UPMC HEALTH PLAN

Small Group Updates – UPMC VirtualCare and Essential Pharmacy NetworkTM



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Presenter Introductions

Jim Stults Senior Director, Sales & Account Management

Jim has worked for UPMC Health Plan for 10 years in small market sales and account management. He currently serves as Senior Director, Sales & Account Management. Jim is responsible for new sales in the 2-100 market segment as well as the retention of existing business. He is also responsible for overseeing the producer relations division, which manages the relationship with our distribution channel as well as commission administration.

Jessica Hutchison Senior Product Manager

Jessie has worked at UPMC Health Plan for 15 years mainly in Large Market Sales. In 2021 she moved into her current role as Senior Product Manager and oversees the Commercial Innovation and Product Management teams. She is responsible for implementing new products and networks for all Commercial Market segments while also maintaining and enhancing all current products and networks.

Lacey Murdock Product Manager

Lacey has been with UPMC Health Plan for four and a half years. Before moving to the Commercial Product Development team in May 2021, she worked in the PMO as a Project Manager. Lacey is the Team Lead and her responsibilities include the development and enhancements of current and new products.



UPMC VirtualCare

- Why did we create UPMC VirtualCare?
- What is UPMC VirtualCare?
- Why could UPMC VirtualCare be a good fit for small groups (2-50 employees)?
- How does UPMC VirtualCare work and what plan design/network options are available?
- What is the member experience?



UPMC Essential Pharmacy Network™

- What is the UPMC Essential Pharmacy Network™?
- What access does the network offer?
- What is the communication plan for groups?





UPMC VirtualCare

Why Did We Create UPMC VirtualCare?

Technology Change

- During the pandemic we saw an increased use of Virtual / Telehealth Services
- Telehealth visits increased by 38 times the prepandemic volume

Improved Perception of Virtual Health Care

- Members enjoyed the use of virtual appointments, convenience & improved access
- 4 in 5 members had a positive perception of telehealth
 - Providers benefited in virtual visits



UPMC VirtualCare is Born

- UPMC VirtualCare was created to meet the demand for virtual services while still allowing for member choice
- Digital Tools were enhanced for improved digital member experience

UPMC VirtualCare – 2022 Individual Market

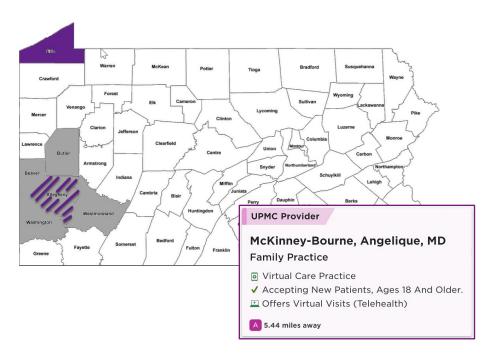
Launched in 2022 in the Individual market only, UPMC VirtualCare is a low-cost product that incentivizes (but not requires) members to use telehealth and optimize their care decisions and includes a digital suite of insurance navigation tools.

Copay Benefit

- \$0 Virtual PCP
- \$0 Virtual Behavioral Health visits
- \$0 Virtual Urgent Care through UPMC AnywhereCare
- Virtual specialist visits at half the copay of in-person specialist visits

Other Plan Design components

- Available for individuals on UPMC Health Plan Marketplace or Pennie
- Provider Directory highlights virtually-enabled providers in the Partner & Select networks with a VirtualCare practice indicator
- Emphasis on digital tools, uses member app onboarding to educate members on the benefits of their plan
- New for 2023: Members with this plan are autoenrolled in Digital Communications
- New for 2023: Emphasis on mail-order maintenance medications



UPMC VirtualCare – NEW for Small Groups in 2023

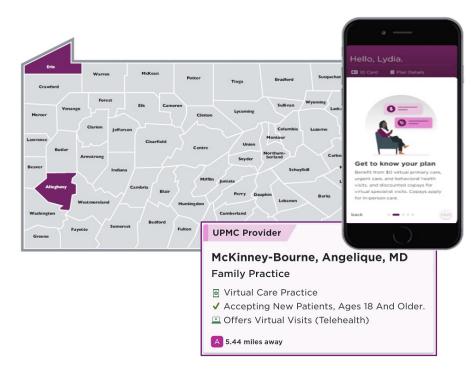
UPMC VirtualCare will expand to the small group market in 2023, following the model that was introduced to Individual market in 2022 with enhancements to the digital experience. This low-cost product incentivizes but does not require members to use telehealth.

Copay Benefit

- \$0 Virtual PCP
- \$0 Virtual Behavioral Health visits
- \$0 Virtual Urgent Care through UPMC AnywhereCare
- Virtual specialist visits at half the copay of in-person specialist visits

Other Plan Design components

- Available for 2-50 employers
- Provider Directory highlights virtually-enabled providers in the Partner network (Allegheny & Erie counties) with a VirtualCare practice indicator
- Emphasis on digital tools, uses member app onboarding to educate members on the benefits of their plan
- Members with this plan are auto-enrolled in Digital Communications, emails are required at enrollment
- Emphasis on mail-order maintenance medications



Why Could UPMC VirtualCare be a Good Fit for Small Groups?







Cost Savings

- \$0 copay for virtual visits (primary, urgent, and behavioral health care) via smartphone, tablet, or computer
- Reduced copay for virtual specialist visits
 - Reduced employer premium

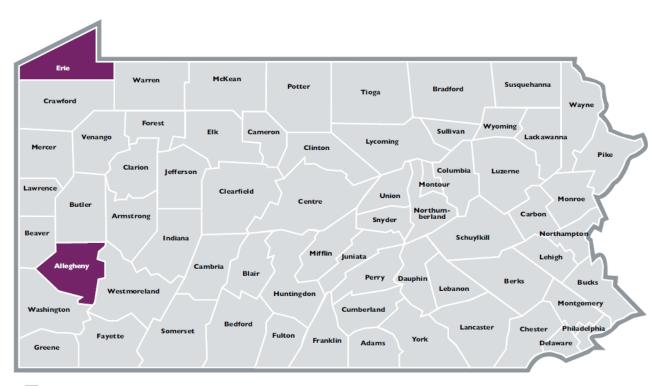
Choice

- Choice for convenient, low-cost care
 virtually or in person
- Choice to have in-person preventive care visits for \$0 and other in-person visits with an out-of-pocket cost

Patient Experience

 Digital onboarding and suite of digital plan navigation tools to help employees understand and optimize their unique plan benefits

Where Can UPMC VirtualCare Be Sold for 2-50 Employer Groups?



UPMC VirtualCare plans are available to employers in these counties.

Network and Plan Design Options

What networks can be paired with UPMC VirtualCare?

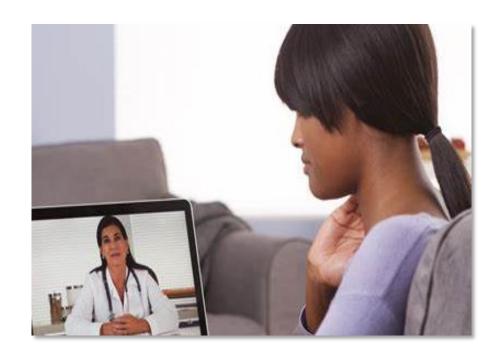
UPMC VirtualCare plans leverage the UPMC Partner Network, a high-value, high-performance network that includes UPMC-owned hospitals, physician practices and facilities, as well as other providers.

What plan designs are offered with UPMC VirtualCare?

UPMC VirtualCare plans are offered as EPO plan designs.

Plan Options

- UPMC VirtualCare Gold EPO \$1,500 \$40/\$50 - Partner Network
- UPMC VirtualCare Silver EPO \$4,400 \$60/\$80 - Partner Network



Member Experience

Members will have access to digital onboarding and a suite of digital plan navigation tools to help your employees understand and optimize their benefits

UPMC Health Plan Mobile App

- o Members auto-enrolled in all digital communications
- Onboarding educational messaging
- o Educational language embedded into app on how to use the plan
- Search for providers, etc.
- Emphasis on mail-order maintenance medications

MyUPMC Mobile App

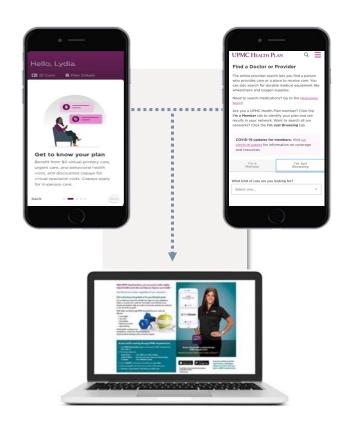
 Members can review information about the care they're received from UPMC providers

MyHealth Online

 Access information about your health insurance and connect to wellness resources

UPMC AnywhereCare

Telehealth platform for urgent care needs & health coaching





UPMC Essential Pharmacy NetworkTM

What is the UPMC Essential Pharmacy Network™

In 2023, Individual and 2-50 groups will use the UPMC Essential Pharmacy Network™

Implementation

- Individual on- and off-exchange: January 1, 2023
- MUW: excluded
- 2-50 groups: at 2023 renewal date
- No change to copays
- No changes to 90-day fills via mail order
- Large groups (51+ employees) will not change pharmacy networks*



^{*}Large groups have the option to choose the UPMC Essential Pharmacy Network™

National Pharmacy Access

This network maximizes cost savings and maintains access to high-quality pharmacies

- Over 19,000 participating pharmacies nationwide, including 11,000 independent pharmacies
- Over 1,200 pharmacies in Pennsylvania
- Over 99% of our members live within 5 miles of 2 participating pharmacies



<u>Not</u> participating in the Essential Pharmacy Network: Costco, Kroger, Weis, Wegman's, CVS, Target <u>Not</u> participating in <u>either</u> the National Pharmacy Network or Essential Pharmacy Network: Walgreens

Communication Plan

Member impact letters will be sent directly to members

- o Individual on- and off-exchange: November 1, 2022
- o 2-50 groups: 60 days prior to renewal
- o 2023 new enrollees will not receive impact letters

Marketing materials and websites will be updated

- Employer website (completed)
- Directory Search updated (Go Live 11/1/22)
- Member documents updated to reflect network name
- 2-50 open enrollment digital flipbook available
- OE booklets printed with National Network retail chains



Questions

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