

Open Enrollment News 2018

www.hca.wa.gov/ump

New for 2018: 12-month refills of contraceptive drugs now available

Starting in January 2018, all UMP members will be able to purchase a 12-month supply of contraceptive drugs during a single visit to the pharmacy. Before this change, UMP members could only purchase a 3-month supply.

To request a 12-month supply, call Washington State Rx Services at 1-888-361-1611 (TRS: 711) before you go to the pharmacy. Find a network pharmacy near you at www.hca.wa.gov/ump/find-drugs.

Change in coverage for headaches in 2018

Based on a recent Heath Technology Clinical Committee (HTCC) decision, coverage of treatments for chronic migraine and chronic tension-type headaches will change for 2018. UMP will no longer cover some treatments—such as massage therapy, chiropractic services, or acupuncture—for these types of headaches. Botox for treatment of chronic migraines will be a covered benefit with limitations and conditions.

UMP is required by law to follow HTCC decisions. For more information about the HTCC, this decision, or other health technology reviews, visit www.hca.wa.gov/hta.

Get up to speed on your health care

We've added a glossary of common health care terms to our website to help you better understand your medical care. This tool makes it easier to learn the difference between copayment and coinsurance, what balance billing is, and what other frequently used terms mean. Visit www.hca.wa.gov/ump/glossary when you have questions about health terms.

Did you know UMP has three plans?

UMP offers three health plans: UMP Classic, UMP Consumer-Directed Health Plan (CDHP), and UMP Plus. All three plans offer similar medical and prescription drug benefits, and all three allow you to see specialists and other health professionals without a referral from your primary care provider. However, how you pay for each plan is different.

For example, UMP CDHP has a lower monthly premium and a higher deductible than the other two plans. The plan also offers a Health Savings Account, which lets you set aside money on a pre-tax basis to help pay for medical expenses.

UMP Plus has no prescription drug deductible and offers free primary care office visits with your primary care provider, though services related to the visit (such as x-rays or labs) may be covered at 85%. UMP Plus also has a lower monthly premium and a lower deductible than UMP Classic.

To compare the three UMP plans and learn more about them, visit www.hca.wa.qov/ump/compare-medical-plans.

Your UMP Plus provider network will be easier to understand in 2018

To make it easier to understand which providers you can receive services from at the network rate, we're changing how we talk about your UMP Plus network. This won't change your benefits or which network providers you can see.

For 2018, we're introducing the following terms for UMP Plus providers:

- **Core network**—Providers in this category are contracted with your UMP Plus network (Puget Sound High Value Network or UW Medicine Accountable Care Network).
- **Support network**—These providers are contracted with Regence BlueShield but are not in the core network.

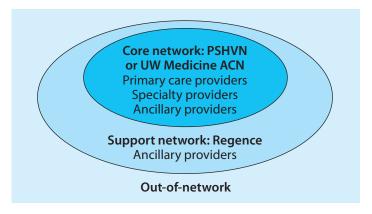
You can see providers in the core or support networks and receive network-level benefits: you generally pay 15% of the allowed amount for covered services after meeting your deductible.

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Out-of-network providers are not in the core or support networks. Note: If you see a provider contracted with Regence BlueShield who is not in the core or support networks, they are considered out-of-network providers.

If you see an out-of-network provider, you will pay 50% of the allowed amount, plus any amount the provider charges that exceeds the allowed amount (called balance billing).

The graphic below shows the provider types in the core and support networks. To learn about these provider types, visit www.hca.wa.gov/ump/plan-ump-plus.



Check out our new UMP Plus provider search

Explore the new UMP Plus provider search at www.hca.wa.gov/ump-providers-plus. The new search process makes it easier to find a provider. The old search spread information across several webpages, but the new search puts all the relevant information on a single webpage.

The new page also links you to information about different provider types (such as primary care or ancillary providers) and how much you'll pay to see them.

Wondering about 2018 monthly premiums?

Monthly premiums for most UMP members are increasing for 2018. However, UMP Plus premiums for employees are decreasing by about 30 percent, and UMP CDHP premiums for employees are not changing.



Keep your address current

As open enrollment approaches, make sure you get the latest updates about your medical and dental plans. If your address has changed, you must report it as follows:

- **Employees:** Notify your personnel, payroll, or benefits office.
- Retirees, COBRA, or Continuation Coverage members: Contact the Public Employees Benefits Board (PEBB) Program in one of these ways:
 - Send your mailing address changes to: Health Care Authority
 PEBB Program
 P.O. Box 42684
 Olympia, WA 98504-2684
- Fax your mailing address changes to 360-725-0771.
- Send a secure message (login required) requesting an address change at www.fuzeqna.com/pebb/consumer/ question.asp.
- Call PEB Division Customer Service at 1-800-200-1004 (TRS: 711).

First year of new joint replacement benefit a success

In January 2017, UMP began offering the Center of Excellence (COE) Program for knee or hip replacement at little to no cost for qualifying UMP Classic and UMP CDHP members. The first year was a success, with more than 50 members taking advantage of the high quality and low cost of this program. Each member received excellent care and saved money.

Here's what some members had to say about their experience with the COE Program:

"I thought the whole organizing from Premera to VM was well handled, they did a wonderful job. It's been a good experience."

"You guys did a super job. I felt like Premera did a great job . . . Everything was well organized."

To learn more about this program, visit www.hca.wa.gov/ump. Note: UMP CDHP members must still meet their annual deductible before the plan pays for covered services.

UMP Notice of Privacy Practices updated

The UMP Notice of Privacy Practices is being updated and will become effective November 1, 2017. To find the notice, visit www.hca.wa.gov/ump and click on "Privacy practices" at the bottom of the page.

Try these tips to lower your prescription drug costs

The costs of prescription drugs are rising. You can take an active role in managing your prescription drug costs by doing the following:

- Ask your provider if any generics are available for your medication. Taking a generic instead of a brand-name drug cuts costs by an average of 80–85 percent. For example, Crestor®, a brand-name drug used to lower cholesterol levels, costs around \$240 for 30 tablets. Its generic equivalent, rosuvastatin calcium, costs \$12 for the same amount.
- Use the Prescription Price Check tool at www.hca.wa.gov/ump/find-drugs or call Washington State Rx Services at 1-888-361-1611 (TRS: 711) to find out if less expensive alternatives are available. For instance, there may be a generic alternative for a brand-name drug used to treat the same condition that may be an option for you.
- Use the Prescription Price Check tool or call local pharmacies to compare prices for your drug, since they vary between pharmacy chains.



- Use the Washington Prescription Drug Discount Card for drugs not covered by your plan. Explore the Washington Prescription Drug Program at www.hca.wa.gov/about-hca/prescription-drugprogram to learn more.
- Visit a Choice90 pharmacy if you are taking an ongoing prescription drug. You can save money by purchasing a 90-day supply of your medication. To find the list of Choice90 pharmacies, go to www.hca.wa.gov/ump/find-drugs and click on "A network pharmacy." You can also call Washington State Rx Services at 1-888-361-1611 (TRS: 711).

Take advantage of your preventive care benefits

It might be hard to remember to go to the doctor when you're not sick, but getting an annual check-up and other preventive care is one of the easiest ways to protect your



health. Plus, when you see a preferred provider for these services, you pay nothing.

Most people don't know how many preventive care benefits they have. Here are just a few examples:

- Annual physical exams and well-baby care visits.
- Flu shots and other preventive immunizations. Visit www.hca.wa.gov/ump/find-drugs and click "find vaccinating pharmacies" for details.
- One routine eye exam for each person enrolled in the plan per calendar year.
- Certain radiology and lab tests, such as screening mammograms.
- Generic contraceptive drugs.
- Certain screening tests performed during pregnancy. Call UMP Customer Service at 1-888-849-3681 (TRS: 711) to ask if a service is covered as preventive.

Have questions about your 2018 benefits?

Attend a benefits fair

Attend a PEBB benefits fair, meet plan representatives, and learn about your options for 2018. Benefits fairs will be held across Washington between October 31 and November 27. Visit www.hca.wa.gov/pebb for the full schedule and more details.

Watch a UMP Plus webinar

The UMP Plus networks are hosting webinars to present information about their plan services and benefits. Tune in to learn more.

- Puget Sound High Value Network: October 25, 12:00 to 1:00 p.m. Pacific Time (PT).
- UW Medicine Accountable Care Network: November 8, 12:00 to 1:00 p.m. PT.

Register for the webinars at

www.hca.wa.gov/ump/open-enrollment. Can't make the live webinar? The sessions will be recorded and available to view later at the same link.

Go online with UMP

Find out about changes for UMP members, check to see if a provider is in a UMP plan network, and compare the three UMP plans by visiting www.hca.wa.gov/ump.

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Ready to make changes for 2018?

You can make changes to your medical or dental plan during open enrollment, which starts November 1 and ends November 30 at midnight Pacific Time. Here's how:

- **Employees:** Visit www.hca.wa.gov/pebb and click on the green *My Account* button in the upper right corner of the page. University of Washington employees must use Workday. Remember, all online changes must be made by midnight on November 30.
- **Retirees:** Visit www.hca.wa.gov/pebb and click on the green *My***Account button in the upper right corner of the page. Some changes cannot be made online. If you cannot make changes online, *My Account* will direct you to the correct forms. You can also find these forms at www.hca.wa.gov/pebb-retirees. Remember, the PEBB Program must receive all completed forms by November 30, and all online changes must be made by midnight on November 30.

If you don't want to change medical or dental plans and haven't moved out of your plan's service area, you will remain enrolled in your current plans for 2018.

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HCA is committed to providing equal access to our services.

If you need an accommodation, or require documents in another format or language, please call 1-800-200-1004 (TRS: 711).

Look inside for important information on your 2018

UMP benefits!

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