
|--|--|---|
| <b>Medical Therapy Services</b>  |  |   |
| Chemotherapy, radiation therapy, dialysis therapy  | You pay \$0 after Deductible.  | You pay 50% after Deductible.                         |
| Injectable, infusion therapy, or other drugs administered or provided by a medical professional in an outpatient or office setting | You pay 10% after Deductible.  | You pay 50% after Deductible.                         |
| <b>Pain Management</b>   |  |   |
| Pain management program  | You pay \$70 Copayment per visit.  | You pay 50% after Deductible.                         |
| <b>Behavioral Health and Substance Abuse Services</b>  |  |   |
| Contact UPMC Health Plan Behavioral Health Services at 1-888-251-0083  |  |   |
| Inpatient (e.g., detoxification, etc.)   | You pay \$0 after Deductible.  | You pay 50% after Deductible.                         |
| Inpatient non-hospital residential services  | You pay \$0 after Deductible.  | You pay 50% after Deductible.                         |
| Outpatient (e.g., rehabilitation, therapy, etc.)   | You pay \$30 Copayment per visit.  | You pay 50% after Deductible.                         |
| <b>Other Medical Services</b>  |  |   |
| Acupuncture  | You pay \$70 Copayment per visit.  | You pay 50% after Deductible.                         |
|  | Covered up to 12 visits per Benefit Period. Refer to the Policy for specific Benefit Limitations.  |   |
| Corrective appliances  | You pay 50% after Deductible.  | You pay 50% after Deductible.                         |
| Dental services related to accidental injury   | You pay \$500 Copayment per visit.   | You pay 50% after Deductible.                         |
| Durable medical equipment  | You pay 50% after Deductible.  | You pay 50% after Deductible.                         |
| Fertility testing  | You pay \$0 after Deductible.  | You pay 50% after Deductible.                         |
| Home health care   | You pay \$0 after Deductible.  | You pay 50% after Deductible.                         |
|  | Benefit limit of 60 day per Benefit Period.  |   |
| Hospice care   | You pay \$0 after Deductible.  | You pay 50% after Deductible.                         |
| Medical nutritional therapy  | You pay \$0 after Deductible.  | You pay 50% after Deductible.                         |
|  | Refer to Policy for specific Benefit Limitations.  |   |
| Nutritional counseling   | You pay \$0 after Deductible.  | You pay 50% after Deductible.                         |
|  | Limited to two visits per Benefit Period. Refer to the Policy for specific Benefit Limitations.  |   |
| Nutritional products   | You pay \$0 after Deductible.  | You pay 50% after Deductible.                         |
|  | Refer to the Policy for specific Benefit Limitations. Nutritional Supplements for the treatment of PKU and related disorders are covered at 100%, not subject to Deductible. |   |
| Oral surgical services   | You pay \$0 after Deductible.  | You pay \$0 after Deductible.                         |
|  | Refer to Policy for specific Benefit Limitations.  | Refer to Policy for specific Benefit Limitations.     |
| Podiatry care  | You pay \$70 Copayment per visit.  | You pay 50% after Deductible.                         |
|  | Refer to the Policy for specific Benefit Limitations.  | Refer to the Policy for specific Benefit Limitations. |
| Skilled nursing facility   | You pay \$0 after Deductible.  | You pay 50% after Deductible.                         |
|  | Benefit Limit of 120 days per Benefit Period.  |   |
| Therapeutic manipulation   | You pay \$30 Copayment per visit.  | You pay 50% after Deductible.                         |
|  | Benefit Limit of 20 visits per Benefit Period. Prior authorization must be obtained for dependent children 13 years of age or younger.                                       |   |

| Covered Services   | Participating Provider   | Non-Participating Provider    |
|--|--|-------------------------------|
| <b>Diabetic Equipment, Supplies, and Education</b>         |  |                               |
| Diabetic equipment and supplies                            |  |                               |
| 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   | You pay \$0 after Deductible.  | You pay 50% after Deductible. |

| <b>Prescription Drug Coverage</b>   |  |
|---|--|
| <b>For additional information on your pharmacy benefits, please reference your Prescription Drug Schedule of Benefits.</b><br><b>The Advantage Choice pharmacy program will apply (mandatory generic).</b><br><b>Not subject to Plan Deductible</b><br><b>UPMC Health Plan has determined that your prescription drug benefit plan constitutes Creditable coverage.</b> |  |
| Retail prescription drug <ul style="list-style-type: none"> <li>Prescriptions must be dispensed by a participating pharmacy</li> <li>30-day supply</li> </ul>   | You pay \$10 Copayment for generic drugs.<br>You pay \$45 Copayment for preferred brand drugs.<br>You pay \$90 Copayment for non-preferred brand drugs.<br><br>90-day maximum retail supply available for 3 copayments |
| Specialty prescription drug <ul style="list-style-type: none"> <li>Specialty medications are limited to a 30-day supply</li> <li>Most specialty medications must be filled at our contracted specialty pharmacy provider (list available upon request)</li> </ul>   | You pay 50% for specialty drugs with a maximum of \$500 per prescription.<br>30-day maximum supply   |
| Mail-order prescription drug <ul style="list-style-type: none"> <li>A three-month supply (up to 90 days) of medication may be dispensed through the contracted mail-service pharmacy</li> </ul>   | You pay \$20 Copayment for generic drugs.<br>You pay \$112.50 Copayment for preferred brand drugs.<br>You pay \$270 Copayment for non-preferred brand drugs.<br>90-day maximum mail-order supply                       |
| If the brand-name drug is dispensed instead of the generic equivalent, you must pay the copayment associated with the brand-name drug as well as the price difference between the brand-name drug and the generic drug.   |  |

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

At all times, UPMC Health Plan administers the coverage described in this document in full compliance with applicable laws and regulations. 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.

Your plan documents will always include the Schedule of Benefits, the Policy, and the Summary of Benefits and Coverage (SBC). You'll find your documents at [www.upmchealthplan.com](http://www.upmchealthplan.com). If you have questions, call Member Services.

In this document, the term "UPMC Health Plan" refers to benefit plans offered by UPMC Health Network, Inc., UPMC Health Options, Inc., UPMC Health Coverage, Inc. and/or UPMC Health Plan, Inc.

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