

UPMC HEALTH PLAN

**2026 UPMC *for Life*
PSERs Health Options Program**

The UPMC *for Life* value proposition

UPMC *for Life* continues to offer access to the highest-quality care and coverage at an affordable cost. We're dedicated to providing our members with the best possible experience.



Who we are

- Owned by UPMC, a world-class academic medical center
- The second largest provider-led plan in the nation
- Over 23 years of providing Pennsylvanians with Medicare Advantage coverage



Award-winning dedication to our members

UPMC Health Plan earned seven 2025 Stevie® Awards, including the Customer Service Award of the Year (Healthcare, Pharmaceuticals, and Related Industries category). For more info, visit stevieawards.com/sales/2025-stevie-award-winners#CustomerServiceTeam.



By the numbers

- 229K members strong
- 96% of our members stay with us year over year
- 60K providers, 330 hospitals, and 330 urgent care centers
- 55K participating pharmacies

Enrollment timelines

Initial Coverage Election Period (ICEP): Most people get an ICEP when they turn 65 and enroll in Medicare Parts A and B. Here is a typical timeline of when you can enroll when turning 65.



You can change your coverage every year:

Annual Election Period: Oct. 15 – Dec. 7	Open Enrollment Period: Jan. 1 – March 31	Lock-In Period: April 1 – Oct. 14 and Dec. 8 – Dec. 31
You can add or drop Part D prescription drug coverage, change to a Medicare Advantage plan, or change to Original Medicare. Your coverage will be effective Jan. 1.	If you are on a Medicare Advantage plan, you can make one change to your coverage. You can add or drop Part D prescription coverage, change to a different Medicare Advantage plan, or change to Original Medicare. Your coverage will be effective the first of the next month.	You cannot make a plan change during these times, unless you qualify for a Special Election Period (SEP) or have Medical Assistance (Medicaid) coverage.

Special Election Period (SEP): You can make changes to your Medicare Advantage coverage when certain events happen in your life. These chances to make changes are in addition to the regular enrollment periods throughout the year. There are rules about when you can make changes and the type of changes you can make based on your circumstances.

Plan benefits review

Your UPMC *for Life* PSERs Custom HMO plan

See below for a list of the benefits you get with the UPMC *for Life* PSERS plan. For a detailed list of benefits, see the Summary of Benefits or Evidence of Coverage documents for your plan.

Plan Highlights	2026
Plan Premium	\$235
Plan deductible	\$0 IN
Maximum Out-of-Pocket	\$3,400 IN
Doctor visits	PCP - \$0 copay / Specialist - \$20 copay
Preventative care	\$0 copay
Annual Wellness visit	\$0 copay
Emergency Care	\$120 copay
Urgent Care	\$20 copay
Routine vision exam	\$0 copay
Hearing Aids	\$690-\$1,890 copay every year
Outpatient surgery	\$0 copay
X-rays (Basic imaging)	\$10 copay

Your UPMC *for Life* PSERs Custom PPO plan

See below for a list of the benefits you get with the UPMC *for Life* PSERs plan. For a detailed list of benefits, see the Summary of Benefits or Evidence of Coverage documents for your plan.

Plan Highlights	2026
Plan Premium	\$240
Plan deductible	\$0 IN/ \$500 OON
Maximum Out-of-Pocket	\$3,400 IN/ \$5,100 OON
Doctor visits	PCP - \$0 copay IN/Specialist - \$20 copay IN/ 20% coinsurance after deductible OON
Preventative care	\$0 copay IN/20% coinsurance OON
Annual Wellness visit	\$0 copay IN/20% coinsurance OON
Emergency Care	\$120 copay IN/OON
Urgent Care	\$20 copay IN/OON
Routine oral exam	\$20 copay IN/ 50% coinsurance OON
Routine vision exam	\$0 copay IN/ \$50 copay OON
Hearing Aids	\$690-\$1,890 copay every year IN/OON
Outpatient surgery	\$0 copay IN/20% coinsurance after deductible OON
X-rays (Basic imaging)	\$10 copay IN/20% coinsurance after deductible OON

Get more coverage and better value



Vision

\$0 copay for one routine vision exam per year IN / **\$50 copay** for one routine vision exam per year OON (PPO Custom plan only)

\$175 allowance for eyeglasses or contacts per year IN/OON (PPO Custom plan only)



Hearing

\$20 copay for one routine hearing exam per year IN/ 50% coinsurance OON (PPO Custom plan only)

\$20 copay for one hearing aid fitting per year IN/50% coinsurance OON (PPO Custom plan only)

You pay a discounted cost of **\$690-\$1,890 for one hearing aid per ear per year**. You can choose from different types of hearing aids based on features and cost IN ONLY



Dental (PPO Custom plan only)

\$0 copay for two cleanings per year IN/50% coinsurance OON

\$20 copay for two routine oral exams per year, one bitewing x-ray every 12 months, and one panoramic x-ray every 36 months IN/50% coinsurance OON



Preventive care

Most preventive care is covered at **100 percent** when you see an in-network provider. You can earn up to **\$165 in preventive care rewards** just for getting the care you need!



SilverSneakers® fitness program

Unlimited **FREE** gym memberships, one **FREE** personal training session per year.

Extra benefits and services

We're here for our members

Everything we do is focused on creating a better health care experience for our members. Here's how you can get help and information, fast!



Health Care Concierge

Call us when you need help with your plan or have questions. We have a team of Medicare experts at the ready!



UPMC Health Plan Tech Guides

This dedicated tech team is here to help you use all the free digital health care tools UPMC Health Plan offers. We can even help you set up your smart device and give you tips on how to use it.



UPMC Health Plan Login

You can securely access your health insurance information on the go through the UPMC Health Plan member site or app. See your member ID card and plan information, chat with a Health Care Concierge, find a doctor, check prescriptions, and much more!

Here's the plan for better health

Our members have extra benefits that help them stay active and independent.



SilverSneakers®

Unlimited FREE gym memberships and one FREE personal training session per year.



Home safety

One FREE in-home safety visit per year and up to three FREE home safety items per year.



Tools for caregivers

The Powerful Tools for Caregivers program can help you, your family, and friends learn ways to reduce feelings of loss, loneliness, or stress.



Personal care managers

We can help you understand your doctor's instructions, outline your next steps after a diagnosis, and coordinate your future care.



UPMC Resources *for Life*

Get connected to help for legal concerns and financial services.



Personal counseling

Six sessions per concern per year with a trained and licensed counselor through Resources *for Life* (select plans).

Scan this code with your smartphone to learn more:



Helping our members get care, their way

UPMC *for Life* makes it easy for our members to get health care in the way that's most convenient for them.



UPMC MyHealth 24/7 Nurse Line

Registered nurses give you support and advice on a wide range of health issues.



24/7 video visits

Access to virtual care for common medical conditions right from your smartphone, tablet, or computer.



MyUPMC

Schedule appointments, chat with your doctor, and track your health tests all through an easy-to-use app!



Worldwide Assistance

24/7 worldwide emergency assistance when you travel 100+ miles from home or to another country.



Travel Concierge

HMO Custom members **pay the same cost sharing** for covered routine medical services while visiting Arizona, Florida, Georgia, North Carolina, South Carolina, and Tennessee (at a Medicare-participating provider).

Scan this code with your smartphone to learn more:



Whole person care

UPMC *for Life* looks at the whole health of our members. That means not just providing care through doctors and hospitals, but filling the gaps in care that exist by offering programs that support our members in all aspects of their lives.



Prior authorizations

- We have an automatic authorization process, for medical services. This makes it easier for providers and faster for doctors and members to get approvals.
- Almost 95% of our prior authorizations are approved.



Health and wellness programming

We're dedicated to providing wellness programming to our communities that helps older adults stay active and maintain their health. **Here are some of the programs we offer:**

- UPMC *for Life* Medicare Faith and Wellness
- Powerful Tools for Caregivers
- Zoo and Botanical Garden Walks
- National Senior Health & Fitness Day



Value-based care

Over the past 10+ years, UPMC Health Plan has been a leader in collaborations with our local provider network and community organizations to move toward value-based care. **Here are just a few ways we provide support in the community:**

- UPMC Health Plan Neighborhood Center
- Pathways to Work program
- Member Advisory Council

Prescription drug coverage

Prescription drug tiers

UPMC *for Life* plans with Part D prescription drug coverage have five levels of drug benefits. These levels are referred to in our prescription drug list (formulary) as drug tiers.

Drug Tier	Description
1	Preferred generic
2	Generic
3	Preferred brand
4	Nonpreferred
5	Specialty

Save money with preferred and mail-order pharmacies

- Our network includes thousands of standard and preferred pharmacies. A preferred pharmacy is a pharmacy that gives you our lowest copays for covered prescriptions. Some of our preferred retail pharmacies include Giant Eagle, Sam's Club, Walgreens, Walmart, and Weis.
- You can fill maintenance prescriptions at our preferred mail-order pharmacy, Express Scripts. Your medications will be delivered directly to your home or any address you specify.

Make sure your prescription drugs are covered before enrolling in a plan.

Part D stages

The next few pages explain the Part D stages and the member's cost sharing in each stage. Out-of-pocket costs change as the member moves through the stages. Costs can also depend on the UPMC *for Life* plan, the pharmacy used, and the drug's tier.

1

Stage

DEDUCTIBLE STAGE

HMO Custom and PPO Custom plans do not have a deductible. For plans that have a deductible, members pay the full cost of each prescription until they reach their plan's deductible amount.

2

Stage

INITIAL COVERAGE STAGE

UPMC *for Life* pays for its share of the member's covered prescriptions starting in this stage. Members will pay a copay or coinsurance, depending on the medication's drug tier. For drugs on tiers with coinsurance, the member's cost share may change throughout the year depending on the drug and where the prescription is filled. Once the member's total yearly out-of-pocket drug costs reach \$2,100, they will move to the catastrophic coverage stage.

UPMC *for Life* prescription costs

Part D prescription drug coverage copays are listed below.
These copays apply only during the initial coverage stage.

Tier	30-Day Supply		100-Day Supply			
	Retail		Retail		Mail Order	
	Preferred Pharmacy	Standard Pharmacy	Preferred Pharmacy	Standard Pharmacy	Preferred Pharmacy	Standard Pharmacy
Tier 1 Preferred Generic Copay	\$0	\$15	\$0	\$30	\$0	\$30
Tier 2 Generic Copay	\$10	\$20	\$20	\$40	\$20	\$40
Tier 3 Preferred Brand Coinsurance	25%	25%	25%	25%	25%	25%
Tier 4 Non-Preferred Coinsurance	50%	50%	50%	50%	50%	50%
Tier 5 Specialty Coinsurance	<i>Up to 30-day supply only: 33%</i>					
Covered Insulins Copay	\$35	\$35	\$96.25	\$105	\$87.50	\$105

Part D stages—Catastrophic stage

Once the member's total yearly drug costs reach \$2,100, the member will move into the catastrophic coverage stage. In the catastrophic stage the member will not pay anything for their covered drugs.

3

Stage

CATASTROPHIC COVERAGE STAGE

The member's total yearly drug costs will be capped at \$2,100. Once the member's total yearly out-of-pocket drug costs reach \$2,100, they will not pay anything for their Part D drugs. Members will stay in this stage through the end of the year.

Thank You

UPMC HEALTH PLAN
