

How Does the UMP Medical Deductible Work With the SmartHealth Wellness Incentive?

The subscriber is the only family member eligible to earn the SmartHealth wellness incentive. The 2016 incentive reduces the subscriber's medical deductible by \$125. Below is a description of how the UMP Classic and UMP Plus medical deductibles work when the subscriber has earned the \$125 SmartHealth wellness incentive for 2016.

ALERT! The 2016 SmartHealth incentive applies according to the plan you are enrolled in during 2016. See page 2 for how this works for UMP Plus members.

What Is the UMP Classic Medical Deductible?

The UMP Classic medical deductible is \$250 per person, with a maximum of \$750 for a family of three or more. What you pay for covered services counts toward your medical deductible, with the exception of the expenses listed below.

What doesn't count toward the medical deductible?

- ◆ Services not covered by the plan.
- ◆ Services exempt from the medical deductible, even if you paid out-of-pocket costs; see your plan's 2016 Certificate of Coverage for details.
- ◆ Services exceeding benefit limits or maximums. For example:
 - Adult vision hardware maximum is \$150; you pay any amount over that and it does not count toward your medical deductible.
 - Maximum number of visits for acupuncture is 16 per year. Any visits over that number are not covered by the plan and do not count toward your medical deductible.
- ◆ Balance billed amounts (see "Definitions" on page 2).
- ◆ Inpatient and emergency room copayments.
- ◆ Prescription drug costs (see separate prescription drug deductible for UMP Classic).

You don't pay the medical deductible for services covered as preventive. See your plan's 2016 Certificate of Coverage for details.

For additional details regarding any of the above, see your plan's 2016 Certificate of Coverage or the UMP website at www.hca.wa.gov/ump.

ALERT! UMP Classic also has a \$100 per person (\$300 family maximum) prescription drug deductible, which the \$125 wellness incentive does not affect. See the *UMP Classic 2016 Certificate of Coverage* or the UMP website at www.hca.wa.gov/ump for more information. *UMP Plus has no prescription drug deductible; see page 2 for how the incentive works for subscribers enrolled in UMP Plus during 2016.*

How Does the UMP Classic Medical Deductible Work When the Subscriber Earned the \$125 Deductible Reduction?

See "Definitions" on page 2 for explanations of some terms used. The normal family maximum medical deductible is \$750.

Subscriber only account

Medical deductible is \$125 instead of \$250; everything else (what counts, what doesn't, etc.) remains the same.

Subscriber and one spouse/dependent under one account

- ◆ Subscriber medical deductible: \$125.
- ◆ Spouse/dependent medical deductible: \$250.
- ◆ Once a family member has reached their individual medical deductible, the plan pays covered benefits for that member only.

See "Exception" under the definition of medical out-of-pocket limit on page 2 for how it works if the out-of-pocket limit is met before both family members meet their individual medical deductibles.

Three or more family members under one account

- ◆ Maximum family medical deductible: \$625.
- ◆ Subscriber medical deductible: \$125.
- ◆ Other family members' individual medical deductible: \$250 per person. Family members other than the subscriber must meet combined expenses of \$500.

Once a family member has reached their individual medical deductible, the plan pays covered benefits for that member only. That member is no longer contributing to the family medical deductible; however, he or she is contributing to the medical out-of-pocket limit. See “Exception” under the definition of medical out-of-pocket limit on this page for how it works if the out-of-pocket limit is met before the family medical deductible is met.

How Does the SmartHealth Incentive Work With the UMP Plus Medical Deductible?

The normal individual medical deductible for UMP Plus is \$125 (\$375 maximum for families of three or more). See “What Doesn’t Count Toward the Medical Deductible” on page 1 for a list of services and costs that don’t count toward the medical deductible.

The 2016 SmartHealth incentive is a \$125 reduction to the subscriber’s deductible. Since the incentive is the same amount as the deductible, a subscriber who qualified for the 2016 SmartHealth incentive enrolled in UMP Plus pays no deductible (\$0) in 2016. For families of three or more, the maximum family deductible is \$250. The subscriber does not contribute to the family deductible, as his or her covered services that are normally subject to the medical deductible are paid by the plan from the start of the year. See “Exception” under the definition of medical out-of-pocket limit on this page for how it works if the out-of-pocket limit is met before the family medical deductible is met.

How Does This Work for Families?

The process is similar to that for UMP Classic, with the difference that the UMP Plus medical deductible is less than for UMP Classic. The medical out-of-pocket limit is the same amount as for UMP Classic and works the same; see the definition of medical out-of-pocket limit on this page for details. For any family of three or more (including the subscriber), the family maximum deductible is \$250.

Subscriber only account

The subscriber does not pay a medical deductible for medical services during 2016.

Subscriber and one spouse/dependent under one account

The subscriber does not pay a deductible, but does pay toward the medical out-of-pocket limit. The spouse/dependent pays the normal \$125 deductible. See “Exception” under the definition of medical out-of-pocket limit on this page for how it works if the out-of-pocket limit is met before the \$125 spouse/dependent medical deductible is met.

Three or more family members under one account, UMP Plus

- ◆ Maximum family medical deductible: \$250.
- ◆ Subscriber medical deductible: \$0.

The subscriber has no medical deductible and does not contribute toward the family deductible, but does contribute toward the medical out-of-pocket limit. The plan begins paying the subscriber’s costs from the start of enrollment.

- ◆ Other family members’ individual medical deductible: \$125 per person.

Once a family member has reached their individual medical deductible, the plan pays covered benefits for that member only. That member is no longer contributing to the family medical deductible; however, he or she is contributing to the medical out-of-pocket limit.

See “Exception” under the definition of medical out-of-pocket limit on this page for how it works if the out-of-pocket limit is met before the family medical deductible is met.

Definitions

Balance billing is when a provider bills you for the difference between the provider’s charge and the plan’s allowed amount. This amount does not count toward your medical deductible or medical out-of-pocket limit.

A **dependent** is a spouse, state-registered domestic partner, child, or other eligible family member covered by the plan under the subscriber’s account. For more about eligible dependents, see your plan’s 2016 Certificate of Coverage.

The **medical out-of-pocket limit** is the most you pay during a calendar year before the plan pays 100% of the allowed amount for services by preferred providers. For employees and retirees not enrolled in Medicare, the medical out-of-pocket limit is \$2,000 per person, with a family maximum of \$4,000. This limit doesn’t include your premium, balance-billed charges, or services the plan doesn’t cover; see your plan’s 2016 Certificate of Coverage for details of how this works.

Exception: *If out-of-pocket expenses reach the medical out-of-pocket limit, the plan begins paying for all family members, even if the “family” medical deductible was not met.*

A **subscriber** is the individual who has been designated eligible for PEBB benefits as an employee, retiree, COBRA beneficiary, Leave Without Pay employee, or survivor.

Questions?

If you have any questions about the UMP medical deductible, call UMP Customer Service at 1-888-849-3681, or visit us at www.hca.wa.gov/ump.