



UMP Plus (SEBB) 2024 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)

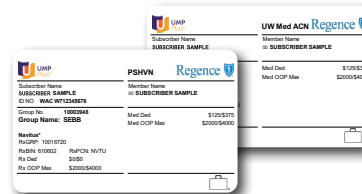
UW Medicine Accountable Care Network (UMP Plus–UW Medicine ACN)

1. Always use your UMP member ID card.

UMP Plus–PSHVN members will receive a new UMP ID card from Regence for the 2024 plan year. The updated cards will have a new nurse line number. (UMP Plus–UW Medicine ACN will not receive new cards, unless you are new to the plan, because your nurse line number is remaining the same.)

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.



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.
 - 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.
 - You pay 15 percent after you meet your deductible when you see other providers in this network.
 - Providers cannot 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 2024 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.
 - Coinsurance will not count toward your deductible or out-of-pocket limit.

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 balance bill you for costs 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 for 2024?** Visit your plan's 2024 plan detail page:
 - **UMP Plus–PSHVN:** ump.regence.com/sebb/plans/2024/plus-pshvn
 - **UMP Plus–UW Medicine ACN:** ump.regence.com/sebb/plans/2024/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 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 provider search to find a new provider or see if

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 plan's 2024 certificate of coverage, available by visiting forms and publications at hca.wa.gov/umpplus-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 2nd. You will need to create your account in the portal to get started towards completing your wellbeing assessment and activities customized to your needs.

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 find a network pharmacy or get a general idea of drug prices and drugs on the Preferred Drug List, visit:
 - **UMP Plus–PSHVN:** ump.regence.com/sebb/plans/2024/plus-pshvn
 - **UMP Plus–UW Medicine ACN:** ump.regence.com/sebb/plans/2024/plus-uw-medicine-acn

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).

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 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 1-800-628-3481 (TRS: 711) for assistance.

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 calling Washington State Rx Services (WSRxS) Customer Service or by using the Pharmacy Locator tool located on the 2024 plan detail page. You will need to call and verify that your pharmacy offers vaccinations.

- **UMP Plus–PSHVN:** ump.regence.com/sebb/plans/2024/plus-pshvn
- **UMP Plus–UW Medicine ACN:** ump.regence.com/sebb/plans/2024/plus-uw-medicine-acn

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.

You also pay \$0 for some preventive care services when you see a network provider, 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 on the 2024 plan detail page. The pharmacies listed on the tool are subject to change.

- **UMP Plus–PSHVN:** ump.regence.com/sebb/plans/2024/plus-pshvn
- **UMP Plus–UW Medicine ACN:** ump.regence.com/sebb/plans/2024/plus-uw-medicine-acn

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 out-of-pocket limit. Prescriptions purchased from an excluded pharmacy will not be covered.

7. Learn about your prescription drug benefit.

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.
- 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/](http://ump.regence.com/sebb/benefits/prescriptions)

[benefits/prescriptions](http://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 on the 2024 plan detail page at:

- **UMP Plus–PSHVN:** ump.regence.com/sebb/plans/2024/plus-pshvn
- **UMP Plus–UW Medicine ACN:** ump.regence.com/sebb/plans/2024/plus-uw-medicine-acn

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.

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	\$0
Value Tier (Value)	5% coinsurance	\$10
Tier 1 (Tier 1/Tier 1 specialty) Select generic drugs	10% coinsurance	\$25
Tier 2 (Tier 2/Tier 2 specialty) Preferred drugs	30% coinsurance	\$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 (30% coinsurance up to \$75 per 30-day supply). If an exception is not approved, UMP will not cover the drug.

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 regence.com 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.

UMP Plus–PSHVN Contact Center (medical benefits)

Call: 1-877-345-8760 (TRS: 711)

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

Online: pugetsoundhighvaluenetwork.org

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

Call: 1-888-402-4238 (TRS: 711)

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

Saturday and Sunday: 6 a.m. to 2 p.m.

Online: sebb.uwmedicine.org

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 Plus plan webpage at:

- **UMP Plus–PSHVN:** ump.regence.com/sebb/plans/2024/plus-pshvn
- **UMP Plus–UW Medicine ACN:** ump.regence.com/sebb/plans/2024/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

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

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).