“Patients First” Summary

The recently announced “Patients First” agreement includes the following points:

- These UPMC hospitals will continue to be in-network:

<table>
<thead>
<tr>
<th>UPMC Facility</th>
<th>Contract expires:</th>
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<tbody>
<tr>
<td>Children’s Hospital of Pittsburgh of UPMC</td>
<td>6/30/2022</td>
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<tr>
<td>UPMC Altoona</td>
<td>12/31/2019</td>
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<tr>
<td>UPMC Bedford</td>
<td>12/31/2019</td>
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<tr>
<td>UPMC Hamot and its affiliate Kane Community Hospital</td>
<td>12/31/2019</td>
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<tr>
<td>UPMC Horizon</td>
<td>12/31/2019</td>
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<tr>
<td>UPMC Northwest</td>
<td>12/31/2019</td>
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<tr>
<td>Western Psychiatric Institute and Clinic</td>
<td>12/31/2019</td>
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<tr>
<td>Hillman Cancer Center</td>
<td>12/31/2019</td>
</tr>
<tr>
<td>UPMC Mercy</td>
<td>6/30/2016</td>
</tr>
</tbody>
</table>

- The following UPMC hospitals will be out-of-network effective January 1, 2015:
  - Magee Women’s Hospital of UPMC
  - UPMC East
  - UPMC McKeesport
  - UPMC St. Margaret
  - UPMC Passavant
  - UPMC Presbyterian-Shadyside

- **ER Access:** Highmark members who seek care at any UPMC emergency room will be covered at in-network rates. This care includes not only the emergency room visit, but also any inpatient admissions and continuity of care.

- **Cancer Coverage:** Highmark members have in-network access to all UPMC services, facilities, doctors and joint ventures for oncology care and for any illnesses/complications resulting from complications of cancer treatment, including, but not limited to, endocrinology, orthopedics and cardiology.

- **Continuation of Care:** All members in a continuing course of treatment with a UPMC provider – no matter what the diagnosis – can continue to receive care on an in-network basis at in-network rates.

- **Seniors:** All seniors – in any existing Highmark plan – have access to UPMC providers on an in-network basis. This includes Medicare Advantage plans, Medigap Blue, Signature 65 and other group “carve out“ plans.

- **Safety Net:** Any existing UPMC patient who is a Highmark member and who received in-network care from UPMC in 2014, can continue to receive care from that same provider in 2015, if those members are unable to find an alternative physician in their area.

- **Physicians:** In-network access to all UPMC-owned physicians located outside the five-county Greater Pittsburgh area. In-network access to all UPMC-owned physicians when they are practicing at any of the UPMC exception hospitals or practicing at the community hospitals; all UPMC-owned oncology providers; all UPMC pediatricians; all UPMC behavioral health providers and many more UPMC-owned physicians.
GENERAL/BACKGROUND:

Do Highmark and UPMC have a new contract?
Most of the current contracts between Highmark and UPMC will expire on December 31, 2014. These contracts have not been extended, and there is not a new contract. There is a “Consent Decree” that affects access to UPMC providers for certain Highmark members.

How does the consent decree affect Highmark members?
The recent agreement, facilitated by the state, means that Highmark members in broad-network products – such as PPO Blue and Keystone Blue – may continue to have access to most UPMC providers even after the current contracts expire on December 31, 2014.

What are the major points Highmark members should know about?
There are five specific provisions in the Consent Decree that are most important for members:

- Access for cancer patients
- Continuation of care
- The “safety net”
- “Balance billing” protection for out-of-network services
- Access to emergency care

CANCER:

Can cancer patients currently receiving care from UPMC providers continue to see these providers?
Yes, the Consent Decree gives Highmark members access on an in-network basis to all UPMC services, facilities, doctors and joint ventures (with other hospitals) for oncology care and for any illnesses/complications resulting from cancer treatment, including (but not limited to) endocrinology, orthopedics and cardiology.

What choices do Highmark members have if they need cancer care in the future? Can they see UPMC providers?
If the patient and his or her treating physician agree that the patient should be treated by a UPMC oncologist, members in Highmark broad-network products have in-network access to all UPMC services, facilities, doctors and joint ventures (with other hospitals) for oncology care and for any illnesses/complications resulting from cancer treatment, including (but not limited to) endocrinology, orthopedics and cardiology.

Who decides if Highmark members should receive cancer care from UPMC or another provider?
Cancer patients will work with their doctor to determine the best provider to treat them. Highmark wants to ensure that patients have a choice so that they get the best care for their specific condition.

CONTINUATION OF CARE:

If members currently see a UPMC provider for an ongoing condition, do they have to change providers in 2015?
No, members in the midst of a course of treatment with any UPMC provider – no matter what the diagnosis – can continue to see that provider.

Does Highmark have to approve members continuing to see a UPMC provider for an ongoing condition?
The decision to continue receiving care will be made by patients in consultation with their doctor.

SAFETY NET:

If members don’t have any specific health problems but see a UPMC physician, for example, once a year, can they see this physician again in 2015?
The Consent Decree includes a provision called a “safety net.” If members received care in 2014 from a UPMC provider and cannot find an alternative provider in their area, they can continue to receive care from that same provider in 2015 on an in-network basis. After 2015, they’ll need to change providers. If they choose to stay with a UPMC provider, any care they receive from that provider will be paid at the out-of-network benefit level.

What support will Highmark provide to help members find a new physician?
Highmark will partner with our group customers to determine the best way to support efforts to transition members who need to find new physicians. For example, if the employer requests, Highmark will send letters to members who have recently used UPMC physicians, identifying these physicians and providing suggestions for alternative physicians members may want to consider.
All communications will clearly explain the protections offered under the consent decree, such as the safety net that allows members to continue seeing their UPMC physician through the end of 2015.

Members will also have access to myCare Navigator™, which can help them find a new network provider, make an appointment and even transfer medical records.

**BALANCE BILLING PROTECTION:**

**What happens if members receive care from a UPMC provider who is not in the network in 2015?**

If members do not qualify for in-network access to UPMC providers because of the oncology, continuation of care or safety net provisions and they choose to receive care from an out-of-network UPMC provider, they will be responsible for the out-of-network cost-sharing according to their benefit design. UPMC can only “balance bill” Highmark members the difference between Highmark’s payment amount and 60 percent of their actual charge.

**EMERGENCIES**

**What happens in case of an emergency?**

If members receive care at any UPMC emergency room, it will be covered on an in-network basis. This includes not only the emergency room visit but also any inpatient admissions and continued care for the emergency condition for which the member was treated.

**If a member is admitted to a UPMC hospital for an emergency, will Highmark have the member transferred to another hospital?**

As is the practice now, patients and their doctors will determine if and when a transfer to another facility may be appropriate.

**NETWORK QUESTIONS:**

**Will there be any UPMC hospitals in the broad Highmark network in 2015?**

Yes, members can receive care – on an in-network basis – from the following UPMC hospitals at least through the dates indicated:

- In Allegheny County:
  - Children’s Hospital of Pittsburgh of UPMC (through 6/30/22)
  - Western Psychiatric Institute and Clinic (through 12/31/19)
  - UPMC Mercy (through 6/30/16)
  - Hillman Cancer Center (through 6/27/19)
- In other counties in western PA:
  - UPMC Altoona (through 12/31/19)
  - UPMC Bedford (through 12/31/19)
  - UPMC Hamot and its affiliate Kane Community Hospital (through 12/31/19)
  - UPMC Horizon (through 12/31/19)
  - UPMC Northwest (through 12/31/19)

**What UPMC physicians will be in the broad Highmark network in 2015?**

Any physicians who have admitting privileges at any of the UPMC hospitals listed above will be in network under certain circumstances in 2015.

**What UPMC hospitals will be out of network in 2015?**

Starting January 1, 2015, the following UPMC hospitals will be out of network:

- Magee-Womens Hospital
- UPMC East
- UPMC McKeepse
- UPMC St. Margaret
- UPMC Passavant
- UPMC Presbyterian-Shadyside

**How can members find out what physicians will be in the broad Highmark network in 2015?**

In September, a new website, www.YourNetwork2015.com, will include an online directory that consumers can use to search for doctors that will be in the Highmark PPO Blue network as of January 1, 2015.

You’ll note the website is mentioned in several support pieces.

Members can also call myCare Navigator at 1-888-BLUE-428 or the Member Service number on their Highmark ID card. Highmark representatives can confirm if a doctor will be in-network in 2015, help members find a new doctor (if they need one), even make an appointment and help transfer medical records.

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WHAT IF You COULD ACCESS EXCELLENT CARE VIRTUALLY ANYWHERE?
ACCESS TO QUALITY CARE

✓ A network of high-performing, patient-focused care providers and specialists. There are more than 7,600 primary care physicians and specialists in western Pennsylvania alone.

✓ Access to nearly 720,000 providers in the Blue Cross Blue Shield network across the country.

✓ Health and wellness discounts on products, services, classes and fitness facilities.

Plus...

✓ Reliable health care coverage and member service and support from a health insurer with 75 years’ experience.

For your convenience, Highmark connects you to every kind of care through a quality network of nearly 60 hospitals in western Pennsylvania...

HIGHMARK IN-NETWORK HOSPITALS IN WESTERN PENNSYLVANIA

With Highmark, you’ll have access to the region’s leading health care providers, including those that are a part of Allegheny Health Network, as well as other community hospitals. You’ll also have access to all UPMC facilities outside of the five-county Pittsburgh region, as shown in the hospital listing in this brochure. In-network access to oncology services at Hillman Cancer Center and all other UPMC-owned or managed cancer facilities and physicians is also included.

“CONTINUATION OF CARE” FOR MEMBERS IN TREATMENT NOW

If you or a family member is in the midst of a course of treatment with any UPMC provider – no matter what the diagnosis – you can continue to see that provider, if you wish, and benefits will be paid at the in-network level. It’s your choice, and you’ll want to work with your doctor to make the right decision about continuing care with your current provider.

A “SAFETY NET” FOR ALL MEMBERS

If you don’t have any specific health problems but you have seen a UPMC physician in 2014, and cannot find an alternative provider in your area, you’ll have extra time to change providers. For example, you may have a UPMC primary care physician or ob/gyn. Or you may have seen a UPMC specialist recently.

If you received care in 2014 from a UPMC provider and cannot find an alternative provider in your area, you can continue to receive care from that same provider in 2015 on an in-network basis. After 2015, you’ll need to change providers if you want care at the in-network benefit level. If you choose to stay with a UPMC provider after 2015, any care you receive from that provider will be paid at the out-of-network benefit level.

Many hospitals within the Highmark network have been recognized by U.S. News & World Report, Thomson Reuters, Health Grades or other agencies for superb clinical outcomes and patient-focused care.

LOOKING FOR A HIGHMARK HEALTH CARE PROVIDER?

Visit our online directory, YourNetwork2015.com. Or call myCare Navigator℠ at 1-888-BLUE-428.

As with all health coverage, it’s always a good idea to check with out-of-network providers to ensure they accept Highmark coverage.
Cancer Care

- Establishing a formal affiliation with the Johns Hopkins Kimmel Cancer Center, a National Cancer Institute-designated comprehensive cancer center, to provide a broad, impressive scope of oncology expertise that is unsurpassed in the region.
- State-of-the-art, patient-centered medical, surgical and radiation oncology services.
- More than 125,000 patients served annually in Allegheny Health Network alone.
- Includes Hillman Cancer Center and all other UPMC-owned or managed cancer facilities and physicians.

Cardiology and Cardiovascular (Heart Care)

- Performed the region’s first total artificial heart implantation.
- Pioneering minimally-invasive innovative robotic procedures.
- The region’s only dedicated cardiac MRI facility.
- Leader in treatment of atrial fibrillation (a-fib).

Children’s Care

- Comprehensive children’s care consistently recognized for quality and innovation by U.S. News & World Report.

Behavioral Health Care

- National leader in the diagnosis, management and treatment of behavioral health and addictive disorders.
- Recognized and funded by NIMH (National Institute of Mental Health) for leading-edge research into behaviors, treatments and therapies.

Emergency and Burn Care

- Level I Trauma care - the highest certification level achievable.
- First burn center to receive verification honors.
- If you receive care at any UPMC emergency room – including UPMC hospitals – it will be covered on an in-network basis. This includes not only the emergency room visit but also any inpatient admissions and continued care. As is the practice now, patients and their doctors will determine if and when a transfer to another facility may be appropriate.

Neuroscience (Brain, Spine & Nervous System)

- American Stroke Association’s Gold Plus Performance Achievement Award for excellent evidence-based care for stroke patients.
- Developed guidelines for severe head injury treatments.
- Pioneering devices for spinal cord stimulation and the treatment of epilepsy.
- Research and clinical leadership in brain injury, Parkinson’s disease, stroke, multiple sclerosis, epilepsy, cerebral aneurysm and dementia.

Orthopedics and Rehabilitation

- One of only six leading regional medical providers selected by the United States Olympic Committee to provide comprehensive medical services to elite Team USA athletes.
- Ranked by U.S. News and World Report among the top 50 centers in the nation for quality orthopedic care.
- Official medical provider for the Pittsburgh Pirates, Pittsburgh Riverhounds professional soccer team and more than 20 western Pennsylvania colleges and high schools.

Transplant Surgery

- Specialists focusing on single and complex multi-organ transplants, including kidney, heart, liver and pancreas.
- Rated among the nation’s top 25 adult transplant programs with positive one- and three-year patient outcomes.

Women’s Care

- In Allegheny Health Network alone, more than 5,000 babies delivered annually in state-of-the-art birthing suites, plus Level III NICU (neonatal intensive care unit capable of caring for the smallest and sickest of newborn babies).
THE CROSS AND SHIELD ON YOUR ID CARD ARE RECOGNIZED EVERYWHERE!

Highmark’s physician network includes more than 7,600 primary care physicians and specialists. These are health care providers who are in the Keystone Health Plan network with admitting privileges at any network-participating hospital, as well as those Keystone network professional providers who don’t need hospital privileges, such as dermatologists, physical therapists, etc. Network specialists represent every medical specialty, including cancer, cardiology, gastroenterology, neurology, neurosurgery, obstetrics, gynecology, etc.

ACCESS TO EVERY BLUE PLAN HOSPITAL AND PHYSICIAN IN THE COUNTRY!

Since Highmark is a Blue Plan®, it gives members who live or travel outside the western Pennsylvania 29-county area in-network access to participating physicians, hospitals and other caregivers throughout the country. For more than 75 years, Blue Plans have been leaders in health care coverage, providing members with access to safe, high-quality, affordable care, assuring that no matter where you live or travel, responsive care is within reach.

Blue networks include more than 97 percent of all U.S. hospitals and more than 92 percent of all U.S. physicians—nearly 720,000 providers across the country.

The following hospitals are recognized as Blue Distinction Centers® for exceptional care by the Blue Cross and Blue Shield Association:

- Allegheny General Hospital – Bariatric Surgery, Cardiac Care, Complex and Rare Cancers, Knee and Hip Replacement, Spine Surgery
- Children’s Hospital – Transplants
- Forbes Hospital, Dubois Regional, Westmoreland Hospital – Cardiac Care
- Heritage Valley Beaver, Conemaugh Memorial – Cardiac Care, Knee and Hip Replacement
- Heritage Valley Sewickley – Bariatric Surgery, Knee and Hip Replacement
- Jameson Memorial, Jefferson Hospital, Monongahela Valley, Uniontown Hospital – Knee and Hip Replacement
- Saint Vincent Hospital, St. Clair Hospital, West Penn – Cardiac Care, Knee and Hip Replacement, Spine Surgery
- Washington Hospital – Knee and Hip Replacement, Spine Surgery
- UPMC Hamot – Bariatric Surgery, Cardiac Care, Knee and Hip Replacement, Spine Surgery

As of Aug 2014.

To assure you receive the best available care, look for the Blue Distinction® designation. Blue Distinction is a designation awarded by the Blue Cross and Blue Shield Association to hospitals that offer superior care with better patient outcomes.

More than 1,500 health care facilities in 48 states have earned the Blue Distinction designation of excellence — delivering superior outcomes for high-cost, high-risk procedures.

For example: Blue Distinction Centers have achieved:

- 32 percent lower readmission rates for outpatient angioplasty
- 21 percent lower readmission rates for bypass surgery
- 26 percent lower complication rates for bariatric surgeries
In 2015, Highmark will connect you to a health care provider network that offers patient-focused care with state-of-the-art technologies. In western Pennsylvania, this network includes nearly 60 community and specialty hospitals and more than 7,600 physicians. With vast experience in cancer, heart, behavioral health, children’s and women’s care, your provider network can address any care need you may have...conveniently, compassionately and expertly.

**ALLEGHENY**
- Allegheny General Hospital
- Allegheny Valley Hospital
- Children’s Hospital of Pittsburgh of UPMC
- Forbes Hospital
- Heritage Valley Sewickley
- Jefferson Hospital
- Ohio Valley General Hospital
- St. Clair Hospital
- UPMC Mercy
- West Penn Hospital
- Western Psychiatric Institute and Clinic

**ARMSTRONG**
- Armstrong County Memorial Hospital

**BEAVER**
- Heritage Valley Beaver

**BEDFORD**
- UPMC Bedford Memorial

**BLAIR**
- Nason Hospital
- Tyrone Hospital
- UPMC Altoona

**BUTLER**
- Butler Memorial Hospital

**CAMBRIA**
- Conemaugh Memorial Medical Center
- Conemaugh Miners Medical Center

**CLARION**
- Clarion Hospital

**CLEARFIELD**
- Clearfield Hospital
- DuBois Regional Medical Center

**CRAWFORD**
- Meadville Medical Center
- Titusville Area Hospital

**ELK**
- Elk Regional Health Center

**ERIE**
- Corry Memorial Hospital
- Millcreek Community Hospital
- Saint Vincent Hospital
- UPMC Hamot

**FAYETTE**
- Highlands Hospital
- Uniontown Hospital

**GREENE**
- Southwest Regional Medical Center

**HUNTINGDON**
- J. C. Blair Memorial Hospital

**INDIANA**
- Indiana Regional Medical Center

**JEFFERSON**
- Brookville Hospital
- Punxsutawney Area Hospital

**LAWRENCE**
- Ellwood City Hospital
- Jameson Memorial Hospital

**MCKEAN**
- Bradford Regional Medical Center
- Kane Community Hospital

**MERCER**
- Edgewood Surgical Hospital
- Grove City Medical Center
- Sharon Regional Health System
- UPMC Horizon

**POTTER**
- Charles Cole Memorial Hospital

**SOMERSET**
- Conemaugh Meyersdale Medical Center
- Somerset Hospital
- Windber Medical Center

**VENANGO**
- UPMC Northwest

**WARREN**
- Warren General Hospital

**WASHINGTON**
- Advanced Surgical Hospital
- Canonsburg Hospital
- Monongahela Valley Hospital
- Washington Hospital

**WESTMORELAND**
- Excela Frick Hospital
- Excela Latrobe Area Hospital
- Excela Westmoreland Hospital

As of Jan. 1, 2015.

For a complete list of providers please visit our online directory, YourNetwork2015.com.
Or call myCare Navigator℠ at 1-888-BLUE-428.
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