April 1, 2020 - Allegheny, 15108

	UPMC HEALTH PLAN	UPMC HEALTH PLAN	UPMC HEALTH PLAN	UPMC HEALTH PLAN	UPMC HEALTH PLAN	UPMC HEALTH PLAN
	Small Business Advantage Bronze HMO \$7,500 - Standard Network	Small Business Advantage EPO Silver \$5,000 \$35/\$60 - Premium Network	Small Business Advantage EPO Silver \$3,000 \$40/\$60 - Premium Network	Consumer Advantage Gold HSA PPO \$2,000 - Premium Network	Small Business Advantage EPO Gold \$1,500 \$35/\$50 - Premium Network	Small Business Advantage EPO Platinum \$500 \$20/\$40 - Premium Network
Plan Type	НМО	EPO	EPO	HSA	EPO	EPO
Metal Tier	Bronze	Silver	Silver	Gold	Gold	Platinum
	In Network	In Network	In Network	In Network	In Network	In Network
Deductible - Ind/Fam	\$7,500 / \$15,000	\$5,000 / \$10,000	\$3,000 / \$6,000	\$2,000 / \$4,000	\$1,500 / \$3,000	\$500 / \$1,000
OOP Max - Ind/Fam	\$8,150 / \$16,300	\$8,150 / \$16,300	\$7,900 / \$15,800	\$3,425 / \$6,850	\$6,500 / \$13,000	\$1,250 / \$2,500
Co-Insurance	0% After Ded	0% After Ded	0% After Ded	0% After Ded	0% After Ded	0% After Ded
Primary Care	\$35 copay first 3 visits, \$0 After Ded After	\$35	\$40	\$0 After Ded	\$35	\$20
Specialist	\$0 After Ded	\$60	\$60	\$0 After Ded	\$50	\$40
Emergency Room	\$0 After Ded	\$550	\$750	\$0 After Ded	\$200	\$100
Rx Deductible	Integrated	None	None	Integrated	None	None
Gen Preferred Rx	\$15 After Ded	\$15	\$15	\$15 After Ded	\$15	\$15
Gen Non-Preferred Rx						
Brand Rx	\$40 After Ded	\$40	\$40	\$40 After Ded	\$40	\$40
Non-Preferred Rx	\$75 After Ded	\$75	\$75	\$75 After Ded	\$75	\$75
	Out of Network	Out of Network	Out of Network	Out of Network	Out of Network	Out of Network
Deductible - Ind/Fam	No Coverage	No Coverage	No Coverage	\$4,000 / \$8,000	No Coverage	No Coverage
OOP Max - Ind/Fam	No Coverage	No Coverage	No Coverage	\$10,000 / \$20,000	No Coverage	No Coverage
Co-Insurance	No Coverage	No Coverage	No Coverage	40% After Ded	No Coverage	No Coverage
	Rates	Rates	Rates	Rates	Rates	Rates
Monthly Premium						
Number Covered	2 of 2	2 of 2	2 of 2	2 of 2	2 of 2	2 of 2
	Provider Search	Provider Search	Provider Search	Provider Search	Provider Search	Provider Search
	Rx Search	Rx Search	Rx Search	Rx Search	Rx Search	Rx Search
	Benefit Summary	Benefit Summary	Benefit Summary	Benefit Summary	Benefit Summary	Benefit Summary

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### UPMC HEALTH PLAN

Small	Small Business Advantage Bronze HMO \$7,500 - Standard Network							Rating Area 4		
Age	Rate	Tobacco Rate	Age	Rate	Tobacco Rate	Age	Rate	Tobacco Rate		
0 - 14	\$135.29	\$135.29	31	\$204.97	\$204.97	48	\$289.15	\$289.15		
15	\$147.32	\$147.32	32	\$209.21	\$209.21	49	\$301.71	\$301.71		
16	\$151.91	\$151.91	33	\$211.87	\$211.87	50	\$315.85	\$315.85		
17	\$156.51	\$156.51	34	\$214.70	\$214.70	51	\$329.83	\$329.83		
18	\$161.46	\$161.46	35	\$216.11	\$216.11	52	\$345.21	\$345.21		
19	\$166.42	\$166.42	36	\$217.53	\$217.53	53	\$360.77	\$360.77		
20	\$171.54	\$171.54	37	\$218.94	\$218.94	54	\$377.57	\$377.57		
21	\$176.85	\$176.85	38	\$220.36	\$220.36	55	\$394.38	\$394.38		
22	\$176.85	\$176.85	39	\$223.18	\$223.18	56	\$412.59	\$412.59		
23	\$176.85	\$176.85	40	\$226.01	\$226.01	57	\$430.98	\$430.98		
24	\$176.85	\$176.85	41	\$230.26	\$230.26	58	\$450.61	\$450.61		
25	\$177.56	\$177.56	42	\$234.33	\$234.33	59	\$460.34	\$460.34		
26	\$181.09	\$181.09	43	\$239.99	\$239.99	60	\$479.97	\$479.97		
27	\$185.34	\$185.34	44	\$247.06	\$247.06	61	\$496.95	\$496.95		
28	\$192.24	\$192.24	45	\$255.37	\$255.37	62	\$508.09	\$508.09		
29	\$197.90	\$197.90	46	\$265.28	\$265.28	63	\$522.06	\$522.06		
30	\$200.72	\$200.72	47	\$276.42	\$276.42	64 +	\$530.55	\$530.55		

## UPMC HEALTH PLAN

Small Netwo		Advantage EP	O Silve	r \$5,000 \$	35/\$60 - Premi	um	Rating	Rating Area 4	
Age	Rate	Tobacco Rate	Age	Rate	Tobacco Rate	Age	Rate	Tobacco Rate	
0 - 14	\$165.64	\$165.64	31	\$250.95	\$250.95	48	\$354.01	\$354.01	
15	\$180.36	\$180.36	32	\$256.14	\$256.14	49	\$369.38	\$369.38	
16	\$185.99	\$185.99	33	\$259.39	\$259.39	50	\$386.70	\$386.70	
17	\$191.62	\$191.62	34	\$262.86	\$262.86	51	\$403.81	\$403.81	
18	\$197.68	\$197.68	35	\$264.59	\$264.59	52	\$422.65	\$422.65	
19	\$203.75	\$203.75	36	\$266.32	\$266.32	53	\$441.70	\$441.70	
20	\$210.02	\$210.02	37	\$268.05	\$268.05	54	\$462.27	\$462.27	
21	\$216.52	\$216.52	38	\$269.78	\$269.78	55	\$482.84	\$482.84	
22	\$216.52	\$216.52	39	\$273.25	\$273.25	56	\$505.14	\$505.14	
23	\$216.52	\$216.52	40	\$276.71	\$276.71	57	\$527.66	\$527.66	
24	\$216.52	\$216.52	41	\$281.91	\$281.91	58	\$551.69	\$551.69	
25	\$217.39	\$217.39	42	\$286.89	\$286.89	59	\$563.60	\$563.60	
26	\$221.72	\$221.72	43	\$293.82	\$293.82	60	\$587.64	\$587.64	
27	\$226.91	\$226.91	44	\$302.48	\$302.48	61	\$608.42	\$608.42	
28	\$235.36	\$235.36	45	\$312.65	\$312.65	62	\$622.06	\$622.06	
29	\$242.29	\$242.29	46	\$324.78	\$324.78	63	\$639.17	\$639.17	
30	\$245.75	\$245.75	47	\$338.42	\$338.42	64 +	\$649.56	\$649.56	

# UPMC HEALTH PLAN

Small Netwo		Advantage EP	O Silve	r \$3,000 \$	40/\$60 - Premi	um	Rating Area 4	
Age	Rate	Tobacco Rate	Age	Rate	Tobacco Rate	Age	Rate	Tobacco Rate
0 - 14	\$169.17	\$169.17	31	\$256.30	\$256.30	48	\$361.56	\$361.56
15	\$184.21	\$184.21	32	\$261.61	\$261.61	49	\$377.26	\$377.26
16	\$189.96	\$189.96	33	\$264.93	\$264.93	50	\$394.96	\$394.96
17	\$195.71	\$195.71	34	\$268.46	\$268.46	51	\$412.43	\$412.43
18	\$201.90	\$201.90	35	\$270.23	\$270.23	52	\$431.67	\$431.67
19	\$208.09	\$208.09	36	\$272.00	\$272.00	53	\$451.13	\$451.13
20	\$214.51	\$214.51	37	\$273.77	\$273.77	54	\$472.13	\$472.13
21	\$221.14	\$221.14	38	\$275.54	\$275.54	55	\$493.14	\$493.14
22	\$221.14	\$221.14	39	\$279.08	\$279.08	56	\$515.92	\$515.92
23	\$221.14	\$221.14	40	\$282.62	\$282.62	57	\$538.92	\$538.92
24	\$221.14	\$221.14	41	\$287.92	\$287.92	58	\$563.46	\$563.46
25	\$222.02	\$222.02	42	\$293.01	\$293.01	59	\$575.63	\$575.63
26	\$226.45	\$226.45	43	\$300.09	\$300.09	60	\$600.17	\$600.17
27	\$231.75	\$231.75	44	\$308.93	\$308.93	61	\$621.40	\$621.40
28	\$240.38	\$240.38	45	\$319.33	\$319.33	62	\$635.34	\$635.34
29	\$247.46	\$247.46	46	\$331.71	\$331.71	63	\$652.81	\$652.81
30	\$250.99	\$250.99	47	\$345.64	\$345.64	64 +	\$663.42	\$663.42

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### UPMC HEALTH PLAN

Consu	onsumer Advantage Gold HSA PPO \$2,000 - Premium Network						Rating	Rating Area 4	
Age	Rate	Tobacco Rate	Age	Rate	Tobacco Rate	Age	Rate	Tobacco Rate	
0 - 14	\$177.70	\$177.70	31	\$269.22	\$269.22	48	\$379.79	\$379.79	
15	\$193.50	\$193.50	32	\$274.80	\$274.80	49	\$396.29	\$396.29	
16	\$199.54	\$199.54	33	\$278.28	\$278.28	50	\$414.87	\$414.87	
17	\$205.58	\$205.58	34	\$282.00	\$282.00	51	\$433.22	\$433.22	
18	\$212.08	\$212.08	35	\$283.86	\$283.86	52	\$453.43	\$453.43	
19	\$218.58	\$218.58	36	\$285.72	\$285.72	53	\$473.87	\$473.87	
20	\$225.32	\$225.32	37	\$287.58	\$287.58	54	\$495.94	\$495.94	
21	\$232.29	\$232.29	38	\$289.43	\$289.43	55	\$518.01	\$518.01	
22	\$232.29	\$232.29	39	\$293.15	\$293.15	56	\$541.93	\$541.93	
23	\$232.29	\$232.29	40	\$296.87	\$296.87	57	\$566.09	\$566.09	
24	\$232.29	\$232.29	41	\$302.44	\$302.44	58	\$591.87	\$591.87	
25	\$233.22	\$233.22	42	\$307.78	\$307.78	59	\$604.65	\$604.65	
26	\$237.86	\$237.86	43	\$315.22	\$315.22	60	\$630.44	\$630.44	
27	\$243.44	\$243.44	44	\$324.51	\$324.51	61	\$652.73	\$652.73	
28	\$252.50	\$252.50	45	\$335.43	\$335.43	62	\$667.37	\$667.37	
29	\$259.93	\$259.93	46	\$348.44	\$348.44	63	\$685.72	\$685.72	
30	\$263.65	\$263.65	47	\$363.07	\$363.07	64 +	\$696.87	\$696.87	

## UPMC HEALTH PLAN

Small Netwo		Advantage EF	O Gold	\$1,500 \$3	35/\$50 - Premiu	m	Rating	Rating Area 4	
Age	Rate	Tobacco Rate	Age	Rate	Tobacco Rate	Age	Rate	Tobacco Rate	
0 - 14	\$201.28	\$201.28	31	\$304.94	\$304.94	48	\$430.18	\$430.18	
15	\$219.17	\$219.17	32	\$311.26	\$311.26	49	\$448.87	\$448.87	
16	\$226.01	\$226.01	33	\$315.21	\$315.21	50	\$469.91	\$469.91	
17	\$232.85	\$232.85	34	\$319.42	\$319.42	51	\$490.70	\$490.70	
18	\$240.22	\$240.22	35	\$321.52	\$321.52	52	\$513.59	\$513.59	
19	\$247.59	\$247.59	36	\$323.63	\$323.63	53	\$536.74	\$536.74	
20	\$255.22	\$255.22	37	\$325.73	\$325.73	54	\$561.74	\$561.74	
21	\$263.11	\$263.11	38	\$327.84	\$327.84	55	\$586.74	\$586.74	
22	\$263.11	\$263.11	39	\$332.04	\$332.04	56	\$613.84	\$613.84	
23	\$263.11	\$263.11	40	\$336.25	\$336.25	57	\$641.20	\$641.20	
24	\$263.11	\$263.11	41	\$342.57	\$342.57	58	\$670.40	\$670.40	
25	\$264.16	\$264.16	42	\$348.62	\$348.62	59	\$684.88	\$684.88	
26	\$269.42	\$269.42	43	\$357.04	\$357.04	60	\$714.08	\$714.08	
27	\$275.74	\$275.74	44	\$367.56	\$367.56	61	\$739.34	\$739.34	
28	\$286.00	\$286.00	45	\$379.93	\$379.93	62	\$755.92	\$755.92	
29	\$294.42	\$294.42	46	\$394.67	\$394.67	63	\$776.70	\$776.70	
30	\$298.63	\$298.63	47	\$411.24	\$411.24	64 +	\$789.33	\$789.33	

# UPMC HEALTH PLAN

Small Netwo		s Advantage EF	O Platii	num \$500	\$20/\$40 - Prem	nium	Rating	Rating Area 4	
Age	Rate	Tobacco Rate	Age	Rate	Tobacco Rate	Age	Rate	Tobacco Rate	
0 - 14	\$295.35	\$295.35	31	\$447.47	\$447.47	48	\$631.24	\$631.24	
15	\$321.60	\$321.60	32	\$456.73	\$456.73	49	\$658.65	\$658.65	
16	\$331.64	\$331.64	33	\$462.52	\$462.52	50	\$689.54	\$689.54	
17	\$341.68	\$341.68	34	\$468.70	\$468.70	51	\$720.04	\$720.04	
18	\$352.49	\$352.49	35	\$471.79	\$471.79	52	\$753.63	\$753.63	
19	\$363.30	\$363.30	36	\$474.88	\$474.88	53	\$787.60	\$787.60	
20	\$374.50	\$374.50	37	\$477.97	\$477.97	54	\$824.28	\$824.28	
21	\$386.08	\$386.08	38	\$481.06	\$481.06	55	\$860.96	\$860.96	
22	\$386.08	\$386.08	39	\$487.23	\$487.23	56	\$900.72	\$900.72	
23	\$386.08	\$386.08	40	\$493.41	\$493.41	57	\$940.88	\$940.88	
24	\$386.08	\$386.08	41	\$502.68	\$502.68	58	\$983.73	\$983.73	
25	\$387.62	\$387.62	42	\$511.56	\$511.56	59	\$1,004.97	\$1,004.97	
26	\$395.35	\$395.35	43	\$523.91	\$523.91	60	\$1,047.82	\$1,047.82	
27	\$404.61	\$404.61	44	\$539.35	\$539.35	61	\$1,084.88	\$1,084.88	
28	\$419.67	\$419.67	45	\$557.50	\$557.50	62	\$1,109.21	\$1,109.21	
29	\$432.02	\$432.02	46	\$579.12	\$579.12	63	\$1,139.71	\$1,139.71	
30	\$438.20	\$438.20	47	\$603.44	\$603.44	64 +	\$1,158.24	\$1,158.24	

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