

Western Pennsylvania Schools Health Care Consortium

Exciting Medical Plan Announcement for July 1, 2017

Employees will have the **CHOICE** to pick either Highmark or UPMC for the July 1, 2017 – June 30, 2018 Plan Year

If you are considering a change, we urge everyone to carefully consider the Doctors and Hospitals where you receive care and verify if they are In-Network or Out-of-Network with Highmark and UPMC, before making the change.

Your benefits will remain the same. The Consortium is simply giving the Employees a CHOICE between Highmark and UPMC.

When making your decision, please keep in mind the following:

- Highmark and UPMC have different contracts with Doctors and Hospitals. If you switch, the amount you are required to pay the doctor or hospital after treatment before you meet your deductible will change. Some costs may be less and some may be more expensive.
- Some doctors and hospitals are only In-Network with UPMC, some are only In-Network with Highmark and some will be in both Networks. The Consent Decree access to some UPMC providers for those with Highmark coverage still exists. Information on the Consent Decree can be found at <http://discoverhighmark.com/employer/provider-search/consent-decree?region=westernpa>

Whichever you choose, you will be locked into that selection (Highmark or UPMC) for the plan year, unless you have a qualifying life event. Any changes made for the July 1, 2017 plan year will be in effect and cannot be changed until the next Open Enrollment period for the next plan year which begins on July 1, 2018. This includes your selection of Highmark or UPMC. We encourage everyone to research both options prior to making your decision.

Search for Providers:

- **Highmark** <https://www.highmarkbcbs.com>
 - Click Find a doctor or Rx
 - Find doctor, hospital or medical provider
 - Under Plan name, select the PPOBlue network
- **UPMC** <https://www.upmchealthplan.com/find/>
 - Choose "Coverage Through Employer"
 - Plan Name: Premium Network Plans – PPO & EPO Plans