

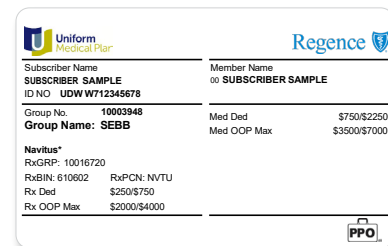
Health insurance can seem complicated, especially if you're new to the plan. Below are some tips to help you get the most out of your benefits and save money.

1. Always use your UMP member ID card.

You will receive a new UMP ID card from Regence for the 2024 plan year. Your new card will have an updated nurse line number. You use the same ID card for both medical and prescription drug services. You do not use your UMP ID card for dental services.

Be sure to show your ID card whenever you see a provider or fill a prescription. Providers and pharmacies use the information on the card to make sure they bill for the service correctly.

Note: PPO stands for preferred provider organization. The PPO in the suitcase icon on your ID card means



you are a PPO BlueCard member and have access to Blue Cross or Blue Shield plan providers worldwide.

2. Use preferred providers whenever possible.

When you see a preferred provider, you'll pay much less (20 percent coinsurance for most covered services after meeting your deductible) than what you would pay if you see an out-of-network provider. Preferred providers cannot bill you more than the plan allows (called the allowed amount).

If you see an out-of-network provider, you'll pay 40 percent coinsurance for most covered services after meeting your deductible. Out-of-network

providers may also bill you for any amounts above the allowed amount (called balance billing) and your coinsurance will not count toward your deductible or out-of-pocket limit.

To find preferred providers, visit the UMP provider search at ump.regence.com/go/sebb/UMP-Achieve1 or call UMP Customer Service at 1-800-628-3481 (TRS: 711).

Preferred versus out-of-network provider cost comparison examples

Provider type	Provider's billed charge	Allowed amount	What you pay after deductible is met	Amount the plan pays (% of allowed amount)
Preferred provider	\$150	\$100	\$20 (20% of \$100) The provider cannot balance bill you.	\$80 (80% of \$100)
Out-of-network provider	\$150	\$100	\$90 (40% of \$100 plus \$50, the amount the provider may balance bill you for costs above the allowed amount)	\$60 (60% of \$100)

3. Check out UMP's website and helpful online tools.

Visit UMP's website at ump.regence.com/sebb to find resources that help you understand your health benefits, find providers, and more.

- **Want an overview of your plan benefits in 2024?** Visit ump.regence.com/sebb/plans/2024/achieve-1.
- **Want to sign in to your Regence account?** Select "Sign in" at the top-right corner of any page.
- **Need UMP forms and publications?** Select the "Find forms" link at the top of any page to find commonly used forms or access HCA's searchable forms and publications page.
- **Looking for a provider?** Select "Find a doctor" at the top-right corner of any page or visit the UMP

4. Learn about new benefits for 2024.

UMP has new benefits to help you stay healthy and reach your wellness goals. For more information about these and other benefits, read your 2024 UMP Achieve 1 Certificate of Coverage, available by visiting Forms and publications at hca.wa.gov/ump-sebb-coc.

- **Hearing aids:** You will pay \$0 of the \$3,000 benefit limit per ear every three calendar years for prescribed hearing aids. You will be responsible for hearing aid charges exceeding the \$3,000 benefit limit. Hearing aids are not subject to your deductible. Other covered hearing-related services such as ear molds, initial batteries, and cords will be paid at the standard rate.
- **SmartHealth:** SmartHealth will have a new look and feel beginning January 2, 2024. You will need to create your account in the portal to get started towards completing your wellbeing assessment and activities customized to your needs. SmartHealth is Washington State's voluntary wellness program that supports you on your journey toward living well. It is included in your SEBB benefits at no cost to you. SmartHealth supports whole person well-being. Join activities

provider search at ump.regence.com/go/sebb/UMP-Achieve1 to find a new provider or see if your provider is in your plan's network.

- **Curious about prescription drug coverage?** To find a network pharmacy or get a general idea of drug prices and drugs on the Preferred Drug List, visit the 2024 plan detail page at ump.regence.com/sebb/plans/2024/achieve-1.

To learn more about medical benefits, you can also call UMP Customer Service. For questions about prescription drug coverage, contact Washington State Rx Services at 1-888-361-1611 (TRS: 711).

that support all of you, including managing stress, building resiliency, and adapting to change. As you progress on your wellness journey, you may also qualify for the SmartHealth wellness incentive. To get started, sign in to smarthealth.hca.wa.gov.

- **Changes to coverage for outpatient dialysis services:** Starting January 1, 2024, you pay the standard rate during your initial outpatient treatment period of three months. Once the supplemental treatment period begins, you will pay 0 percent of the allowed amount for covered outpatient dialysis services. You may also be eligible for Medicare Part B coverage and to get your Medicare Part B premiums reimbursed by the plan. If you are not enrolled in Medicare Part B and you receive outpatient dialysis from an out-of-network provider during the supplemental treatment period, you will be responsible for any amount exceeding the allowed amount (known as balance billing). Call UMP Customer Service at 1-888-628-3481 (TRS: 711) to connect with a care manager who can assist you.

5. Get preventive care, including covered vaccines, at no cost to you.

Get covered vaccines, such as flu, COVID vaccines, and other preventative vaccinations that are recommended by the Centers for Disease Control and Prevention (CDC), at select network pharmacies. Find a network vaccination pharmacy by using the Pharmacy Locator tool located on the 2024 plan detail page at ump.regence.com/sebb/plans/2024/achieve-1 or by calling Washington State Rx Services (WSRxS) Customer Service. You will need to call and verify that your pharmacy offers vaccinations. You can also visit a preferred provider, participating provider, or a public health department to get vaccinated. For a list of

vaccines, visit the CDC website at cdc.gov/vaccines/schedules to see the CDC immunization schedules or call UMP Customer Service.

In addition to covered vaccines, you pay \$0 for some preventive care services when you see a preferred or participating provider. These include services such as wellness visits and tobacco cessation products. To see which services are covered under the preventive benefit, call UMP Customer Service or visit the Healthcare.gov website at healthcare.gov/preventive-care-benefits.

Note: UMP does not cover immunizations for travel or employment.

6. Use network pharmacies.

Check which pharmacies are available in our 2024 pharmacy network by using the Pharmacy Locator tool located at ump.regence.com/sebb/plans/2024/achieve-1. The pharmacies listed on the 2024 Pharmacy Locator tool are subject to change.

Pharmacies are part of a different network than medical providers. That means pharmacies listed on the medical provider search on Regence BlueShield's website are **not** network pharmacies. When you use network, retail, or mail-order pharmacies, you pay

based on the prescription drug's allowed amount, a discounted price negotiated by the plan. If you use a non-network pharmacy, the pharmacy may charge more than the plan's allowed amount and you will need to submit your own prescription drug claim form. You will have to pay the additional amount, which does not apply to your prescription drug deductible or out-of-pocket limit. Prescriptions purchased from an excluded pharmacy will not be covered.

7. Learn about your prescription drug benefit.

To save money, try these tips:

- Talk to your provider about prescribing generic or lower-cost brand-name drugs.
- Ask your pharmacist to substitute a brand-name drug with a generic whenever possible.
- Purchase your continuous glucose monitor (CGM) supplies at a network pharmacy. To find a network pharmacy, visit the Prescription drug

coverage webpage at ump.regence.com/sebb/benefits/prescriptions and use the Pharmacy Locator Tool.

- Check how much your prescription drugs will cost in 2024, by using the Drug Price Check tool located at ump.regence.com/sebb/plans/2024/achieve-1.

8. Find out what you pay for prescription drugs.

Prescription drug deductible:

\$250 individual, \$750 maximum for a family of three or more. The prescription drug deductible only applies to Tier 2 prescription drugs except covered insulins. Once you meet your deductible, you only pay your coinsurance. The prescription drug deductible does not apply to covered insulins. If you have not met your deductible, coinsurance for covered insulins will

be applied to your prescription drug deductible when you fill your insulin at a network pharmacy. See the table below for more details.

Prescription drug out-of-pocket limit:

\$2,000 per person, \$4,000 family maximum

Note: Most specialty drugs must be purchased through the plan's network specialty pharmacy, Ardon Health.

Tier	All network pharmacies (retail, mail-order, and specialty)	The most you'll pay per 30-day supply (network pharmacies only)
Preventive	No coinsurance No deductible	\$0
Value Tier (Value)	5% coinsurance No deductible	\$10
Tier 1 (Tier 1/Tier 1 specialty) Select generic drugs	10% coinsurance No deductible	\$25
Tier 2 (Tier 2/Tier 2 specialty) Preferred drugs	30% coinsurance Deductible applies (except for covered insulins)	\$75 \$35 for covered insulins

How to request an exception for a noncovered drug

If you are prescribed a noncovered drug, and you have tried all the alternative drugs and none are found to be effective, or if the alternatives are found to not be medically appropriate, you or your prescribing provider can request an exception by calling WSRxS Customer Service. Excluded prescription drugs and products are not eligible for an exception.

If an exception is approved, you will pay the Tier 2 cost share (deductible applies, 30% coinsurance up to \$75 per 30-day supply). If an exception is not approved, UMP will not cover the drug.

Pharmacies outside the United States are out-of-network

There are no network pharmacies available outside of the United States. If you purchase prescriptions at a pharmacy outside of the United States, you will

need to submit a claim for reimbursement and you will be reimbursed at the allowed amount and may be balanced billed. Amounts above the allowed amount do not count towards your prescription drug deductible or out of pocket limit.

9. Contact us with any questions.

All times are listed as Pacific.

UMP Customer Service (medical benefits)

Call: 1-800-628-3481 (TRS: 711)

Monday through Friday: 5 a.m. to 8 p.m.

Saturday: 8 a.m. to 4:30 p.m.

Online: ump.regence.com/sebb

Chat now: Sign in to your Regence account at ump.regence.com/ump/signin to access chat now

Monday through Friday: 5 a.m. to 8 p.m.

Saturday: 8 a.m. to 4:30 p.m.

Email: Send secure email via your Regence account at ump.regence.com/ump/signin.

If you are outside the United States and you have questions about your benefits and coverage, you can use email, Chat now, or Skype to contact UMP Customer Service. You may request to have a customer service representative call you at a scheduled time during normal business hours.

If you are outside the United States and need to find a local provider, make an appointment, or be hospitalized, call Blue Cross Blue Shield Global® Core at 1-800-810-2583 or call collect at 1-804-673-1177, 24 hours a day, 7 days a week.

Washington State Rx Services (WSRxS)

Customer Service (prescription drug benefits)

Call: 1-888-361-1611 (TRS: 711)

Monday through Friday: 7:30 a.m. to 5:30 p.m.

Available outside these hours with limited services.

Online: Find a link to your pharmacy account on the UMP Achieve 1 plan detail page at ump.regence.com/sebb/plans/2024/achieve-1.

Postal Prescription Services (PPS) (network mail-order pharmacy)

Call: 1-800-552-6694 (TRS: 711)

Monday through Friday: 6 a.m. to 6 p.m.

Saturday: 9 a.m. to 2 p.m.

Online: ppsrx.com

Costco Mail-Order Pharmacy (network mail-order pharmacy)

UMP members do not need to be Costco members to use their mail-order service.

Call: 1-800-607-6861 (TRS: 711)

Monday through Friday: 5 a.m. to 7 p.m.

Saturday: 9:30 a.m. to 2 p.m.

Online: costco.com/pharmacy/home-delivery

Ardon Health (specialty pharmacy)

Call: 1-855-425-4085 (TRS: 711)

Monday through Friday: 8 a.m. to 7 p.m.

Saturday: 8 a.m. to noon

Online: ardonhealth.com

UMP is administered by Regence BlueShield and Washington State Rx Services under contract with the Washington State Health Care Authority (HCA).

HCA is committed to providing equal access to our services. If you need an accommodation, or require documents in another format, please contact the following:

Employees: Your payroll or benefits office.

Continuation coverage members: Call us at 1-800-200-1004 (TRS: 711).