

Medical Benefit Plans:

See below for a snapshot comparison of the HMO and PPO plans. Detailed plan grids are always available at www.wpaumc.org/activehealthcare. For more information please view the official benefit plan documents, which contain full descriptions of plan coverage, limits, and exclusions. Please note that annual open enrollment is your opportunity to switch plans if you choose.

Please be sure to view the electronic enrollment guide for Pennsylvania which is posted at www.wpaumc.org/activehealthcare and has also been emailed to you.

Plan Design	2022 Premium Network PPO	2022 Standard Network HMO
Deductible	\$4,500 individual \$9,000 family	\$3,000 individual \$6,000 family
Out-of-Pocket Maximum	\$6,450 individual \$12,900 family	
Out-of-Network Coverage	Yes	No (Emergency services are covered)
Primary Care Physician	Not required but encouraged	Yes Required
Participating Providers	See upmchealthplan.com/find and search providers in Employer-Provided Premium Network PPO	Slightly fewer participating providers than the Premium Network PPO; see upmchealthplan.com/find and search providers in Employer-Provided Standard Network HMO
Referrals Needed	No	For the below listed specialist visits, a PCP referral is required. Acupuncture, Chiropractic, Gastroenterology, Neurology, Pain Management, Podiatry, Pulmonary, Reproductive, Rheumatology, Sleep Medicine, Sports Medicine, Physical Therapy, Occupational Therapy, Speech Therapy Pediatric referrals are not required.
Preventive Care	100%	
Wellness and other services	Both plans offer <i>Take a Healthy Step</i> wellness incentive platform, Work Partners Employee Assistance Program and Assist America global emergency travel assistance services.	
Preventive Medication Benefit	Certain preventive medications are not subject to your deductible, only a co-payment. Copayment for 30-day supply: \$8 Generic \$38 Preferred brand \$76 Non Preferred brand A List of preventive medications covered by this benefit are available at wpaumc.org/activehealthcare then click on preventive medication lists.	