

# UPMC *for Life*

## 2023 Summary of Benefits

**Look inside to learn more about this plan:**

UPMC *for Life* HMO No Rx (HMO)

**HERE'S THE  
PLAN**

**UPMC *for Life***  
UPMC Health Plan Medicare Program

# Get started with UPMC for Life.

Here is a summary of what our plans cover and what you pay for care. These benefits are effective Jan. 1, 2023 – Dec. 31, 2023. This booklet does not list every service that we cover or list every limitation or exclusion. To get a complete list of services we cover, you can review the plan Evidence of Coverage online at [www.upmchealthplan.com/medicare/shop/](http://www.upmchealthplan.com/medicare/shop/) or call us to have your Evidence of Coverage mailed to you.



**With UPMC for Life you can choose from plans that cover everything Original Medicare covers, plus more!**

If you want to know more about the coverage and costs of Original Medicare, look in your current **"Medicare & You" handbook** that you received in the fall. You can view it online at [www.medicare.gov](http://www.medicare.gov) or get a copy by calling **1-800-MEDICARE (1-800-633-4227)**, 24 hours a day, seven days a week. TTY users should call **1-877-486-2048**.

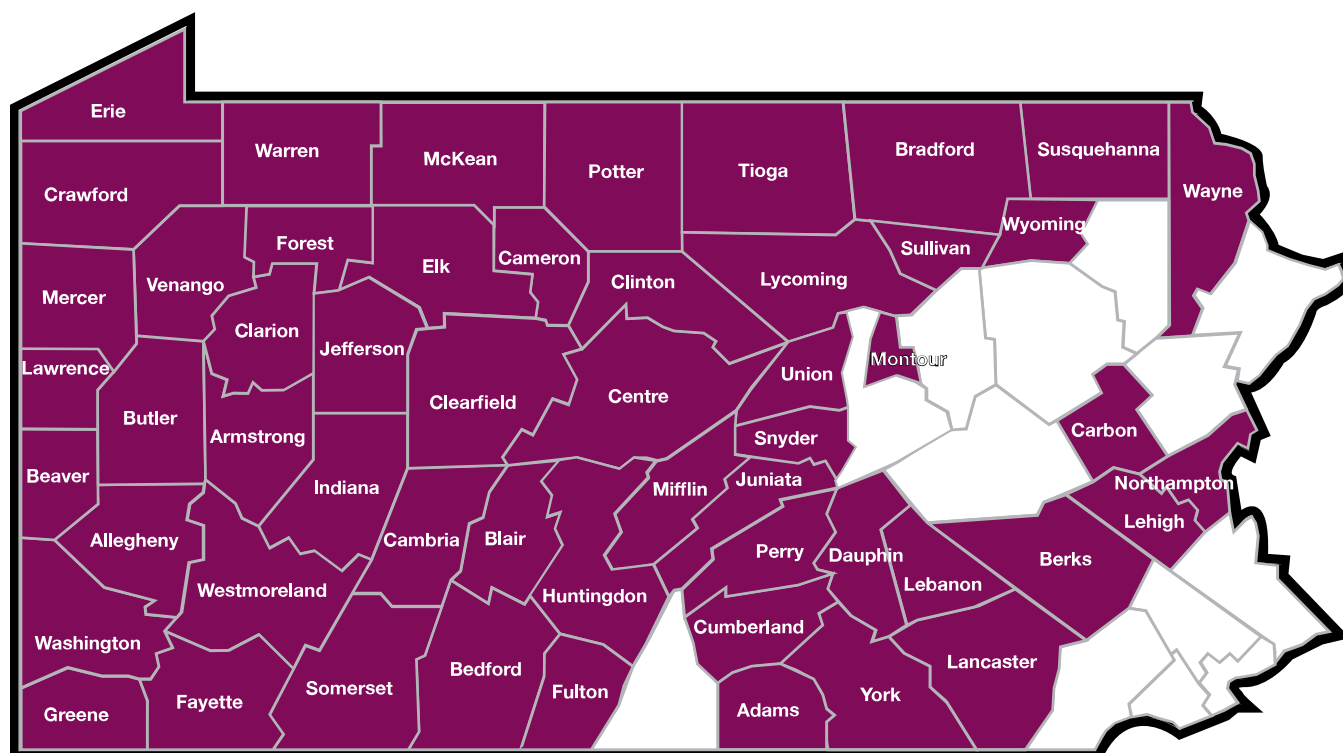
This book includes an HMO (Health Maintenance Organization) plan. This means you choose from doctors, specialists, and hospitals in our network to get your care. This does not apply to an emergency or urgent care situation.

**To search for your providers in our network, scan this QR code to visit [upmchealthplan.com/find](http://upmchealthplan.com/find).**



# UPMC *for Life* Service Area

To join UPMC *for Life*, you must be entitled to Medicare Part A, be enrolled in Medicare Part B, and live in our service area.



The service area for this plan includes the following counties in Pennsylvania:

**Adams, Allegheny, Armstrong, Beaver, Bedford, Berks, Blair, Bradford, Butler, Cambria, Cameron, Carbon, Centre, Clarion, Clearfield, Clinton, Crawford, Cumberland, Dauphin, Elk, Erie, Fayette, Forest, Fulton, Greene, Huntingdon, Indiana, Jefferson, Juniata, Lancaster, Lawrence, Lebanon, Lehigh, Lycoming, McKean, Mercer, Mifflin, Montour, Northampton, Perry, Potter, Snyder, Somerset, Sullivan, Susquehanna, Tioga, Union, Venango, Warren, Washington, Wayne, Westmoreland, Wyoming, and York.**

It also includes the following counties in Ohio: **Harrison and Jefferson.**

# We're here to answer your questions.

## Talk to us.

**Current members** can call us at **1-877-539-3080 (TTY: 711)** or chat with us on the UPMC Health Plan app.

**Available hours:**

**Oct. 1 – March 31:** seven days a week from 8 a.m. to 8 p.m.

**April 1 – Sept. 30:** Monday through Friday from 8 a.m. to 8 p.m. and Saturday from 8 a.m. to 3 p.m.

**Not a current member?** Call us at **1-877-381-3765 (TTY: 711)**

**Available hours:**

**Jan. 1 – Sept. 30:** seven days a week from 8 a.m. to 8 p.m.

**Oct. 1 – Dec. 31:** seven days a week from 7 a.m. to 9 p.m.

## Find what you need online.



### Visit us at [www.upmchealthplan.com/medicare](http://www.upmchealthplan.com/medicare)

Scan the QR code to visit our website, where you can:

- compare your plan options
- find providers
- apply for enrollment



### UPMC Health Plan mobile app

As a member, you can use this app to access your plan documents, search for providers, live chat with a Health Care Concierge, access your member ID card, view claims, and even call your doctor, pharmacist, or the UPMC MyHealth 24/7 Nurse Line<sup>1</sup>. Download the app from your device's app store.



### MyHealth OnLine

This secure member website allows you to see your plan benefits and documents, live chat with a Health Care Concierge or health coach, manage your health information, update your medical history, pay your monthly premium bill, and view claims. Members can create an account at [upmchealthplan.com/register](http://upmchealthplan.com/register).

## UPMC for Life HMO No Rx

### Premium, Deductible, and Out-of-Pocket Limit

<b>Monthly plan premium</b>	\$0 per month
<b>Part B Premium Reduction</b>	\$25 per month
<b>Annual deductible</b>	No deductible
<b>Maximum out-of-pocket responsibility</b>	\$5,000 for Medicare-covered services, including copays and coinsurance; Your out-of-pocket spending limit for the year. This is not a deductible.

### Basic Medical and Hospital Costs

<b>Inpatient hospital coverage*</b>	\$300 per stay
<b>Outpatient hospital coverage*</b>	\$225 per service
<b>Ambulatory Surgical Center (ASC) Services*</b>	\$225 per service
<b>Doctor visits (Primary Care Providers and Specialists)</b>	Primary care provider: \$0 per visit; \$0 per telehealth visit Specialist: \$45 per visit; \$45 per telehealth visit
<b>Preventive care</b>	\$0 per service, including your annual wellness visit, flu, and pneumonia vaccines and preventive screenings
<b>Emergency care</b>	\$90 per visit
<b>Urgently needed services</b>	\$45 per visit
<b>Diagnostic services/labs*</b>	\$5 per day per facility
<b>Imaging*</b>	Advanced imaging (CT, MRI, and PET scans): \$110 per service; Basic imaging and X-rays: \$30 per service

### Dental, Vision, and Hearing Coverage

<b>Hearing services<sup>2</sup></b>	Medicare-covered: \$45 per visit; \$0 for one hearing exam per year; \$0 for one hearing aid fitting per year; You pay \$690-\$1,890 copay for one hearing aid per ear per year. See a participating Amplifon provider to receive this discount on hearing aids. You could save \$6,734 on average for your hearing aids (depending on the hearing aids you choose). <b>You also have additional dollars you can use to help pay for hearing aids. See the UPMC for Life Flex Spend Card under Extra Benefits and Services for more details.</b>
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\* Services with an asterisk (\*) may require prior authorization.

<b>Dental services<sup>3</sup></b>	<p>Medicare-covered: \$45 per visit;  \$0 for two cleanings per year;  \$0 for two oral exams per year;  \$0 for one limited oral exam every 12 months;  \$0 for one comprehensive oral exam every 36 months;  \$0 for one bitewing x-ray per year;  \$0 for one panoramic x-ray every 36 months;  \$1,000 yearly allowance with a 50% coinsurance for dental services like fillings, simple tooth extractions, root canals, bridges, crowns, dentures, denture repairs and realignments, and periodontal work.</p> <p><b>You also have additional dollars you can use to help pay for dental services. See the UPMC for Life Flex Spend Card under Extra Benefits and Services for more details.</b></p>
<b>Vision services<sup>4</sup></b>	<p>Medicare-covered: \$45 per visit;  \$0 for one routine vision exam and one contact lens fitting exam every year;  \$200 allowance for routine contact lenses or eyeglasses, including lens options, every year.</p> <p><b>You also have additional dollars you can use to help pay for contacts or eyeglasses. See the UPMC for Life Flex Spend Card under Extra Benefits and Services for more details.</b></p>

## Additional Medical Costs

<b>Mental health services*</b>	<p>Inpatient: \$300 per stay;  Outpatient therapy: \$40 per visit, \$40 per telehealth visit</p>
<b>Skilled nursing facility*</b>	<p>\$0 per day (days 1-20);  \$80 per day (days 21-100)</p>
<b>Physical therapy*</b>	\$40 per visit
<b>Ambulance*</b>	<p>\$50 for treat and no transport;  \$290 per one-way trip</p>
<b>Transportation</b>	Not covered
<b>Medicare Part B drugs*</b>	20% of the cost
<b>Durable medical equipment*</b>	20% of the cost per item
<b>Diabetes supplies</b>	20% of the cost per item (limited to specific suppliers, products, and brands. Quantity limits apply.)
<b>Chiropractic care*<sup>5</sup></b>	<p>Medicare-covered:  <b>Tier 1:</b> \$18 per service  <b>Tier 2:</b> \$20 per service;  Routine (6 visits per year):  <b>Tier 1:</b> \$18 per service  <b>Tier 2:</b> \$20 per service</p>
<b>Podiatry services</b>	<p>Medicare-covered: \$45 per visit  Routine (4 visits per year): \$45 per routine visit</p>

\* Services with an asterisk (\*) may require prior authorization.

## Extra Benefits and Services

<b>UPMC <i>for Life</i> Flex Spend Card</b>	<p>\$250 allowance per year to spend on over-the-counter health care products and dental, vision, and hearing services. You can use the full amount whenever you like during the plan year – this is not a quarterly allowance, and it will not roll over from year to year.</p> <p><b>Here are the ways you can use this card. You can use this card in any amount on any of these services. The choice is yours!</b></p> <ul style="list-style-type: none"> <li>• <b>Over-the-counter products.</b> Use this card when you buy covered over-the-counter products at participating retail stores or through our mail order catalog. You can see a list of covered products or browse our mail order catalog on our website at: <a href="http://upmchp.us/flex-spend-card">upmchp.us/flex-spend-card</a>.</li> <li>• <b>Dental services.</b> Use your dental benefit allowance of \$1,000 with 50% coinsurance first and then use this card second to help you pay for any additional out-of-pocket costs. You can use this card at any provider that accepts MASTERCARD.</li> <li>• <b>Vision services.</b> Use your vision benefit allowance of \$200 first and then use this card second to help you pay for any additional out-of-pocket costs. You can use this card at any provider that accepts MASTERCARD.</li> <li>• <b>Hearing aids.</b> Use this card to help pay the copay for hearing aids. See your Amplifon provider for hearing aids and then use this card to help pay your out-of-pocket costs.</li> </ul>
<b>Over-the-Counter Allowance</b>	You have an allowance you can use to help pay for health care products. See the UPMC <i>for Life</i> Flex Spend Card above for more details.
<b>SilverSneakers®</b>	<b>FREE unlimited gym memberships</b> and <b>one FREE personal training session</b> each year at participating fitness facilities.
<b>RxWell</b>	Download this <b>FREE app</b> for help managing your mental and physical health through personalized programs, guided activities, and support from a live health coach.
<b>Home Safety Products<sup>6</sup></b>	Choose up to <b>3 products per year from the UPMC <i>for Life</i> Home Safety Products Catalog</b> at no additional cost.
<b>Home Safety</b>	Get <b>one FREE in-home safety assessment</b> per year with a licensed health care professional.
<b>Personal Counseling</b>	Receive six counseling sessions per concern per year at no additional cost.
<b>Caregiver Support</b>	Tools for Caregivers - You, your family members, and caregivers can learn ways to reduce your feelings of loss, loneliness, or stress. You are covered for six caregiver counseling sessions per year at no cost.
<b>Palliative Care</b>	If you have a serious or advanced illness, you will get a personal care plan, help with symptom and medication management, and home-delivered meals, if needed. This benefit is for members living at home or in an assisted living home (it is not available to members in a skilled nursing facility).



**UPMC *for Life* HMO No Rx**

<b>Meals</b>	Members with congestive heart failure (CHF), diabetes, and chronic obstructive pulmonary disease (COPD) qualify for post hospital discharge meals. Members can receive 56 meals, 2 meals per day for 28 days.
<b>Travel Concierge<sup>7</sup></b>	You have in-network cost sharing when seeing any provider that accepts Medicare in <b>Arizona, Florida, Georgia, North Carolina, South Carolina, and Tennessee.</b>
<b>Assist America</b>	Get help 24/7 when you travel more than 100 miles away from home or to another country. This program connects you to doctors, hospitals, pharmacies, and other services all over the world, so you're never without access to care.
<b>UPMC AnywhereCare (virtual visit with a UPMC provider)</b>	\$0 per eVisit

\*Services with an asterisk (\*) may require prior authorization.

<sup>1</sup>UPMC nurses who answer calls are licensed to assist members in Pennsylvania, West Virginia, Virginia, New York, and Ohio. Members must be in one of those states when calling the UPMC MyHealth 24/7 Nurse Line. The UPMC MyHealth 24/7 Nurse Line is not a substitute for medical care. If an emergency arises, call 911 or go to the emergency department. Nurses cannot answer plan or benefit questions. Please call the Member Services phone number on the back of your member ID card for nonclinical inquiries.

<sup>2</sup>Members must use a participating Amplifon hearing provider to take advantage of the hearing aid copays. Go to **[upmchealthplan.com/find](https://upmchealthplan.com/find)** to find participating hearing providers. Routine hearing copays are excluded from the yearly deductible, if applicable, and do not count towards the annual out-of-pocket maximum.

<sup>3</sup>Members must use a participating dental provider. Go to **[upmchealthplan.com/find](https://upmchealthplan.com/find)** to find participating dental providers. You are responsible for all other charges beyond preventive dental care. Preventive care copays and the comprehensive dental allowance do not count toward the annual out-of-pocket maximum. A bitewing x-ray shows the upper and lower back teeth and how the teeth touch each other.

<sup>4</sup>The routine vision allowance does not apply to glasses after cataract surgery. It does not count toward your annual out-of-pocket maximum.

<sup>5</sup>The tiering structure for chiropractic care services is based on provider.

<sup>6</sup>UPMC *for Life* does not install home safety products or reimburse for costs associated with the installation of home safety products. UPMC *for Life* is not liable for improper installation, repairs, or other modifications. Members are responsible for any and all costs associated with installation.

<sup>7</sup>The Travel Concierge Program is only applicable in the states of Arizona, Florida, Georgia, North Carolina, South Carolina, and Tennessee. HMO members will be charged in-network cost sharing for covered services received from any provider that accepts Medicare.

UPMC *for Life* has a contract with Medicare to provide HMO, HMO SNP, and PPO plans. The HMO SNP plans have a contract with the PA State Medical Assistance program. Enrollment in UPMC *for Life* depends on contract renewal. UPMC *for Life* is a product of and operated by UPMC Health Plan Inc., UPMC Health Network Inc., UPMC Health Benefits Inc., and UPMC Health Coverage Inc.

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