



UMP Plus (SEBB) 2021 Quick Start Guide

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.

UMP Plus networks

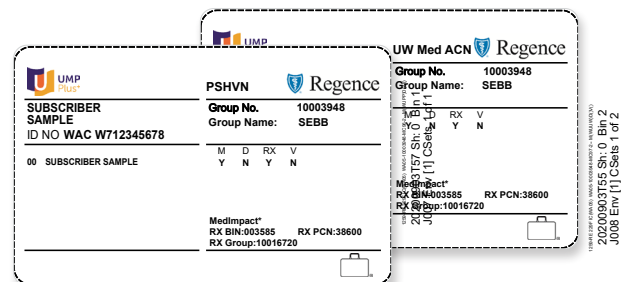
Puget Sound High Value Network
(UMP Plus–PSHVN)

UW Medicine Accountable Care Network
(UMP Plus–UW Medicine ACN)

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: The UMP Plus ID cards are different from UMP Achieve 1, UMP Achieve 2, and UMP High Deductible ID cards and are specific to each UMP Plus network.



2. Use providers in the core and support networks whenever possible.

The amount you pay for services will depend on the network status of your provider. Services are subject to the medical deductible unless otherwise noted.

• **Core network:** Includes primary care providers (PCPs), specialty providers, and facilities (such as hospitals, surgery centers, and clinics) contracted with your UMP Plus network.

- You pay \$0 for most covered services when you see your PCP, and you pay 15 percent after you meet your deductible when you see other providers in this network.

Note: When you see a PCP for primary care services, office visits are paid at 100 percent (not subject to the deductible). Related services, like x-rays or labs that you receive during a primary care visit, may be subject to the medical deductible and coinsurance.

- Providers will not bill you for charges that exceed the allowed amount (called balance billing).

• **Support network:** Includes certain providers contracted with Regence BlueShield to supplement the core network. Most of the providers in this network are specialty providers.

Not all Regence providers participate in the support network.

- You pay 15 percent for most covered services.
- Providers will not balance bill you.
- Naturopaths are considered PCPs. If you select a naturopath as your PCP, you pay \$0 for most covered services.

• **Out-of-network providers:** Includes providers who are not in the core or support networks. For more information about out-of-network providers, read your plan's 2021 Certificate of Coverage, available by visiting Forms and publications at hca.wa.gov/umpplus-sebb-coc.

- You pay 50 percent for most covered services.
- Out-of-network providers may balance bill you.

To find network providers, call UMP Customer Service at 1-800-628-3481 (TRS: 711) or visit the UMP provider search:

- UMP Plus–PSHVN: ump.regence.com/go/SEBB/UMP-Plus-PSHVN
- UMP Plus–UW Medicine ACN: ump.regence.com/go/SEBB/UMP-Plus-UWMACN

Network 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)
Network provider	\$150	\$100	\$15 (15% of \$100) The provider cannot balance bill you.	\$85 (85% of \$100)
Out-of-network provider	\$150	\$100	\$100 (50% of \$100 plus \$50, the amount the provider may charge you above the allowed amount)	\$50 (50% 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 2021?** Visit the UMP Plus plan pages for 2021 information:
 - UMP Plus–PSHVN: ump.regence.com/sebb/plans/2021/plus-pshvn/
 - UMP Plus–UW Medicine ACN: ump.regence.com/sebb/plans/2021/plus-uw-medicine-acn/
- **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 to find a new provider or see if your provider is in your plan's network.

- UMP Plus–PSHVN: ump.regence.com/go/SEBB/UMP-Plus-PSHVN
- UMP Plus–UW Medicine ACN: ump.regence.com/go/SEBB/UMP-Plus-UWMACN
- **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. This webpage, and the tools on it, will only show you 2020 prescription drug information. 2021 prescription drug information will be available online by January 2021.

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).

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 plan's 2021 Certificate of Coverage, available by visiting Forms and publications at hca.wa.gov/umpplus-sebb-coc.

- **Hearing aids:** UMP now pays 100 percent of the allowed amount every five calendar years for one hearing aid for each ear.
- **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).

- **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.

5. 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 WSRxS Customer Service at

1-888-361-1611 (TRS: 711). You can also visit a network 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 at 1-800-628-3481 (TRS: 711).

In addition to covered vaccines, you pay \$0 for some preventive care services when you see a network 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

6. 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 ump.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.

7. Learn about your prescription drug benefit.

UMP Plus members have no prescription drug deductible. To save even more 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.
- Check for 2020 prices by using the Drug Price Check tool on the UMP website at 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.
- Check to see if you are able to save more money

8. Find out what you pay for prescription drugs.

With UMP Plus, there is no prescription drug deductible.

Prescription drug out-of-pocket limit: \$2,000 per person, \$4,000 family maximum.

1-800-628-3481 (TRS: 711) or visit the Healthcare.gov website at 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.

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. If you use a non-network pharmacy, you will pay more and may have to submit your own prescription drug claim forms for reimbursement.

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 ppsr.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).

Note: 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 (P)	No coinsurance	\$0
Value Tier (V)	5% coinsurance	\$10
Tier 1 (1) Select generic drugs	10% coinsurance	\$25
Tier 2 (2) Preferred drugs	30% coinsurance	\$75

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

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 live: Sign in to your Regence account at regence.com to access chat live. Chat live is available Monday through Friday, 7 a.m. to 5 p.m.

Email: Send secure email via your Regence account at 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.

UMP Plus–PSHVN Contact Center (medical benefits)

Call: 1-877-345-8760

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

Online: pugetsoundhighvaluenetwork.org

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

UMP Plus–UW Medicine ACN Contact Center (medical benefits)

Call: 1-855-520-9400 (TRS: 711)

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

Online: sebb.uwmedicine.org

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 Plus plan webpage at:

- UMP Plus–PSHVN: ump.regence.com/sebb/plans/2021/plus-pshvn/
- UMP Plus–UW Medicine ACN: ump.regence.com/sebb/plans/2021/plus-uw-medicine-acn/

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

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

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).