Carnegie Mellon University

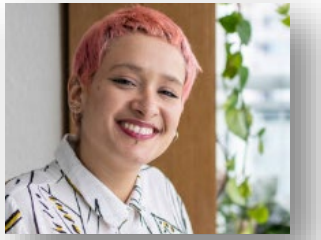
Personas

Open Enrollment

October 26 – November 16, 2026



Meet Tina
Single, Low Utilizer - UPMC

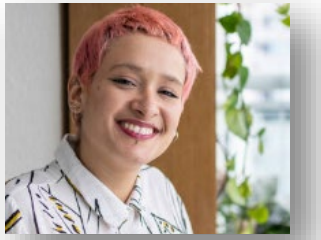


- Relatively healthy
- Made sure to get an annual preventive exam
- Visited their primary care provider for a minor illness which required lab work and a prescription
- Visited the dermatologist (specialist visit)
- Did not meet the deductible or out-of-pocket max

Services (# of Services)	UPMC PPO 1	UPMC PPO 2	UPMC HDHP	UPMC HMO
Preventive Annual Exam (1)	$0	$0	$0	$0
Medical Expenses • Primary Care Office Visit (2) • Specialist Office Visit (1)	 $60 $50	 $70 $60	 $250 $220	 $50 $40
Emergency Room Visit • Visit (0)	 $0	 $0	 $0	 $0
Inpatient Surgery • Procedure (0)	 $0	 $0	 $0	 $0
Outpatient Surgery • Procedure (0)	 $0	 $0	 $0	 $0
Diagnostics Lab Services (1)	 $100	 $100	 $100	 $100
Prescription Expenses • Generic (2) • Generic Preventive (0) • Brand-Preferred (0)	 $10 $0 $0	 $10 $0 $0	 $70 $0 $0	 $40 $0 $0
What Tina Pays OOP	**$220**	**$240**	**$640**	**$200**
Tina's Annual Medical Contribution	**$1,512**	**$624**	**$336**	**$1,284**
Tina's Annual Rx Contribution	**$204**	**$204**	**$204**	**$204**
CMU HSA Contribution	**$0**	**$0**	**($250)**	**$0**
Tina's Total Cost	**$1,936**	**$1,068**	**$930**	**$1,688**

*For purposes of applying deductible and out-of-pocket limits, this example assumes that the claims are incurred in the order shown on the chart.

Meet Tina
Single, Low Utilizer - Highmark



- Relatively healthy
- Made sure to get an annual preventive exam
- Visited their primary care provider for a minor illness which required lab work and a prescription
- Visited the dermatologist (specialist visit)
- Did not meet the deductible or out-of-pocket max

Services (# of Services)	Highmark PPO 1	Highmark PPO 2	Highmark HDHP	Highmark EPO
Preventive Annual Exam (1)	$0	$0	$0	$0
Medical Expenses • Primary Care Office Visit (2) • Specialist Office Visit (1)	 $60 $50	 $70 $60	 $250 $220	 $50 $40
Emergency Room Visit • Visit (0)	 $0	 $0	 $0	 $0
Inpatient Surgery • Procedure (0)	 $0	 $0	 $0	 $0
Outpatient Surgery • Procedure (0)	 $0	 $0	 $0	 $0
Diagnostics Lab Services (1)	 $100	 $100	 $100	 $100
Prescription Expenses • Generic (2) • Generic Preventive (0) • Brand-Preferred (0)	 $10 $0 $0	 $10 $0 $0	 $70 $0 $0	 $40 $0 $0
What Tina Pays OOP	**$220**	**$240**	**$640**	**$200**
Tina's Annual Medical Contribution	**$3,588**	**$2,640**	**$1,800**	**$1,536**
Tina's Annual Rx Contribution	**$204**	**$204**	**$204**	**$204**
CMU HSA Contribution	**$0**	**$0**	**($250)**	**$0**
Tina's Total Cost	**$4,012**	**$3,084**	**$2,394**	**$1,940**

*For purposes of applying deductible and out-of-pocket limits, this example assumes that the claims are incurred in the order shown on the chart.

Meet Roger
Single, Moderate Utilizer - UPMC



- Made sure to get an annual preventive exam
- Relatively healthy, but had to visit the ER for an illness that required treatment
- Has a monthly generic preventive prescription regimen and ended up on a short-term generic and high-cost brand-preferred regimen following ER visit
- Met his deductible under the HSA plan

Services (# of Services)	UPMC PPO 1	UPMC PPO 2	UPMC HDHP	UPMC HMO
Preventive Annual Exam (1)	$0	$0	$0	$0
Medical Expenses • Primary Care Office Visit (2) • Specialist Office Visit (5)	 $60 $250	 $70 $300	 $250 $1,100	 $50 $200
Emergency Room Visit • Visit (1)	 $150	 $150	 $721	 $150
Inpatient Surgery • Procedure (0)	 $0	 $0	 $0	 $0
Outpatient Surgery • Procedure (0)	 $0	 $0	 $0	 $0
Diagnostics X-Ray (0)	 $0	 $0	 $0	 $0
Prescription Expenses • Generic (6) • Generic Preventive (12) • Brand-Preferred (6)	 $30 $0 $1,200	 $30 $0 $1,200	 $30 $0 $1,200	 $30 $0 $1,200
What Roger Pays OOP	**$1,690**	**$1,750**	**$4,000**	**$1,630**
Roger's Annual Medical Contribution	**$1,512**	**$624**	**$336**	**$1,284**
Roger's Annual Rx Contribution	**$204**	**$204**	**$204**	**$204**
CMU HSA Contribution	**$0**	**$0**	**($250)**	**$0**
Roger's Total Cost	**$3,406**	**$2,578**	**$4,290**	**$3,118**

*For purposes of applying deductible and out-of-pocket limits, this example assumes that the claims are incurred in the order shown on the chart.

Meet Roger
Single, Moderate Utilizer - Highmark



- Made sure to get an annual preventive exam
- Relatively healthy, but had to visit the ER for an illness that required treatment
- Has a monthly generic preventive prescription regimen and ended up on a short-term generic and high-cost brand-preferred regimen following ER visit
- Met his deductible under the HSA plan

Services (# of Services)	Highmark PPO1	Highmark PPO 2	Highmark HDHP	Highmark EPO
Preventive Annual Exam (1)	$0	$0	$0	$0
Medical Expenses • Primary Care Office Visit (2) • Specialist Office Visit (5)	 $60 $250	 $70 $300	 $250 $1,100	 $50 $200
Emergency Room Visit • Visit (1)	 $150	 $150	 $721	 $150
Inpatient Surgery • Procedure (0)	 $0	 $0	 $0	 $0
Outpatient Surgery • Procedure (0)	 $0	 $0	 $0	 $0
Diagnostics X-Ray (0)	 $0	 $0	 $0	 $0
Prescription Expenses • Generic (6) • Generic Preventive (12) • Brand-Preferred (6)	 $30 $0 $1,200	 $30 $0 $1,200	 $30 $0 $1,200	 $30 $0 $1,200
What Roger Pays OOP	**$1,690**	**$1,750**	**$4,000**	**$1,630**
Roger's Annual Medical Contribution	**$3,588**	**$2,640**	**$1,800**	**$1,536**
Roger's Annual Rx Contribution	**$204**	**$204**	**$204**	**$204**
CMU HSA Contribution	**$0**	**$0**	**($250)**	**$0**
Roger's Total Cost	**$5,482**	**$4,594**	**$5,754**	**$3,370**

*For purposes of applying deductible and out-of-pocket limits, this example assumes that the claims are incurred in the order shown on the chart.

Meet Alex
Single, High Utilizer - UPMC



- Has a chronic condition as well as back pain that requires monthly visits to primary care, as well as a specialist
- Visited the ER multiple times and had to have inpatient spinal surgery
- Has a monthly prescription regimen including a high-cost brand preferred prescription
- Met his medical deductible and out-of-pocket max under all plans

Services (# of Services)	UPMC PPO 1	UPMC PPO 2	UPMC HDHP	UPMC HMO
Preventive Annual Exam (4)	$0	$0	$0	$0
Medical Expenses • Primary Care Office Visit (12) • Specialist Office Visit (12)	 $360 $600	 $420 $720	 $1,500 $608	 $300 $480
Emergency Room Visit • Visit (3)	 $450	 $450	 $603	 $450
Inpatient Surgery • Procedure (1)	 $690	 $2,910	 $1,080	 $270
Outpatient Surgery • Procedure (1)	 $0	 $0	 $0	 $0
Diagnostics X-Ray (0)	 $0	 $0	 $0	 $0
Prescription Expenses • Generic (12) • Generic Preventive (12) • Brand-Preferred (12)	 $60 $0 $2,400	 $60 $0 $2,400	 $0 $0 $0	 $60 $0 $2,400
What Alex Pays OOP	**$4,560**	**$6,660**	**$4,000**	**$3,960**
Alex's Annual Medical Contribution	**$1,512**	**$624**	**$336**	**$1,284**
Alex's Annual Rx Contribution	**$204**	**$204**	**$204**	**$204**
CMU HSA Contribution	**$0**	**$0**	**($250)**	**$0**
Alex's Total Cost	**$6,276**	**$7,488**	**$4,290**	**$5,448**

*For purposes of applying deductible and out-of-pocket limits, this example assumes that the claims are incurred in the order shown on the chart.

Meet Alex
Single, High Utilizer - Highmark



- Has a chronic condition as well as back pain that requires monthly visits to primary care, as well as a specialist
- Visited the ER multiple times and had to have inpatient spinal surgery
- Has a monthly prescription regimen including a high-cost brand preferred prescription
- Met his medical deductible and out-of-pocket max under all plans

Services (# of Services)	Highmark PPO 1	Highmark PPO 2	Highmark HDHP	Highmark EPO
Preventive Annual Exam (4)	$0	$0	$0	$0
Medical Expenses • Primary Care Office Visit (12) • Specialist Office Visit (12)	 $360 $600	 $420 $720	 $1,500 $608	 $300 $480
Emergency Room Visit • Visit (3)	 $450	 $450	 $603	 $450
Inpatient Surgery • Procedure (1)	 $690	 $2,910	 $1,080	 $270
Outpatient Surgery • Procedure (1)	 $0	 $0	 $0	 $0
Diagnostics X-Ray (0)	 $0	 $0	 $0	 $0
Prescription Expenses • Generic (12) • Generic Preventive (12) • Brand-Preferred (12)	 $60 $0 $2,400	 $60 $0 $2,400	 $0 $0 $0	 $60 $0 $2,400
What Alex Pays OOP	**$4,560**	**$6,600**	**$4,000**	**$3,960**
Alex's Annual Medical Contribution	**$3,588**	**$2,640**	**$1,800**	**$1,536**
Alex's Annual Rx Contribution	**$204**	**$204**	**$204**	**$204**
CMU HSA Contribution	**$0**	**$0**	**($250)**	**$0**
Alex's Total Cost	**$8,352**	**$9,504**	**$5,754**	**$5,700**

*For purposes of applying deductible and out-of-pocket limits, this example assumes that the claims are incurred in the order shown on the chart.

Meet Paula
Family, Low Utilizer – UPMC



- Each family member made sure to get an annual preventive exam
- Each family member visited primary care provider for a variety of minor illnesses and/or injuries
- Paula's spouse visited a specialist twice and is on a monthly prescription regimen
- Did not meet the deductible or out-of-pocket max

Services (# of Services)	UPMC PPO 1	UPMC PPO 2	UPMC HDHP	UPMC HMO
Preventive Annual Exam (4)	$0	$0	$0	$0
Medical Expenses • Primary Care Office Visit (4) • Specialist Office Visit (2)	 $120 $100	 $140 $120	 $500 $440	 $100 $80
Emergency Room Visit • Visit (0)	$0	$0	$0	$0
Inpatient Surgery • Procedure (0)	$0	$0	$0	$0
Outpatient Surgery • Procedure (0)	$0	$0	$0	$0
Diagnostics X-Ray (0)	$0	$0	$0	$0
Prescription Expenses • Generic (4) • Generic Preventive (12) • Brand-Preferred (0)	 $20 $0 $0	 $20 $0 $0	 $140 $0 $0	 $20 $0 $0
What Paula Pays OOP	**$240**	**$280**	**$1,080**	**$200**
Paula's Annual Medical Contribution	**$8,028**	**$5,484**	**$3,372**	**$13,080**
Paula's Annual Rx Contribution	**$1,932**	**$1,932**	**$1,932**	**$1,932**
CMU HSA Contribution	**$0**	**$0**	**($500)**	**$0**
Paula's Total Cost	**$10,200**	**$7,696**	**$5,884**	**$15,212**

*For purposes of applying deductible and out-of-pocket limits, this example assumes that the claims are incurred in the order shown on the chart.

Meet Paula
Family, Low Utilizer – Highmark



- Each family member made sure to get an annual preventive exam
- Each family member visited primary care provider for a variety of minor illnesses and/or injuries
- Paula's spouse visited a specialist twice and is on a monthly prescription regimen
- Did not meet the deductible or out-of-pocket max

Services (# of Services)	Highmark PPO 1	Highmark PPO 2	Highmark HDHP	Highmark HMO
Preventive Annual Exam (4)	$0	$0	$0	$0
Medical Expenses • Primary Care Office Visit (4) • Specialist Office Visit (2)	 $120 $100	 $140 $120	 $500 $440	 $100 $80
Emergency Room Visit • Visit (0)	$0	$0	$0	$0
Inpatient Surgery • Procedure (0)	$0	$0	$0	$0
Outpatient Surgery • Procedure (0)	$0	$0	$0	$0
Diagnostics X-Ray (0)	$0	$0	$0	$0
Prescription Expenses • Generic (4) • Generic Preventive (12) • Brand-Preferred (0)	 $20 $0 $0	 $20 $0 $0	 $140 $0 $0	 $20 $0 $0
What Paula Pays OOP	**$240**	**$280**	**$1,080**	**$200**
Paula's Annual Medical Contribution	**$14,064**	**$11,340**	**$8,916**	**$18,216**
Paula's Annual Rx Contribution	**$1,932**	**$1,932**	**$1,932**	**$1,932**
CMU HSA Contribution	**$0**	**$0**	**($500)**	**$0**
Paula's Total Cost	**$16,236**	**$13,552**	**$11,428**	**$20,348**

*For purposes of applying deductible and out-of-pocket limits, this example assumes that the claims are incurred in the order shown on the chart.

Meet Amira
Family, Moderate Utilizer - UPMC



- Each family member visited primary care provider for a variety of minor illnesses and/or injuries – and an annual preventative exam
- One of Amira's children had to visit the ER for a sports injury
- Multiple family members have a monthly prescription regimen
- Amira had outpatient foot surgery
- Met the deductible under all plans

Services (# of Services)	UPMC PPO 1	UPMC PPO 2	UPMC HDHP	UPMC HMO
Preventive Annual Exam (4)	$0	$0	$0	$0
Medical Expenses • Primary Care Office Visit (10) • Specialist Office Visit (5)	 $300 $250	 $350 $300	 $1,250 $1,100	 $250 $200
Emergency Room Visit • Visit (1)	 $150	 $150	 $1,005	 $150
Inpatient Surgery • Procedure (0)	 $0	 $0	 $0	 $0
Outpatient Surgery • Procedure (1)	 $952	 $1,503	 $1,168	 $551
Diagnostics X-Ray (1)	 $40	 $60	 $40	 $20
Prescription Expenses • Generic (12) • Generic Preventive (12) • Brand-Preferred (12)	 $60 $0 $2,400	 $60 $0 $2,400	 $60 $0 $2,400	 $60 $0 $2,400
What Amira Pays OOP	**$4,152**	**$4,823**	**$7,023**	**$3,631**
Amira's Annual Medical Contribution	**$8,028**	**$5,484**	**$3,372**	**$13,080**
Amira's Annual Rx Contribution	**$1,932**	**$1,932**	**$1,932**	**$1,932**
CMU HSA Contribution	**$0**	**$0**	**($500)**	**$0**
Amira's Total Cost	**$14,112**	**$12,239**	**$11,827**	**$18,643**

*For purposes of applying deductible and out-of-pocket limits, this example assumes that the claims are incurred in the order shown on the chart.

Meet Amira
Family, Moderate Utilizer - Highmark



- Each family member visited primary care provider for a variety of minor illnesses and/or injuries – and an annual preventative exam
- One of Amira's children had to visit the ER for a sports injury
- Multiple family members have a monthly prescription regimen
- Amira had outpatient foot surgery
- Met the deductible under all plans

Services (# of Services)	Highmark PPO 1	Highmark PPO 2	Highmark HDHP	Highmark HMO
Preventive Annual Exam (4)	$0	$0	$0	$0
Medical Expenses • Primary Care Office Visit (10) • Specialist Office Visit (5)	 $300 $250	 $350 $300	 $1,250 $1,100	 $250 $200
Emergency Room Visit • Visit (1)	 $150	 $150	 $1,005	 $150
Inpatient Surgery • Procedure (0)	 $0	 $0	 $0	 $0
Outpatient Surgery • Procedure (1)	 $952	 $1,503	 $1,168	 $551
Diagnostics X-Ray (1)	 $40	 $60	 $40	 $20
Prescription Expenses • Generic (12) • Generic Preventive (12) • Brand-Preferred (12)	 $60 $0 $2,400	 $60 $0 $2,400	 $60 $0 $2,400	 $60 $0 $2,400
What Amira Pays OOP	**$4,152**	**$4,823**	**$7,023**	**$3,631**
Amira's Annual Medical Contribution	**$14,064**	**$11,340**	**$8,916**	**$18,216**
Amira's Annual Rx Contribution	**$1,932**	**$1,932**	**$1,932**	**$1,932**
CMU HSA Contribution	**$0**	**$0**	**($500)**	**$0**
Amira's Total Cost	**$20,148**	**$18,095**	**$17,371**	**$23,779**

*For purposes of applying deductible and out-of-pocket limits, this example assumes that the claims are incurred in the order shown on the chart.

Meet Matt
Family, High Utilizer - UPMC



- Matt's spouse has a chronic condition that requires monthly visits to primary care as well as specialist visits and a few ER visits
- Matt's spouse had inpatient spinal surgery
- Matt had outpatient rotator cuff surgery and 2 x-rays
- Matt is on a monthly prescription regimen
- Met the deductible under all plans; Matt's spouse met the out-of-pocket max under PPO 1 and 2; the family met the OOP max under the HSA plan and HMO plan

Services (# of Services)	UPMC PPO 1	UPMC PPO 2	UPMC HDHP	UPMC HMO
Preventive Annual Exam (4)	$0	$0	$0	$0
Medical Expenses • Primary Care Office Visit (14) • Specialist Office Visit (14)	 $420 $700	 $490 $840	 $1,750 $2,416	 $350 $560
Emergency Room Visit • Visit (3)	 $450	 $450	 $603	 $450
Inpatient Surgery • Procedure (1)	 $690	 $2,910	 $3,231	 $270
Outpatient Surgery • Procedure (1)	 $1,546	 $2,395	 $0	 $848
Diagnostics X-Ray (2)	 $80	 $120	 $0	 $40
Prescription Expenses • Generic (12) • Generic Preventive (12) • Brand-Preferred (12)	 $60 $0 $2,400	 $60 $0 $2,400	 $0 $0 $0	 $60 $0 $2,400
What Matt Pays OOP	**$6,346**	**$9,665**	**$8,000**	**$4,978**
Matt's Annual Medical Contribution	**$8,028**	**$5,484**	**$3,372**	**$13,080**
Matt's Annual Rx Contribution	**$1,932**	**$1,932**	**$1,932**	**$1,932**
CMU HSA Contribution	**$0**	**$0**	**($500)**	**$0**
Matt's Total Cost	**$16,306**	**$17,081**	**$12,804**	**$19,990**

*For purposes of applying deductible and out-of-pocket limits, this example assumes that the claims are incurred in the order shown on the chart.

Meet Matt
Family, High Utilizer - Highmark



- Matt's spouse has a chronic condition that requires monthly visits to primary care as well as specialist visits and a few ER visits
- Matt's spouse had inpatient spinal surgery
- Matt had outpatient rotator cuff surgery and 2 x-rays
- Matt is on a monthly prescription regimen
- Met the deductible under all plans; Matt's spouse met the out-of-pocket max under PPO 1 and 2; the family met the OOP max under the HSA plan

Services (# of Services)	Highmark PPO 1	Highmark PPO 2	Highmark HDHP	Highmark HMO
Preventive Annual Exam (4)	$0	$0	$0	$0
Medical Expenses • Primary Care Office Visit (14) • Specialist Office Visit (14)	 $420 $700	 $490 $840	 $1,750 $2,416	 $350 $560
Emergency Room Visit • Visit (3)	 $450	 $450	 $603	 $450
Inpatient Surgery • Procedure (1)	 $690	 $2,910	 $3,231	 $270
Outpatient Surgery • Procedure (1)	 $1,546	 $2,395	 $0	 $848
Diagnostics X-Ray (2)	 $80	 $120	 $0	 $40
Prescription Expenses • Generic (12) • Generic Preventive (12) • Brand-Preferred (12)	 $60 $0 $2,400	 $60 $0 $2,400	 $0 $0 $0	 $60 $0 $2,400
What Matt Pays OOP	**$6,346**	**$9,665**	**$8,000**	**$4,978**
Matt's Annual Medical Contribution	**$14,064**	**$11,340**	**$8,916**	**$18,216**
Matt's Annual Rx Contribution	**$1,932**	**$1,932**	**$1,932**	**$1,932**
CMU HSA Contribution	**$0**	**$0**	**($500)**	**$0**
Matt's Total Cost	**$22,342**	**$22,937**	**$18,348**	**$25,126**

*For purposes of applying deductible and out-of-pocket limits, this example assumes that the claims are incurred in the order shown on the chart.