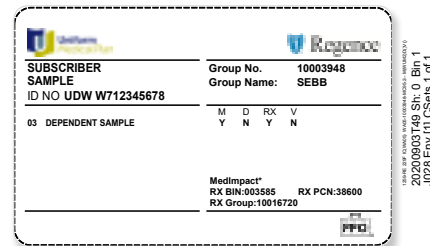


Health insurance can seem complicated, especially if you're new to the plan. Below are some tips to help you get the most out of your benefits and save money.

## 1. Always use your UMP member ID card.

Be sure to show your ID card whenever you see a provider or fill a prescription. Providers and pharmacists 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 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 (15 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 will never bill you more than the plan allows (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).

To find preferred providers, visit the UMP provider search at [ump.regence.com/go/sebb/UMP-High-Deductible](http://ump.regence.com/go/sebb/UMP-High-Deductible) 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	\$15 (15% of \$100) The provider cannot balance bill you.	\$85 (85% of \$100)
Out-of-network provider	\$150	\$100	\$90 (40% of \$100 plus \$50, the amount the provider may charge you 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](http://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 2021?** Visit the UMP High Deductible plan webpage at [ump.regence.com/sebb/plans/2021/high-deductible/](http://ump.regence.com/sebb/plans/2021/high-deductible/) for 2021 information.
- **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 get to a searchable forms and publications page.
- **Looking for a provider?** Visit the UMP provider search at [ump.regence.com/go/sebb/UMP-High-Deductible](http://ump.regence.com/go/sebb/UMP-High-Deductible) to find a new provider or see if your provider is in your plan's network.
- **Curious about prescription drug coverage?** To get a general idea of pharmacies in the

network, drug prices, and drugs on the Preferred Drug List, visit the current Prescription drug page at [ump.regence.com/sebb/benefits/prescriptions](http://ump.regence.com/sebb/benefits/prescriptions). This webpage, and the tools on it, will only show you 2020 prescription drug information. 2021 prescription drug information will be available online

#### **4. Learn about new benefits for 2021.**

UMP has new benefits to help you stay healthy and reach your wellness goals. For more information about these and other benefits, read your 2021 UMP High Deductible Certificate of Coverage, available by visiting Forms and publications at [hca.wa.gov/ump-sebb-coc](http://hca.wa.gov/ump-sebb-coc).

- **Hearing aids:** UMP now pays 100 percent of the allowed amount every five calendar years for one hearing aid for each ear, after you meet your deductible.
- **Durable medical equipment:** UMP offers durable medical equipment (DME) through an approved commercial seller, where supplies typically cost less. You can file a claim online and get reimbursed for covered supplies. To learn more contact UMP Customer Service at 1-800-628-3481 (TRS: 711).
- **Insulin:** You no longer have to meet your deductible

#### **5. Learn about your health savings account (HSA).**

Your HSA is where your tax-advantaged funds are stored until you need them to pay for your plan deductible and other qualified health care expenses that the plan does not pay. HealthEquity, Inc. administers the HSA. New UMP High Deductible members will receive an HSA debit card from HealthEquity in the mail.

Your employer or the State of Washington makes equal monthly deposits into your HSA for an annual total of \$375 for an individual or \$750 for more than one person. You can also make contributions to your account. To find annual contributions limits, visit the Internal Revenue Service (IRS) website at [irs.gov/government-entities/federal-state-local-governments/where-can-i-learn-more-about-health-savings-accounts-hsa-and-health-reimbursement-arrangements-hra](http://irs.gov/government-entities/federal-state-local-governments/where-can-i-learn-more-about-health-savings-accounts-hsa-and-health-reimbursement-arrangements-hra).

#### **6. Learn how to use your HSA to pay for medical services and prescription drugs.**

You can use your HSA debit card to pay for qualified medical services and drugs without filing a claim with HealthEquity. However, if you do not use your HSA debit card to pay for services, you may submit a claim for reimbursement by visiting HealthEquity website at [learn.healthequity.com/sebb](http://learn.healthequity.com/sebb) and signing in to your

HealthEquity account. To learn more about medical benefits, you can also call UMP Customer Service at 1-800-628-3481 (TRS: 711). For questions about prescription drug coverage, contact Washington State Rx Services (WSRxS) Customer Service at 1-888-361-1611 (TRS: 711).

before the plan covers insulins – you pay only your cost-share for covered insulins. Your cost-share for covered insulins is also changing from 15 percent to a tier payment structure. If you have not already met your deductible, your cost-share for insulins will be applied to your deductible when you fill your prescription at a network pharmacy.

- **Mental health provider locator:** Check out Quartet, a program that works alongside your primary care provider to find a specialist to fit your needs. Quartet's care navigation team matches members to in-person and telemedicine behavioral health providers who are in the plan's network, have availability, and offer an array of behavioral health services, including, but not limited to, mental health counseling, substance use disorder treatment, and psychiatry services.

If you're an employee, check with your employer to see if you can have money deducted from your paycheck and deposited as pretax dollars directly into your HSA.

Your HSA belongs to you, even if you change jobs, move out of state, switch health plans, or retire. The balance rolls over from year to year, and you can use the funds to pay for qualified medical expenses, including ones the plan does not cover. You can even use HSA funds to pay for qualified medical expenses when you're not enrolled in a High Deductible Health Plan (HDHP). See IRS publication 502 on the IRS website at [irs.gov](http://irs.gov) for the complete list of qualified medical expenses.

For more information about HSAs, visit the HealthEquity website at [learn.healthequity.com/sebb](http://learn.healthequity.com/sebb).

HealthEquity account.

If you have questions about how to submit a claim, contact HealthEquity by phone at 1-844-351-6853 (TRS: 711) or send an email to [memberservices@healthequity.com](mailto:memberservices@healthequity.com).

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

Get covered vaccines, such as flu shots recommended by the Centers for Disease Control and Prevention (CDC), at select network pharmacies. No appointment needed! Find a network vaccination pharmacy by calling Washington State Rx Services Customer Service at 1-888-361-1611 (TRS: 711). 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](https://www.cdc.gov/vaccines/schedules) to see the CDC immunization schedules or call UMP Customer Service at 1-800-628-3481 (TRS: 711).

## 8. Use network pharmacies.

To get a general idea of pharmacies in the UMP network, you can view 2020 information by visiting the Prescription drug webpage at [regence.com/ump/sebb/benefits/prescriptions](https://www.regence.com/ump/sebb/benefits/prescriptions) or call WSRxS Customer Service at 1-888-361-1611 (TRS: 711). 2021 information will be updated and available in January 2021.

Pharmacies are part of a different network than

## 9. Learn about your prescription drug benefit.

You have to pay the entire cost of your prescription drugs until you meet your combined deductible. The deductible amount for a single person (subscriber only) enrolled in the plan is \$1,400; for more than one person enrolled in the plan, the deductible is \$2,800.

Once you meet the combined deductible, you pay 15 percent of the drug's cost for covered prescription drugs that you buy from a UMP network pharmacy. UMP High Deductible does not categorize drugs into

In addition to covered vaccines, you pay \$0 for some preventive care services when you see a preferred or participating provider. These services include things like a wellness visit and tobacco cessation products. To see which services are covered under the preventive benefit, call UMP Customer Service at 1-800-628-3481 (TRS: 711) or visit the Healthcare.gov website at [healthcare.gov/preventive-care-benefits](https://www.healthcare.gov/preventive-care-benefits).

**Note:** UMP does not cover immunizations for travel or employment, even when recommended by the CDC or required by travel regulations.

medical providers. That means pharmacies listed on the medical provider search on Regence BlueShield's website are **not** network pharmacies. If you use a non-network pharmacy, you will pay more and may have to submit your own prescription drug claim forms for reimbursement.

tiers to determine how much you pay.

**Exception:** In 2021, covered insulins will not be subject to the deductible. Your cost-share is changing from 15 percent to the amount in the table below when you fill your insulin at a network pharmacy. If you have not met your deductible, cost-shares for covered insulins will be applied to your deductible.

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

Tier	How much you pay for covered insulins at network pharmacies (retail and mail-order)
<b>Value Tier (V)</b>	0–30 day supply: 5% coinsurance or <b>\$10*</b> 31–60 day supply: 5% coinsurance or <b>\$20*</b> 61–90 day supply: 5% coinsurance or <b>\$30*</b>
<b>Tier 1 (1)</b>	0–30 day supply: 10% coinsurance or <b>\$25*</b> 31–60 day supply: 10% coinsurance or <b>\$50*</b> 61–90 day supply: 10% coinsurance or <b>\$75*</b>
<b>Tier 2 (2)</b>	0–30 day supply: 30% coinsurance or <b>\$75*</b> 31–60 day supply: 30% coinsurance or <b>\$150*</b> 61–90 day supply: 30% coinsurance or <b>\$225*</b>

\* Whichever is less

To save money on your prescription drugs, 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.
- Check for 2020 prices by using the Drug Price Check tool on the UMP website at [ump.regence.com/sebb/benefits/prescriptions](https://www.ump.regence.com/sebb/benefits/prescriptions) under "Prescription drug coverage and cost." 2021

information will be updated and available in January 2021. You can also call WSRxS Customer Service at 1-888-361-1611 (TRS: 711).

- Use the Washington Prescription Drug Discount Card for prescription drugs not covered by your plan. To learn more about the Washington Prescription Drug Program (WPDP), visit the WPDP webpage at [hca.wa.gov/pdp](https://www.hca.wa.gov/pdp).
- Check to see if you are able to save more money by using Postal Prescription Services (PPS) or a

Choice90Rx network pharmacy to fill prescription drugs that you take regularly.

- **PPS mail-order pharmacy:** You may save on select brand-name drugs when you order from PPS, UMP's only network mail-order pharmacy. Typically, you will receive your prescriptions within 7 to 10 days. Use of PPS mail-order pharmacy is an option, but not required if you prefer to use a retail pharmacy. To create an account, visit the PPS website at [ppsrx.com](http://ppsrx.com).
- **Choice90Rx network pharmacies:** If you purchase between an 84- to 90-day supply of a prescription drug, you may be able to save money by going to a Choice90Rx network pharmacy. For a list of Choice90Rx network pharmacies, call WSRxS Customer Service at 1-888-361-1611 (TRS: 711).

## 10. 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](http://ump.regence.com/sebb)

**Chat live:** Sign in to your Regence account at [regence.com](http://regence.com) to access chat live Monday through Friday, 7 a.m. to 5 p.m.

**Email:** Send secure email via your Regence account at [regence.com](http://regence.com)

If you are outside the U.S. and you have questions about your benefits and coverage, you can use email, chat live, 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 U.S. 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.

### **How to request an exception for a noncovered drug**

If you are prescribed a noncovered drug, you or your prescribing provider can request an exception by calling WSRxS Customer Service at 1-888-361-1611 (TRS: 711).

To receive coverage for a noncovered prescription drug, you must have tried all of the alternative drugs and found none to be effective, or your provider must demonstrate that the alternatives are not medically appropriate. Your provider must submit clinical information for UMP to approve an exception request.

If an exception is approved, after you meet your deductible, you will pay 15 percent coinsurance. If an exception is not approved, UMP will not cover the drug.

### **HealthEquity, Inc. (health savings account)**

**Call:** 1-844-351-6853 (TRS: 711)

Call center is available: 24 hours a day, 7 days a week

**Online:** [learn.healthequity.com/sebb](http://learn.healthequity.com/sebb)

### **Washington State Rx Services (WSRxS) Customer Service (prescription drug benefits)**

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

Monday-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 High Deductible plan webpage at [ump.regence.com/sebb/plans/2021/high-deductible/](http://ump.regence.com/sebb/plans/2021/high-deductible/)

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

**Call:** 1-800-552-6694

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

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

**Online:** [ppsrx.com](http://ppsrx.com)

### **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](http://ardonhealth.com)

**Providers fax:** 1-855-425-4096

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

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).