Uniform Medical Plan

## 2021 UMP Achieve 2 (SEBB)

# Certificate of Coverage

Self-insured by the State of Washington • Effective January 1, 2021

Printed under the direction of the Washington State Health Care Authority School Employees Benefits Board (SEBB)

HCA 20-0100 (7/20)

# Directory: medical services

| Contact type and description | Contact information |
|---|---|
| **UMP Customer Service** and general correspondence | **Call:** 1-800-628-3481 (TRS: 711)<br>Monday-Friday: 5 a.m. to 8 p.m.; Saturday: 8 a.m. to 4:30 p.m. (Pacific)<br>**Chat live:** Sign in to your Regence account at regence.com to chat live<br>Monday-Friday: 7 a.m. to 5 p.m. (Pacific)<br>**Email:** Send secure email via your Regence account at regence.com<br>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.<br>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. |
| **Network provider directory** | **Call:** 1-800-628-3481 (TRS: 711)<br>Monday-Friday: 5 a.m. to 8 p.m.; Saturday: 8 a.m. to 4:30 p.m. (Pacific)<br>**Chat live:** Sign in to your Regence account at regence.com to chat live<br>Monday-Friday: 7 a.m. to 5 p.m. (Pacific)<br>**Provider search:** ump.regence.com/go/sebb/UMP-Achieve2 |
| **Nurse line (Advice 24)**<br>Access to a nurse anytime | **Call:** 1-800-267-6729 (TRS: 711)<br>24 hours a day, 7 days a week |
| **Medical appeals, complaints and grievances** | **Call:** 1-800-628-3481 (TRS: 711)<br>Monday-Friday: 5 a.m. to 8 p.m.; Saturday: 8 a.m. to 4:30 p.m. (Pacific)<br>**Chat live:** Sign in to your Regence account at regence.com to chat live<br>Monday-Friday: 7 a.m. to 5 p.m. (Pacific)<br>Fax: 1-877-663-7526<br>**Secure Online Account:** Sign in to your Regence account at regence.com and navigate to Appeals to submit an appeal online<br>**Email:** memberappeals@regence.com<br>**Mail:**<br>UMP Member Appeals<br>Regence BlueShield<br>PO Box 91015<br>Seattle, WA 98111-9115 |

| Contact type and description | Contact information |
| --- | --- |
| **Preauthorization**<br>For providers submitting medical service preauthorization requests | **Call:** 1-888-849-3682 (TRS: 711)<br>Monday-Friday: 7 a.m. to 5 p.m. (Pacific)<br>**Fax:** 1-877-663-7526<br>**Visit:** availity.com |
| **Access to medical claims** | **Visit:** Sign in to your Regence account at regence.com |
| **Claims mailing address**<br>For members submitting medical service claims | **Fax:** 1-877-357-3418<br>**Mail:**<br>Regence BlueShield<br>PO Box 1106<br>Lewiston, ID 83501-1106 |
| **Medicare** | **Call:** 1-800-MEDICARE (1-800-633-4227) (TTY: 1-877-486-2048)<br>24 hours, 7 days a week<br>**Visit:** medicare.gov or MyMedicare.gov |
| **Eligibility, enrollment, and address changes** | **Employees:** Contact your payroll or benefits office<br>**Continuation Coverage:** Call the SEBB Program: 1-800-200-1004 (TRS: 711)<br>Monday-Friday: 8 a.m. to 4:30 p.m. (Pacific)<br>**Visit:** hca.wa.gov/erb |
| **Tobacco cessation services**<br>See page 72 | American Cancer Society's Quit for Life program<br>**Call:** 1-866-784-8454<br>24 hours, 7 days a week<br>**Visit:** quitnow.net |

# Directory: prescription drug services

| Contact type and description | Contact information |
|---|---|
| **Prescription drugs**<br>Contact customer service, locate network pharmacies, ask prescription drug questions, access prescription drug claims | Washington State Rx Services (WSRxS)<br>**Call:** 1-888-361-1611 (TRS: 711)<br>Monday-Friday: 7:30 a.m. to 5:30 p.m. (Pacific)<br>Available outside these hours with limited services.<br>**Visit:** Find a link to your WSRxS account at ump.regence.com/sebb/benefits/prescriptions |
| **Network mail-order pharmacy**<br>Order new prescriptions and refills, check order status, manage prescriptions, track your package | Postal Prescription Services (PPS)<br>**Call:** 1-800-552-6694<br>Monday-Friday: 6 a.m. to 6 p.m. (Pacific)<br>Saturday: 9 a.m. to 2 p.m. (Pacific)<br>**Providers fax:** 1-800-723-9023<br>**Mailing a prescription order:**<br>Postal Prescription Services<br>PO Box 2718<br>Portland, OR 97208-2718<br>**Visit:** Sign in to your PPS account at ppsrx.com |
| **Network specialty pharmacy**<br>Order new prescriptions and refills for specialty drugs | Ardon Health<br>**Call:** 1-855-425-4085 (TRS: 711)<br>Monday-Friday: 8 a.m. to 7 p.m. (Pacific)<br>Saturday: 8 a.m. to 12 p.m. (Pacific)<br>Closed Sundays and all major holidays<br>**Providers fax:** 1-855-425-4096<br>**Visit:** ardonhealth.com |
| **Prescription drug paper claims, complaints and appeals**<br>See instructions for submitting a claim on page 119 | WSRxS<br>**Call:** 1-888-361-1611 (TRS: 711)<br>Monday-Friday: 7:30 a.m. to 5:30 p.m. (Pacific)<br>**Fax claims to:** 1-800-207-8235<br>**Fax appeals to:** 1-866-923-0412<br>**Email:** Send secure email through your WSRxS account at ump.regence.com/sebb/benefits/prescriptions<br>**Mail:**<br>WSRxS<br>PO Box 40168<br>Portland, OR 97240-0168<br>**Visit:** Find claim forms on the HCA website at hca.wa.gov/ump-forms-pubs |

| Contact type and description | Contact information |
| --- | --- |
| **Prescription drug preauthorization**<br>For providers and pharmacists submitting prescription drug preauthorization requests | WSRxS<br>**Call:** 1-888-361-1611 (TRS: 711)<br>Monday-Friday: 7:30 a.m. to 5:30 p.m. (Pacific)<br>**Fax:** 1-800-207-8235<br>**Visit:** covermymeds.com (see page 93) |

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

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# Online services

Visit Regence's website at **regence.com** to register for an account to get personalized information. Once signed up for an account, you may:

- Chat live with customer service.
- Access the certificate of coverage (this booklet) and the summary of benefits and coverage (SBC) for your plan, as well as the Glossary of Health Coverage and Medical Terms.
- Download the Regence mobile application.
- Find providers in your plan's network.
- View or order your UMP member ID card.
- View your Explanations of Benefits (EOBs).

Visit the UMP website at **ump.regence.com/sebb** to:

- Access information on BlueCard® or Blue Cross Blue Shield Global® Core.
- Access resources and programs.
- Access the certificates of coverage (this booklet) and the summaries of benefits and coverage (SBCs) for all plans.
- Access UMP medical policies.
- Access wellness tools.
- Download or print documents and forms.
- Find providers in any plan network.
- Get cost estimates for treatment of common medical conditions.
- Learn about submitting medical claims.
- Review complaints and appeals procedures.

Visit the Regence website at **blue.regence.com/trgmedpol/** to:

- View Regence medical policies.

Visit the UMP website at **ump.regence.com/sebb/benefits/prescriptions** to:

- Find a link to the UMP Preferred Drug List and the Drug Price Check tool.
- Find a link to your online pharmacy account.
- Find information on mail-order and specialty drugs.
- Learn about submitting prescription drug claims.
- Locate network pharmacies, including Choice90Rx or network vaccination pharmacies.
- Review prescription drug policies and programs.

Visit the HCA website at **hca.wa.gov** to:

- Compare medical plans.
- Find health technology reviews.
- Learn more about the Health Technology Clinical Committee (HTCC).

# How to use this certificate of coverage

For general topics, check the table of contents.

For an overview of the most common benefits, see the "Summary of benefits" on page 31. The summary also shows:

- How much you will pay.
- The page numbers where you may learn more about a benefit.

To look up unfamiliar terms, see the "Definitions" section beginning on page 149.

## If you still have questions

- Medical services: Call UMP Customer Service at 1-800-628-3481 (TRS: 711) Monday through Friday, 5 a.m. to 8 p.m., and Saturday 8 a.m. to 4:30 p.m. (Pacific)
- Pharmacy services: Call WSRxS Customer Service at 1-888-361-1611 (TRS: 711). Customer service is available Monday through Friday from 7:30 a.m. to 5:30 p.m. (Pacific). They are also available outside these hours, but with limited services.

See the Directory pages starting on the inside front cover for more contact information.

# About UMP Achieve 2

Uniform Medical Plan Achieve 2 (UMP Achieve 2) is a self-insured Preferred Provider Organization (PPO) health plan. UMP is offered through the Washington State Health Care Authority's School Employees Benefits Board (SEBB) Program. UMP is administered by Regence BlueShield and Washington State Rx Services (WSRxS). All prescription drugs, services, or other benefit changes may require approval by the SEB Board. Approval takes place when benefits are procured for the next calendar year.

This plan is available only to people eligible for coverage through the SEBB Program, including eligible employees and former employees of school districts, educational service districts (ESDs), and charter schools, as well as their eligible dependents.

This plan is designed to keep you and your enrolled dependents healthy and provide benefits in case of injury or illness. Please review this certificate of coverage (COC) carefully so you may get the most from your health care benefits.

# Finding a health care provider

As a UMP member, you may see preferred, participating, or out-of-network providers. The amount you pay for services depends on the network status of the provider. Seeing preferred providers will save you money.

Visit the UMP provider search at **ump.regence.com/go/sebb/UMP-Achieve2** to find UMP Achieve 2 providers. You can search for preferred or participating providers by signing in to your Regence account at **regence.com** and selecting Find a Doctor. If you use Find a Doctor by searching as a guest, you will only see preferred providers.

You can confirm a provider's network status before your visit by using the provider search or calling UMP Customer Service at 1-800-628-3481 (TRS: 711).

**Preferred providers** are in the Preferred Provider Organization (PPO) network that applies to UMP Achieve 2 members.

> **ALERT!** Some providers are preferred at one practice location but not another (example: urgent care clinics). Call UMP Customer Service at 1-800-628-3481 (TRS: 711) if you have any questions about the network status of a provider at a specific location.

- You pay 15 percent of the allowed amount (see page 149) after you meet the medical deductible. The plan pays 85 percent of the allowed amount.
- You pay $0 for covered preventive care services, including covered immunizations (see page 64 for examples). The plan pays 100 percent of the allowed amount.
- The provider cannot bill you for charges above the allowed amount.
- When you are signed in to your Regence account at **regence.com.** the online provider directory labels preferred providers with a bar icon and "category 1" like this: Category 1 BEST COVERAGE
- If you see a preferred provider, you will not have to file a claim if the plan is your primary coverage.

**ALERT!** Some services and supplies are not covered by the plan (see page 102) or have benefit limits. If you receive services or supplies that are not covered by the plan or you exceed your benefit limit, you will pay for those services or supplies, even if you see preferred providers. Call UMP Customer Service at 1-800-628-3481 (TRS: 711) to find out if a service or supply is covered.

**Participating providers** contract with Regence BlueShield or another BlueCard® network as a participating provider.

- You pay 40 percent of the allowed amount after you meet your medical deductible. The plan pays most covered services at 60 percent of the allowed amount.
- You pay $0 for covered preventive care services, including covered immunizations (see page 64 for examples). The plan pays 100 percent of the allowed amount.
- The provider cannot bill you for charges above the allowed amount.
- When you are signed in to your Regence account at **regence.com.** the online provider directory labels participating providers with a bar icon and "category 2" like this: Category 2
- If you see a participating provider, you will not have to file a claim if the plan is your primary coverage.

**Out-of-network providers** are not contracted with Regence BlueShield or another BlueCard® network.

- You pay 40 percent of the allowed amount after you meet your medical deductible. The plan pays most covered services at 60 percent of the allowed amount.

  **Note:** The provider may bill you for charges above the allowed amount, which is known as balance billing. You pay all charges billed to you above the allowed amount. Any balance billed amounts do not apply to your out-of-pocket limit (see page 23).

  When you receive surgery, anesthesia, pathology, radiology, laboratory, or hospitalist services from out-of-network provider at a preferred hospital or preferred ambulatory surgical facility in Washington, you cannot be balance billed. When you receive emergency services from an out-of-network hospital, including professional services, in Washington you cannot be balance billed.

  When you receive emergency services from an out-of-network hospital in Idaho and Oregon, you cannot be balance billed.
- You pay 40 percent of the allowed amount for covered preventive care services after you meet your medical deductible. You will pay all charges above the allowed amount (balance billing). The plan pays 60 percent of the allowed amount.
- You pay $0 for covered immunizations, such as flu shots. The plan pays 100 percent of the allowed amount.
- The 40 percent coinsurance you pay to out-of-network providers will **not** apply to your medical out-of-pocket limit.
- Any amount you pay above the allowed amount does **not** apply to your medical deductible or medical out-of-pocket limit.

- You may have to pay all charges at the time of service and then fill-out and send a claim form to the plan for reimbursement.
- The provider may choose not to request preauthorization for services that require it. As a result, the plan may delay or deny payment.

**Note:** The plan may send payment for covered out-of-network services to you or the provider.

# Sample payments to different provider types

The table below shows how much you pay for professional services from preferred, participating, and out-of-network providers when UMP is your primary medical insurance. For these examples, assume you have met your medical deductible and have not reached your medical out-of-pocket limit. See descriptions of these provider types beginning on page 12. These are examples only and may not reflect your specific situation.

| Provider type | Must provider accept allowed amount? | Balance billing allowed? | Itemized payments | You owe provider |
|---|---|---|---|---|
| **Preferred provider** | Yes. You pay 15% of the allowed amount (coinsurance). | No | Billed charge: $1,000<br>Allowed amount: $900<br>You pay 15%: $135<br>Plan pays 85%: -$765 | $135 |
| **Participating provider** | Yes. You pay 40% of the allowed amount (coinsurance). | No | Billed charge: $1,000<br>Allowed amount: $900<br>You pay 40%: $360<br>Plan pays 60%: -$540 | $360 |
| **Out-of-network provider*** | No. You pay 40% of the allowed amount (coinsurance), plus all charges above the allowed amount. | Yes | Billed charge: $1,000<br>Allowed amount: $900<br>You pay 40%: $460*<br>plus $100** over allowed amount.<br>Plan pays 60%: -$540 | $460* |

*When you receive surgery, anesthesia, pathology, radiology, laboratory, or hospitalist services from out-of-network provider at a preferred hospital or preferred ambulatory surgical facility in Washington, you cannot be balance billed. When you receive emergency services from an out-of-network hospital, including professional services, in Washington you cannot be balance billed.

When you receive emergency services from an out-of-network hospital in Idaho and Oregon, you cannot be balance billed.

**This amount does not apply to your medical out-of-pocket limit (see page 23).

# How to find a preferred provider

As a UMP member, you have access to Regence BlueShield preferred providers and Blue Cross and Blue Shield plan providers worldwide through the Blue Cross Blue Shield Global® Core program (see page 19). This means your health coverage is with you wherever you are. Your access to care includes many acute

care hospitals, urgent care and ambulatory surgery centers, physicians, and other health care professionals.

To find a preferred provider, choose one of the following:

- Use the UMP provider search at **ump.regence.com/go/sebb/UMP-Achieve2**.
- Call UMP Customer Service at 1-800-628-3481 (TRS: 711).
- Sign in to your Regence account at **regence.com**, where you have access to more information about providers, as well as other tools (see page 4).
- Use the Regence mobile application to find providers in your network.
- To find providers outside the U.S., call the Blue Cross Blue Shield Global® Core Service Center at 1-800-810-2583 or call collect at 1-804-673-1177. You can also use the online provider search tool on the Blue Cross Blue Shield Global Core website at **bcbsglobalcore.com**.
- To locate network pharmacies, visit the UMP website at **ump.regence.com/sebb/benefits/prescriptions**.

# Covered provider types

The plan pays the allowed amount for covered services only when performed by covered provider types within the scope of their license(s). When a facility charges facility fees, the plan pays the allowed amount if the services are covered services and are within the scope of the facility's license.

All preferred and participating providers are covered provider types. If you see an out-of-network provider who is not a covered provider type, the plan will not pay for any of the services received, and you will pay for all charges. As with all noncovered services, any payments you make to a noncovered provider type will not apply to your medical deductible or medical out-of-pocket limit.

See the list of covered provider types at the UMP website at **ump.regence.com/sebb/benefits/providers/covered-providers**.

## Primary care providers

A **primary care provider (PCP)** is a physician (see "Physician services" on page 163), nurse practitioner, or physician assistant who provides, coordinates, and helps you access a range of health care services, such as covered immunizations. A PCP may also help coordinate care for you when you need to see specialists.

You are not required to choose a PCP. However, seeing a PCP may help prevent and treat health care conditions early, promoting your health and well-being. To be designated as a PCP, a provider must be one of the provider types and practice under one of the specialties listed below.

**Provider type:**

- Doctor of Osteopathic Medicine (D.O.)
- Medical Doctor (M.D.)
- Naturopathic Physician (N.D.)
- Nurse Practitioner (A.R.N.P.)
- Physician Assistant (P.A.)

**Specialties:**

- Adult Medicine
- Family Practice
- General Practice
- Geriatrics
- Internal Medicine
- Obstetrics and gynecology (OB/GYN)
- Pediatrics (for members under age 18)
- Preventive Medicine

# When you do not have access to a preferred provider: network waiver

An approved network waiver allows the plan to pay for services provided by an out-of-network provider at the network rate. You may request a network waiver **only** when you do not have access to a preferred provider able to provide medically necessary services within 30 miles of your residence. **A service or supply prescribed, ordered, recommended, approved, or given by a provider does not make it a medically necessary covered service or supply** (see definition on page 158).

# When and how to request a network waiver

## Before your visit

When services require preauthorization, you may request a network waiver before services are provided (visit the UMP website at **ump.regence.com/sebb/benefits/policies** for the list of services requiring preauthorization). Your network waiver request should be included with the preauthorization request. See "Information needed to submit a network waiver request" on page 16 to learn what to include in your request.

When the plan approves the network waiver **before** you receive medical services from an out-of-network provider:

- You pay your cost-share for medical services the plan has approved through this waiver as though the provider is preferred.
- You pay $0 for covered preventive services, including covered immunizations. The plan pays 100 percent of the allowed amount.

## After your visit

When you receive any service, except those that require preauthorization, you may request a network waiver **after** the claims have been processed.

Network waiver requests not approved in advance are considered an appeal and must be submitted within 180 days of receiving an Explanation of Benefits. See "Complaint and appeal procedures" beginning on page 121 for information about your appeal rights.

## Information needed to submit a network waiver request

You should include all the following information in your request:

- A letter of explanation from you or your provider stating the need to see the out-of-network provider.
- Details of the research conducted by you or your provider to locate a preferred provider (e.g., dates network status was checked, names and phone numbers of preferred providers that were researched and may have been contacted before receiving services from the out-of-network provider).

## More information needed for preauthorization requests

When submitting a request for preauthorization that includes a network waiver, all the following additional information should also be included:

- Performing provider's name, address, phone number, and National Provider Identifier (NPI) or Tax ID number (TIN)
- Diagnosis codes
- Procedure codes
- Length of treatment requested or required for services
- Estimated charges

See the "Preauthorizing medical services" section on pages 99–101 for more information about requesting medical services preauthorization from the plan.

## Where to send your network waiver request

UMP Member Appeals
Regence BlueShield
PO Box 91015
Seattle, WA 98111-9115

If you have questions about the network waiver process, call UMP Customer Service at 1-800-628-3481 (TRS: 711).

**ALERT!** If a network waiver is approved, you must still pay your cost-share for most medical services (see page 152 for more information). Services provided under an approved network waiver apply to your medical deductible and out-of-pocket limit. Network waivers for ongoing services may require periodic review.

# Out-of-area services

Any area outside of Washington State is considered outside of Regence service area, as defined on page 166.

Regence BlueShield has a variety of relationships with other Blue Cross and/or Blue Shield Licensees referred to generally as "BlueCard® Programs." Whenever you obtain health care services outside of Regence's service area, the claims for these services may be processed through one of these BlueCard® Programs, and may include negotiated National Account arrangements available between Regence and other Blue Cross and Blue Shield Licensees.

Typically, when accessing care outside of Regence's service area, you will obtain care from health care providers that have a contractual agreement with the local Blue Cross and/or Blue Shield Licensee in that other geographic area (as Host Blue). In some instances, you may obtain care from out-of-network providers. Regence's payment practices in both instances are described on page 18.

## BlueCard® Program

Under the BlueCard® Program, when you access covered services within the geographic area served by a Host Blue, Regence will remain responsible for fulfilling contractual obligations. However, the Host Blue is responsible for contracting with and generally handling all interactions with its network providers.

Whenever you access covered services outside Regence's service area and the claim is processed through the BlueCard® Program, the amount you pay for covered services is calculated based on the lower of:

- The billed covered charges for your covered services; or
- The negotiated price that the Host Blue makes available to Regence.

Often, this "negotiated price" will be a simple discount that reflects an actual price that the Host Blue pays to your health care provider. Sometimes, it is an estimated price that considers special arrangements with your health care provider or provider group that may include types of settlements, incentive payments, and/or other credits or charges. Occasionally, it may be an average price, based on a discount that results in expected average savings for similar types of health care providers after considering the same types of transactions as with an estimated price.

Laws in a few small number of states may require the Host Blue to add a surcharge to your calculation. If any state laws mandate other liability calculation methods, including a surcharge, Regence would then calculate your liability for any covered services according to applicable law.

## Inter-Plan Programs: Federal or state taxes, surcharges, or fees

Federal law or state law may require a surcharge, tax or other fee that applies to self-insured accounts. If applicable, any such surcharge, tax or other fee will be included as part of the claim fee passed on to the claimant.

## Negotiated National Account arrangements

As an alternative to the BlueCard® Program, your claims for covered services may be processed through a negotiated National Account arrangement with a Host Blue.

The amount you pay for covered services under this arrangement will be calculated based on the lower of either billed covered charges or a negotiated price (refer to the description of negotiated price above) made available to Regence by the Host Blue.

## Out-of-network providers outside Regence's service area

**Member Liability Calculation.** When covered services are provided outside of Regence's service area by out-of-network providers, the amount you pay for such services will generally be based on either the Host Blue's out-of-network provider local payment or the pricing arrangements required by applicable state law. In these situations, you may be liable for the difference between the amount that the out-of-network provider bills and the payment Regence will make for the covered services as set forth in this paragraph.

**Exceptions.** In certain situations, Regence may use other payment bases. such as billed covered charges, the payment Regence would make if the health care services had been obtained within Regence's service area, or a special negotiated payment, as permitted under Inter-Plan Programs Policies, to determine the amount Regence will pay for services rendered by out-of-network providers. In these situations, you may be liable for the difference between the amount that the out-of-network provider bills and the payment Regence will make for the covered services as set forth in this paragraph.

# Services received outside the United States

**ALERT!** The plan does not cover prescription drugs ordered through mail-order pharmacies located outside the U.S. See "Prescription drugs purchased outside the U.S." on page 89 to learn more.

## Blue Cross Blue Shield Global® Core

If you are outside the U.S., you may be able to take advantage of Blue Cross Blue Shield Global® Core when accessing covered health services. Blue Cross Blue Shield Global® Core is unlike the BlueCard® Program available in the U.S. in certain ways. For instance, although the Blue Cross Blue Shield Global® Core assists you with accessing a network of inpatient, outpatient, and professional providers, the network is not served by a Host Blue. As such, when you receive care from providers outside the U.S., you will typically have to pay the providers and submit the claims yourself to obtain reimbursement for these services.

If you need medical services (including locating a doctor or hospital) outside the U.S., you should call the service center at 1-800-810-BLUE (2583) or call collect at 1-804-673-1177, 24 hours a day, 7 days a week. An assistance coordinator, working with a medical professional, will arrange a physician appointment or hospitalization, if necessary.

### Inpatient services

In most cases, if you contact the service center for assistance, hospitals will not require you to pay upfront for covered inpatient services, except for your applicable deductible, and copays. In such cases, the hospital will submit your claims to the service center to begin claims processing. However, if you paid in full at the time of services, you must submit a claim to receive reimbursement for covered health care services.

### Outpatient services

Physicians, urgent care centers, and other outpatient providers located outside the U.S. will typically require you to pay in full at the time of services. You must submit a claim to obtain reimbursement for covered health care services.

### Submitting a Blue Cross Blue Shield Global® Core claim

When you pay for covered health care services outside the BlueCard® service area, you must submit a claim to obtain reimbursement. For institutional and professional claims, complete a Blue Cross Blue Shield Global® Core claim form and send the claim form with the provider's itemized bill(s) to the service center (the address is on the form) to initiate claims processing. Following the instructions on the claim form will help ensure timely processing of your claim. The claim form is available from the claims administrator, the service center, or online at the Blue Cross Blue Shield Global Core® website at **bcbsglobalcore.com**. If you need assistance with your claim submission, you should call the service center at 1-800-810-BLUE (2583) or call collect at 1-804-673-1177, 24 hours a day, 7 days a week.

## When services received outside the U.S. are covered

The plan covers the same benefits as described in this COC if the services received outside the U.S.:

- Are appropriate for the condition being treated;
- Are covered by the plan;

- Are medically necessary (see definition on page 158);
- Are not considered to be experimental or investigational by U.S. standards; and
- Have met all medical policy criteria.

## Important tips for receiving care outside the U.S.

- Always carry your UMP member ID card.
- If you need emergency medical care, go to the nearest hospital.
- If you need urgent medical care, contact the Blue Cross Blue Shield Global® Core Service Center for help finding a network provider.
- If you are admitted to the hospital, call the Blue Cross Blue Shield Global® Core Service Center to notify the plan of your admission.

## Blue Cross Blue Shield Global® Core contact and online information

Contact Blue Cross Blue Shield Global® Core to learn about services received outside the U.S., find a provider outside the U.S., or submit a claim for medical care provided outside the U.S.

- Call the Blue Cross Blue Shield Global® Core Service Center at 1-800-810-BLUE (2583), or call collect 1-804-673-1177 (available 24 hours a day, 7 days a week).
- To use the online provider search tool, register and sign in on the Blue Cross Blue Shield Global® Core website at **bcbsglobalcore.com**.
- Visit the Blue Cross Blue Shield Global® Core website on the Blue Cross Blue Shield Global® Core website at **bcbsglobalcore.com**. After you create an account, you may find Blue Cross Blue Shield Global® Core information, get an international claim form, and submit claims electronically.

## Finding a preferred provider outside the U.S.

Under Blue Cross Blue Shield Global® Core, you have access to network providers outside the U.S., including hospital care (inpatient and outpatient) and professional provider services at network rates.

To find a contracted provider outside the U.S., register and sign in on the Blue Cross Blue Shield Global® Core website at **bcbsglobalcore.com** or call the Blue Cross Blue Shield Global® Core Service Center: 1-800-810-BLUE (2583) or collect at 1-804-673-1177.

# What you pay for medical services

## Deductibles

A deductible is a fixed dollar amount you pay each calendar year before the plan begins paying for covered services. The medical deductible amount is $250 per member, with a maximum of $750 per family (see page 154). When you first get services, you pay the first $250 in charges. After you pay that first $250, the plan begins to pay for covered services. This applies to each covered member, up to the $750 maximum.

The deductible applies to all services unless otherwise stated in this COC. See below for services that are exempt from the deductible. Services apply to the UMP deductible in the order claims are received, not necessarily in the order the member receives the services.

**Note:** You also pay a separate deductible for prescription drugs. See page 79 for your prescription drug deductible.

**ALERT!** If you receive services with a benefit limit (such as massage therapy or physical therapy) before meeting your medical deductible, those visits still apply to the benefit limit. For example, if you pay out of pocket for a massage therapy visit because you have not met your medical deductible, that visit will apply to the maximum of 16 visits per calendar year. See definition of "Limited benefit" on page 157 for more information.

## If you earned the SmartHealth wellness incentive

The subscriber (see definition on page 169), except a Medicare subscriber who is enrolled in the retiree plan, is the only member eligible to qualify for and earn the SmartHealth wellness incentive. The wellness incentive earned during the 2020 plan year reduces the subscriber's 2021 plan year medical deductible by $125. The wellness incentive earned during the 2021 plan year reduces the subscriber's 2022 plan year deductible by $125. For details, visit HCA's SmartHealth webpage at **hca.wa.gov/sebb-smarthealth**.

## What does not count toward your medical deductible

The following out-of-pocket expenses do not count toward your $250 medical deductible:

- Charges for service visits over benefit limits. For example, the annual benefit limit for acupuncture is 16 visits. Costs for more than 16 visits are not covered by the plan, and do not count toward your medical deductible.
- Charges for services over benefit maximums. Charges over this amount do not apply to your medical deductible.
- Out-of-network provider charges above the allowed amount (see table on page 14).
- Prescription drug costs (see page 79 for the prescription drug deductible).
- Services that are exempt from the medical deductible, even if you had out-of-pocket costs. For example, covered preventive care received from an out-of-network provider.
- Services you pay for that are not covered by the plan (see pages 102–112).
- Your emergency room copay (see page 48).
- Your inpatient hospital copay (see page 54).

## Services exempt from the medical deductible

The plan pays the allowed amount for services (subject to cost-share) listed below even if you have not met your medical deductible. When you see a preferred or participating provider, you do not have to meet your medical deductible before the plan pays for these services:

- Covered contraceptive supplies and services (see pages 49–50).
- Covered preventive care, including covered immunizations (see pages 63–65).
- Diabetes Control Program (see page 44).
- Diabetes Prevention Program (see page 45).
- Prescription drugs (see page 77).

- Required second opinions (see page 66).
- Routine hearing care: exams and hearing aids (see page 51).
- Tobacco cessation services (see page 72).

**Note:** See page 79 for prescription drug deductible exemptions.

## How the medical deductible works with dependents

**If your family has three or fewer members enrolled,** the medical deductible amount is $250 per member, with a maximum of $750. Once a member pays their $250 deductible, the plan begins paying for covered services for that member. Because the plan is now paying for this member's covered services, they are no longer contributing toward the family deductible. Once the family deductible has been met, the plan begins paying for all covered services.

**If your family has four or more members enrolled,** each member has a medical deductible of $250 and the maximum the family pays toward medical deductibles is $750. Once a member pays their $250 deductible, the plan begins paying for covered services for that member. Because the plan is now paying for this member's covered services, they are no longer contributing toward the family deductible. Once the family deductible has been met, the plan begins paying for all covered services for all enrolled family members, even if some have not met their own deductible.

If the subscriber earned the SmartHealth wellness incentive for the 2021 plan year, the subscriber's medical deductible is reduced. See "If you earned the SmartHealth wellness incentive" on page 21.

**Note:** Only services that are covered and are subject to the medical deductible count toward the deductible. See page 21 for a list of services that do not count toward the medical deductible.

# Coinsurance

> **TIP:** Allowed amount is the most the plan pays for a specific covered service or supply (see page 149). Out-of-network providers may charge more than this amount, and you are responsible for paying the difference between the billed amount and the allowed amount. This is called balance billing (see page 150).

Coinsurance is the percentage of the allowed amount you pay for most medical services and for prescription drugs when the plan pays less than 100 percent. After you meet your medical deductible, you pay the percentages described below for most covered medical services. See pages 79–84 for how much you pay for prescription drugs.

- **For preferred providers:** You pay 15 percent of the allowed amount. The plan pays 85 percent of the allowed amount.
- **For participating providers:** You pay 40 percent of the allowed amount. The plan pays most covered services at 60 percent of the allowed amount.
- **For out-of-network providers:** You pay 40 percent of the allowed amount, and the provider may balance bill you (see page 150). The plan pays most covered services at 60 percent of the allowed amount.

Professional charges, such as for physician services while you are in the hospital or lab work, may be billed separately.

**Note:** When you receive surgery, anesthesia, pathology, radiology, laboratory, or hospitalist services from out-of-network provider at a preferred hospital or preferred ambulatory surgical facility in Washington, you cannot be balance billed. When you receive emergency services from an out-of-network hospital, including professional services, in Washington you cannot be balance billed.

When you receive emergency services from an out-of-network hospital in Idaho and Oregon, you cannot be balance billed.

# Copay

A copay is a set dollar amount you pay when you receive services, treatments, or supplies, including, but not limited to:

- Emergency room copay: $75 per visit. See "Emergency room" on page 48 for details.
- Facility charges for services received while an inpatient at a hospital, or mental health, skilled nursing, or substance use disorder facility: $200 per day (see "Inpatient copay" below).

## Inpatient copay

The inpatient copay of $200 per day is what you pay for inpatient services at a preferred facility, such as a hospital, or mental health, skilled nursing, or substance use disorder facility. You and your enrolled dependents pay up to $600 maximum per enrolled member per calendar year.

The inpatient copay does not apply to your medical deductible but does apply to your medical out-of-pocket limit.

**Note:** Professional charges, such as lab work or provider services, while you are in the hospital may be billed separately and are not included in this copay.

# When you pay

Most of the time, you pay **after** your claim is processed.

- You will receive an Explanation of Benefits (EOB) from the plan that explains how much the plan paid the provider. The Member Responsibility section of your EOB tells you how much you owe the provider.
- The provider sends you a bill.
- You pay the provider.

**Note:** A provider may ask you to pay your deductible and copay, when applicable, at the time of service. When this happens, check your EOB to make sure the amount you paid is accurately reflected in the Member Responsibility section. Call UMP Customer Service at 1-800-628-3481 (TRS: 711) with questions.

# Medical out-of-pocket limit

**ALERT!** Prescription drug costs do not apply to your medical out-of-pocket limit (see on page 24).

The medical out-of-pocket limit is the most you pay during a calendar year for covered services from preferred providers. After you meet your medical out-of-pocket limit for the year, the plan pays for covered services by preferred providers at 100 percent of the allowed amount. The plan will not pay more than the allowed amount. **Expenses are counted from January 1, 2021, or your first day of enrollment**

**(whichever is later) through December 31, 2021, or your last day of enrollment (whichever is earlier).**

Your medical out-of-pocket limit is $2,000 per member and $4,000 per family per member (see the definition of family on page on page 154).

## What counts toward this limit

- Inpatient and emergency room copays
- Your coinsurance paid to preferred providers (see page 22)
- Your medical deductible

What does not count toward this limit:

A. Amounts paid by the plan, including services covered in full

B. Prescription drug costs, including the prescription drug deductible and coinsurance (see page 79)

C. Your monthly premiums

D. Your coinsurance paid to participating and out-of-network providers, and non-network pharmacies

E. Balance billed amounts (see page 150)

F. Amounts paid for services the plan does not cover (see pages 102–112)

G. Amounts that are more than the maximum dollar amount paid by the plan. Any amount you pay over the allowed amount does not count toward the medical out-of-pocket limit.

H. Amounts paid for services over a benefit limit. For example, the benefit limit for acupuncture is 16 visits. If you have more than 16 acupuncture visits in one year, you will pay in full for those visits, and what you pay will not count toward this limit (see page 157).

## What you pay after reaching this limit

You are still responsible for paying C through H (above) after you meet your medical out-of-pocket limit. See page 83 for how the prescription drug out-of-pocket limit works.

## You still pay for participating and out-of-network provider services

Even after you meet your medical out-of-pocket limit, you still pay 40 percent coinsurance for participating and out-of-network provider services. Out-of-network providers may balance bill you (see page 150).

**Note:** The 40 percent coinsurance you pay to an out-of-network provider, and any balance billed amounts, do not count toward your medical out-of-pocket limit. Balance billed amounts never apply toward your medical deductible or out-of-pocket limit.

# Summary of services and payments

**ALERT!** Even if a provider orders a test or prescribes a treatment, the plan may not cover it. Please review this COC or call UMP Customer Service at 1-800-628-3481 (TRS: 711) if you have questions about benefits or limitations.

On the next several pages, you will find a summary of types of services and what you will pay for them. For a complete understanding of how a benefit works, read the pages listed in the "For more information" column.

All services must be medically necessary (see definition on page 158) to be covered. **If you see an unfamiliar term, see the alphabetical list of definitions on pages 149–170.**

This COC applies only to dates of service between the day your coverage begins (no earlier than January 1, 2021) and the day your coverage ends (no later than December 31, 2021).

**ALERT!** If you have coverage under another health plan, see pages 112–117.

## Deductibles and limits

| Deductibles and limits | Dollar amounts | What else you need to know | For more information, see page(s) |
|---|---|---|---|
| **Medical deductible** | $250 per member (maximum of $750 for a family of three or more)<br>See page 21 if you earned the SmartHealth wellness incentive in 2020 for plan year 2021. | You must meet your medical deductible before the plan pays for covered medical services. Not all services count toward this deductible. | 20-22 |
| **Prescription drug deductible** | $100 per member (maximum of $300 for a family of three or more) | • You pay the costs for Tier 2 prescription drugs until you meet the prescription drug deductible.<br>• You do not meet the prescription drug deductible for Preventive Tier, Value Tier, Tier 1 drugs, and covered insulins. | 79-81 |

| Deductibles and limits | Dollar amounts | What else you need to know | For more information, see page(s) |
|---|---|---|---|
| **Medical out-of-pocket limit** | $2,000 per member (maximum of $4,000 for a family of two or more) | Your medical deductible and all coinsurance and copays for covered services paid to preferred providers count toward this limit. Once you meet your medical out-of-pocket limit, covered services paid to preferred providers are paid at 100% of the allowed amount. | 23-25 |
| **Prescription drug out-of-pocket limit** | $2,000 per member (maximum of $4,000 for a family of two or more) | Your prescription drug deductible and coinsurance count toward this limit. | 83-84 |
| **Annual plan payment limit** | None | No limit to how much the plan pays per calendar year. | Not applicable |
| **Lifetime plan payment limit** | None | No limit to how much the plan pays over a lifetime. | Not applicable |

# Types of services

The table in this section describes how much you and the plan will pay for covered services. Unless otherwise noted, all payments are based on the allowed amount, and services are subject to the medical deductible.

| Type of service | How much you pay for covered services | How much the plan pays for covered services |
|---|---|---|
| **Standard** | You must meet your medical deductible (the first $250 in charges per member up to a maximum of $750 for a family of three or more) before the plan begins to pay. After that, how much you pay (your coinsurance) depends on the provider's network status:<br>• **Preferred providers:** You pay 15% of the allowed amount. The provider cannot balance bill you.<br>• **Participating providers:** You pay 40% of the allowed amount. The provider cannot balance bill you.<br>• **Out-of-network providers:** You pay 40% of the allowed amount. The provider may balance bill you. | • **Preferred providers:** The plan pays 85% of the allowed amount.<br>• **Participating providers:** The plan pays 60% of the allowed amount.<br>• **Out-of-network providers:** The plan pays 60% of the allowed amount. |
| **Preventive** | Covered preventive services are not subject to the medical deductible. How much you pay (your coinsurance) | • **Preferred providers:** The plan pays 100% of the allowed amount. |

| Type of service | How much you pay for covered services | How much the plan pays for covered services |
|---|---|---|
| | depends on the provider's network status:<br>• **Preferred providers:** You pay $0. The provider cannot balance bill you.<br>• **Participating providers:** You pay $0. The provider cannot balance bill you.<br>• **Out-of-network providers:** You pay 40% of the allowed amount. The provider may balance bill you. | • **Participating providers:** The plan pays 100% of the allowed amount.<br>• **Out-of-network providers:** The plan pays 60% of the allowed amount. |
| **Inpatient** | Inpatient services are subject to the medical deductible, and copay for the facility.<br>Most inpatient services require both preauthorization (see page 99) and notice (your provider must notify the plan upon admission to a facility; see page 100).<br>You pay a $200-per-day copay at preferred facilities up to:<br>• $600 maximum copay per calendar year if you are a **member not enrolled in Medicare**.<br>• $600 maximum per admission up to the annual medical out-of-pocket limit if you are a **retiree or their dependent enrolled in Medicare**.<br>**Note:** The inpatient copay counts toward your medical out-of-pocket limit.<br>Services are considered inpatient only when you are admitted to a facility. See definition of "Inpatient stay" on page 157.<br>When you are admitted to a facility, you pay:<br>• Your deductible; and<br>• The inpatient copay; and<br>• Fees for professional services, such as, but not limited to, provider consultations or lab tests. | The plan pays 100% of the allowed amount after you pay your deductible and copay at preferred facilities.<br>The plan pays for professional services such as provider consultations or lab tests, based on the provider's network status:<br>• **Preferred providers:** The plan pays 85% of the allowed amount.<br>• **Participating providers:** The plan pays 60% of the allowed amount.<br>• **Out-of-network providers:** The plan pays 60% of the allowed amount. |

| Type of service | How much you pay for covered services | How much the plan pays for covered services |
|---|---|---|
| | How much you pay depends on the provider's network status:<br>• **Preferred providers:** You pay 15% of the allowed amount. The provider cannot balance bill you.<br>• **Participating providers:** You pay 40% of the allowed amount. The provider cannot balance bill you.<br>• **Out-of-network providers:** You pay 40% of the allowed amount. The provider may balance bill you. | |
| **Outpatient** | Outpatient services are subject to the medical deductible and coinsurance. If you receive services at a facility that offers inpatient services (like a hospital) but you are not admitted, the services are covered as outpatient. See the specific benefit (e.g., emergency room or diagnostic tests) for how much you pay. You may be billed separately for facility fees in addition to provider fees.<br>• **Preferred providers:** You pay 15% of the allowed amount. The provider cannot balance bill you.<br>• **Participating providers:** You pay 40% of the allowed amount. The provider cannot balance bill you.<br>• **Out-of-network providers:** You pay 40% of the allowed amount. The provider may balance bill you. | • **Preferred providers:** The plan pays 85% of the allowed amount.<br>• **Participating providers:** The plan pays 60% of the allowed amount.<br>• **Out-of-network providers:** The plan pays 60% of the allowed amount. |
| **Facility** | You may be charged facility fees in addition to provider fees when accessing clinics, ambulatory surgery centers, and other facilities. A facility may be referred to as a "provider" on the Explanations of Benefits or other documents. How much you pay depends on the provider's network status:<br>• **Preferred providers:** You pay 15% of the allowed amount; the provider cannot balance bill you. | • **Preferred providers:** The plan pays 85% of the allowed amount.<br>• **Participating providers:** The plan pays 60% of the allowed amount.<br>• **Out-of-network providers:** The plan pays 60% of the allowed amount. |

| Type of service | How much you pay for covered services | How much the plan pays for covered services |
|---|---|---|
| | • **Participating providers:** You pay 40% of the allowed amount; the provider cannot balance bill you.<br>• **Out-of-network providers:** You pay 40% of the allowed amount; the provider may balance bill you. | |
| **Special** | These services have unique payment rules, which are described in the "How much you will pay" column in the Summary of benefits table on pages 31–36. | |

## What else you need to know

- Some services are not covered (see pages 102–112).
- There is no waiting period for preexisting conditions.
- You will save money by seeing preferred providers (see page 12).
- You must be enrolled in this plan for the plan to pay for medically necessary covered services.

# Benefits: what the plan covers

## Guidelines for coverage

**ALERT!** A service or supply prescribed, ordered, recommended, approved, or given by a provider does not make it a medically necessary covered service or supply (see definition on page 158).

This plan will cover a service or supply, if it meets all of the following conditions. The service or supply must:

- Be listed as covered; and
- Be medically necessary (see definition on page 158); and
- Be received by a member on a day between the date coverage begins (but no sooner than January 1, 2021) and the date coverage ends (but no later than December 31, 2021); and
- Meet medical necessity for the Health Technology Clinical Committee (HTCC) decisions that are covered with limitations (see page 31); and
- Meet the plan's coverage policies and preauthorization requirements.

Limits and exclusions may apply to plan benefits. See both the benefit description and "What the plan does not cover" starting on page 102.

Some services require preauthorization and/or notice before you receive treatment. Visit the UMP website at **ump.regence.com/sebb/benefits/policies** for a list of these services, or call UMP Customer Service to ask if a certain service is covered, requires preauthorization, or requires notice.

The following sections describe the benefits provided by this plan. Be sure to read them carefully for important information that may help you get the most from your health coverage. If you do not understand the benefits, it is your responsibility to ask for help before receiving services by calling UMP Customer Service at 1-800-628-3481 (TRS: 711).

UMP Achieve 2 is a self-insured PPO health plan. UMP is offered through the Washington State Health Care Authority's School Employees Benefits Board (SEBB) Program. UMP is administered by Regence BlueShield, and Washington State Rx Services (WSRxS). All prescription drugs, services, or other benefit changes may require approval by the SEB Board. Approval takes place when benefits are procured for the next calendar year. For example, prescription drugs newly approved by the U.S. Food and Drug Administration (FDA) may require approval by the SEB Board before the plan will cover them.

# Health Technology Clinical Committee (HTCC)

**ALERT!** HTCC determinations may be implemented by the plan at any time during the calendar year, but are often implemented the January following the HTCC's decision. HTCC decisions are posted on the HCA website at **hca.wa.gov/about-hca/health-technology-assessment/health-technology-reviews**. Contact UMP Customer Service if you have questions about specific services that the HTCC has reviewed.

Created by Washington State law chapter 70.14 RCW (Revised Code of Washington), the HTCC is a committee of 11 independent health care professionals that reviews selected health technologies (services) to determine appropriate coverage, if any, for the services. These may include medical or surgical devices and procedures, medical equipment, and diagnostic tests.

In public meetings, the HTCC considers public comments and scientific evidence regarding the safety, medical effectiveness, and cost-effectiveness of the services when making its determination.

## How HTCC decisions affect UMP benefits

Under state law, the plan must comply with HTCC decisions. Services reviewed by the HTCC are either covered, covered with conditions, or not covered. The HTCC determines the conditions, if any, under which the service will be included as a covered benefit and, if covered, the criteria the plan must use to decide whether the service is medically necessary. Criteria established by the HTCC take precedence over Regence's medical policies. When the HTCC determines that a service is not covered, then the service is not covered by the plan. Some HTCC decisions include a requirement to follow FDA or Centers for Medicare and Medicaid Services (CMS) guidelines. You may review these guidelines on the FDA website at **fda.gov** or CMS website at **cms.gov**.

## Where to find HTCC decisions

This COC contains a summary of how HTCC decisions are covered. You may view the list of services that the HTCC has reviewed or currently has under review on the HCA website at **hca.wa.gov/about-hca/health-technology-assessment/health-technology-reviews**. The website includes:

- Evidence reports

- Instructions on providing public comments on pending reviews or re-reviews
- Public comments
- The decisions and criteria for coverage
- The public meeting schedule

You may also call UMP Customer Service at 1-800-628-3481 (TRS: 711) with questions about coverage of conditions for HTCC technologies.

## List of HTCC decisions

| Topic | Coverage level |
|---|---|
| **Applied Behavioral Analysis (ABA) for Autism** for children diagnosed with Autism Spectrum Disorder | Covered with limitations |
| **Appropriate imaging for breast cancer screening in special populations** for members ages 40 to 74 | Covered with limitations |
| **Arthroscopic knee surgery** for osteoarthritis of the knee | Not a covered benefit |
| **Artificial disc replacement** | Covered with limitations |
| **Autologous blood and platelet-rich plasma injections** | Not a covered benefit |
| **Bariatric surgery** | Covered with limitations |
| **Bone growth stimulators** | Covered with limitations |
| **Bone morphogenic proteins** for use in lumbar spinal fusion | Covered with limitations |
| **Breast MRI** for screening for breast cancer | Covered with limitations |
| **Bronchial thermoplasty** for asthma | Not a covered benefit |
| **Cardiac nuclear imaging** | Covered with limitations |
| **Cardiac stents** | Covered with limitations |
| **Carotid artery stenting** | Covered with limitations |
| **Catheter ablation procedures** for supraventricular tachyarrhythmia, including atrial flutter and atrial fibrillation | Covered with limitations |
| **Cell-free DNA (cfDNA) prenatal screening** for chromosomal aneuploidies | Covered |
| **Cervical spinal fusion** for degenerative disc disease | Covered with limitations |
| **Chronic migraine and chronic tension-type headache** with onabotulinumtoxinA (Botox) and nonpharmacological therapies | Covered with limitations |
| **Cochlear implant bilateral vs unilateral** for ages 12 months or older | Covered with limitations |
| **Computed tomographic angiography** for detection of coronary artery disease | Covered with limitations |
| **Coronary artery calcium scoring** | Not a covered benefit |
| **Discography** for chronic low back pain and lumbar degenerative disc disease | Covered with limitations |
| **Electrical neural stimulation (ENS)** | Not a covered benefit |
| **Extracorporeal membrane oxygenation** in adults | Covered with limitations |
| **Extracorporeal shock wave therapy** for musculoskeletal conditions | Not a covered benefit |
| **Facet neurotomy** | Covered with limitations |

| Topic | Coverage level |
|---|---|
| **Fecal microbiota transplantation** for c. difficile infection | Covered with limitations |
| **Femoroacetabular impingement (FAI) syndrome hip surgery procedures** | Not a covered benefit |
| **Functional neuroimaging** for primary degenerative dementia or mild cognitive impairment | Not a covered benefit |
| **Gene expression profile testing of cancer tissue** | Covered with limitations |
| **Genomic micro-array and whole exome sequencing** for children | Covered with limitations |
| **Glucose monitoring, continuous** | Covered with limitations |
| **Hip resurfacing** | Not a covered benefit |
| **Hyaluronic acid/viscosupplementation** for the treatment of pain associated with osteoarthritis of the knee | Covered with limitations |
| **Hyperbaric oxygen (HBO2) treatment** for tissue damage including wound care and treatment of central nervous system conditions | Covered with limitations |
| **Imaging for rhinosinusitis** with Sinus Computed Tomography | Covered with limitations |
| **Implantable infusion pumps** for treatment of chronic non-cancer pain | Not a covered benefit |
| **Intensity modulated radiation therapy** | Covered with limitations |
| **Knee joint replacement or knee arthroplasty** | Covered with limitations |
| **Lumbar fusion for degenerative disc disease** for individuals ages 17 and older | Not a covered benefit |
| **Microprocessor-controlled lower limb prosthesis** for the knee | Covered with limitations |
| **Negative pressure wound therapy** for home use | Covered with limitations |
| **Nonpharmacological treatments** for treatment-resistant depression | Covered with limitations |
| **Novocure (i.e., Optune) (tumor treating fields)** | Not a covered benefit |
| **Osteochondral allograft and autograft transplantation** | Covered with limitations |
| **Peripheral nerve ablation** for limb pain | Not a covered benefit |
| **Pharmacogenetic testing** for patients being treated with oral anticoagulants | Not a covered benefit |
| **Pharmacogenetic testing** for selected conditions / behavioral health treatments | Not a covered benefit |
| **Positron emission tomography (PET) scans for lymphoma** | Covered with limitations |
| **Proton beam therapy** | Covered with limitations |
| **Robotic assisted surgery** | Covered with limitations |
| **Routine ultrasound** for pregnancy | Covered with limitations |
| **Sacroiliac joint fusion** for chronic pain in patients ages 18 and older | Not a covered benefit |
| **Screening and monitoring tests** for osteopenia/osteoporosis | Covered with limitations |
| **Sleep apnea diagnosis and treatment in adults** | Covered with limitations |
| **Spinal cord stimulation** for chronic neuropathic pain | Not a covered benefit |
| **Spinal injections** | Covered with limitations |

| Topic | Coverage level |
|---|---|
| **Stem Cell Therapy** for musculoskeletal pain | Not a covered benefit |
| **Stereotactic radiation surgery and stereotactic body radiation therapy** | Covered with limitations |
| **Surgery for symptomatic lumbar radiculopathy or sciatica** | Covered with limitations |
| **Testosterone testing** | Covered with limitations |
| **Tinnitus: non-invasive, non-pharmacologic treatments** | Covered with limitations |
| **Tympanostomy tubes** in children ages 16 and younger | Covered with limitations |
| **Upper endoscopy for GERD and GI symptoms** | Covered with limitations |
| **Upright/positional MRI** | Not a covered benefit |
| **Vagal nerve stimulation** for patients ages 4 and older | Covered with limitations |
| **Varicose veins** | Covered with limitations |
| **Vertebroplasty, kyphoplasty, and sacroplasty** | Not a covered benefit |
| **Virtual colonoscopy or computed tomographic colonography (CTC)** | Not a covered benefit |
| **Vitamin D screening and testing** | Covered with limitations |
| **Whole exome sequencing** | Covered with limitations |

# Summary of benefits

**ALERT!** Not all covered services and limitations are listed in the table below. See the alphabetical list of all covered services on pages 36–77.

Please read the pages listed in the "For information" column for detailed information about each benefit. Not all details are included in the table. Also read:

- Services for which your provider must notify the plan (see page 100)
- Services that are not covered (exclusions) (see "What the plan does not cover" on pages 102–112)
- Services that require preauthorization (see page 99)

If you have questions about your benefits, benefit limitations, services that require preauthorization or notice, or services not covered by the plan, call UMP Customer Service at 1-800-628-3481 (TRS: 711).

For a description of the types of services listed in the "How much you will pay" column in the table below, see pages 26–29. For definitions of the rates, see page 156 for inpatient rate, page 165 for preventive rate, page 168 for special rate, and page 168 for standard rate.

| Benefit/service | How much you will pay | For information, see page(s): |
|---|---|---|
| **Ambulance** | Special rate:<br>• 20% of the allowed amount for any provider<br>• Applies to your out-of-pocket limit | 36, 102, 111 |

| Benefit/service | How much you will pay | For information, see page(s): |
|---|---|---|
| **Applied Behavior Analysis (ABA) Therapy** | Standard rate | 37 |
| **Behavioral health** | Mental health:<br>• Inpatient rate<br>• Outpatient Services: Standard rate<br>Substance use disorder:<br>• Inpatient rate<br>• Outpatient/professional services: Standard rate | 38, 107, 108, 109 |
| **Breast health screening tests** | See "Mammograms and Digital Breast Tomosynthesis (DBT)" on page 58 | 40 |
| **Chiropractic physician services** | Standard rate | See "Spinal and extremity manipulations" on page 67 |
| **Diagnostic tests, laboratory, and x-rays** | Standard rate | 45, 58, 102–112 |
| **Durable medical equipment (DME), supplies, and prostheses** | Standard rate | 46, 104, 108, 153 |
| **Emergency room (ER)** | Special rate:<br>ER services are paid at the network rate at preferred, participating and out-of- network hospitals.<br>You pay 15% of the allowed amount plus an ER copay of $75. You are usually billed separately for:<br>• Facility charges<br>• Professional (physician) services<br>• Lab tests, x-rays, and other imaging tests | 48, 153 |
| **Hearing aids** | Special rate:<br>• No medical deductible<br>• You pay $0 for a purchase of a hearing aid for each ear once every five calendar years | 51, 105 |
| **Home health care** | Standard rate | 52, 106, 156, 157 |

| Benefit/service | How much you will pay | For information, see page(s): |
|---|---|---|
| **Hospice care** | Special rate:<br>• You pay $0 for medical services after meeting the medical deductible<br>• You pay $0 for prescription drugs after meeting the prescription drug deductible<br>• You pay $0 for end-of-life counseling while in hospice after meeting the medical deductible | 52, 156, 167 |
| **Hospital services** | Inpatient rate<br>Outpatient/professional services: Standard rate | 53, 60, 106 |
| **Mammograms** | Diagnostic: Standard rate<br>Screening: Preventive rate | 58 |
| **Mental health** | See "Behavioral health" on page 38 | 107, 109 |
| **Naturopathic physician services** | Standard rate | 15, 59, 98, 104 |
| **Obstetric and newborn care** | Inpatient rate<br>Outpatient services: Standard rate | 60, 109 |
| **Office visits** | Standard rate | 62, 107 |
| **Prescription drugs** | See "What you pay for prescription drugs" on page 79 | |
| **Preventive care and immunizations** | Preventive care: Preventive rate<br>Immunizations: Preventive rate (usually) | 59, 61, 63, 91, 165 |
| **Skilled nursing facility** | Inpatient rate<br>Some services may be billed separately, such as physical therapy | 66, 106, 108, 168 |
| **Spinal and extremity manipulations** | Standard rate | 67 |
| **Substance use disorder** | See "Behavioral health" on page 39 | 107, 108, 109 |
| **Surgery** | Standard rate | 43, 53, 59, 62, 71, 74, 106, 111, 150, 161, 166 |
| **Therapy: Neurodevelopmental, occupational, physical, and speech therapy** | Inpatient rate<br>Standard rate | 72 |
| **Tobacco cessation** | Preventive rate | 72 |

**Note:** For services requiring preauthorization or plan notification, see the list of services at the UMP website at **ump.regence.com/sebb/benefits/policies** or call UMP Customer Service at 1-800-628-3481

(TRS: 711). Many services require both preauthorization and plan notification. See page 99 for how this works.

# List of benefits

## Acupuncture

Services are paid at the standard rate. The plan covers up to 16 visits for acupuncture treatment per calendar year. See definition of "Limited benefit" on page 157.

## Ambulance

You pay 20 percent of the allowed amount for ambulance services, which must be medically necessary (see page 158). Ambulance services for personal or convenience purposes are not covered.

### Ground ambulance

Professional ground ambulance services are covered in a medical emergency:

- From the site of the medical emergency to the nearest facility equipped to treat the medical emergency (see definition on page 158).
- From one facility to the nearest other facility equipped to provide treatment for your condition.

When other means of transportation are considered unsafe due to your medical condition, the plan covers professional ambulance services:

- From one facility to another facility, for inpatient or outpatient treatment;
- From home to a facility; or
- From a facility to home.

### Air or water ambulance

Air and water professional ambulance services are covered only when all the following conditions are met:

- Ground ambulance is not appropriate
- The situation is a medical emergency (see page 158)
- Air or water ambulance is medically necessary (see page 158)
- Transport is to the nearest facility able to provide the care you need

**ALERT!** The plan will not pay for air ambulance or other forms of air transport to move you to a facility closer to your home. If you travel outside the U.S., consider getting separate insurance that covers such air ambulance services.

# Applied Behavior Analysis (ABA) Therapy

**ALERT!** The plan must authorize all ABA Therapy services before services are provided, including those by plan-approved, out-of-network providers. The plan will deny coverage when services are not preauthorized, or when preauthorization is requested but is denied by the plan. You pay all charges associated with noncovered ABA Therapy services, and these noncovered services do not apply to your medical deductible or medical out-of-pocket limit.

The plan covers Applied Behavior Analysis (ABA) Therapy only for a diagnosis of autism spectrum disorder. Providers of ABA Therapy services must be appropriately credentialed and qualified to prescribe or perform ABA Therapy services.

The plan must preauthorize ABA Therapy services before services are performed, or the plan will not cover services. Like other preauthorized services, approved ABA preauthorization is specific to the provider who made the ABA preauthorization request. ABA Therapy hours preauthorized for one provider are not automatically transferable to another provider. A change in the provider requires a new ABA preauthorization.

As for other covered services, you receive the highest-level benefit by using preferred providers. See page 12 for differences in your cost for preferred, participating, and out-of-network providers. To find a preferred provider, visit the UMP provider search at **ump.regence.com/go/sebb/UMP-Achieve2** or call UMP Customer Service at 1-800-628-3481 (TRS: 711).

More information on ABA Therapy, including how to request preauthorization, is available at the UMP website at **ump.regence.com/sebb/benefits/policies** in the "Clinical policies" section.

## Autism treatment

To determine how a service, supply, or intervention is covered, please see that specific benefit. For example, speech or occupational therapy is addressed on page 72 under the "Therapy: Neurodevelopmental, occupational, physical, and speech" benefit, while mental health coverage is found under "Behavioral health" on page 38. If a specific benefit is subject to limits, such as number of visits, these limits apply to services, supplies, or interventions for an autism diagnosis the same as for any other diagnosis.

**TIP:** This description does not apply to Applied Behavior Analysis (ABA) Therapy. See "Applied Behavior Analysis (ABA) Therapy" on page 37 for details.

## Bariatric surgery

**TIP:** Call UMP Customer Service at 1-800-628-3481 (TRS: 711) to locate a provider.

For the plan to cover bariatric surgery, you must get preauthorization from the plan and follow all your chosen facility's bariatric surgery requirements. This includes working with a multidisciplinary bariatric surgery team and ensuring your surgery and postsurgical treatment meet all plan medical policies.

The plan covers only certain types of bariatric surgery procedures. If you meet the plan's clinical criteria, non-Medicare adults ages 18 and over are covered for Roux-en-Y, sleeve gastrectomy, and laparoscopic adjustable gastric banding procedures. No other procedure will be considered for coverage.

### Related care following bariatric surgery

Panniculectomy (removal of loose skin) is covered following bariatric surgery only when specific medical criteria are met. Most panniculectomies are considered cosmetic and are not covered.

UMP will cover surgical follow-up care related to a bariatric procedure, such as complications, needed revisions, and Lap Band fills prior to bariatric surgery. The follow-up surgery must be appropriate and essential to the long-term success of the initial bariatric surgery and must be preauthorized.

Members who had a bariatric procedure before coverage under a UMP plan and have complications, need revision, or require Lap Band fills for ongoing medically necessary services are not required to verify prior coverage or that they met the plan's medical policy criteria for the initial bariatric procedure. However, you must follow plan requirements for follow-up care, including requesting preauthorization.

## Behavioral health

The plan covers behavioral health services that are broken out into two categories: mental health and substance use disorder. You pay the standard rate.

### Mental health

The plan covers mental health services for members with neuropsychiatric and mental health conditions. Marriage or family counseling is not covered. Please see page 39 for details about coverage for substance use disorder treatment. The amount the plan pays depends on the provider's network status (see page 160).

Your provider must notify the plan upon admission when you receive the following services:

- Inpatient admission, including to a residential treatment facility.
- Partial Hospitalization Program (PHP).

**Inpatient**

Services are considered inpatient when you are admitted to a facility. To be covered, residential treatment programs must be licensed to provide residential treatment solely to persons diagnosed with a mental health condition requiring residential treatment or to persons requiring residential substance use disorder treatment. Non-emergency inpatient services must be preauthorized by the plan. See page 99 for details. Contact UMP Customer Service at 1-800-628-3481 (TRS: 711) about preauthorization requirements. Visit the UMP website at **ump.regence.com/sebb/benefits/policies** for a list of services that require plan notice.

You pay an inpatient copay for facility charges at a preferred facility (see page 23). Professional services (for example, doctors) may be billed separately from the facility charges. The plan pays for these services according to the network status of the provider, unless your condition is a medical emergency (see page 158). All covered professional services are paid based on the allowed amount.

**Outpatient**

> **ALERT!** See page 37 for preauthorization requirements related to Applied Behavior Analysis (ABA) Therapy services.

You pay the standard rate for outpatient mental health services. The plan pays based on the allowed amount and the network status of the provider. Most outpatient mental health services do not require preauthorization. Visit the UMP website at **ump.regence.com/sebb/benefits/policies** for a list of services that require plan notice.

## Quartet

Quartet is a program that works alongside your PCP 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, and psychiatry services. You pay the standard rate for behavioral health services. For more information about the Quartet program, call UMP customer service at 1-800-628-3481 (TRS: 711).

## Substance use disorder

Substance use disorder is defined as an illness characterized by a physiological or psychological dependence on a controlled substance or alcohol. Substance use disorder does not include dependence on tobacco, caffeine, or food.

The plan must preauthorize non-emergency inpatient services for substance use disorder treatment (see page 39 for details). Contact UMP Customer Service at 1-800-628-3481 (TRS: 711) about preauthorization requirements. To be covered, residential treatment programs must be licensed to provide residential treatment solely to persons requiring residential substance use disorder treatment or to persons diagnosed with a mental health condition requiring residential treatment. See page 38 for more information on inpatient mental health services.

Your provider must notify the plan when you receive the following services:

- Detoxification
- Inpatient admission, including to a residential treatment facility
- Intensive Outpatient Program (IOP)
- Partial Hospitalization Program (PHP)

**Inpatient**

> **ALERT!** Your provider must notify the plan upon admission to a facility when you receive inpatient services for substance use disorder treatment. If the plan is not notified of inpatient treatment, the plan may not cover the treatment. Inpatient treatment is subject to clinical review (see definition on page 151).

You pay an inpatient copay for facility charges at a preferred facility (see page 23). Professional services (for example, doctors or lab tests) may be billed separately from the facility charges. The plan pays for these services according to the network status of the provider, unless your condition is a medical emergency (see definition on page 158).

**Outpatient**

You pay the standard rate for outpatient substance use disorder treatment. You pay based on the allowed amount and the network status of the provider.

Preauthorization for outpatient substance use disorder treatment is not required in most cases. However, the plan may require that your provider submit a treatment plan to determine medical necessity. The plan will review your provider's treatment plan to determine if it meets the following conditions:

- The purpose of the service is to treat or diagnose a medical condition;
- Outpatient services are the appropriate level of services considering the potential benefits of the services;
- The level of service is known to be effective in improving health outcomes; and
- The level of service recommended for your condition is cost-effective compared to alternative interventions including no intervention. See the definition of "Medically necessary or medical necessity" on page 158.

# Breast health screening tests

See also "Mammograms and Digital Breast Tomosynthesis (DBT)" on page 58 for more information about breast health screening tests. The tests listed below may be covered for diagnostic purposes as indicated under plan medical policy.

## Services covered

- **Members ages 40 and older:** Breast health screening tests, as well as digital mammograms, are covered as preventive. See "How much you will pay" on page 33.
- **Members under age 40:** See page 58 under "Mammograms and Digital Breast Tomosynthesis (DBT)" for how preventive breast health screening tests are covered for high-risk members.

## Services not covered

The procedures listed below are not covered by the plan when they are performed supplementary to digital mammography for screening purposes for members with or without dense breasts.

**Non-high-risk members:**

- Automated Breast Ultrasound (ABUS)
- Hand Held Ultrasound (HHUS)
- Magnetic Resonance Imaging (MRI)

**High-risk members:**

- Automated Breast Ultrasound (ABUS)
- Hand Held Ultrasound (HHUS)

## Care Gap Closure Program

The Care Gap Closure Program encourages members to receive recommended preventive and chronic care services and screenings, also known as "gaps in care." These include screenings for cancer, diabetes, and more at no cost to you. This support includes helping members find a PCP, making appointments, ensuring members understand their benefits, and providing members ongoing support through case management, as needed. Call UMP Customer Service at 1-800-628-3481 (TRS: 711) for more information.

## Care management

Regence care management supports the unique needs of members with acute, chronic, and major illness episodes or severe illness conditions. The mission of care management is to prioritize the needs of our members by providing personalized, equitable services that enhance their well-being.

We offer a single-nurse model dedicated to delivering personalized and holistic medical and behavioral health support to each member and their family. Case managers are experienced registered nurses and social workers. Our case managers work closely with providers to help our members improve their health and meet the goals of their providers' treatment plans.

Care management goals include:

- Advocating for members and their support systems.
- Improving care through close collaboration with providers.
- Supporting members transitioning to different levels of care.
- Assisting members as they navigate the health care system.
- Educating members about their care options, benefits, and coverage.
- Ensuring full compliance with national quality standards, including those established by the National Committee for Quality Assurance (NCQA).
- Supplementing information given by providers to help members make educated decisions regarding their health care.
- Improving members' clinical, functional, emotional, and psychosocial status by supporting their health and wellness needs, as well as their independence.
- Collaborating with behavioral health providers to meet the needs of patients with chronic illness or comorbid conditions, such as substance use disorder and depression.

Also included within care management offerings for members with chronic conditions are:

- Newsletters once per year with an option to opt into care management for all members with a new diagnosis of depression, anxiety, a painful condition, or adult/pediatric cancer.

- Condition-specific newsletters twice per year with an option to opt into care management for all members diagnosed with coronary artery disease (CAD), congestive heart failure (CHF), chronic obstructive pulmonary disease (COPD), asthma, or diabetes.

Providers can contact our Care Management Intake Team to refer members to care management. Members can also self-refer to our program. In addition, we proactively identify and outreach to those members most likely to benefit from additional support, education, and collaboration with providers.

Once a member is identified, the designated case manager calls the member. We attempt at least three calls before sending a letter to the member. The member can respond to the letter if they wish to engage with a case manager. Providers are sent a letter or contacted by phone when their patient is enrolled in care management.

# Chiropractic physician services

See "Spinal and extremity manipulations" on page 67.

# Dental services

> **ALERT!** Dentists and other dental providers are not included in the UMP provider network, even if they are listed in the Regence provider directory.

The plan does not cover most dental services. For example, dental implants, orthodontic services, and treatment for damage to teeth or gums caused by biting, chewing, grinding, or any combination of these are not covered. However, your SEBB dental plan may cover these services. Refer to your dental plan's COC, found on the HCA website at **hca.wa.gov/erb**, for more information.

## What is covered by the plan

You pay 20 percent of the allowed amount for covered dental services unless otherwise stated, and the provider may balance bill you (see definition on page 150). The **plan covers only the following** medically necessary dental services:

**Fluoride treatment**

Under certain circumstances, the plan may cover fluoride supplements (see "Preventive care" on page 63) at the preventive rate. The application of fluoride varnish may be covered for infants and children starting at the age when primary teeth come in (primary teeth eruption) in primary care practices for prevention of tooth decay (dental caries or cavities). Coverage of fluoride treatment depends on the network status of the medical provider as described on pages 12–16. Health care providers, such as your child's medical PCP, may apply fluoride varnish.

**General anesthesia during a dental procedure**

General anesthesia performed during a dental procedure is covered **only** when:

- It is provided by an anesthesiologist; and
- The charges are covered by the plan (see below).

**Dental procedures**

General anesthesia may be performed in a dental office for covered procedures and is paid at the standard rate. Dental procedures that are performed in a hospital or ambulatory surgery center are covered **only** when the member:

- Is under age 8 with a dental condition that cannot be safely and effectively treated in a dental office; or
- Has a dental condition that cannot be safely and effectively treated in a dental office because of a physical or developmental disability; or
- Has a medical condition that would put the member at undue risk if the procedure were performed in a dental office.

**Accidental injuries**

To receive coverage for repair of an accidental injury to natural teeth, the injury must be evaluated, and a treatment plan developed and finalized within 30 days of the injury.

The actual treatment may extend beyond 30 days if your provider determines upon the initial assessment that treatment should start later or continue longer. Treatment must be completed by the end of the calendar year following the accident, and you must be currently enrolled in the plan during the entire course of treatment. The plan does not cover treatment after UMP coverage ends.

**Example:** You have an accident on March 12, 2021, resulting in injuries that are covered by the plan. Your treatment plan must be finalized no later than April 11, 2021. All related treatment must be completed by December 31, 2022 (the calendar year following the accident).

The plan does not cover treatment that:

- Was not included in the treatment plan developed within the first 30 days following the accident;
- Extends past the end of the calendar year following the accident; or
- Extends past the end of your enrollment in the plan.

**Oral surgery**

**TIP:** See page 71 for information about Temporomandibular joint (TMJ) disorder treatment.

Only the following oral surgery procedures are covered, whether performed by a dentist or a medical professional:

- Excision of tumors or cysts of the jaw, cheeks, lips, tongue, gums, roof and floor of the mouth, or restorative surgery required by the excision.
- Gum reduction for gingival hyperplasia due to Dilantin® or phenytoin use.
- Incision of salivary glands or ducts.
- Obturator maintenance for cleft palate.
- Services related to cancer and treatment of cancer, including, but not limited to, jaw reconstruction.
- Treatment of a fracture or dislocation of the jaw or facial bones.
- Treatment related to chronic conditions that result in loss or damage of teeth.

**Note:** UMP is not affiliated with the Uniform Dental Plan (UDP). If you are enrolled in UDP, please contact UDP for information. Visit the HCA website at **hca.wa.gov/erb** and select "Contact" to find UDP contact information.

# Diabetes care supplies

> **TIP:** If a health plan other than UMP is your primary payer (see definition on page 165), claims for diabetes care supplies may be paid differently (see page 116).

## Medical

Diabetes supplies listed below are covered under your plan's medical benefit:

- Insulin pump and pump supplies are covered under the medical benefit as durable medical equipment (DME). See page 47 for coverage of insulin pumps and related supplies.

## Prescription drug

Diabetes supplies listed below are covered under your plan's prescription drug benefit according to the tier shown on the UMP Preferred Drug List (see page 77). To be covered, you must get a written prescription for these drugs and supplies and purchase them from a pharmacy. To find out the tier of a product, check the UMP Preferred Drug List online on the UMP website at **ump.regence.com/sebb/benefits/prescriptions** or call WSRxS Customer Service at 1-888-361-1611 (TRS: 711).

You save money and avoid having to submit your own claims when you purchase these diabetes supplies from a WSRxS network pharmacy. Locate a network pharmacy at the UMP website at **ump.regence.com/sebb/benefits/prescriptions** or call WSRxS Customer Service at 1-888-361-1611 (TRS: 711).

The following diabetes care supplies are covered under the tier listed in the UMP Preferred Drug List:

- Insulin syringes
- Lancets
- Preferred test strips

For more information, see "Exceptions covered" on page 90.

# Diabetes Control Program

> **TIP:** The Diabetes Control Program is exempt from the medical deductible and is offered at no additional cost for UMP (non-Medicare) members ages 18 and older.

For non-Medicare members ages 18 and older with a diagnosis of diabetes, the plan offers the Diabetes Control Program administered by the Care management program at Regence. Case managers are trained to help you reduce the risk of complications of diabetes by tracking and controlling blood sugar, cholesterol levels, blood pressure, and weight in a series of quarterly consultations. The plan offers the Diabetes Control Program at no additional cost to members.

You may find out if you qualify for the program by visiting your primary care provider for a blood sugar laboratory test. Your primary care provider will tell you if you meet criteria once the laboratory results are available. If you qualify for the Diabetes Control Program, you may self-refer by calling the Case Management Program at 1-866-543-5765.

## Diabetes education

The plan covers diabetes self-management training and education, including nutritional therapy by registered dieticians. When diabetes education includes nutritional therapy, the nutritional therapy services are not subject to the 12-visit lifetime limit stated under "Nutrition counseling and therapy" on page 60.

## Diabetes Prevention Program (DPP)

You may be eligible for DPP if:

- You are not a Medicare member;
- You are age 18 and older;
- Your provider ordered a blood sugar test in the last 12 months; and
- The test showed you are in the prediabetes range.

DPP provides access to a virtual (online) program through Omada Health.

You may take an online screening questionnaire to see if you meet the program's criteria by visiting the DPP website at **go.omadahealth.com/wasebb**, creating an account, and signing in. If you meet the criteria, you may participate in the program at no cost to you. The virtual program includes a professional health coach, a wireless scale, and weekly online classes with a small group of participants who provide real-time support. You may also call UMP Customer Service at 1-800-628-3481 (TRS: 711) for more information.

## Diagnostic tests, laboratory, and x-rays

You pay the standard rate for covered diagnostic tests, laboratory tests, and x-rays when medically necessary (see definition on page 158). If there are alternative diagnostic approaches with different fees, the plan will cover the least expensive, evidence-based diagnostic method. Visit the UMP website at **ump.regence.com/sebb/benefits/policies** or call UMP Customer Service at 1-800-628-3481 (TRS: 711) for a list of services requiring preauthorization.

Covered services include:

- All prostate cancer screening (prostate-specific antigen [PSA testing]), which is subject to the medical deductible and coinsurance, even if billed as preventive.
- Colonoscopy performed to diagnose disease or illness. See the list on page 64 for coverage of preventive or screening colonoscopy.
- Diagnostic laboratory tests, x-rays (including diagnostic mammograms), and other imaging studies.
- Electrocardiograms (EKG, ECG).
- Skin allergy testing.

**TIP:** See page 58 to learn how the plan covers mammograms.

The plan does **not** pay for the following tests (this list does not include all tests not covered by the plan):

- Carotid Intima Media Thickness testing.
- Computed Tomographic Colonography (CTC) (also called a virtual colonoscopy) for routine screening.
- Upright Magnetic Resonance Imaging (uMRI), also known as "positional," "weight-bearing" (partial or full), or "axial loading."

## Dialysis

You pay 15 percent of the allowed amount for the covered professional and facility services necessary to perform dialysis. Amounts paid to out-of-network facilities for dialysis services (including balance-billed amounts; see page 150) will apply to your medical out-of-pocket limit.

## Durable medical equipment (DME), supplies, and prostheses

> **TIP:** The plan pays for covered DME at the standard rate. To receive the highest benefit, you must get the equipment or supply from a preferred DME supplier or other preferred medical provider. To find preferred DME providers, see "Finding a preferred DME provider" on page 47.

You pay the standard rate for covered DME services and supplies if they are prescribed by a provider practicing within their scope of practice, medically necessary, and used to treat a covered condition, including, but not limited to:

- Artificial limbs or eyes (including implant lenses prescribed by a physician and required due to cataract surgery or to replace a missing portion of the eye).
- Automatic Positive Airway Pressure (APAP) devices and related supplies.
- Bi-level Positive Airway Pressure (BiPAP) devices and related supplies.
- Bone growth (osteogenic) stimulators.
- Breast prostheses and bras as required by mastectomy. See "Mastectomy and breast reconstruction" on page 59.
- Breast pumps for pregnant and nursing women (see "Services covered as preventive" on page 61).
- Casts, splints, crutches, trusses, and braces.
- Continuous Positive Airway Pressure (CPAP) devices and related supplies.
- Diabetic shoes, only as prescribed for a diagnosis of diabetes. See "Foot orthotics" on page 47.
- Elemental formulas for Eosinophilic Gastrointestinal Disorders (EGIDs).
- Insulin pumps and related pump supplies (see "Insulin pumps and related pump supplies" on page 47).
- Ostomy supplies.
- Oxygen and the rental equipment for its administration.
- Penile prosthesis when other accepted treatment has been unsuccessful and impotence is:
  - Caused by a covered medical condition; or

  - A complication directly resulting from a covered surgery; or
  - A result of an injury to the genitalia or spinal cord.
- Rental or purchase (at the plan's discretion) of DME such as wheelchairs, hospital beds, and respiratory equipment. (The combined rental fees cannot exceed full purchase price.)
- Wig or hairpiece to replace hair loss due to radiation therapy or chemotherapy for a covered condition, up to a lifetime maximum of $100. Wigs and hairpieces for any other reason are not covered.

Some items require preauthorization. Find the list of supplies that require a preauthorization on the HCA website at **hca.wa.gov/ump-forms-pubs** and search "durable medical equipment" or call UMP Customer Service at 1-800-628-3481 (TRS: 711).

The plan limits coverage of DME to one item of a particular type of equipment and the accessories needed to operate the item. If you receive a higher-cost DME item when a less expensive, medically appropriate option is available, the plan will not pay for the more expensive item.

The plan also covers the repair or replacement of DME due to normal use or a change in the member's condition (including the growth of a child). You are responsible for the entire cost of any additional pieces of the same or similar DME you purchase or rent for personal convenience or mobility.

**Note:** The plan does not cover replacement of lost, stolen, expired, or damaged DME.

## Foot orthotics

Items such as shoe inserts, foot orthotics, and other shoe modifications are covered only when both of these conditions are met:

- The member has been diagnosed with diabetes.
- Specialized (including customized) orthotics are prescribed to treat or reduce the risk of diabetes complications.

If you have questions about what services are covered, call UMP Customer Service at 1-800-628-3481 (TRS: 711).

## Insulin pumps and related pump supplies

Insulin pumps and related pump supplies are covered as DME. For the highest benefit level, use a preferred DME supplier.

## Finding a preferred DME supplier

You may purchase DME through a medical supplier. To find a preferred DME supplier, visit the UMP provider search at **ump.regence.com/go/sebb/UMP-Achieve2**. (You do not have to sign in to the Regence member site to search for a provider, but you will get more personalized results if you do.) Click on the "All categories" link (found beneath "Doctors by name" and "Doctors by specialty"). Type "durable medical" into the search box; a drop-down list will appear. Select "Durable Medical Equipment & Medical Supplies Supplier." You should now have a list of network DME suppliers. Preferred providers pay at the highest rate and are noted as a Category 1 provider. Different DME suppliers carry different types of supplies. You may need to call to confirm that a supplier has what you need.

**Note:** DME supplies are not available through Postal Prescription Services (PPS), the network mail-order pharmacy.

### Commercial DME

You may purchase DME on Amazon by logging onto your Regence account at **regence.com**. Once you sign in to your account, you will scroll to the bottom of your homepage and select "Buy medical supplies online." This takes you to the medical supplies page. Select "Get started" in the Shop Smart and Save section. This will take you to the Amazon page where you will select and shop from one of the four categories for DME supplies:

- Post-mastectomy
- Illness and injury
- New parents
- Manage a condition

You pay 100 percent of the billed charge and submit a claim for reimbursement. To submit a claim, select "Start your claim" in the "How to get repaid" section on the Regence medical supplies webpage at **regence.com/member/medical-supplies/**. The plan will reimburse you 85 percent of the allowed amount for covered DME supplies purchased through Amazon. To learn more contact UMP Customer Service at 1-800-628-3481 (TRS: 711).

## Emergency room

> **TIP:** If you need immediate care but your situation is not a medical emergency (see page 158), see "Urgent care" on page 75 for how to get treatment at a lower cost than in an emergency room.

You pay a $75 copay and coinsurance for each emergency room visit, in addition to any amount owed toward your medical deductible. The plan covers facility charges for emergency room treatment when the treatment is for covered diagnoses and treatment of an injury.

Charges for professional services may be billed separately from facility (hospital or emergency room) charges. The plan pays these professional services based on the allowed amount, network status of the provider, and services provided.

If your emergency room visit is determined to be a medical emergency, it will be paid at the network rate for both preferred and out-of-network facilities.

If your emergency room visit is **not** the result of a medical emergency (see definition on page 158), the plan may not pay for emergency services.

If you are admitted to the hospital directly from the emergency room, the $75 emergency room copay will be waived. However, you must pay the inpatient copay (see page 23).

## End-of-life counseling

End-of-life counseling involves discussing and planning for your end-of-life care, including treatment options and advanced directives. The plan covers end-of-life counseling for all members up to 30 visits per year. There is no requirement to be terminally ill, on hospice, or in the final stages of life to receive end-of-life counseling services. End-of-life counseling associated with hospice services is paid at 100 percent after you meet your medical deductible. Outside of hospice, these services are paid as a medical

benefit (see page 158), subject to the medical deductible and coinsurance. For more information on hospice care, see page 52.

# Family planning services

The plan covers some contraceptive drugs and devices as preventive, including male condoms and male spermicides. Covered contraceptive drugs and devices are paid at the preventive rate — you do not pay a deductible (medical or prescription) or coinsurance.

Services related to voluntary and involuntary termination of pregnancy (abortion or miscarriage) are covered under the medical benefit (see page 158).

Education and counseling related to contraception are paid at the preventive rate (see page 165).

If you receive care from an out-of-network provider, services are paid at the standard rate and the provider may balance bill you. If you go to a non-network pharmacy, you may have to pay at the time of purchase and submit a claim for reimbursement (see page 117). You must get over-the-counter contraceptive supplies from a network pharmacy for these items to be covered (see "Over-the-counter contraceptives" on page 49).

## Contraceptives

> **ALERT!** Visits for placement and removal of covered contraceptive devices that require professional insertion and removal are covered at the preventive rate.

Contraceptives are covered under the prescription drug benefit. Contraceptives include, but are not limited to, birth control pills, emergency contraception (the "morning after" pill), vaginal rings, patches, implants, injectables (such as Depo-Provera), condoms, and spermicides.

You may purchase up to a 12-month supply of contraceptives. Call Washington State Rx Services (WSRxS) Customer Service at 1-888-361-1611 (TRS: 711) for information on how to obtain a 12-month supply. The replacement of lost, expired, or stolen contraceptives is not covered.

Women may receive emergency contraception over the counter without a prescription. When possible, it is best to obtain a prescription, since not all pharmacies have prescribing authority. If you go to a pharmacy without a prescription and the pharmacy does not have prescribing authority, you will need to submit a claim to WSRxS. Members will need to contact the pharmacy directly for information on prescribing authority.

## Barrier devices

All barrier devices requiring a prescription, fitting, insertion, or removal are paid at the preventive rate when you see a preferred or participating provider or use a network pharmacy. Barrier devices requiring a prescription or fitting include intrauterine devices (IUDs), diaphragms, and cervical caps.

## Over-the-counter contraceptives

Over-the-counter contraceptives are covered under the Preventive Tier (P) on the UMP Preferred Drug List (see page 77), only if they are approved by and registered with the FDA.

For the plan to cover FDA-registered over-the-counter contraceptives, you must present your UMP member ID card and make your purchase at the pharmacy counter. When possible, it is best to obtain a prescription, since not all pharmacies have prescribing authority. If you go to a pharmacy without a

prescription and the pharmacy does not have prescribing authority, you will need to submit a claim to WSRxS.

### Sterilization

When you see a preferred or participating provider, sterilization procedures, such as tubal ligation or vasectomy, are paid at the preventive rate and are not subject to the medical deductible.

### Services and products not covered under the family planning benefit

The plan does not cover the following services and products as a family planning benefit:

- Over-the-counter products not approved by and registered with the FDA
- Reversal of voluntary sterilization
- Treatment of fertility or infertility, including direct complications resulting from such treatment

## Foot care, maintenance

Maintenance foot care includes services such as toenail trimming and corn or callous removal or trimming. These services are covered only for a diagnosis of diabetes and when provided by an approved provider type. The plan does not cover maintenance foot care provided outside the diagnosis of diabetes.

## Genetic services

Covered genetic tests require preauthorization. With preauthorization, the plan covers medically necessary, evidence-based genetic testing services. Some genetics tests are not covered. For information about genetic services related to the fetus during pregnancy, see "Services for obstetric and newborn care" on page 60. Call UMP Customer Service at 1-800-628-3481 (TRS: 711) with any questions.

## Headaches, chronic migraine or chronic tension type

The plan only covers the treatment of chronic migraine with OnabotulinumtoxinA (Botox) when both the following criteria are met:

- The condition has not responded to at least three prior pharmacological prophylaxis therapies from two different classes of prescription drugs; and
- The condition is appropriately managed for prescription drug overuse.

Botox injections must be discontinued when:

- The condition has shown inadequate response to treatment (defined as less than 50 percent reduction in headache days per month after two treatment cycles); or
- The member has received a maximum of five treatment cycles.

The following treatments are **not** covered:

- Treatment of chronic tension-type headaches with Botox; and
- Treatment of chronic migraine or chronic tension-type headaches with acupuncture, massage, trigger point injections, transcranial magnetic stimulation, or manipulation/manual therapy (such as chiropractic services).

## Hearing care (diseases and disorders of the ear)

The plan pays under the medical benefit for covered services for treatment of diseases and disorders of the ear or auditory canal not related to routine hearing loss. Routine hearing care benefit limits (see "Hearing exam and hearing aids" below) do not apply.

# Hearing exam and hearing aids

This benefit is exempt from the medical deductible and includes the services and supplies outlined below.

## Hearing exam (routine)

> **ALERT!** The plan pays for a hearing exam performed as part of a newborn screening at the preventive rate.

You pay $0 for one routine hearing exam per calendar year when you see a preferred or participating provider. However, if you see an out-of-network provider, you pay 40 percent of the allowed amount and the provider may balance bill you.

## Hearing aids

You pay $0 once every five calendar years for:

- Purchase of a hearing aid, either an instrument set (binaural) or single instrument for each ear (monaural), prescribed as a result of an exam that shows the hearing aid is necessary for the treatment of hearing loss, including:
  - Ear mold(s)
  - Hearing aid instrument
  - Initial battery, cords, and other ancillary equipment
  - Warranty (only as included with the initial purchase)
  - Follow-up consultation within 30 days after delivery of hearing aid
  - Rental charges up to 30 days if you return the rented hearing aid before actual purchase
  - Repair of hearing aid equipment

The following hearing-related items are **not** covered:

- Charges incurred after your plan coverage ends, unless you ordered the hearing aid before that date and it is delivered within 45 days after your coverage ended
- Extended warranties, or warranties not related to the initial purchase of the hearing aid(s)
- Purchase of replacement batteries or other ancillary equipment, except those covered under terms of the initial hearing aid purchase

The following ancillary equipment is **not** covered:

- Alerting devices
- Assistive listening devices for FM/DM systems, receivers and transmitters
- Assistive listening devices for microphone transmitters
- Assistive listening devices for TDD machines
- Assistive listening devices for telephones
- Assistive listening devices for televisions (including amplifiers and caption decoders)

- Assistive listening devices for use with cochlear implants
- Assistive listening devices, supplies, and accessories not otherwise specified
- Hearing aid batteries

# Home health care

**ALERT!** See page 102 for services the plan does not cover.

In certain circumstances, the plan covers medically necessary home health care services provided on an intermittent or part-time basis by a licensed home health, hospice, or home care agency for medical treatment of a covered illness or injury. These services are for members with acute, short-term intensive courses of treatment. Skilled services, such as services from a registered nurse (RN), licensed practical nurse (LPN), or occupational, physical, or speech therapist, cannot exceed a combined total of 2 hours per day, up to 5 days per week, up to a maximum of 3 weeks. Related services provided in conjunction with the skilled services, such as care from a home health aide, are also covered under this benefit and limited to an additional 2 hours per day, up to 5 days per week, up to a maximum of 3 weeks. These services must be part of a treatment plan written by your provider (such as your physician or advanced registered practitioner [ARNP]). The provider must certify that you are homebound. Examples of home health care include things such as end-of-life counseling (see page 48), home care of wounds resulting from injury or surgery, or home infusion therapy.

For services that may be covered under another benefit, such as nutritional counseling or follow-up care for bariatric surgery, see that benefit in this COC for coverage rules and limitations. These limitations apply even if the services are provided in the home or by a home health provider. For members who wish to substitute in-home nursing in lieu of hospitalization or in lieu of admission to a skilled nursing facility, see page 53 (hospital care) or page 66 (skilled nursing facility). Call UMP Customer Service at 1-800-628-3481 (TRS: 711) if you have questions.

# Hospice care

Hospice (inpatient, outpatient, and respite care) is services provided by a state-licensed hospice program in the home or in a hospice facility to terminally ill patients. Services include pain relief care and support services that address the needs of terminally ill members and their families without intent to cure.

## Medical

Hospice services received from preferred and participating providers are covered at 100 percent of the allowed amount after you meet your medical deductible. The plan covers hospice care for terminally ill members for no more than six months. See page 48 for coverage of end-of-life counseling.

If you need hospice care, your provider will refer you to the program. For alternative caregivers, you may call UMP Customer Service at 1-800-628-3481 (TRS: 711).

## Prescription drugs

For covered prescription drugs, UMP members in hospice care receive special coverage when using network pharmacies, including the network specialty pharmacy, Ardon Health, and the network mail-order pharmacy, PPS.

Until the prescription drug deductible is met:

- The member pays the normal coinsurance for Value Tier (five percent) and Tier 1 (10 percent) covered prescription drugs, subject to the prescription cost-limit (page 82).
- The member pays the full cost (allowed amount at a network pharmacy) for covered Tier 2 prescription drugs.

For covered insulins, the member pays the normal coinsurance for Value Tier (five percent), Tier 1 (10 percent) and Tier 2 (30 percent) up to the prescription cost-limit (page 82). Covered insulins are not subject to the prescription drug deductible.

After you meet your prescription drug deductible, you pay $0 for all covered prescription drugs purchased through a network pharmacy for members in hospice care. This applies **only to the member in hospice care**. Other members covered under the same account pay for their covered prescription drugs as described on pages 79–84.

All quantity limits, preauthorization requirements, and coverage limits apply.

> **ALERT!** The member pays the full cost for noncovered prescription drugs. If the member purchases covered prescription drugs from a non-network pharmacy (see page 88), the plan pays under the normal prescription drug benefit as described on pages 81–82.

### Respite care

Respite care is continuous care of more than four hours a day to give caretakers temporary relief from caring for a member who is homebound or in hospice. The plan covers these services at 100 percent of the allowed amount after you meet your medical deductible, up to 14 visits per the member's lifetime.

## Hospital services

> **ALERT!** Many services provided in a hospital setting require preauthorization, notice, or both. Failure to request or receive preauthorization, or to notify the plan, may result in complete denial of claims. See page 99 for how preauthorization and notice work.

This benefit covers hospital accommodations and inpatient, outpatient, and ambulatory care services, supplies, equipment, and prescribed drugs to treat covered conditions. Room and board is limited to the hospital's average semiprivate room rate, except where a private room is determined to be medically necessary (see definition on page 158). Some services require preauthorization. Visit the UMP website at **ump.regence.com/sebb/benefits/policies** for the list of these services, or call UMP Customer Service at 1-800-628-3481 (TRS: 711).

If you receive a higher-cost service or device at a hospital when a less expensive, medically appropriate option is available, you may have to pay the difference in cost. A preferred hospital cannot charge you for the difference in cost between the standard and higher-cost item (unless you agreed in writing to pay before receiving the services).

If benefits change under the plan while you are in the hospital (or any other facility as an inpatient), coverage is based on the benefit in effect when the stay began.

### Inpatient

Services are considered “inpatient” when you are admitted as inpatient to a hospital. Your provider must notify the plan upon admission. You pay an inpatient copay at a preferred facility. See page 23 for details. Professional services — such as lab tests, surgery, or other services — may be billed separate from the hospital. The plan pays these services according to the network status of the provider, unless your condition is a medical emergency (see “Emergency room" on page 48). The plan pays for all covered professional services at the standard rate.

If the member would like in-home nursing in lieu of hospitalization, private duty nursing furnished by a licensed home health agency may be substituted as an alternative to hospitalization only if:

- Inpatient hospitalization is medically necessary and would be covered by the plan;
- Private duty nursing is the most cost-effective setting (private duty nursing must be an equal or lesser cost compared to hospitalization); and
- The member's provider agrees that private duty nursing is medically appropriate and will adequately meet the member's needs.

Substitution of private duty nursing in lieu of hospitalization has the same requirements as the hospital benefit. For example, all deductibles and coinsurances apply.

### Outpatient

Services are considered “outpatient” when you are not admitted to the hospital. Your cost depends on the services provided, such as lab tests, and the network status of the provider(s) involved in your care. You do not pay the inpatient copay for outpatient services. Some services require preauthorization. Visit the UMP website at **ump.regence.com/sebb/benefits/policies** for the list of these services, or call UMP Customer Service at 1-800-628-3481 (TRS: 711).

### Not all providers at a preferred hospital are preferred providers

Some providers who work in a preferred hospital or other preferred facility, including, but not limited to, anesthesiologists and emergency room doctors, may not be preferred providers. If a participating or out-of-network provider bills separately from the hospital, you pay 40 percent of the allowed amount.

When you receive surgery, anesthesia, pathology, radiology, laboratory, or hospitalist services from out-of-network provider at a preferred hospital or preferred ambulatory surgical facility in Washington, you cannot be balance billed. When you receive emergency services from an out-of-network hospital, including professional services, in Washington you cannot be balance billed.

When you receive emergency services from an out-of-network hospital in Idaho and Oregon, you cannot be balance billed.

## Infusion drug site of care program

The plan covers provider-administered infusion drugs when administered at an approved site of care. Approved sites of care include standalone infusion sites, doctor's offices, home infusion and some outpatient hospital facilities. Infusion drugs in the site of care program require preauthorization by the plan before services are performed, or services will not be covered. Your provider must submit a preauthorization request for an unapproved site of care. See page 99 for preauthorization instructions.

Call UMP Customer Service at 1-800-628-3481 (TRS: 711) for the drugs covered under the site of care program, more information, or help finding an approved site of care near you.

# Joint replacement surgery, knees and hips in the Centers of Excellence (COE) Program

The Centers of Excellence (COE) Program covers services related to single knee or single hip total joint replacement surgery. The program includes, but is not limited to:

- Presurgical consultations.
- Travel costs (see "Travel benefits" on page 56).
- Hospitalization and surgery.
- Postsurgical check-ups.

In the COE program, members work with Premera Blue Cross (the administrator of the program) and Virginia Mason Medical Center (the COE) to make sure that their treatment is consistent with established standards of medical care.

Premera will work with you to help you understand how the COE Program works, what is covered and what is not, connect you with Virginia Mason providers if you are eligible, and work to resolve any questions or issues you may have.

If you receive services related to joint replacement that are not covered under the COE Program, you will pay your normal UMP cost-share, depending on the services received and the network status of the provider(s). This may be a deductible (see page 20), coinsurance (see page 22), copay (see page 23), or amounts not covered by the plan. Services billed to the plan outside of the COE Program are subject to the plan's preauthorization requirements.

## COE for knee and hip joint replacement: Virginia Mason

Virginia Mason is the only provider approved to perform single knee and single hip replacement under the COE Program. Virginia Mason has proven that they provide high-quality joint replacements at predictable costs, using the most up-to-date medical guidelines and services.

Who is eligible to participate in the COE Program?

You are a candidate for the COE Program if you are:

- A member enrolled in UMP Achieve 2.
- Not enrolled in Medicare as your primary coverage.
- Age 18 or older.

Virginia Mason must determine if surgery for joint replacement is appropriate for you based on established medical guidelines. You may find these guidelines on the Bree Collaborative website at **breecollaborative.org/wp-content/uploads/tkrthr_bundle.pdf**.

## How to apply for the COE Program

If you are interested in participating in the COE Program:

- You may self-refer by calling Premera at 1-855-784-4563 (TRS: 711).
- Your regular provider may refer you.

You may receive information in the mail about the COE Program, which will explain how the program works and whom to contact for more information.

After applying:

- Premera screens applicants to initially determine whether they are eligible to be considered for the COE Program.
- Premera refers eligible applicants to Virginia Mason for further assessment.
- Virginia Mason will review medical records of eligible applicants to determine if they are medically appropriate candidates for surgery under the COE Program.
- If you are approved for surgery, you will select your surgeon from a list provided by Virginia Mason.

**Note:** You may be required to follow a plan Virginia Mason gives you as a condition of approval for surgery, such as a plan for weight loss or tobacco cessation.

What happens after you are approved to participate in the program

Premera will:

- Provide a booklet describing your journey through the program.
- Assign you a dedicated case manager who will walk you through each step of the process.

## Travel benefits

Members having surgery under the COE Program may qualify for assistance with travel and lodging expenses. These expenses may include partial coverage by Premera for mileage, flights, parking, and lodging.

To be covered by the program, **all travel must be arranged through Premera**. This travel may be arranged by calling Premera at 1-855-784-4563 (TRS: 711).

You must have an approved adult care companion, whose travel expenses will be covered as described on the next page.

> **TIP:** Reimbursement for travel expenses is based on cost or current IRS rates for medical expenses, whichever is less, and may not cover all of your costs. For the IRS rates, visit the IRS website at **irs.gov/tax-professionals/standard-mileage-rates**.

You may be partially reimbursed for expenses related to:

- Mileage for driving within Washington. To qualify for reimbursement for mileage, members must live at least 60 driving miles from Virginia Mason, located at 1100 9th Ave., Seattle, WA 98101.
- Flights departing from and arriving at airports within Washington or Portland International Airport. You must depart from the airport closest to your residence.
- Ground transportation from Seattle-Tacoma International Airport to Virginia Mason.
- Lodging expenses (excluding meals) at a COE-designated hotel. Premera must arrange all lodging.
- Parking at Virginia Mason and parking at your departing airport.

## What is included in the COE Program

In general, all eligible expenses associated with single knee or single hip replacement surgery under the COE Program are covered. This includes expenses from the day you arrive for your pre-operative visit through discharge, including your:

- Assessment(s).
- Surgery.
- Hospital stay.
- Hospital discharge (excluding take-home prescription drugs, which are covered under your UMP prescription drug benefit).

## What is not included in the COE Program

If you receive services outside of the COE Program, or choose to receive services at Virginia Mason that are not related to your single knee or single hip replacement surgery, covered services will be processed at the standard rate.

The following services are not included in the COE Program (but may be covered by other plan benefits):

- Care received as part of the plan Virginia Mason gives you as a condition of program approval, regardless of where you receive care. Examples of plan requirements include tobacco cessation and weight loss programs.
- Physical therapy that is not provided during your hospitalization.
- Follow-up care other than the initial postsurgical checkup at Virginia Mason. An example of follow-up care is a visit with your regular doctor.
- Prescription drugs received from a pharmacy after discharge from the hospital.
- Convenience items, such as a personal phone.

Call UMP Customer Service at 1-800-628-3481 (TRS: 711) if you have questions about services not included in the COE Program.

## What happens if you do not qualify for the program

If Virginia Mason determines you are not an appropriate candidate for joint replacement surgery, you may choose a provider other than Virginia Mason for your total joint replacement. Services received outside the COE Program will be processed according to the plan's medical policies, benefit structure, and the network status of your provider.

## Appeals related to the COE Program

UMP members may appeal denials made by Premera. Appeals must be submitted to Premera. Decisions made by your Virginia Mason provider(s) regarding your medical appropriateness for surgery are not made by the plan or Premera and may not be appealed to the plan or Premera.

**TIP:** Appeal deadlines and other rules remain the same. See page 121 for details of how appeals work.

An appeal for services related to the COE Program must be submitted within 180 days of denial to Premera, not to Regence or Virginia Mason. Appeals can be submitted to:

Eligibility Appeals
Attn: Appeals Department - MS 123
PO Box 91102
Seattle, WA 98111-9102

Secure inbound fax: 1-800-995-2430

## Knee arthroplasty, total

Covered services are paid at the standard rate. Computer navigated and unicompartmental knee arthroplasty for treatment of end-stage osteoarthritis and rheumatoid arthritis of the knee are covered only as follows:

- Total knee arthroplasty performed with computer navigation is covered.
- For individuals with unicompartmental disease, unicompartmental partial knee arthroplasty is covered.
- Multi-compartmental partial knee arthroplasty (including bicompartmental and bi-unicompartmental) is not covered.

**TIP:** You may be eligible to have your joint replacement surgery covered in full. See "Joint replacement surgery, knees and hips in the Centers of Excellence (COE) Program" on page 55.

# Mammogram and Digital Breast Tomosynthesis (DBT)

**ALERT!** Not all mammograms are paid at 100 percent (preventive rate). Only screening mammograms are considered preventive. Diagnostic mammograms are subject to the medical deductible and coinsurance. Claims are paid based on how your provider bills the service.

## Screening (preventive)

- **For members ages 40 and older,** with or without a clinical breast exam, the plan covers screening mammograms and Digital Breast Tomosynthesis (DBT) every year, and they are not subject to the medical deductible.
- **For members under age 40,** the plan covers screening mammograms and DBT for members who are at an increased risk for breast cancer. A covered health care provider must order the service, and the claim must be billed with an "at risk" diagnosis to be covered under the preventive care benefit.

  **Note:** Digital Breast Tomosynthesis (DBT) is only covered when you receive it along with a screening mammogram.

**How much you will pay**

For all members, services are covered at the preventive rate (see page 165).

### Diagnostic (medical)

You pay the standard rate for medically necessary mammograms to diagnose a medical condition under the "Diagnostic tests, laboratory, and x-rays" benefit (see page 45). There are no age requirements for diagnostic mammograms and DBT. A covered health care provider must order the service, and the claim must be billed as a diagnostic mammogram.

> **ALERT!** See "Breast health screening tests" on page 40 for coverage of diagnostic testing other than mammograms.

## Massage therapy

You plan pay the standard rate for up to 16 massage therapy visits per calendar year for covered diagnoses when you see a preferred provider. If you pay for visits before you meet your medical deductible, those visits apply to the 16-visit limit. See the definition of "Limited benefit" on page 157. You must have a prescription for massage therapy treatment from a covered provider type, such as a physician. The plan does not cover massage therapy when you see a participating or out-of-network provider.

> **ALERT!** The plan only covers preferred massage therapists. To find a preferred massage therapist, use the UMP provider search at **ump.regence.com/go/sebb/UMP-Achieve2** or call UMP Customer Service at 1-800-628-3481 (TRS: 711).

## Mastectomy and breast reconstruction

> **ALERT!** See page 59 for coverage of breast reconstruction or mastectomy services related to transgender services.

You pay the standard rate for a mastectomy as treatment for disease, illness, or injury, as well as:

- Physical complications of all stages of a mastectomy.
- Prostheses.
- Reconstruction of the breast on which the mastectomy was performed.
- Surgery and reconstruction of the other breast to produce a symmetrical appearance.

## Mental health

See "Behavioral health" (page 38).

## Naturopathic physician services

While naturopaths are a covered provider type, naturopaths may recommend services that the plan does not cover. You will pay all costs for excluded and non-medically necessary services, even if your naturopathic physician recommends or prescribes them (see medical necessity definition on page 158).

The plan does not cover herbal, homeopathic, or other dietary supplements (including vitamins and minerals, except as described on page 104), even if a covered provider type prescribes them.

## Nurse line

UMP's nurse line is provided by Advice24, offering you access to a nurse 24 hours a day, 7 days a week at no cost to you. Registered nurses provide immediate symptom assessment, health information, and advice. They can help you decide if you need to go to the emergency room, make a doctor appointment, or care for your symptoms at home. UMP members can call the nurse line at 1-800-267-6729 (TRS: 711).

## Nutrition counseling and therapy

> **TIP:** See "Diabetes education" on page 45 for how these services are covered for members with diabetes.

The plan covers up to 12 visits per lifetime for nutrition counseling and therapy services. Similar services may be covered under other benefits that are not subject to the 12-visit limit, including, but not limited to, the Diabetes Control Program, diabetes education," and the "Diabetes Prevention Program" (see pages 44-45).

## Obstetric and newborn care

### BabyWise

As an expectant parent, the program helps you manage your health throughout pregnancy. BabyWise offers access to a nurse line, pregnancy support, and education 24 hours a day, 7 days a week. It also includes a smartphone application to help you track milestones, identify symptoms, and get one-click access to the BabyWise nurse line. To enroll in BabyWise, please call 1-888-569-2229 or sign in to your Regence account at **regence.com**. BabyWise is covered at no cost to you.

### Services for obstetric and newborn care

See "Covered provider types" on page 15 for providers whose services are covered by the plan. Covered professional services include:

- Amniocentesis and related genetic counseling and testing during pregnancy.
- Care of complications associated with pregnancy, including pregnancies resulting from fertility or infertility treatment.
- Prenatal and postnatal care.
- Prenatal testing (as stated in Washington Administrative Code 246-680-020).
- Vaginal or cesarean delivery.

**Note:** Early elective deliveries may not be covered. See "Deliveries before 39 weeks gestation" on page 61.

For inpatient hospital charges related to a childbirth, you:

- Meet the medical deductible.
- Pay the inpatient copay (see page 23).
- Pay the coinsurance for professional services while hospitalized.

- Meet the medical deductible for the newborn. However, if only covered preventive care services (see page 61) are billed for the newborn, you will not meet the newborn's medical deductible, pay the inpatient copay, or pay the coinsurance when you see a preferred provider.

For hospitalization of the newborn, you will also pay a separate inpatient copay for the newborn.

Circumcision is covered as a medical benefit for males only (subject to the medical deductible and coinsurance). Because this is not a preventive service, your out-of-pocket cost may include the newborn's medical deductible, coinsurance for professional provider services, and an inpatient copay for inpatient services.

A newborn dependent of a covered mother is covered by the plan from birth to at least 21 days following birth. Even if the newborn is later enrolled in different coverage, the newborn will still be covered under the mother's plan coverage for the first 21 days. Visit the HCA website at **hca.wa.gov/erb** for what you need to do for continued coverage.

If your obstetric care began while covered under another health plan, and your providers are not part of the UMP network, call UMP Customer Service at 1-800-628-3481 (TRS: 711) to discuss your options.

## Deliveries before 39 weeks gestation

Vaginal or cesarean deliveries before 39 weeks of gestation are covered when the services are medically necessary. Examples include:

- A medical emergency (see definition on page 158) affecting the member's or baby.
- A medical condition of the member's or baby for which a delivery is medically necessary (see definition on page 158).
- Labor begins naturally (without medical intervention) before the member's reaches 39 weeks of gestation.

Vaginal or cesarean deliveries before 39 weeks of gestation are **not** covered when the services are:

- Scheduled for convenience and not for medical necessity or medical emergency affecting the member's or baby.
- Neither the member's nor baby have a medical condition for which immediate delivery is medically necessary.

Talk to your provider about whether early delivery is for a medically necessary reason. For questions about this policy, call UMP Customer Service at 1-800-628-3481 (TRS: 711).

## Services covered as preventive

The following services are covered as preventive (not subject to the medical deductible or coinsurance when you see a preferred provider):

- HIV counseling and testing.
- Purchase of manual and electric breast pumps for pregnant and nursing members, plus supplies included with the initial purchase. Hospital-grade pumps are not covered.
- Screening for diabetes during pregnancy.

See the UMP Preferred Drug List on page 77 for prescription drugs that are preventive. They are listed with a "P" under the Drug Tier column.

See page 63 for more prenatal, newborn, and well-baby services that are covered as preventive.

### Lactation (breastfeeding) counseling

Lactation counseling is covered at the preventive rate during pregnancy and after birth to support breastfeeding when members receive services by a covered provider type.

### Limitations on ultrasounds during pregnancy

**The following limits do not apply to high-risk pregnancies. For example, a multiple pregnancy is considered high risk.** Call UMP Customer Service at 1-800-628-3481 (TRS: 711) to learn what is covered for high-risk pregnancies.

Ultrasounds during pregnancy are covered as follows:

- One in week 13 or earlier
- One during weeks 16–22

### Adding a new dependent to your coverage

For information about how to enroll new dependents in your health plan, refer to the School Employees Enrollment Guide on the HCA website at **hca.wa.gov/employee-retiree-benefits/forms-and-publications**.

## Office visits

The plan pays for office visits for covered conditions under the medical benefit (see page 158). Preventive care visits with preferred providers as described under "Preventive care" beginning on page 63 are covered in full and are not subject to the medical deductible.

## Orthognathic surgery

Orthognathic surgery (see definition on page 161) must be preauthorized by the plan. Call UMP Customer Service at 1-800-628-3481 (TRS: 711) if you have questions. See page 71 for treatment of temporomandibular joint (TMJ) disorder.

## Pain and joint management, interventional

Interventional pain management is a medical subspecialty that treats pain with invasive interventions like injections, spinal cord stimulations, and implantable drug delivery systems. The purpose of interventional pain management is to help members have less pain, so they can return to normal activities, when possible.

Preauthorization is required for interventional pain and joint management, such as:

- Epidural injections.
- Facet blocks.
- Pain pumps.
- Radiofrequency ablations.
- Sacroiliac joint injections.

Preauthorization is not required for post-procedural pain management in an inpatient setting, including, but not limited to, treating acute pain due to trauma, acute post-thoracotomy pain, and acute postoperative pain.

## Prescription drugs

Please see "Your prescription drug benefit" starting on page 77.

# Preventive care

**ALERT!** This benefit covers **only** services that meet the requirements below. If you receive services during a preventive care visit that do not meet these requirements, or your provider bills your visit as medical treatment instead of a preventive service, the services are not covered as preventive. Instead, when medically necessary, they are covered under the standard rate (see page 168).

Covered preventive care services are paid at the preventive rate (see page 165). You do not have to meet your medical deductible before the plan pays the allowed amount for services covered under the preventive care benefit. When you see a preferred or participating provider for these services, you pay $0. If you see an out-of-network provider, you pay 40 percent of the allowed amount (see page 149), and the provider may balance bill you. If you do not have access to a preferred or participating provider for preventive care services, see page 16 for how to request a network waiver.

For a list of services covered as preventive, visit the HealthCare.gov website at **healthcare.gov/preventive-care-benefits**. This site also features links to specific preventive services covered for women and children. The plan may not cover recommendations added during the calendar year as preventive until later years. For a list of immunizations covered as preventive, see "Covered immunizations" on page 64.

Examples of services covered under the preventive care benefit include:

- Certain radiology and lab tests, such as screening mammograms (see page 40).
- Certain screening tests performed during pregnancy (see page 61 for more on prenatal care).
- Fluoride for prevention of dental decay when prescribed by a primary care provider to children ages 6 months and older, and when the water source is fluoride deficient (see page 42 for coverage; see page 42 for coverage of fluoride varnish).
- Hearing tests as part of a newborn screening.
- Immunizations as specified under "Covered immunizations" on page 64.
- Intensive behavioral counseling for adults who are overweight or obese and have additional cardiovascular disease risk factors.
- Certain statin prescription drugs to adults ages 40 and over (statin prescription drugs that are designated with a P [preventive] in the Tier column on the UMP Preferred Drug List [see page 77]).
- One-time screening by ultrasound for abdominal aortic aneurysm for men ages 65-75 who have ever smoked.
- Preventive vision acuity screening from birth through 18 years of age.
- Preventive visits such as well-baby care and annual physical exams.
- Routine screenings for men and women.
- Screening for hepatitis B for adolescents and adults at high risk and pregnant women.

- Screening procedures, such as colonoscopy (see page 45 for coverage of colonoscopy performed to diagnose or treat disease or illness). If you have a screening and the provider diagnoses and treats a condition during the colonoscopy, services will be paid at the standard rate.

**Note:** Prostate cancer screening (prostate-specific antigen [PSA testing]) is not covered under the preventive care benefit but is covered as a medical benefit (subject to the medical deductible and coinsurance). For more information, see page 45.

> **ALERT!** Follow-up visits or tests as a result of your preventive care visit are not covered under the preventive care benefit. If the plan normally covers the test or visit and it is medically necessary, it is covered under the medical benefit (see definition on page 158).

Call UMP Customer Service at 1-800-628-3481 (TRS: 711) to ask if a medical service is covered as preventive. Call WSRxS Customer Service at 1-888-361-1611 (TRS: 711) for questions about preventive prescription drugs.

**The following specific services for women are covered as preventive:**

- Chlamydia and gonorrhea testing in sexually active women ages 24 and younger, and for women ages 25 and older who are at increased risk for infection.
- Counseling and screening for HIV, counseling and screening for interpersonal and domestic violence, and counseling for sexually transmitted infections.
- Education and counseling regarding contraception.
- Human Papillomavirus (HPV) testing for women ages 30 and over, once every three years.

For additional services covered as preventive for women, see "Family planning services" on page 49, "Mammograms and Digital Breast Tomosynthesis (DBT)" on page 58, and "Obstetric and newborn care" on page 61.

## Covered immunizations

The plan covers immunizations listed on the applicable immunization schedule (children, adolescents, adults) for U.S. residents by the Centers for Disease Control and Prevention (CDC). For a list of immunizations covered as preventive, visit the CDC website at **cdc.gov/vaccines/schedules/index.html** or call UMP Customer Service at 1-800-628-3481 (TRS: 711).

Some covered immunizations are classified as "may be recommended" by the CDC depending on medical condition or lifestyle. For those immunizations to be covered as preventive, you must meet the criteria specified on the CDC schedule.

Immunizations covered under the preventive rate are not subject to either the medical or the prescription drug deductibles. Covered immunizations given by the providers listed under "Where to get immunizations" on page 65 are paid under the preventive care benefit. If you see an out-of-network provider for covered immunizations, you pay 40 percent of the allowed amount and the provider may balance bill you.

**TIP:** The plan covers flu shots listed on the applicable CDC immunization schedule. For a list of immunizations covered as preventive, find a link to the CDC immunization schedules at the CDC website at **cdc.gov/vaccines/schedules/index.html** or call UMP Customer Service at 1-800-628-3481 (TRS: 711).

### Where to get immunizations

You pay $0 for immunizations covered under the preventive care benefit when received from a:

- Preferred or participating provider.
- Network vaccination pharmacy. (Many network pharmacies have vaccination pharmacists who may give covered preventive immunizations to members. Call a network pharmacy ahead of time to make sure the pharmacy has the vaccine you need. Present your UMP member ID card at the pharmacy counter for billing before receiving a vaccine.)
- Public health department.

The plan does not cover immunizations for travel or employment, even when recommended by the CDC or required by travel regulations.

**TIP:** If you get a vaccine from an out-of-network provider, submit your claim to Regence BlueShield as a medical claim (see page 117). If you get a vaccine from an out-of-network pharmacy, submit your prescription drug claim to WSRxS (see page 119). Claims are paid at the out-of-network rate when you use an out-of-network provider or an out-of-network pharmacy. If you use an out-of-network provider or an out-of-network pharmacy, services will be paid at the out-of-network rate and you may be balanced billed.

## Radiology

Preauthorization is required for all non-emergency diagnostic imaging. Providers should obtain preauthorization before scheduling or performing any elective outpatient imaging service. Examples of imaging tests that require a preauthorization are:

- Computed tomography (CT)
- Computed tomography angiography (CTA)
- Magnetic resonance angiography (MRA)
- Magnetic resonance imaging (MRI)
- Myocardial perfusion imaging (MPI)

- Nuclear cardiology:
  - Blood pool imaging
  - First pass ventriculography
  - Infarct imaging
  - Multiple-gated acquisition (MUGA) scan
- Positron emission tomography (PET and PET-CT)

## Second opinions

This benefit covers:

- **Second opinions you choose to get.** The plan covers these under the medical benefit, once you meet your medical deductible and pay the coinsurance.
- **Second opinions required by the plan.** The plan covers these at 100 percent (you do not meet toward your medical deductible or pay the coinsurance). If you do not get a second opinion when required by the plan, coverage for services may be denied.
- **Expert Second Opinion (ESO) program.** You may be eligible to access the Expert Second Opinions (ESO) program provided by 2nd.MD for select services. Visit the 2nd.MD **website at 2nd.md/ump** or call 1-866-982-1434 to learn more. Contact UMP Customer Service at 1-800-628-3481 (TRS: 711) for a detailed list of services and criteria.

## Skilled nursing facility

Skilled nursing facility services are paid at the inpatient rate. The plan must preauthorize services before you are admitted to a skilled nursing facility (see page 99). In addition, the facility must notify the plan within 24 hours of your admission (see page 100).

This benefit covers skilled nursing facility charges for services, supplies, and room and board, including charges for services such as general nursing care made in connection with room occupancy. The plan covers up to 150 days per calendar year. Room and board is limited to the skilled nursing facility's average semiprivate room rate, except where a private room is determined to be medically necessary (see definition on page 158).

The plan does not cover stays at a skilled nursing facility that are primarily convalescent or custodial in nature.

If the member would like in-home nursing in lieu of placement in a skilled nursing facility, private duty nursing furnished by a licensed home health agency may be substituted as an alternative to placement at a skilled nursing facility only if:

- Skilled nursing facility care is medically necessary, not primarily convalescent or custodial in nature, and would be covered by the plan;
- Private duty nursing is the most cost-effective setting (private duty nursing must be an equal or lesser cost compared to a nursing facility); and
- The member's provider agrees that private duty nursing is medically appropriate and will adequately meet the member's needs.

Substitution of private duty nursing in lieu of placement in a skilled nursing facility has the same requirements and limitations as the facility benefit. For example, all deductibles and coinsurances apply and the benefit is limited to a maximum of 150 days per calendar year.

## Sleep therapy

Preauthorization is required for any elective outpatient, home-based (unattended) diagnostic study or a facility-based diagnostic or titration study (free-standing or hospital), and for sleep treatment equipment and related supplies, such as:

- Home sleep test (HST).
- Initial treatment order and supplies (APAP, CPAP, BiPAP).
- In-lab sleep study (PSG, MSLT, MWT).
- Ongoing Treatment Order (APAP, CPAP, BiPAP).
- Titration study.

**Exception:** The following supplies do **not** require a preauthorization:

- Ongoing APAP supplies
- Ongoing BiPAP supplies
- Ongoing CPAP supplies

Sleep therapy services are not covered:

- In the emergency room
- At urgent-care facilities

## Spinal and extremity manipulations

The plan covers up to 16 visits per calendar year for manipulations (adjustments) of the spine and extremities (arms and legs). When you have reached your 16-visit limit for the year, the plan will not pay for any more manipulations of the spine and extremities.

Visits that apply to your medical deductible also apply to your 16-visit limit (see "Limited benefit" on page 157).

## Spinal injections

The plan must preauthorize some spinal injections (see page 99 for how this works). The following therapeutic injections are covered for treatment of chronic pain:

- Cervical-thoracic epidural injections
- Lumbar epidural injections
- Sacroiliac joint injections

**Note:** See page 110 for a list of spinal injections that are not covered by the plan.

Spinal injections not specified in this section may be covered subject to the plan's medical policy. Call UMP Customer Service at 1-800-628-3481 (TRS: 711) for more information.

## Spinal surgery

The plan must preauthorize inpatient and outpatient spinal surgery performed outside of the Centers of Excellence (COE) Program.

# Spine Care in the Centers of Excellence (COE) Program

The Centers of Excellence (COE) Program covers services related to spine care. The program includes, but is not limited to:

- An evaluation to determine if surgery is appropriate.
- Presurgical consultations.

Travel costs (see "Travel benefits" on page

- Travel benefits).
- Hospitalization and surgery, if surgery is determined to be appropriate.
- Postsurgical check-ups.

In the COE program, members work with Premera Blue Cross (the administrator of the program) and Virginia Mason Medical Center and Capital Medical Center (the Centers of Excellence) to make sure that their treatment is consistent with established standards of medical care.

If you receive services related to spine care that are not covered under the COE Program, you will pay your normal UMP cost-share, depending on the services received and the network status of the provider(s). This may be a deductible (see page 20), coinsurance (see page 22), copay (see page 23), or amounts not covered by the plan. Services billed to the plan outside of the COE Program are subject to the plan's preauthorization requirements.

## COE for spine care: Virginia Mason and Capital Medical Center

Virginia Mason and Capital Medical Center are the two providers approved to perform spine care evaluations and surgeries under the COE Program. These facilities have proven that they provide high-quality spine care at predictable costs, using the most up-to-date medical guidelines and services.

## Who is eligible to participate in the COE Program?

You are a candidate for the COE Program if you are:

- A member enrolled in UMP Achieve 2.
- Not enrolled in Medicare as your primary coverage.
- Age 18 or older.

Virginia Mason or Capital Medical Center must determine if surgery for spine care is appropriate based on established medical guidelines. You may find these guidelines on the Bree Collaborative website at **breecollaborative.org/wp-content/uploads/4.Lumbar-Fusion-Bundle.pdf**.

## How to apply for the COE Program

- Self-refer by calling Premera at 1-855-784-4563 (TRS: 711).
- Ask your regular provider to refer you.

You may receive information in the mail about the COE Program, which will explain how the program works and whom to contact for more information.

After applying:

- Premera screens applicants to initially determine whether they are eligible to be considered for the COE Program.

- Based upon the COE selected by the participant, Premera refers eligible applicants to Virginia Mason or Capital Medical Center for further assessment.
- Virginia Mason or Capital Medical Center will review medical records of eligible applicants and perform a full evaluation to determine if they are medically appropriate for surgery under the COE Program.
- If you are approved for surgery, you will select your surgeon from a list provided by Virginia Mason or Capital Medical Center.

**Note:** You may be required to follow a plan Virginia Mason or Capital Medical Center gives you as a condition of approval for surgery, such as a plan for weight loss or tobacco cessation.

## What happens after you are approved to participate in the program

Premera will provide a booklet describing your journey through the program. Premera will assign a dedicated case manager who will walk you through each step of the process.

## Travel benefits

Members having surgery under the COE Program may qualify for assistance with travel and lodging expenses. These expenses may include partial coverage by Premera for mileage, flights, parking, and lodging.

To be covered by the program, **all travel must be arranged through Premera**. This travel may be arranged by calling Premera at 1-855-784-4563 (TRS: 711).

You must have an approved adult care companion, whose travel expenses will be covered as described below.

> **TIP:** Reimbursement for travel expenses is based on cost or current IRS rates for medical expenses, whichever is less, and may not cover all of your costs. For a link to the IRS rates, visit the IRS website at **irs.gov/tax-professionals/standard-mileage-rates**.

You may be partially reimbursed for expenses related to:

- Mileage for driving within Washington. To qualify for reimbursement for mileage, members must live at least 60 driving miles from Virginia Mason, located at 1100 9th Ave., Seattle, WA 98101, or Capital Medical Center, located at 3900 Capital Mall Drive SW, Olympia, WA 98502.
- Flights departing from and arriving at airports within Washington or Portland International Airport. You must depart from the airport closest to your residence.
- Ground transportation from Seattle-Tacoma International Airport to Virginia Mason or Capital Medical Center.
- Lodging expenses (excluding meals) at a COE-designated hotel. Premera must arrange all lodging.
- Parking at Virginia Mason or Capital Medical Center and parking at your departing airport.

## What is included in the COE Program

Premera will help you understand how the COE Program works, what is covered and what is not, connect you with Virginia Mason or Capital Medical Center providers, and work to resolve any questions or issues you may have.

In general, all eligible expenses associated with a spine care evaluation and a spine care surgery (if determined surgically appropriate) under the COE Program are covered. If surgery is recommended, this includes expenses from the day you arrive for your pre-operative visit through discharge, including your:

- Assessment(s).
- Surgery.
- Hospital stay.
- Hospital discharge (excluding take home prescription drugs, which are covered under your UMP prescription drug benefit).

## What is not included in the COE Program

If you receive spine care services outside of the COE Program, or choose to receive services at Virginia Mason or Capital Medical Center that are not related to your spine care evaluation or surgery, covered services will be processed at the standard rate.

The following services are not included in the COE Program (but may be covered by other plan benefits):

- Care received as part of the plan Virginia Mason or Capital Medical Center gives you as a condition of program approval, regardless of where you receive care. Examples of plan requirements include tobacco cessation and weight loss programs.
- Physical therapy that is not provided during your hospitalization.
- Follow-up care other than the initial postsurgical checkup at Virginia Mason or Capital Medical Center. An example of follow-up care is a visit with your regular doctor.
- Prescription drugs received from a pharmacy after discharge from the hospital.
- Convenience items, such as a personal phone.

Call UMP Customer Service at 1-800-628-3481 (TRS: 711) if you have questions about services not included in the COE Program.

## What happens if you do not qualify for the program

If the COE Program determines you are not an appropriate candidate for spine care surgery, but you wish to have the surgery anyway, you may choose a provider other than Virginia Mason or Capital Medical Center for your spine care. Services received outside the COE Program are processed according to the plan's medical policies, benefit structure, and the network status of your provider.

## Appeals related to the COE Program

UMP members may appeal denials made by Premera. Appeals must be submitted to Premera. Decisions made by your Virginia Mason or Capital Medical Center provider(s) regarding your medical appropriateness for surgery are not made by the plan or Premera and are therefore not appealable to the plan or Premera.

> **TIP:** Appeal deadlines and other rules remain the same. See page 121 for details of how appeals work.

An appeal for services related to the COE Program must be submitted within 180 days of denial to Premera, not Regence, Virginia Mason or Capital Medical Center. Appeals can be submitted to:

Eligibility Appeals
Attn: Appeals Department - MS 123
PO Box 91102
Seattle, WA 98111-9102

Secure inbound fax: 1-800-995-2430

## Substance use disorder

See "Behavioral health" (page 39).

## Surgery

> **Note:** When you receive surgery, anesthesia, pathology, radiology, laboratory, or hospitalist services from out-of-network provider at a preferred hospital or preferred ambulatory surgical facility in Washington, you cannot be balance billed. When you receive emergency services from an out-of-network hospital, including professional services, in Washington you cannot be balance billed.
> When you receive emergency services from an out-of-network hospital in Idaho and Oregon, you cannot be balance billed.

You pay the standard rate for covered surgical services. The plan pays for covered surgical services according to the network status of the provider (see page 160). The surgeon and other professional providers may bill separately from the facility.

Your provider must notify the plan when you are admitted for inpatient treatment and when you receive certain services. Some outpatient procedures require preauthorization. Find the list of services that require preauthorization at the UMP website at **ump.regence.com/sebb/benefits/policies**. Call UMP Customer Service at 1-800-628-3481 (TRS: 711) if you have questions.

If services are inpatient (see definition of "Inpatient stay" on page 157), you will also pay an inpatient copay for facility charges at a preferred facility (see page 23).

The plan covers the following services as outpatient:

- Outpatient surgery at a hospital
- Short-stay obstetric (childbirth) services (released within 24 hours of admission)
- Surgery and procedures performed at an ambulatory surgery center

> **ALERT!** All surgeries must follow the plan's coverage rules. We recommend that you call UMP Customer Service at 1-800-628-3481 (TRS: 711) before any procedure to ask if it is covered or requires preauthorization.

## Temporomandibular joint (TMJ) treatment

The plan covers diagnosis and medically necessary treatment of temporomandibular joint (TMJ) disorders, including surgery and non-surgical services. Treatment must follow the plan's medical policy and requires

preauthorization. Treatment that is experimental or investigational, or primarily for cosmetic purposes, is not covered.

## Therapy: Neurodevelopmental, occupational, physical, and speech

The plan covers inpatient and outpatient services to improve or restore function lost due to:

- A congenital anomaly (such as cleft lip or palate).
- An acute injury or illness.
- Conditions of developmental delay, including autism.
- Worsening or aggravation of a chronic injury.

You must have a prescription for neurodevelopmental, occupational, physical, and speech therapy services from a covered provider type (see page 15), such as a physician.

Preauthorization is required for more than six visits per injury or episode of care for occupational, physical, or speech therapies.

### Inpatient services

Preauthorization is required for inpatient admissions for neurodevelopmental, occupational, physical, and speech therapy services. The plan covers these therapy services when they are provided during inpatient hospitalization, up to 80 visits combined per calendar year, counting all types of therapies listed here (see definition of "Limited benefit" on page 157). You must pay the inpatient copay (see page 23) and your coinsurance for inpatient services.

### Outpatient services

The plan covers outpatient neurodevelopmental, occupational, physical, and speech therapy services up to 80 visits combined per calendar year, counting all types of therapies listed here (see definition of "Limited benefit" on page 157).

For the purposes of this benefit, developmental delay means a significant lag in achieving skills such as:

- Cognitive (thinking).
- Language (speech, reading, writing).
- Motor (crawling, walking, feeding oneself).
- Social (getting along with others).

## Tobacco cessation services

> **ALERT!** If you get nicotine replacement therapy or prescription drugs for tobacco cessation at a non-network pharmacy, or purchase at a cash register other than the pharmacy counter, and submit a claim, you may not receive full reimbursement from the plan. See page 86 for how to locate a network pharmacy.

The services described in this section are covered only for tobacco cessation. Nicotine replacement therapy and prescription drugs for tobacco cessation that are marked as preventive on the UMP Preferred

Drug List (with a "P" in the Tier column) are not subject to the prescription drug deductible or coinsurance.

> **TIP:** You do not have to enroll in the Quit for Life program to get coverage of nicotine replacement therapy or prescription drugs for tobacco cessation. See below for limits and rules on accessing these services.

## Nicotine replacement therapy

The plan covers only certain nicotine replacement therapy products (such as gum, patches, sprays, inhalers, tablets, or lozenges) at the preventive rate (see page 165). Those that are preventive are listed with "P" in the Tier column on the UMP Preferred Drug List. The plan does not normally cover over-the-counter drugs, but the plan covers nicotine replacement products when they are purchased at a network pharmacy using your UMP member ID card.

You may get nicotine replacement therapy directly from the Quit for Life program (see "Quit for Life program" on page 74), or by following these steps:

1. Get a prescription from your provider.
2. Take the prescription to a network pharmacy.
3. Make your purchase at the pharmacy counter of a network pharmacy. Give your prescription and your UMP member ID card to the pharmacist. The purchase must be submitted through the prescription drug system to be covered.

If you get a nicotine replacement therapy product not designated as preventive, the plan will not cover it, and you will pay the full cost. To request full coverage of non-preventive nicotine replacement therapy for a medical reason, see "How to request an exception" below.

The plan does not cover e-cigarettes or vaporizers ("vapes").

## Counseling

The plan covers in-person counseling related to tobacco cessation at the preventive rate (see page 165) when you see a preferred or participating provider.

Phone or online counseling is covered only through the Quit for Life program described on page 74. UMP members ages 17 and under may use the Smokefree Teen program as explained on page 74.

## How to request an exception

To request coverage of a prescription drug or nicotine replacement therapy not usually covered under this benefit, see "Preauthorizing prescription drugs" on page 93 for how to request an exception. If your exception is approved, you will receive the approved product or prescription drug at no cost.

### Quit for Life program

> **TIP:** UMP members ages 17 and under may access similar support services through the Smokefree Teen program online at **teen.smokefree.gov** or by calling 1-800-QUIT-NOW (784-8669).

UMP members ages 18 and older may participate in the Quit for Life tobacco cessation program. This program offers phone counseling, medications, and other tools and resources. To learn more, visit the Quit Now website at **quitnow.net** or call 1-877-719-9004.

If you get nicotine replacement therapy or prescription drugs for tobacco cessation that are not designated as preventive on the UMP Preferred Drug List ("P" in the Tier column), you will pay as described in the "Nicotine replacement therapy" section on page 73.

For nicotine replacement therapy, you may get supplies sent to you from Quit for Life or get a prescription from your provider and purchase as described under "Nicotine replacement therapy" on page 73.

> **ALERT!** You may attest for an exemption to the SEBB tobacco use premium surcharge if you or a dependent are tobacco-free for two months, enroll in Quit for Life (for members ages 18 and over), or access the information and resources aimed at teens in Smokefree Teen (for members age 13 through 17). Visit the HCA website at **hca.wa.gov/erb** for details about the surcharge.

## Transgender services

With a diagnosis of gender dysphoria, the following services are covered at the standard rate (see page 168) for outpatient services and at the inpatient rate (see page 156) for inpatient services:

- Covered surgical services
- Non-surgical services, including, but not limited to, hormone therapy, office visits, mental health counseling, and tests

This is not a complete list of medical and surgical treatments of gender dysphoria in transgender individuals. For more information on transgender services, visit the UMP website at **ump.regence.com/sebb/benefits/policies** to find a link to the clinical criteria for transgender services. Some services and prescription drugs associated with gender dysphoria may require preauthorization.

## Transplants

You must receive preauthorization from the plan for all transplants (except kidney and cornea). This benefit covers services related to transplants, including professional and facility fees for inpatient accommodation, diagnostic tests and exams, surgery, and follow-up care.

### Donor coverage

If a UMP member receives an organ, eye, or tissue donation from a live donor, the plan pays the standard rate for the donor's covered expenses as primary, regardless of any other coverage the donor may have. Covered donor expenses include costs to remove the donor's organ and treat complications directly resulting from the donor's surgery.

# Urgent care

See "Emergency room" on page 48 for care during a medical emergency (definition on page 158).

If you need immediate care or need care when your usual provider is closed, and your situation is not a medical emergency, you may use urgent care facilities to receive care at a lower cost than an emergency room. You do not pay the emergency room copay for urgent care services. These services are paid at the standard rate, according to the provider's network status. Visit the UMP provider search at **ump.regence.com/go/sebb/UMP-Achieve2** to find preferred urgent care facilities.

# Virtual care

## Doctor On Demand

Doctor On Demand is a virtual care service that gives you access to providers 24 hours a day, 7 days a week. It is a good option to consider when you need medical attention, but not emergency room or urgent care. Doctor On Demand providers are board-certified, U.S.-based providers who are specifically trained in video medicine. Members can connect in minutes with doctors face-to-face through a smartphone, tablet, or computer via the website or Doctor On Demand smartphone application.

Providers review a member's history and symptoms, perform an exam, and recommend treatment, which may include prescription drugs and lab work. Doctor On Demand providers can treat most common health conditions, including, but not limited to:

- Asthma.
- Colds and allergies.
- Diabetes.
- Eczema and acne.
- Heartburn and indigestion.
- High blood pressure and high cholesterol.
- Migraines.
- Pink eye.
- Urinary Tract Infections (UTIs).

A Doctor On Demand virtual care appointment is paid at the standard rate. Doctor On Demand providers are considered preferred providers.

Doctor On Demand does **not** include the use of audio-only telephone, fax, or email. For additional questions, call UMP Customer Service at 1-800-628-3481 (TRS: 711).

## Telemedicine services

Telemedicine is the delivery of health care services through audio-visual technology, allowing real-time communication between the member at the originating site and a provider for the purpose of diagnosis, consultation, or treatment. Telemedicine does not include the use of audio-only telephone, fax, or email.

"Store and forward technology" is a term used for the transfer of a member's medical information from one health care provider to another at a distant site, which results in medical diagnosis and management of the covered person. The purpose of telemedicine and store and forward technology is diagnosis, consultation, or treatment of the member. It does not include the use of audio-only telephone, fax, or email.

If you see a network provider, telemedicine services are paid at the network rate. If you see an out-of-network provider, telemedicine services are paid at the out-of-network rate.

The plan covers store and forward technology and telemedicine from authorized originating sites under the medical benefit if:

- The plan provides coverage for the service when provided in person by the provider;
- The service is medically necessary;
- The service is determined to be safely and effectively provided through telemedicine or store and forward technology according to generally accepted health care practices and standards;
- The technology used to provide the service meets the standards required by state and federal laws governing the privacy and security of protected health information; and
- The service is recognized as an essential health benefit under section 1302(b) of the federal Patient Protection and Affordable Care Act (PPACA) in effect on January 1, 2015.

If services are provided through store and forward technology, there must be an associated office visit between the covered person and the referring health care provider. The associated office visit may be in person or via telemedicine.

The originating site (the member's physical location) for telemedicine services must be one of the following sites:

- Community mental health center
- Federally qualified health center
- Home or any location determined by the individual receiving the service
- Hospital
- Physician's or other health care provider's office
- Renal dialysis center (except independent renal dialysis center)
- Rural health clinic
- Skilled nursing facility

Any originating site, except home, may charge a facility fee for infrastructure and preparation of the member.

Telemedicine and store and forward technology are subject to all terms and conditions of the plan, including utilization review, preauthorization requirements, deductibles, and copay requirements. Services obtained from out-of-network providers will be reimbursed at the out-of-network rate.

The following are **not** covered by the plan:

- Audio-only telephone, email, or fax transmissions between provider and member
- Home health monitoring
- Installation or maintenance of any telecommunication devices or systems
- Originating sites' professional fees
- Services that are not medically necessary
- Services that would not be covered if delivered in person

- Store and forward technology without an associated office visit between the covered member and the referring health care provider
- Telemedicine or store and forward services for services that are not recognized as essential health benefits under section 1302(b) of the PPACA in effect on January 1, 2015
- Telemedicine or store and forward services that cannot be safely and effectively provided through telemedicine or store and forward technology
- Telemedicine or store and forward services that use technology that does not meet state and federal requirements for privacy and security of protected health information
- Telemedicine visits originating from a location other than the specified originating sites

## Vision care (diseases and disorders of the eye)

You pay the standard rate under the medical benefit for treatment of diseases and disorders of the eye that are not part of a routine vision exam. Orthoptic therapy is not covered except for the diagnosis of strabismus, a muscle disorder of the eye. LASIK surgery is not covered.

Following cataract surgery, vision hardware (contact lenses or eyeglasses, including frames and prescription lenses) is covered as DME (see page 46). These services are paid at the standard rate.

# Your prescription drug benefit

**See the Directory on page 3 for prescription drug contact information.**

Your plan's prescription drug benefit is managed by a partnership of companies known as Washington State Rx Services (WSRxS):

- **Moda Health:** Administration (including preauthorization and appeals) and customer service
- **Postal Prescription Services (PPS):** Network mail-order pharmacy
- **Ardon Health:** Network specialty drug pharmacy

When you have questions about your prescription drug coverage or need help finding a network vaccination pharmacy, call WSRxS Customer Service at 1-888-361-1611 (TRS: 711). Contact the mail-order or specialty pharmacy directly for help placing or tracking prescription orders.

**Note:** Regence BlueShield does not provide prescription drug benefits for UMP. Always contact WSRxS with questions about your prescription drug coverage.

> **TIP:** The UMP Preferred Drug List is available on the UMP website at ump.regence.com/sebb/benefits/prescriptions. On this webpage, you will also find a link to the Drug Price Check tool (the prices for drugs listed in this tool assume you have met your prescription drug deductible).

## The UMP Preferred Drug List

The UMP Preferred Drug List (sometimes called a "formulary") lists all of the preferred and non-preferred drugs that UMP covers. Drugs not listed on the Preferred Drug List are not covered unless an exception is requested and approved by UMP. The UMP Preferred Drug List includes:

- How much you will pay for a prescription drug based on the drug's tier
- If the plan must preauthorize a prescription drug (see page 93)
- If you must purchase a prescription drug from the plan's specialty pharmacy, Ardon Health (see page 94)
- If there are any limits on a prescription drug's coverage (see page 92)
- If there are less expensive alternatives

The UMP Preferred Drug List is updated online throughout the year, and how a prescription drug is covered may change at any time. You may look up your prescription drugs online on the UMP website at **ump.regence.com/sebb/benefits/prescriptions** or by calling WSRxS. New brand-name prescription drugs may not be covered during the first 180 days they are available. To check if a new prescription drug is covered, call WSRxS Customer Service at 1-888-361-1611 (TRS: 711).

## Preferred drugs

Preferred drugs, including preferred specialty drugs, have been reviewed by the Washington State Pharmacy and Therapeutics (P&T) Committee or by WSRxS for HCA, and found to be safe and clinically effective when compared to other drugs in the same therapeutic class or category. HCA or WSRxS has found these drugs to be among the most cost-effective drugs for their therapeutic class or category due to their favorable pricing.

## Noncovered prescription drugs

Noncovered prescription drugs are not covered unless a Preferred Drug List exception is requested and approved. These prescription drugs have been reviewed by WSRxS. They are not as cost-effective and do not have a clinically significant therapeutic advantage over the Preferred Drug List alternative(s). If you need to request an exception for a noncovered drugs, see "Requesting an exception for noncovered prescription drugs" on page 84. For information on how to receive discounts on noncovered prescription drugs, see "How to get the plan discount" on page 88.

> **ALERT!** When a generic equivalent for a brand-name prescription drug becomes available, the brand-name drug **immediately** becomes noncovered. Always ask your doctor to allow substitution on your prescriptions to save you money.

# How UMP decides which prescription drugs are preferred

Washington State P&T Committee and WSRxS P&T Committee provide recommendations to HCA. WSRxS and HCA review the recommendations and determine which medications are included in the formulary, as well as the tier level. The UMP Preferred Drug List includes the committees' coverage recommendations.

Not all prescription drug classes are reviewed by the Washington State P&T Committee. For these prescription drugs, the WSRxS P&T Committee makes coverage recommendations for HCA's review and final determination of a drug's tier level.

For the plan to cover a prescription drug for you, it must be medically necessary (see page 158) for your health condition. Your provider may prescribe a drug or drug dosage that does not meet the plan's definition of medically necessary.

**ALERT!** A prescription drug may be designated as noncovered even if no generic equivalent is available. See page 84 for how you may request an exception.

## What you pay for prescription drugs

The amount you pay for your prescription depends on the prescription drug's tier and where you purchase your prescriptions. The UMP Preferred Drug List classifies prescription drugs into four tiers:

- Preventive Tier (P): Preventive drugs required under PPACA or recommended by the U.S. Preventive Services Task Force and the Advisory Committee on Immunization Practices of the CDC.
- Value Tier (V): Specific high-value prescription drugs used to treat certain chronic conditions.
- Tier 1 (1): Primarily low-cost generic prescription drugs.
- Tier 2 (2): Preferred brand-name drugs and high-cost generic prescription drugs.

You pay $0 for preventive tier prescription drugs. The plan pays 100 percent of the allowed amount. In general, Value Tier and Tier 1 drugs cost you less money than Tier 2, which are more expensive.

You may find a prescription drug's tier by searching the UMP Preferred Drug List on the UMP website at **ump.regence.com/sebb/benefits/prescriptions** or by calling WSRxS Customer Service at 1-888-361-1611 (TRS: 711). You may purchase up to a 90-day supply for most prescription drugs, except for specialty drugs.

To check your cost, do either of the following:

- Use the Drug Price Check tool on the UMP website at **ump.regence.com/sebb/benefits/prescriptions** (the prices for drugs listed in this tool assume you have met your prescription drug deductible).
- Call WSRxS Customer Service at 1-888-361-1611 (TRS: 711).

See the table on page 81 for how much you pay for each of the prescription drug tiers. Using Value Tier and Tier 1 drugs reduces prescription costs for both you and the plan. Generic drugs, follow-on biologics, and biosimilars have the same active ingredient as their brand-name counterparts and are usually less expensive.

**Note:** You must use PPS to fill mail-order prescriptions. If you use any other mail-order service to fill your prescription drugs, or you purchase them outside of the U.S., the plan will not cover these drugs.

**ALERT!** When you use network pharmacies, retail or mail-order, you pay based on the prescription drug's allowed amount, a discounted price negotiated with the plan. If you use a non-network pharmacy, retail or mail-order, the pharmacy may charge more than the allowed amount. You will have to pay this additional amount, which does not apply to your prescription drug deductible or out-of-pocket limit.

## Prescription drug deductible

The prescription drug deductible is $100 per member, with a maximum of $300 for a family of three or more members covered under the same account. You pay this deductible to the pharmacy when you purchase a prescription drug to which it applies.

| Tier level* | Definition of tier | How much do you pay? |
|---|---|---|
| **Preventive Tier (P)** | Preventive prescription drugs required under the PPACA or recommended by the U.S. Preventive Services Task Force | No deductible |
| **Value Tier (V)** | Specific high-value prescription drugs used to treat certain chronic conditions | No deductible |
| **Tier 1 (1)** | Primarily low-cost generic prescription drugs | No deductible |
| **Tier 2 (2)** | Preferred brand-name prescription drugs and high-cost generic drugs | The prescription drug deductible is $100 per member, with a maximum of $300 for a family of three or more people<br>No deductible for covered insulins |

*The letter after the tier name represents the abbreviation for the tier shown in the online Preferred Drug List.

**TIP:** Since you do not pay any deductible for Preventive, Value Tier, Tier 1 drugs or covered insulins, if you only get drugs from these tiers during the year, you will not need to meet the prescription drug deductible.

## How the deductible works

**Note:** The medical deductible and prescription drug deductible are separate.

You pay the prescription drug deductible for Tier 2 drugs. Until you meet your $100 prescription drug deductible, you pay the deductible **plus** any applicable coinsurance, up to the cost of the drug. For prescription drugs that cost less than $100, you pay the cost of the drug until you meet the $100 prescription drug deductible.

**Note:** If UMP pays second, you must still meet your prescription drug deductible before UMP covers Tier 2 drugs except for covered insulins (see "How COB works with prescription drugs" on page 117).

**What applies to your deductible**

- Amounts paid toward covered Tier 2 prescription drugs.
- Amounts paid toward supplies designated as Tier 2 and covered under the prescription drug benefit.
- Amounts paid toward covered insulins.

**What does not apply to your deductible**

- Amounts exceeding the allowed amount (see page 149) paid to non-network pharmacies.[1]
- Coinsurance amounts paid for Value Tier or Tier 1 prescription drugs except for covered insulins.
- Costs for medical services, including prescription drugs covered under the medical benefit.
- Costs for prescription drugs not covered by the plan (see page 98).

**What you will pay for after reaching your deductible**

- Any prescription drugs or other products not covered by the plan. See "Prescription drugs UMP does not cover" beginning on page 98 or see pages 98–99 for examples.
- Charges exceeding the allowed amount from a non-network pharmacy.
- Coinsurance amounts paid for all tiers except preventive.
- Costs for other enrolled members who have not met their prescription drug deductible (and the family maximum has not been met).

### Where you pay the deductible

You pay the prescription drug deductible at any pharmacy.

The prescription drug deductible must be met before the plan begins paying benefits for Tier 2 drugs except for covered insulins. Network pharmacies will know if you've met your prescription drug deductible, or if it does not apply to your prescription. This means that you pay only the amount remaining after the plan pays.

If you use a non-network pharmacy (see page 88) you must pay the billed charges for the drug and submit a paper claim for reimbursement of the covered amount.

## Your coinsurance for prescription drugs

**ALERT!** See page 52 for special prescription drug coverage while in hospice care.

You pay coinsurance for all covered prescription drugs, which is a percentage of the drug's cost. You may get up to a 90-day supply for most prescription drugs, except for specialty drugs (see page 94).

| Tier and description | Nonspecialty drugs<br>All network pharmacies (retail and mail-order) | Specialty drugs* |
|---|---|---|
| **Preventive (P)** | • 0% coinsurance | • 0% coinsurance |
| **Value Tier (V)** | • 0–30 day supply:<br>▪ 5% coinsurance or $10, whichever is less<br>• 31–60 day supply: | • 0–30 day supply:<br>▪ 5% coinsurance or $10, whichever is less |

[1] Non-network pharmacies may charge more than the allowed amount for prescription drugs. You are responsible for paying this amount in addition to your coinsurance.

| Tier and description | Nonspecialty drugs<br>All network pharmacies (retail and mail-order) | Specialty drugs* |
|---|---|---|
| | ▪ 5% coinsurance or $20, whichever is less<br>• 61–90 day supply:<br>▪ 5% coinsurance or $30, whichever is less | |
| **Tier 1 (1)**<br>Select generic drugs | • 0–30 day supply:<br>▪ 10% coinsurance or $25, whichever is less<br>• 31–60 day supply:<br>▪ 10% coinsurance or $50, whichever is less<br>• 61–90 day supply:<br>▪ 10% coinsurance or $75, whichever is less | • 0–30 day supply:<br>▪ 10% coinsurance or $25, whichever is less |
| **Tier 2 (2)**<br>Preferred drugs | • 0-30 day supply:<br>▪ 30% coinsurance or $75, whichever is less<br>• 31–60 day supply:<br>▪ 30% coinsurance or $150, whichever is less<br>• 61–90 day supply:<br>▪ 30% coinsurance or $225, whichever is less | • 0–30 day supply:<br>▪ 30% coinsurance or $75, whichever is less |

*** Specialty drugs must be purchased from Ardon Health, except when you are authorized by WSRxS to receive certain drugs that can only be dispensed by certain pharmacies.**

# How the prescription drug cost-limit works

**ALERT!** For annual limits to your prescription drug costs, see "Your prescription drug out-of-pocket limit" on page 83.

The prescription drug cost-limit is the maximum you pay for an individual prescription at a network pharmacy. The prescription cost-limit applies at all network pharmacies.

If your normal coinsurance is **less than** the prescription cost-limit, you pay the normal coinsurance. If the normal coinsurance is **more than** the prescription cost-limit, you pay the prescription cost-limit. See the

table below for examples (these examples assume you've met your prescription drug deductible when it applies).

| Tier of drug | Allowed amount | Normal coinsurance | You pay | Prescription cost-limit for a 30-day supply |
|---|---|---|---|---|
| **Value Tier (V)** | $100 | 5%<br>(5% x $100=$5) | $5 | $10 |
| **Tier 1 (1)** | $300 | 10%<br>(10% x $300=$30) | $25 | $25 |
| **Tier 2 (2)**<br>Must meet prescription drug deductible first | $500 | 30%<br>(30% x $500=$150) | $75 | $75 |

**ALERT!** If you get your prescription filled at a non-network pharmacy, the prescription cost-limit does not apply. See "Non-network pharmacies: Retail" on page 88.

# Your prescription drug out-of-pocket limit

Expenses are counted from January 1, 2021, or your first day of enrollment, whichever is later, to December 31, 2021, or your last day of enrollment, whichever is earlier.

For each member enrolled in the plan, the prescription drug out-of-pocket limit is $2,000 per member, with a family limit of $4,000. Each member must meet their own prescription drug out-of-pocket limit separately until the family limit is reached.

After you reach this limit, the plan pays 100 percent of the allowed amount for covered prescription drugs and products. If you receive prescription drugs from a non-network pharmacy that charges more than the allowed amount, you must still pay the difference.

## How the prescription drug out-of-pocket limit works

### What applies to this limit

- Your prescription drug coinsurance, up to the allowed amount.
- Your prescription drug deductible.

### What does not apply to this limit

A. Amounts paid by the plan, including payments for drugs covered in full.
B. Amounts exceeding the allowed amount for prescription drugs (see page 150) paid to non-network pharmacies.[2]
C. Prescription drugs and products not covered by the plan. See "Prescription drugs UMP does not cover" on page 98.

[2] Non-network pharmacies may charge more than the allowed amount for prescription drugs. You are responsible for paying this amount in addition to your coinsurance.

D. Costs for medical services and prescription drugs covered under the medical benefit. See page 23 for how the medical out-of-pocket limit works.

### What you will pay for after reaching your prescription drug out-of-pocket limit

You will still be responsible for paying letters B through D above after you meet your individual prescription drug out-of-pocket limit.

## Requesting an exception for noncovered prescription drugs

> **ALERT!** The UMP Preferred Drug List may not show every alternative prescription drug you must try before an exception may be granted. If your exception request is denied, the plan's response letter will list every prescription drug you must try.

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 at 1-888-361-1611 (TRS: 711).

Your prescribing provider can also use CoverMyMeds to request an exception. CoverMyMeds is a free online platform that reviews exception requests from electronic health record systems or directly through the CoverMyMeds portal. To get started, have your provider visit the CoverMyMeds website at **covermymeds.com**.

Your prescribing provider must submit clinical information to request preauthorization of an exception. When the plan approves an exception based on the criteria below, you will pay based on the Tier 2 cost-share (30 percent of the allowed amount, $75 maximum payment per 30-day supply).

If your exception request is denied, the plan's response letter will list every prescription drug that you must try before you request another exception.

Preferred drug list exceptions and coverage determinations are based on medical necessity. Because requesting a noncovered drug exception requires medical information, only your prescribing provider may submit the request. The prescribing provider will need to provide WSRxS with the following information:

- The prescribing provider's contact information;
- An explanation of why the plan should grant an exception;
- An explanation of how the requested medication therapy is evidence-based and generally accepted medical practice;
- Documentation of medical necessity for the requested prescription drug over all other preferred products (Value Tier, Tier 1, and Tier 2); and
- At least one of the following items must also be included with the exception request:
  - Confirmation and documentation from your prescribing provider that all preferred therapeutic alternatives (Value Tier, Tier 1, and Tier 2) were tried for a clinically appropriate duration of treatment and failed to produce a therapeutic response. If the requested exception is for a brand-name prescription drug that has an FDA-approved generic equivalent, your prescribing provider must

document your inadequate response to at least five manufacturers of the generic drug, or to all manufacturers of the generic drug if there are fewer than five manufacturers, in addition to all other preferred therapeutic alternatives, before an exception is granted; or

- Confirmation and documentation from your prescribing provider that all preferred therapeutic alternatives (Value Tier, Tier 1, and Tier 2), including the required number of manufacturers of the same generic prescription drug, caused an adverse drug reaction that prevents you from taking the prescription drug as directed. If the requested exception is for a brand-name prescription drug that has an FDA-approved generic equivalent, your prescribing provider must document your adverse drug reaction to at least five manufacturers of the generic drug, or to all manufacturers of the generic drug if there are fewer than five manufacturers, in addition to all other preferred therapeutic alternatives, before an exception is granted.

**ALERT!** The exception process for noncovered drugs cannot be used for drugs that UMP excludes. For more information about drugs UMP does not cover, see page 98.

## If you have other prescription drug coverage

If you have primary medical coverage through another plan that covers prescription drugs, some of the limits and restrictions to prescription drug coverage listed on page 85 will apply when UMP pays secondary to another plan. See "Submitting a claim for prescription drugs" beginning on page 119 for how to submit your prescription drug claim.

**Note:** UMP will not pay for noncovered drugs when UMP is secondary.

### Using network pharmacies when UMP is secondary

If you have primary coverage through another plan that covers prescription drugs, show both plan cards to the pharmacy and make sure they know which plan is primary. It is important that the pharmacy bills the plans in the correct order, or claims may be denied or paid incorrectly.

### Using mail-order pharmacies when UMP is secondary

If your primary plan uses Postal Prescription Services (PPS), UMP's network mail-order pharmacy, PPS may process payments for both plans and charge you only what is left. Make sure that PPS has your information for both plans and knows which plan is primary.

However, if your primary plan uses a different mail-order pharmacy, you will have to use your primary plan's mail-order pharmacy, then submit a paper claim for payment by UMP. See "Submitting a claim for prescription drugs" beginning on page 119 for how to do this.

# Where to buy your prescription drugs

**ALERT!** If you use a non-network retail pharmacy, you will pay the entire cost of the prescription drug at the time of purchase and must submit a claim for reimbursement. However, only the allowed amount for covered drugs (see page 150) will apply to your prescription drug deductible or prescription drug out-of-pocket limit.

Pharmacies are contracted through a different network than medical providers. See pages 86–88 for how to confirm a pharmacy is in the plan's network.

## Retail pharmacies

You may use any retail pharmacy, but you will save money if you use a network pharmacy. WSRxS has a large national network of retail pharmacies, which includes many independent and regional pharmacies in Washington State, as well as national chains. Search for a network pharmacy on the UMP website at **ump.regence.com/sebb/benefits/prescriptions** or call WSRxS Customer Service at 1-888-361-1611 (TRS: 711).

When you get your prescriptions at a network pharmacy, the pharmacy sends the claim to the plan for you, and you pay only your cost-share (coinsurance and prescription drug deductible) as described in the table on page 81. Covered insulin prescriptions filled at network pharmacies are not subject to the prescription drug deductible.

**Note:** You will pay the entire cost for any prescription drug not covered by the plan, which does not apply to your prescription drug deductible or your prescription drug out-of-pocket limit.

**TIP:** If you regularly purchase between an 84- and 90-day supply of a prescription drug, you may be able to save money by using a Choice90Rx network pharmacy or PPS mail-order pharmacy. Search for a network pharmacy at on the UMP website at **ump.regence.com/sebb/benefits/prescriptions** to find a Choice90Rx network pharmacy and compare prices.

### Network vaccination pharmacies

Many network retail pharmacies have vaccination pharmacists who may give covered preventive immunizations at no cost to you. Call a network pharmacy ahead of time to make sure the pharmacy has the vaccine you need. Present your UMP member ID card at the pharmacy counter before receiving a vaccine.

## Mail-order pharmacy: Postal Prescription Services (PPS)

**ALERT!** PPS cannot ship outside of the U.S. See "Travel overrides for prescription drugs" on page 96 if you will be traveling.

PPS is the plan's **only** network mail-order pharmacy. Prescriptions purchased through other mail-order pharmacies are not covered if UMP is your primary plan. You may call PPS at 1-800-552-6694 or WSRxS Customer Service at 1-888-361-1611 (TRS: 711) for more information about mail-order. To get started:

- Set up an account with PPS by going to the PPS website at **ppsrx.com** or calling PPS at the phone number listed above.
- Mail your prescription to PPS. Your provider may also electronically send or fax it to PPS at 1-800-723-9023. Prescriptions faxed to PPS must:
  - Be faxed from the provider's office fax machine;
  - Be on the provider's letterhead; and
  - Include the member's name, address, phone number, member ID number, and date of birth.

**Note:** Only a provider may fax in a prescription. You must follow these instructions to avoid a delay in filling your prescription.

**ALERT!** The plan does not cover other mail-order pharmacies outside of PPS if UMP is your primary insurance. If UMP is your secondary insurance, you may use another mail-order pharmacy (see page 85).

Refills may be ordered through your online PPS account at **ppsrx.com**, or by calling PPS directly. Prescriptions are usually delivered within 7 to 10 days after the pharmacy receives your prescription.

When using PPS, the same prescription drug deductible, coinsurance, preauthorization requirements, and limits on coverage apply as for prescription drugs purchased at retail network pharmacies.

**ALERT!** If there is a shortage of a specific prescription drug that PPS cannot control, and it does not have the quantity you ordered, PPS will contact you to discuss your options for obtaining your prescription(s).

Prescriptions mailed, or orders placed in December but not filled until January 1 or after, are subject to the prescription drug deductible applicable on the date the prescription is processed. Because of increased volume at the end of the year, prescriptions submitted to PPS in December may not be processed during the current benefit year.

**ALERT!** Some DME items are not available through PPS. You will need to get them through a network retail pharmacy or preferred DME provider.

## How to get the plan discount

You pay for prescription drugs based on the allowed amount (WSRxS' standard reimbursement). If you use a non-network pharmacy or do not show your UMP member ID card at a network pharmacy, and the amount charged is more than the UMP discounted allowed amount, you will pay the difference in addition to your coinsurance.

If UMP is your primary insurance coverage, always show your UMP member ID card at the pharmacy to make sure you pay the right amount for your prescription. If UMP is your secondary insurance coverage, show both plan member ID cards at the pharmacy and make sure they know which plan pays first so the pharmacy may bill the plans in the correct order. If UMP does not cover your prescription, and you have a Washington Prescription Drug Program (WPDP) Discount Card (see below) or another prescription discount card, show that card at the pharmacy to see if you can get a discount on prescriptions UMP does not cover.

If you are a Washington State resident and have a prescription the plan does not cover, such as noncovered drugs, you may be able to get a discount with the WPDP Discount Card. All Washington State residents are eligible for a card and joining the discount card program is free. The WPDP Discount Card:

- Cannot be combined with UMP or Medicare pharmacy benefits. If UMP or Medicare covers the prescription, you cannot use the card to get a discount. The plan's allowed amount is already discounted for covered drugs.
- Cannot be used to cover any out-of-pocket payment, like coinsurance, for prescriptions.
- Does not cover prescription drugs prescribed to animals.

To learn more about the WPDP Discount Card, including how to enroll, visit the HCA website at **hca.wa.gov/pdp**.

## Non-network pharmacies: Retail

You will always save money when you buy your prescriptions at network retail pharmacies. You may buy your prescriptions (except specialty drugs) at a non-network retail pharmacy, but you will pay more if you do. If you get your prescriptions filled at a non-network retail pharmacy, the following applies:

- You need to submit your claim to WSRxS for reimbursement (see "Submitting a claim for prescription drugs" starting on page 119).
- You do not get the plan discount.
- You will pay the difference between the allowed amount (see page 150) and what the pharmacy charges, and it will not apply to your prescription drug deductible or prescription drug out-of-pocket limit. Claims for covered insulins must be submitted to WSRxS for reimbursement before they can apply to your prescription drug deductible.
- The plan pays the allowed amount for prescription drugs covered by the plan, whether from a network or non-network retail pharmacy, under the coinsurance percentages as shown in the table on page 81.
- The prescription cost-limit (see table on page 82) does not apply.

- Non-network pharmacies will not know if a prescription drug must be preauthorized, has a quantity limit, or has other coverage limits. If you purchase a drug from a non-network pharmacy and limits apply, the plan may not cover or reimburse it.
- Specialty drugs must be purchased from Ardon Health, unless you receive an authorization from WSRxS. Call WSRxS customer service at 1-888-361-1611 (TRS: 711). If Ardon Health gains access to the specialty drug, you will receive notification to transfer your prescription to Ardon Health.

**TIP:** To submit claims for prescriptions purchased from non-network pharmacies (U.S. retail or international retail pharmacies), see "Submitting a claim for prescription drugs" on page 119.

## Prescription drugs purchased outside the U.S.

If you purchase prescription drugs outside the U.S. for any reason, the following rules apply:

- If the prescription drug is available only by prescription in the U.S. but does not require one outside the U.S., the drug is covered only if prescribed by a provider practicing within their scope of practice.
- If you get a prescription drug that is approved for use in another country but not in the U.S., the plan will not cover it.
- If you get a prescription drug that is available over-the-counter in the U.S., the plan will not cover the drug, even if you have a prescription from a provider prescribing within their scope of practice. The plan does not cover over-the-counter drugs except for contraception and certain preventive drugs as required by PPACA. These prescription drugs are identified with a "P" in the UMP Preferred Drug List.
- If you get a prescription drug that is designated as noncovered on the UMP Preferred Drug List, the plan will not cover the drug.

To submit a claim for a prescription drug purchased at retail pharmacies outside the U.S., see "Submitting a claim for prescription drugs" beginning on page 119. All necessary information must be included on the prescription drug claim form with drugs and dosage documented.

# Guidelines for prescription drugs UMP covers

The plan is a self-insured PPO health plan. UMP is offered through the Washington State Health Care Authority's SEBB Program. UMP is administered by Regence BlueShield and WSRxS. All prescription drugs, services, or other benefit changes may require approval by the SEB Board at the time benefits are procured for the next calendar year. For example, prescription drugs newly approved by the FDA may require approval by the SEB Board before the plan will cover them.

To be covered, a prescription drug must meet all of the following:

- Does not have a nonprescription alternative (see definition on page 161), including an over-the-counter alternative with similar safety, effectiveness, and ingredients (see page 162).
- Has been dispensed from a licensed pharmacy employing licensed, registered pharmacists.
- Has been prescribed by a provider with prescribing authority within their scope of license.
- Has been reviewed by either the Washington State P&T Committee or WSRxS (see page 78), and has been placed on the UMP Preferred Drug List.
- Is approved by the FDA.

- Is medically necessary (see definition on page 158).
- Is not classified as a vitamin (except as listed below), mineral, dietary supplement, homeopathic drug, or medical food.
- Is not a noncovered or excluded product, unless an exception is granted.
- May be legally obtained in the U.S. only with a written prescription.
- Meets plan coverage criteria.

**Note:** The plan may require that you try standard treatment(s) before it will cover a prescription drug for off-label use (prescribed for a use other than its FDA-approved label).

The plan will not cover any prescription drug when the FDA has determined its use to be unsafe.

> **ALERT!** The plan does not cover prescription drugs purchased through mail-order pharmacies located outside the U.S.

## Exceptions covered

> **ALERT!** The plan does not cover prescriptions that contain DHA (docosahexaenoic acid). DHA is a dietary supplement, and dietary supplements are not covered by the plan.

If you are prescribed a noncovered prescription drug not listed on the UMP Preferred Drug List, you may request an exception. For the exception process, please refer to "Requesting an exception for noncovered prescription drugs" on page 84.

Your pharmacy benefit also includes the following nonprescription drugs and supplies:

- Certain nicotine replacement therapy products (see page 73).
- Covered contraceptive devices and drugs (see page 49).
- FDA-approved over-the-counter contraceptives. For the plan to cover FDA-approved over-the-counter contraceptives, you must present your UMP member ID card and make your purchase at the pharmacy counter. When possible, get a prescription, as not all pharmacies have prescribing authority. If you go to a pharmacy without a prescription and the pharmacy does not have prescribing authority, you will need to submit a claim to WSRxS.
- Covered insulin and diabetes supplies, such as test strips, lancets, insulin syringes, and continuous glucose monitors used in the treatment of diabetes. See "Diabetes care supplies" on page 44 for more information.
- Other over-the-counter products that are specifically noted in the UMP Preferred Drug List as covered by the plan.

The plan covers FDA-approved prescription drugs used for off-label use (prescribed for a use other than its FDA-approved label) only if it is not considered experimental or investigational (see page 153) by WSRxS and is recognized as effective for treatment:

- In a standard reference compendium (defined on page 168) and supported by peer-reviewed clinical evidence; or
- In most relevant peer-reviewed medical literature (defined on page 163), if not recognized in a standard reference compendium; or
- By the federal Secretary of Health and Human Services.

## Products covered under the preventive care benefit

**ALERT!** For products covered as preventive — even if normally available over-the-counter without a prescription — you must have a prescription and buy it at the pharmacy counter in a network pharmacy to receive 100 percent reimbursement. You may not receive full reimbursement for claims from non-pharmacy register receipts and non-network pharmacies.

Some products are covered under the preventive care benefit if they:

- Are recommended by the U.S. Preventive Services Task Force and the Advisory Committee on Immunization Practices of the Centers for Disease Control and Prevention (see page 63); and
- Conform to coverage guidelines (see page 78).

The brands and types of products covered are limited. Call WSRxS Customer Service at 1-888-361-1611 (TRS: 711) for more information on which ones are covered. You pay $0 if your provider writes you a prescription and you purchase these products from the pharmacy counter at a network pharmacy. If you purchase over-the-counter and send in a paper claim, you may pay part of the cost.

Contraceptive drugs and supplies are covered as preventive (see "Family planning services" on page 49 for details). See "Tobacco cessation services" on page 72 for products covered as preventive for tobacco cessation.

## Some injectable drugs are covered only under the prescription drug benefit

Certain prescription drug categories are covered only under the prescription drug benefit and not the medical benefit. Your pharmacy may submit a claim for these prescription drug classes to WSRxS.

A prescription drug may be approved for use for another condition but is still available only through the prescription drug benefit. Call WSRxS Customer Service at 1-888-361-1611 (TRS: 711) if you have questions.

## Compounded prescription drugs

Compounded prescription drugs are the result of combining, mixing, or altering of ingredients by a pharmacist in response to a physician's prescription to create a new drug tailored to the specialized medical needs of an individual member. Traditional compounding typically occurs when an FDA-approved prescription drug is unavailable, or a licensed health care provider decides that an FDA-approved drug is not appropriate for a member's medical needs. Compounded prescription drugs are covered under Tier 2. Compounded drugs require preauthorization. Claims for compounded drugs require additional information submitted on the claim form. This information is available from the compounding pharmacy.

# Limits on your prescription drug coverage

WSRxS may exclude, not cover, discontinue, or limit coverage for any prescription drug or manufacturer's version of a drug — or shift a drug to a different tier, or to noncovered or excluded status — for any of the following reasons:

- A more cost-effective alternative is available to treat the same condition.
- A nonprescription alternative (see definition on page 161), including an over-the-counter alternative (see definition on page 162), becomes available.
- A prescription drug receives FDA approval for a new use.
- Generic, biosimilar, interchangeable biosimilar, or follow-on biologic prescription drugs become available.
- New prescription drugs are developed.
- The FDA denies, withdraws, or limits the approval of a prescription drug.
- The FDA's Drug Efficacy Study Implementation (DESI) classifications finds a prescription drug to be less than effective.
- The Washington State P&T Committee or WSRxS recommends a change (see page 78).
- There is a sound medical reason.
- There is lack of scientific evidence that a prescription drug is as safe and effective as existing drugs used to treat the same or similar conditions.
- There is new scientific evidence demonstrating a prescription drug has been found to be less safe or effective than existing drugs to treat the same or similar conditions.

Using free prescription drug samples does not guarantee coverage or waive requirements for preauthorization, step therapy, quantity limits, day supply limits, or other limitations.

Prescription drugs must not be excluded by the plan, to be a covered prescription drug on the UMP Preferred Drug List, and must be medically necessary for your health condition to be covered. Your provider may prescribe a prescription drug or drug dose that is not medically necessary (see definition on page 158).

The plan excludes experimental or investigational (see page 153) prescription drugs. You may be liable for all charges if you receive services that are determined to be experimental or investigational (see "What the plan does not cover" section on pages 102–112). If you disagree with the plan's determination, you have the right to an appeal (see page 121 for that process).

The limits and restrictions described in "Limits on your prescription drug coverage" on page 92 through "Refill too soon" on page 97 help WSRxS monitor drug usage, safety, and costs. These limits and restrictions may be added or removed from prescription drugs at any time. You may find out if your prescription drug falls under any of these limits and restrictions by checking the UMP Preferred Drug List on the UMP website at **ump.regence.com/sebb/benefits/prescriptions** or calling WSRxS Customer Service at 1-888-361-1611 (TRS: 711).

## Risk Evaluation and Mitigation Strategies (REMS)

Risk Evaluation and Mitigation Strategy (REMS) is a drug safety program that the FDA can require for certain prescription drugs with serious safety concerns to help make sure the benefits of the drug outweigh its risks. REMS are designed to reinforce prescription drug use behaviors and actions that

support the safe use of that drug. While all drugs have labeling that describe possible risks, only a few prescription drugs require a REMS. REMS are not designed to mitigate all the adverse events of a prescription drug. These are communicated to health care providers in the drug's prescribing information. Rather, REMS focuses on preventing, monitoring, and/or managing a specific serious risk by informing, educating, and/or reinforcing actions to reduce the frequency and/or severity of the event.

If the REMS program is not followed, the plan may not cover the restricted drug.

## Preauthorizing prescription drugs

Preauthorization is a process that helps make sure that prescription drug benefits are administered as designed and that plan members receive a drug therapy that is safe and effective for their conditions, and provides the greatest value. Some prescription drugs require preauthorization to determine whether they are medically necessary and meet criteria, or the plan will not cover them. You may find out if your prescription drug requires preauthorization by calling WSRxS Customer Service at 1-888-361-1611 (TRS: 711) or checking the UMP Preferred Drug List on the UMP website at **ump.regence.com/sebb/benefits/prescriptions**. You and your prescribing provider may also find the coverage criteria for your prescription drug by referring to the *Washington State Rx Services (Moda) preauthorization (UMP SEBB Plans) preauthorization requirements* on the HCA website at **hca.wa.gov/ump-forms-pubs**.

Some examples (not a complete list) of the types of drugs requiring preauthorization include:

- Certain injectable drugs when purchased through a retail or network mail-order pharmacy.
- Compounded drugs.

If your prescription drug requires preauthorization, your pharmacist or prescribing provider may initiate a request through CoverMyMeds, a free online platform that accepts requests from electronic health records, or directly through the CoverMyMeds Portal. To get started, your pharmacist or prescribing provider can go to the CoverMyMeds website at **covermymeds.com**. They may also call WSRxS Customer Service at 1-888-361-1611 (TRS: 711) to request it.

If you have an existing authorization from UMP for a brand-name drug, and a generic drug becomes available, you may need to renew your authorization to continue filling the brand-name drug. However, if you switch to the generic drug, a new preauthorization is not required until the existing authorization expires.

**Note:** Prescription drugs covered under the medical benefit rather than the prescription drug benefit have different rules for preauthorization. Call UMP Customer Service at 1-800-628-3481 (TRS: 711) for details.

## Emergency fill

Emergency fill lets you get a limited quantity of certain prescription drugs while the plan processes your preauthorization request. This option is only available when a delay could result in emergency care, hospital admission, or a serious threat to your health or others in contact with you. Call WSRxS Customer Service at 1-888-361-1611 (TRS: 711) for questions about which prescriptions drugs may qualify for emergency fills.

You must bring your prescription to a network pharmacy and state that you need an emergency fill while the plan processes your preauthorization request. You pay your coinsurance under the prescription drug's tier.

The plan will cover an emergency fill of up to a seven-day prescription drug supply. Preauthorization requests are usually resolved within three to five business days.

If your preauthorization request is denied, you will pay the full cost of the prescription drug for any quantity you receive after the emergency fill.

### Emergency fill limits

The following limits still apply to emergency fill prescription drugs:

- Quantity limits: You cannot get more than the stated quantity limit under an emergency fill. If you have a current filled prescription for a prescription drug (or its therapeutic equivalent) and it was filled to the quantity limit, you cannot get an emergency fill until you have used 84 percent or more of the filled prescription.
- Refill too soon: If you have a filled prescription for a prescription drug (or its therapeutic equivalent), you cannot get an emergency fill until you have used 84 percent or more of the filled prescription.

## Quantity limits

Certain prescription drugs have a per prescription limit on how much you get for each fill. If you need more than this limit allows, your pharmacist or prescribing provider may initiate a request through CoverMyMeds on the CoverMyMeds website at **covermymeds.com** or call WSRxS Customer Service at 1-888-361-1611 (TRS: 711).

If WSRxS denies your request or your provider or pharmacist does not get preauthorization, the plan will cover the prescription drug only up to the quantity limit amount. You will pay for any extra amount.

## Specialty drugs

**ALERT!** Ardon Health, the plan's network specialty pharmacy, cannot ship outside the U.S. See "Travel overrides for prescription drugs" on page 96 if you will be traveling.

Specialty drugs are high-cost injectable, infused, oral, or inhaled prescription drugs or products that require special handling and storage and are subject to additional rules. You may find out if a drug is a specialty drug by checking the UMP Preferred Drug List on the UMP website at **ump.regence.com/sebb/benefits/prescriptions**, or by calling WSRxS Customer Service at 1-888-361-1611 (TRS: 711). Specialty drugs are covered under the cost-share tier listed on the UMP Preferred Drug List.

Specialty drugs are covered only when purchased through the plan's network specialty drug pharmacy, Ardon Health (see "Directory: Prescription drugs" on page 3). If Ardon Health does not have access to a specialty drug, you will be notified to fill your prescription at another specialty pharmacy. If Ardon Health gains access to the specialty drug, you will receive notification to transfer your prescription to Ardon Health.

You may receive up to a 30-day supply for most specialty prescription drugs per prescription or refill. However, some may be limited to a 15-day supply due to high discontinuation rate, short duration of use, or to make sure that the prescription drug is not causing harmful side effects.

Specialty drugs require preauthorization. See "Preauthorizing prescription drugs" on page 93 for how to request preauthorization. A patient care coordinator will work with you to schedule a delivery time for the prescription drug. The specialty pharmacy will deliver your prescription drugs anywhere in the U.S. that you choose, such as to your workplace or to a neighbor if you cannot be home for the delivery. Specialty prescription drugs often require special handling and storage. The plan is not responsible for replacement of lost, stolen, expired, or damaged prescription drugs or products (see page 108).

If your provider will be administering the prescription drug, you may have it shipped to the provider's office. However, once the provider's office receives the prescription drug, the provider takes responsibility for it.

### Prescription cost-limit for specialty drugs

> **ALERT!** The prescription cost-limit is the most you will pay for an individual prescription. However, you may pay less based on normal coinsurance (see page 81).

See "How the prescription cost-limit works" on page 82 for details about the prescription cost-limit. This limit applies to individual prescriptions only. See "Your prescription drug out-of-pocket limit" on page 83 for the annual limit to your prescription drug costs.

Specialty drugs are usually limited to no more than a 30-day supply. The prescription cost-limit for a 30-day (or under) supply corresponds to the "You pay" column in the table on page 81.

However, some specialty prescription drugs are available only in packages with more than a 30-day supply. In such cases, the prescription cost-limit shown in the table on page 81 is calculated by multiplying the standard 30-day prescription cost-limit amount as follows:

- A 31- to 60-day supply, multiply the standard prescription cost-limit by two.
- A 61-day and greater supply, multiply the standard prescription cost-limit by three.

Example: If your specialty drug is Tier 2 and you receive a 45-day supply, the most you will pay (prescription cost-limit) is $150 (standard 30-day limit $75 x 2=$150).

## Step therapy

> **ALERT!** If a Step 2 or Step 3 drug is approved for coverage by WSRxS, you will pay the applicable cost-share of that prescription drug according to its tier in the UMP Preferred Drug List.

When a prescription drug is part of the step therapy program, you have to try certain drugs (Step 1) before the plan will cover the prescribed Step 2 drug. When a prescription for a step therapy drug is submitted "out of order," meaning you have not first tried the Step 1 drug before submitting a prescription for a Step 2 drug, the plan will not cover your prescription. When this happens, your provider will need to prescribe the Step 1 drug for you.

If you or your provider feels that you need the Step 2 prescription filled as originally written without first trying the Step 1 drug, your pharmacist or prescribing provider may call WSRxS Customer Service at 1-888-361-1611 (TRS: 711) and request coverage. You will have to pay the entire cost of the prescription drug if you have not tried the Step 1 drug and coverage has not been authorized before you get the Step 2 drug.

To find out if step therapy applies to your drug, check the UMP Preferred Drug List on the UMP website at **ump.regence.com/sebb/benefits/prescriptions**, or call WSRxS Customer Service at 1-888-361-1611 (TRS: 711).

**Note:** Only network pharmacies will check to see if step therapy applies to your prescription drug. If you get a step therapy drug at a non-network pharmacy, the plan may not cover the drug.

## Substitution under Washington State law

> **ALERT!** New generic prescription drugs are released throughout the year. If you want to save money by using generics, ask your provider to allow substitution on your prescriptions, even if a generic drug is not available now. That way, when one becomes available, the pharmacist may automatically refill with the generic.

When a brand-name or biologic prescription drug has a generic equivalent or interchangeable biosimilar (see page 155), pharmacists in Washington State must substitute the generic equivalent or interchangeable biosimilar drug for the brand-name or biologic prescription drug.

Your provider may write the prescription "dispense as written" if they want you to get only the prescribed brand-name or biologic prescription drug. Or you may tell the pharmacist you want the brand-name or biologic drug. Regardless of whether you or your prescribing provider ask the pharmacist to "dispense as written," if you get the noncovered prescription drug, the plan may not cover it. To request an exception for a noncovered drug, please see page 84.

### Therapeutic Interchange Program

The Washington State Therapeutic Interchange Program allows a pharmacist to substitute a "therapeutic alternative" drug for a noncovered drug in certain cases. Therapeutic alternatives are drugs that are chemically different from your prescribed drug but provide the same therapeutic benefit.

You may find out if your prescription drug is affected by the Therapeutic Interchange Program by checking the UMP Preferred Drug List on the UMP website at **ump.regence.com/sebb/benefits/prescriptions** or by calling WSRxS Customer Service at 1-888-361-1611 (TRS: 711). The Therapeutic Interchange program does not affect all noncovered prescription drugs.

The pharmacist will substitute the preferred drug when your prescribing provider has "endorsed" the Washington Preferred Drug List, and:

- You are filling your prescription in Washington State or through PPS.
- Your prescribing provider allows substitution on your prescription.

If you do not want your prescription drug to be changed, the plan may not cover your drug if you ask the pharmacist to fill the prescription as written.

Regardless of whether you or your prescribing provider ask the pharmacist to "dispense as written," if you get the noncovered prescription drug, the plan may not cover it.

The pharmacy will contact your provider to request authorization for the substitution. If approved by the provider, you will receive the alternative preferred drug along with a letter of explanation. If the pharmacy cannot get an authorization from your provider within 48 hours, the prescription will be filled as written, and you will be charged the full price of the drug.

## Travel overrides for prescription drugs

You may request a travel override to get an extra supply of prescription drugs for extended travel. All of the conditions listed below apply.

- You may request a travel override up to two weeks before your departure.
- You may request no more than two travel overrides per calendar year, including all travel within or outside the U.S.:
- Within the U.S., you may request up to a 90-day supply per prescription, or as allowed under that prescription.
- Outside the U.S., you may request up to a six-month supply per prescription, or as allowed under that prescription.
- Travel overrides will be granted only while you are covered by the plan. If your eligibility is ending, the plan does not cover prescription drugs past the time your enrollment in the plan ends.
- You will pay applicable charges (deductible and coinsurance) for each extra supply received.

To request a travel override, call WSRxS Customer Service at 1-888-361-1611 (TRS: 711).

## Refill too soon

The plan will not cover a refill until 84 percent of the last prescription should be used up. Claims for therapeutic equivalents of the previously prescribed drug will also be denied. This also applies if your prescription is damaged, destroyed, lost, or stolen. For example, if you get a 90-day supply and you try to refill this prescription before 76 days have passed, coverage will be denied.

However, in the event of an emergency or other urgent circumstance, you may request an exception to override the refill too soon policy. The plan may require documentation to support your request. Approval of your request is at the sole discretion of the plan.

## Early refill for a natural disaster

You may request an early refill for your prescription when you need to evacuate for a natural disaster. To request an early refill or to locate pharmacies that remain open near you, call WSRxS Customer Service at 1-888-361-1611 (TRS: 711).

# What to do if the plan denies coverage

**TIP:** If your prescription claims are denied by the pharmacy due to plan eligibility issues or termination of coverage, contact:
**Employees:** Your employer's payroll or benefits office.
**SEBB Continuation Coverage:** SEBB Program at 1-800-200-1004 (TRS: 711).

If a network pharmacy (including the mail-order or specialty pharmacy) tells you that preauthorization is required, coverage is denied, or quantities are limited, you, your pharmacist, or your prescribing provider may call WSRxS Customer Service at 1-888-361-1611 (TRS: 711) to request a coverage review or preauthorization.

If WSRxS denies the coverage request, you have the right to submit an appeal (see pages 121–126).

If your provider thinks you need the prescription drug immediately, they may request an expedited review by submitting all clinically relevant information to the plan by phone or fax. An expedited appeal replaces the first and second level appeals. WSRxS will decide on coverage of the prescription drug within 72 hours of the request. In this case, you may choose to purchase a three-day supply at your own expense.

# Prescription drugs UMP does not cover

Prescription drugs not covered under the plan include, but are not limited to, noncovered and excluded prescription drugs.

## Noncovered prescription drugs

- Noncovered prescription drugs without a UMP Preferred Drug List exception authorization

## Excluded prescription drugs

- Dental preparations, such as rinses and pastes
- Dietary/food supplements, vitamins, minerals, herbal supplements, and medical foods
- Experimental or investigational prescription drugs (see page 153)
- Homeopathic drugs, including FDA-approved prescription products
- Over-the-counter drugs, products containing an over-the-counter drug, or prescription drugs that have a nonprescription alternative (see page 161), except for the drugs specified under "Exceptions covered" on page 90.

  **Note:** Prescription drugs with a nonprescription alternative — including an over-the-counter alternative having similar safety, efficacy, and ingredients — are excluded.
- Over-the-counter products not approved by and registered with the FDA
- Prescription drug costs covered by other insurance. See page 85 for coordination with other plans
- Prescription drugs not approved by the FDA
- Prescription drugs provided to a member, in whole or in part, while the member is a patient in a mental health, substance use disorder, residential treatment or skilled nursing facility, hospital (emergency room or inpatient), or any other inpatient facility. Drugs provided in an inpatient setting are processed through the medical benefit.
- Prescription drugs that are not medically necessary (see definition on page 158)
- Prescription drugs that are repackaged
- Prescription drugs that the FDA's DESI classifications have found to be less than effective
- Prescription drugs under a REMS program required by the FDA when prescribed outside REMS guidelines (see page 92 for details)
- Products considered as a medical device by the FDA. Medical devices may be covered under your medical benefit (see page 45)

The plan also excludes prescription drugs to treat conditions that are not covered under the medical benefit. These include, but are not limited to, prescription drugs for:

- Cosmetic purposes.
- Fertility or infertility.
- Obesity (or weight loss).
- Promoting hair growth.
- Sexual dysfunction.

**ALERT!** Prescription drugs classified as proton pump inhibitors (PPIs) and nasal sprays for allergy treatment have over-the-counter alternatives and are not covered for adults ages 18 and over. The plan does cover PPIs or nasal sprays for children under age 18 with a prescription.

# Limits on plan coverage

If you receive a service that is not medically necessary (see page 158), is experimental or investigational (see page 153), is listed as an exclusion in "What the plan does not cover" section (see pages 102–112), or is listed as a noncovered or excluded prescription drug (see page 98), you are responsible for paying all associated charges.

## Preauthorizing medical services

**ALERT!** This section does not apply to prescription drugs. See page 93 for how to request preauthorization of drugs covered under the prescription drug benefit.

The plan must preauthorize some medical services and supplies to determine whether the service or supply meets the plan's medical necessity criteria to be covered. **The fact that a service or supply is prescribed or furnished by a provider does not, by itself, make it a medically necessary covered service** (see definition on page 158).

A change after the plan has approved a preauthorization request — including, but not limited to, a change of provider or different/additional services — requires you to submit a new preauthorization request and for the plan to approve it.

### Your preauthorization role

**ALERT!** Excluded, experimental, and investigational services do not require a preauthorization because they are not covered by the plan. To confirm whether a service is covered, call UMP Customer Service at 1-800-628-3481 (TRS: 711).

To be covered, some services, including, but not limited to, Applied Behavior Analysis (ABA) Therapy (see page 37) and bariatric surgery (see page 38), must be preauthorized before services are received. A preferred or participating provider may be required to request preauthorization before providing services.

An out-of-network provider is not obligated to obtain prior authorization for services that require a preauthorization because they do not have a contract with Regence. If an out-of-network provider does not obtain a required preauthorization in advance of the service, you will be responsible for all charges billed to you.

You are encouraged to request that an out-of-network provider preauthorize certain services on your behalf to determine medical necessity before the services are provided. They have the clinical details and

technical billing information needed to submit a request. Call UMP Customer Service at 1-800-628-3481 (TRS: 711) to ask if a service requires preauthorization and how to submit a request.

You may be liable for all charges if you receive services that are determined to be not medically necessary, experimental or investigational, or not covered under this plan (see "What the plan does not cover" section on pages 102–112).

**ALERT!** See page 121 for how to appeal denial of a preauthorization request before receiving services.

## List of services and supplies requiring preauthorization or notice

For a list of services and supplies requiring preauthorization or notice:

- Visit the UMP website at **ump.regence.com/sebb/benefits/policies**.
- Call UMP Customer Service at 1-800-628-3481 (TRS: 711) to request a printed list or ask questions.

**ALERT!** The UMP preauthorization list is updated throughout the year. You may find a link to the current list of services that require preauthorization at the UMP website at **ump.regence.com/sebb/benefits/policies** or call UMP Customer Service at 1-800-628-3481 (TRS: 711) to determine if services require preauthorization or notice. The fact that a service does not require preauthorization or notice does not guarantee coverage.

## Notice for facility admissions

Your provider must notify the plan upon your admission to a facility for services requiring plan notice. You may find a list of services requiring plan notice by visiting the UMP website at **ump.regence.com/sebb/benefits/policies** or calling UMP Customer Service at 1-800-628-3481 (TRS: 711). Facility admissions for which the plan is not notified may not be covered. Notice is usually done by the facility at the time you are admitted. Notice is not the same as preauthorization and many services require both.

## What is the difference between preauthorization and notice?

**ALERT!** Many services, including, but not limited to, inpatient services, require both preauthorization and notice. Call UMP Customer Service at 1-800-628-3481 (TRS: 711) or talk to your provider if you have questions about services needing preauthorization or notice.

"Preauthorization" is when your provider sends a request for coverage of a service on the UMP preauthorization list on the UMP website at **ump.regence.com/sebb/benefits/policies**. Preauthorization is

usually requested by the provider performing the services. The plan sends either an approval or denial of coverage.

If the plan does not approve services that require preauthorization before services are received, the plan may deny coverage. The plan does not approve or deny preauthorization for services that are not on the UMP preauthorization list.

"Notice" means that your provider must contact the plan to let us know when you receive services. Notice is usually done by the facility when you are admitted.

> **ALERT!** If the plan denies preauthorization and you receive those services anyway, you are responsible for the provider's entire billed charge.

## How long the plan has to make a decision

You will be notified in writing within 15 calendar days of the plan receiving the preauthorization request whether the request has been approved, denied, or if more information is needed to make a decision.

If additional information is requested:

- You are allowed up to 45 calendar days from the date on the letter to submit the information requested.
- You will be notified in writing of the decision within 15 calendar days from either the plan receiving the additional requested information or the end of the 45-day period if no additional information is received.

If you or your provider believes that waiting for a decision under the standard time frame could place your life, health, or ability to regain maximum function in serious danger, your provider should notify the plan by phone or fax as a shorter time limit may apply. This is also known as an expedited preauthorization request. Regence BlueShield will decide on your expedited preauthorization request within 72 hours of receipt.

# General information from UMP Customer Service

For services not requiring preauthorization, you may call UMP Customer Service at 1-800-628-3481 (TRS: 711) to ask if a particular service is generally covered by the plan, and for an estimate of how much you will pay. **The plan does not approve or deny preauthorization for services that are not on the UMP preauthorization list.**

Until a claim is submitted and reviewed, the plan cannot guarantee that your service will be covered or give you an exact amount you will pay out of pocket. This is because when a provider bills for a service, the plan pays for it based on procedure codes. Each code describes a service in some detail, and there are many codes for similar-sounding services. Your provider, not the plan, determines which of these codes is used on the submitted claim.

## Case management

The plan offers case management to help members with serious or complex health care needs coordinate their care. Case management services are provided at no additional cost to the member. A case manager helps you find health care providers and services appropriate for your treatment. When preauthorization

is requested for a condition that may benefit from case management services, or when the plan receives a claim for services indicating complex health needs, you will be contacted by case management staff.

Case management services help you:

- Make sure you get the most out of your UMP plan benefits.
- Find preferred providers, facilities, and other resources to assist in the coordination of your medical care.
- Keep your health care costs down (e.g., negotiating rates when no preferred providers are available).

You, your family, an authorized representative, or any provider or facility (such as a hospital) involved in your treatment may call Regence at 1-866-543-5765 to request evaluation and consideration of case management services.

## Case management as a condition of coverage

An HCA or plan medical director may review medical records and determine that your use of certain services is potentially harmful, excessive, or medically inappropriate. Based on this determination, the plan may require you to participate in and comply with a case management plan as a condition of continued benefit payment.

## Alternative benefits

Alternative benefits mean benefits for services or supplies that are not otherwise covered as specified in this COC, but for which the plan may approve coverage after case management evaluation. The plan may cover alternative benefits through case management (see above) if the plan determines that alternative benefits are medically necessary and will result in overall reduced covered costs and improved quality of care.

Before alternative benefits will be covered, the plan, you (or your legal representative), and, if required by the plan, your physician or other provider, must enter into a written agreement of the terms and conditions for payment. Alternative benefits are approved on a case-specific basis only. Approval of an alternative benefit applies to only the services and member listed in the written agreement. The rest of this COC remains in effect.

# What the plan does not cover

> **TIP:** If you have any questions about services the plan does not cover, call UMP Customer Service at 1-800-628-3481 (TRS: 711) or WSRxS Customer Service at 1-888-361-1611 (TRS: 711).

This plan covers only the services and conditions specifically identified in this COC. Unless a service or condition fits into one of the specific benefit definitions, it is not covered. You may pay all costs associated with a noncovered service.

Here are some examples of common services and conditions that are not covered. Many others are also not covered — these are examples only, not a complete list. These examples are called exclusions, meaning these services are not covered, even if the services are medically necessary.

1. Air ambulance, if ground ambulance would serve the same purpose

2. Ambulance (all types), to move you to a facility closer to your home or for purposes that are not medically necessary
3. Autologous blood and platelet-rich plasma injections
4. Bariatric surgery under the following circumstances:
    - BMI 30 to 34 without Type II Diabetes Mellitus
    - BMI less than 30
    - Patients younger than 18 years of age
5. Bone growth stimulators for:
    - Nonunion of skull, vertebrae, or tumor related
    - Ultrasonic stimulator – delayed fractures and concurrent use with another noninvasive stimulator.
6. Bone morphogenetic protein-7 (rhBMP-7) for use in lumbar fusion
7. Bronchial thermoplasty for asthma
8. Cardiac nuclear imaging for:
    - Asymptomatic patients (does not apply to pre-operative evaluation of patients undergoing high-risk non-cardiac surgery or patients who have undergone cardiac transplant)
    - Patients with known coronary artery disease and no changes in symptoms
9. Carotid artery stenting of intracranial arteries
10. Carotid intima media thickness testing
11. Catheter ablation for non-reentrant supraventricular tachycardia
12. Cervical spinal fusion without evidence of radiculopathy or myelopathy
13. Complications arising directly from services that would not be covered by the plan during the current plan year. The plan will cover complications arising directly from services that a SEBB plan covered for you in the past.
14. Computed Tomographic Colonography (CTC), also called a virtual colonoscopy, for routine colorectal cancer screening
15. Corneal Refractive Therapy (CRT), also called Orthokeratology
16. Coronary artery tomographic angiography (CCTA) for:
    - Patients who are asymptomatic or at high risk of coronary artery disease;
    - CCTA used for coronary artery disease investigation outside of the emergency department or hospital setting; and
    - CT scanners that use lower than 64-slice technology.
17. Coronary or cardiac artery calcium scoring
18. Cosmetic services or supplies, including drugs and pharmaceuticals. However, the plan does cover:
    - Reconstructive breast surgery following a mastectomy necessitated by disease, illness, or injury
    - Reconstructive surgery of a congenital anomaly, such as cleft lip or palate, to improve or restore function

19. Court-ordered care, unless determined by the plan to be medically necessary and otherwise covered
20. Custodial care (see definition on page 152)
21. Deep brain stimulation and transcranial direct current stimulation when used as nonpharmacological treatments for treatment-resistant depression
22. Dental care for the treatment of problems with teeth or gums, other than the specific covered dental services (see pages 42–44)
23. Dietary/food supplements, including, but not limited to:
    - Herbal supplements, dietary supplements, medical foods, and homeopathic drugs
    - Infant or adult dietary formulas (see "Exceptions covered" by the plan on page 90)
    - Medical foods
    - Minerals
    - Prescription or over-the-counter vitamins (see page 98)
24. Dietary programs
25. Discography for patients with chronic low back pain and lumbar degenerative disc disease. This does not apply to patients with the following conditions:
    - Degenerative disease associated with significant deformity
    - Fracture, tumor, infection, and inflammatory disease
    - Functional neurologic deficits (motor weakness or Electromyography [EMG] findings of radiculopathy)
    - Isthmic spondylolysis
    - Primary neurogenic claudication associated with stenosis
    - Radiculopathy
    - Spondylolisthesis greater than Grade 1
26. Drugs or medicines not covered by the plan, as described in the "Your prescription drug benefit" section, see pages 77–99
27. Drugs or medicines obtained through mail-order pharmacies located outside the U.S.
28. Educational programs, except as described under:
    - "Diabetes Control Program" on page 44
    - "Diabetes education" on page 45
    - "Diabetes Prevention Program" on page 45
    - "Tobacco cessation services" on page 72
29. Electrical Neural Stimulation (ENS), which includes Transcutaneous Electrical Nerve Stimulation (TENS) units, outside of medically supervised facility settings (e.g., in-home use).
30. Email consultations or e-visits, except as described under the telemedicine benefit.
31. Equipment not primarily intended to improve a medical condition or injury, including, but not limited to:

- Air conditioners or air purifying systems
- Arch supports
- Communication aids
- Elevators
- Exercise equipment
- Massage devices
- Overbed tables
- Residential accessibility modifications
- Sanitary supplies
- Telephone alert systems
- Vision aids
- Whirlpools, portable whirlpool pumps, or sauna baths

32. Erectile or sexual dysfunction treatment with drugs or pharmaceuticals
33. Experimental or investigational services, supplies, or drugs (see page 153)
34. Extracorporeal shock wave therapy for musculoskeletal conditions
35. Eye surgery to alter the refractive character of the cornea, such as radial keratotomy, photokeratectomy, or LASIK surgery
36. Facet neurotomy for headache
37. Facet neurotomy for thoracic spine
38. Fecal microbiota transplantation for treatment of inflammatory bowel disease
39. Foot care not related to diabetes: Toenail cutting; diagnosed corns and calluses treatment; or any other maintenance-related foot care
40. Functional neuroimaging for primary degenerative dementia or mild cognitive impairment
41. Gene expression profile testing for multiple myeloma or colon cancer
42. Headaches:
    - Treatment of chronic tension-type headache with Botox
    - Treatment of chronic migraine or chronic tension-type headache with acupuncture, massage, trigger point injections, transcranial magnetic stimulation, or manipulation/manual therapy (e.g., chiropractic services).

      **Note:** For chronic migraines and tension-type headaches, see page 50
43. Hearing aid items:
    - Charges incurred after your plan coverage ends, unless you ordered the hearing aid before that date and it is delivered within 45 days after your coverage ended
    - Extended warranties, or warranties not related to the initial purchase of the hearing aid(s)
    - Purchase of replacement batteries or other ancillary equipment, except those covered under terms of the initial hearing aid purchase

      The types of ancillary equipment not covered are:
    - Alerting devices
    - Assistive listening devices for FM/DM systems, receivers and transmitters
    - Assistive listening devices for microphone transmitters

- Assistive listening devices for TDD machines
- Assistive listening devices for telephones
- Assistive listening devices for televisions (including amplifiers and caption decoders)
- Assistive listening devices for use with cochlear implants
- Assistive listening devices, supplies, and accessories not otherwise specified

44. Hip resurfacing
45. Hip surgery for treatment of Femoroacetabular Impingement (FAI) Syndrome
46. Home health care, except as described on page 52. The plan does not cover the following services:
    - Private duty nursing or continuous care in the member's home, except as described on page 54 and 66
    - Housekeeping or meal services
    - Care in any nursing home or convalescent facility
    - Care provided by a family member
47. Hospital inpatient charges for non-essential services or features, such as:
    - Admissions solely for diagnostic procedures that could be performed on an outpatient basis
    - Personal or convenience items
    - Reserved beds
    - Services and devices that are not medically necessary (see definition on page 158)
48. Hyaluronic acid injections (viscosupplementation) for treatment of pain in any joint other than the knee
49. Hyperbaric oxygen therapy treatment for:
    - Acute and chronic sensorineural hearing loss
    - Brain injury including traumatic (TBI) and chronic brain injury
    - Cerebral palsy
    - Migraine or cluster headaches
    - Multiple sclerosis
    - Non-healing venous, arterial, and pressure ulcers
    - Thermal burns
50. Imaging of the sinus for rhinosinusitis using x-ray or ultrasound
51. Immunizations for the purpose of travel or employment, even if recommended by the CDC
52. Implantable drug delivery systems (IDDS or infusion pumps) for chronic, non-cancer pain
53. Incarceration: Services and supplies provided while confined in a prison or jail
54. Infertility or fertility testing or treatment after initial diagnosis, including drugs, pharmaceuticals, artificial insemination, and any other type of testing, treatment, complications resulting from such treatment (e.g., selective fetal reduction), or visits for infertility

55. In Vitro Fertilization (IVF) and all related services and supplies, including all procedures involving selection of embryo for implantation
56. Knee arthroplasty: Multi-compartmental arthroplasty and partial knee arthroplasty (including bi-compartmental and bi-unicompartmental)
57. Knee arthroscopy for osteoarthritis of the knee
58. Late fees, finance charges, or collections charges
59. Learning disabilities treatment after diagnosis, except as covered under the following benefits:
    - "Applied Behavior Analysis (ABA) Therapy" on page 37;
    - "Therapy: Neurodevelopmental, occupational, physical, and speech therapy" on page 72; or
    - When part of treating a mental health disorder as described on page 38.
60. Lumbar artificial disc replacement
61. Lumbar fusion for degenerative disc disease
62. Lumbar radiculopathy/sciatica surgery: Minimally invasive procedures that do not include laminectomy, laminotomy, or foraminotomy, including, but not limited to, energy ablation techniques, Automated Percutaneous Lumbar Discectomy (APLD), percutaneous laser, nucleoplasty, etc.
63. Magnetic resonance imaging, (upright) (uMRI), also known as "positional," "weight-bearing" (partial or full), or "axial loading"
64. Maintenance care (see definition on page 157)
65. Manipulations of the spine or extremities, except as described under "Spinal and extremity manipulations" on page 67
66. Marriage, family, or other counseling or training services, except as provided to treat an individual member's neuropsychiatric, mental health, or substance use disorder
67. Massage therapy services when the massage therapist is not a preferred provider
68. Medicare-covered services or supplies delivered by a provider who does not offer services through Medicare, when Medicare is the member's primary coverage
69. Microprocessor-controlled lower limb prostheses (MCP) for the feet and ankle
70. Migraine and tension-type headaches:
    - Treatment of chronic tension-type headache with Botox.
    - Treatment of chronic migraine or chronic tension-type headache with acupuncture, massage, trigger point injections, transcranial magnetic stimulation, or manipulation/manual therapy (e.g., chiropractic services).

    **Note:** For chronic migraines and tension-type headaches, see page 50.
71. Missed appointment charges
72. Negative pressure wound therapy in patients with contraindications referred to by the FDA Safety Communication dated February 24, 2011

73. Noncovered provider types: Services delivered by providers not listed as a covered provider type (see page 15)
74. Novocure (i.e., Optune) (tumor treating fields)
75. Orthoptic therapy except for the diagnosis of strabismus, a muscle disorder of the eye
76. Orthotics, foot or shoe: Items such as shoe inserts and other shoe modifications, except as specified on page 47
77. Osteochondral allograft/autograft transplantation for joints other than the knee
78. Out-of-network provider charges that are above the allowed amount
79. Peripheral nerve ablation, using any technique, to treat limb pain for adults and children, including for knee, hip, foot, or shoulder due to osteoarthritis or other conditions
80. Pharmacogenetic testing for patients being treated with oral anticoagulants
81. Pharmacogenomics testing for depression, mood disorders, psychosis, anxiety, attention deficit hyperactivity disorder (ADHD), and substance use disorder
82. Positron Emission Tomography (PET) scans for routine surveillance of lymphoma
83. Prescription drug charges over the allowed amount, regardless of where purchased
84. Prescription drugs that require preauthorization, unless the request is:
    - Approved by the plan
    - Supported by medical justification from a clinician other than the member or the member's family
85. Printing costs for medical records
86. Private duty nursing or continuous care in the member's home, except as described on pages 54 and 66
87. Proton beam therapy for individuals 21 years and older for conditions other than:
    - Brain/spinal
    - Esophageal
    - Head/neck
    - Hepatocellular carcinoma
    - Ocular
    - Skull-based
    - Other primary cancers where all other treatment options are contraindicated after review by a multidisciplinary tumor board
88. Provider administrative fees: Any charges for completing forms, copying records, or finance charges, except for records requested by the plan to perform retrospective (i.e., post-payment) review
89. Recreation therapy
90. Repetitive transcranial magnetic stimulation for tinnitus
91. Replacement of lost, stolen, or damaged durable medical equipment (DME)
92. Replacement of prescription drugs that are any of the following:
    - Confiscated or seized by Customs or other authorities
    - Contaminated
    - Damaged
    - Expired

- Lost or stolen
- Ruined

93. Residential treatment programs that are not licensed to provide residential treatment solely to persons requiring residential substance use disorder treatment or who have been diagnosed with a mental health condition and require residential treatment
94. Reversal of voluntary sterilization (vasectomy, tubal ligation, or similar procedures)
95. Riot, rebellion, and illegal acts: Services and supplies for treatment of an illness, injury, or condition caused by a member's voluntary participation in a riot, armed invasion or aggression, insurrection or rebellion, or sustained by a member arising directly from an act deemed illegal by a court of law
96. Routine ultrasounds during pregnancy, except one in week 13 or earlier, one during weeks 16-22, or high-risk pregnancies (see description on page 62)
97. Sacroiliac joint fusion: Minimally invasive and open sacroiliac joint fusion procedures in adults, 18 years and older, with chronic sacroiliac joint pain related to degenerative sacroiliitis and/or sacroiliac joint disruption
98. Screening and monitoring tests for osteopenia/osteoporosis:
    - Once treatment for osteoporosis has begun, serial monitoring is not covered
    - Development of a fragility fracture alone is not a covered indication
99. Separate charges for records or reports
100. Service animals: Any expenses related to a service animal
101. Services covered by other insurance, including, but not limited to:
    - Automobile no-fault
    - Commercial premises
    - General no-fault
    - Homeowner's
    - Medical payments (Med-Pay)
    - Motor vehicle
    - Personal injury protection (PIP)
    - Renter's
    - Underinsured or uninsured motorist

    See page 126 for more about how this works.
102. Services delivered by providers or facilities delivering services outside the scope of their licenses
103. Services or supplies:
    - For which no charge is made, or for which a charge would not have been made if you had no health care coverage
    - For which you are not obligated to pay
    - Provided by a resident physician or intern acting in that capacity
    - Provided by someone in the member's family or household
    - That are not medically necessary for the diagnosis and treatment of injury or illness or restoration of physiological functions and are not covered as preventive care. This applies even if services are prescribed, recommended, or approved by your provider.
    - That are solely for comfort
104. Services performed during a noncovered service

105. Services performed primarily to ensure the success of a noncovered service, including, but not limited to, a hiatal hernia repair done to ensure the success of a noncovered laparoscopic adjustable gastric banding surgery
106. Services supplemental to digital mammography. When performed supplementary to digital mammography for screening purposes for members with or without dense breasts, the following procedures are not covered:
    - Non-high-risk patients:
        - Automated Breast Ultrasound (ABUS)
        - Hand Held Ultrasound (HHUS)
        - Magnetic Resonance Imaging (MRI)
    - High-risk patients:
        - Automated breast ultrasound (ABUS)
        - Hand held ultrasound (HHUS)
107. Services, supplies, or drugs related to occupational injury or illness (see page 127)
108. Services, supplies, or items that require preauthorization unless the request is:
    - Approved by the plan
    - Supported by medical justification from a clinician other than the member or the family of a member
109. Skilled nursing facility services or confinement:
    - When primary use of the facility is as a place of residence
    - When treatment is primarily custodial
110. Sleep apnea diagnosis and treatment as indicated in referenced Medicare national and local coverage determinations
111. Sleep therapy services performed at the following locations are not covered:
    - Emergency room services
    - Inpatient hospitalization
    - Urgent-care facilities
112. Sound therapies for treatment of tinnitus, including, but not limited to:
    - Masking devices (sound maskers)
    - Hearing aids with sound-generating features (does not include hearing aids for treatment of hearing loss)
    - Altered auditory stimuli
    - Auditory attention training
113. Spinal cord stimulation for chronic neuropathic pain
114. Spinal injections, therapeutic (except as described under "Spinal injections" on page 67) of the following types:
    - Facet injections

- Intradiscal injections
- Medial branch nerve block injections

115. Spinal surgical procedures known as vertebroplasty, kyphoplasty, and sacroplasty
116. Stem cell therapies for musculoskeletal conditions
117. Stereotactic radiation surgery and stereotactic body radiation therapy: Stereotactic radiation surgery for conditions other than central nervous system primary and metastatic tumors and stereotactic body radiation therapy for conditions other than cancers of spine/paraspinal structures or inoperable non-small cell lung cancer, stage 1
118. Surrogacy
119. Telephone or virtual consultations or appointments, except as described under "Telemedicine services" on page 75
120. Tinnitus specific therapies including, but not limited to:
    - Tinnitus retraining therapy (TRT)
    - Neuromonics tinnitus treatment (NTT)
    - Tinnitus activities treatment (TAT)
    - Tinnitus-masking counseling
121. Transcutaneous vagal nerve stimulation (does not include or apply to support of previous implanted VNS)
122. Transcutaneous vagal nerve stimulation for epilepsy or depression
123. Travel, transportation, and lodging expenses, except as specified for ambulance services covered by the plan (see page 36), or approved travel and lodging costs related to the COE Program for single knee and single hip replacement (see page 55 and for spine care (see page 68)
124. Treatment of varicose veins with Endovenous Laser Ablation (EVLA), Radiofrequency Ablation (RFA), Sclerotherapy, and Phlebectomy in patients with pregnancy, active infection, peripheral arterial disease, or deep vein thrombosis (DVT)
125. Upright magnetic resonance imaging (uMRI), also known as "positional," "weight-bearing" (partial or full), or "axial loading"
126. Vagal nerve stimulation for the treatment-resistant depression
127. Vagal nerve stimulation (VNS) for the treatment of depression (does not include or apply to support of previously implanted VNS)
128. Vitamin D screening and testing as part of routine screening
129. Weight control, weight loss, and obesity treatment:
    - Non-surgical: Any program, drugs, services, or supplies for weight control, weight loss, or obesity treatment. Exercise or diet programs (formal or informal), exercise equipment, or travel expenses relating to non-surgical or surgical services are not covered. Such treatment is not covered even if prescribed by a provider, except as covered under "Bariatric Surgery" (see page 38), "Diabetes Control Program" (see page 44)," "Diabetes Prevention Program" (see page 45), "Nutrition counseling and therapy" (see page 60), or "Preventive care" (see page 63).

- Surgical: Any bariatric surgery procedure, any other surgery for obesity or morbid obesity, and any related medical services, drugs, or supplies, except when approved by preauthorization review.

130. Workers' compensation: When a claim for workers' compensation is accepted, all services related to that injury or illness are not covered, even if some services are denied by workers' compensation

If you have questions about whether a certain service or supply is covered, call UMP Customer Service at 1-800-628-3481 (TRS: 711).

# If you have other medical coverage

## Coordination of benefits

Coordination of benefits (COB) happens when you have health coverage through two or more groups (such as your employer and your spouse's employer), and these two group health plans both pay a portion of your health care claims.

The rules beginning under "Who pays first" on page 113 determine which plan pays first ("primary payer") and which pays second ("secondary payer"). See page 115 for a description of how the plan coordinates benefits when it pays second.

The plan processes claims differently depending on if it is the primary payer or the secondary payer. The differences are described in the next several pages.

**TIP:** If you have other health coverage, it is important that you let your providers know, including the pharmacies where you get your prescription drugs.

## Contact UMP and WSRxS

If you or your dependents have other insurance, you must let UMP and WSRxS know so claims are processed correctly. To do this, you must complete and submit a separate form for medical services and prescription drugs. See the table below for how to find the forms.

Each person claiming payment for benefits under the plan is required to give Regence and WSRxS any facts needed to apply these COB rules. If your coverage under other plans changes, please call the customer service phone numbers listed in the table.

| Contact method | Medical services: UMP | Prescription drug services: WSRxS |
|---|---|---|
| **Phone** | Call UMP Customer Service at 1-800-628-3481 (TRS: 711) to request a form. | Call WSRxS Customer Service at 1-888-361-1611 (TRS: 711) |
| **Online** | Go to the HCA website at hca.wa.gov/ump-forms-pubs: | Go to the HCA website at hca.wa.gov/ump-forms-pubs:<br>• In the "Search" box, type "Coordination of benefits." |

| Contact method | Medical services: UMP | Prescription drug services: WSRxS |
|---|---|---|
| | • In the "Search" box, type "Coordination of benefits."<br>• Choose "UMP (Regence) multiple coverage inquiry form."<br>• You may fill out, print and mail or fax in. | • Choose "UMP (WSRxS) Multiple prescription drug coverage inquiry form (coordination of benefits (COB))."<br>• You may fill out, print and mail or fax in. You may also submit through your WSRxS account at ump.regence.com/sebb/benefits/prescriptions. |
| **Fax** | 1-877-357-3418 | 503-412-4058 |
| **Mail** | Regence BlueShield<br>Attn: UMP Claims<br>PO Box 91015<br>MS BU386<br>Seattle, WA 98111-9115 | WSRxS<br>PO Box 40168<br>Portland, OR 97240-0168 |

# Who pays first

**Note:** If you cannot determine which plan pays first, call UMP Customer Service at 1-800-628-3481 (TRS: 711).

When UMP coordinates benefits with other plans, the following rules determine which plan pays first. These rules apply in order, so the first rule below that applies to your situation will determine which plan is your primary coverage, and subsequent rules will not apply.

The following plan pays first:

- Any group plan that does not coordinate benefits.
- The plan that covers the member as a subscriber, not a dependent.

  **Exception:** When the subscriber is a Medicare beneficiary, the plan covering the person as the retiree is secondary to the plan covering the person as a dependent.
- The plan that covers the member (or their spouse or state-registered domestic partner) as an active employee pays before a plan that covers the patient as a retired employee.
- A plan covering the member as an employee, subscriber, retiree, or the dependent of such an employee, subscriber, or retiree will pay before a COBRA or a state right of continuation plan.
- The plan that covers the member (or their spouse or state-registered domestic partner) as an active employee if the other coverage is Medicare.
- The plan that has covered the member (or their spouse or state-registered domestic partner) as a subscriber the longest, if there are two plans and the first five bullets do not determine which plan pays first.
- If none of the preceding rules determines the order of benefits, the allowable expenses must be shared equally between the plans.

## For dependent children

A group plan is usually primary over Medicaid programs that cover children. If a dependent child has group coverage through their employer, the child's coverage pays first.

### Dependent children of married parents

The group plan of the parent whose birthday is earlier in the year pays first. For example, the plan of a parent born April 14 is primary over the plan of a parent born August 21. This is called the "birthday rule." This rule looks only at the month and day, not the year. If both parents have the same birthday, the plan that has covered either parent the longest is primary.

**Exception for newborn children:** Under Washington State law, the plan must cover newborns under the mother's coverage for the first 21 days of life. Therefore, the mother's plan pays first for covered charges during the first 21 days of a newborn's life.

Dependent children of legally separated or divorced parents

When no court order specifies which parent is responsible for providing health insurance coverage, the following standard COB rules determine which plan pays first:

1. The plan of the custodial parent.
2. The plan of the custodial parent's spouse, if the custodial parent has remarried.
3. The plan of the non-custodial parent.
4. The plan of the non-custodial parent's spouse, if the non-custodial parent has remarried.

The custodial parent is the parent awarded custody by a court decree or, in the absence of a court decree, is the parent with whom the child resides more than one half of the calendar year, excluding any temporary visitation.

The birthday rule is used to determine which parent's plan pays first if:

- The court order states that both parents are responsible for the child's/children's health coverage and expenses.
- The court order awards joint custody without specifying that one parent is responsible for the child's/children's health coverage and expenses.

If the court order states one parent is to assume primary financial responsibility for the child but does not specify that one parent is responsible for health coverage and health care expenses, the plan of the parent assuming financial responsibility is the primary payer.

In some cases, a court order determines payment for health care expenses. In those cases, standard COB rules may not apply. You must promptly provide the plan with copies of the court order for the plan to determine which plan pays first.

If a dependent child is covered under more than one plan through persons who are not the child's parent or stepparent (e.g., a grandparent or other guardian), the plan will use the birthday rule to determine which plan pays first.

If none of the preceding rules determine who pays first, then each plan covers half of the allowed expenses.

## Federal and military plans

UMP usually pays first over certain federal or military programs for veterans (retired military members).

## When UMP pays first

When the plan is the primary payer (pays first), UMP pays its normal benefit as described in this COC. You may need to send UMP's Explanation of Benefits and a copy of your provider's bill to your secondary payer to receive payment. Check with that plan for more information.

### When UMP is supposed to pay first, but another plan did instead

If another plan pays first on claims where UMP should have paid first:

- UMP may pay the other plan the amount UMP should have paid.
- Amounts UMP pays to the other plan are considered benefits paid by UMP.

## How UMP coordinates benefits when it pays second

UMP uses a type of COB called nonduplication of benefits (see examples on page 115). When UMP pays second to another plan that covers the member, UMP will pay only an amount needed to bring the total benefit up to the amount UMP would have paid if the member did not have another plan.

The intent of this type of COB is to maintain the level of benefits available through UMP. The nonduplication of benefits type of coordination is not designed to pay your covered expenses in full.

When UMP pays second, it coordinates with these types of plans:

- Governmental programs including, but not limited to, Medicare and Medicaid.
- Group, blanket, or franchise health or disability insurance policies; health care service contractor and health maintenance organization group agreements issued by insurers; health care service contractors; and health maintenance organizations.
- Labor management trusteed plans, labor organization plans, employer plans, or employee benefit organization plans.

**ALERT!** If you have other primary coverage that pays for services, those services will apply to the UMP benefit limit.

### How much you may pay when UMP pays second

When you see preferred providers under UMP (see definition on page 164), you will owe only the balance of the UMP allowed amount after your primary plan and UMP pay benefits for covered services. Your cost will usually be higher if you see out-of-network providers. See "Sample payments to different provider types" on page 14 for examples.

The examples in the table below assume that you have met your medical deductible.

| Situation | Example | Preferred provider charge | UMP allowed amount | UMP normal benefit | Other plan pays | UMP pays | You pay your provider |
|---|---|---|---|---|---|---|---|
| **UMP is primary, other plan is secondary** | **EXAMPLE 1:** When UMP pays first (or is the only plan) | $200 | $100 | $85 (85% of $100) | N/A | $85 | $15 |

| Situation | Example | Preferred provider charge | UMP allowed amount | UMP normal benefit | Other plan pays | UMP pays | You pay your provider |
|---|---|---|---|---|---|---|---|
| **UMP is secondary, other plan is primary** | **EXAMPLE 2:** The other plan pays less than the normal UMP benefit | $200 | $100 | $85 | $80 | $5 | $15 |
| **UMP is secondary, other plan is primary** | **EXAMPLE 3:** The other plan pays as much as (or more than) the normal UMP benefit | $200 | $100 | $85 | $85 | $0 | $15 |

Please contact UMP Customer Service at 1-800-628-3481 (TRS: 711) for help with any questions if you are covered by more than one plan.

## Submit secondary claims promptly

All health plans have a "timely filing" deadline. The timely filing deadline for UMP is 12 months from the date of service. If a claim is not submitted within the plan's timely filing deadline, UMP will deny it. If your primary plan delays payment on a claim, you must still submit to UMP within the filing deadline to prevent denial of the claim.

UMP may try to contact your primary plan for their benefit payment information or may estimate it to provide timely processing of your secondary benefit. Adjustments may be made when the primary plan pays their portion of your claim. Notifying your providers of any change to your coverage will help avoid errors and delays in processing of claims (see pages 117–121).

## How diabetes care supplies are covered when UMP pays second

UMP covers diabetes care supplies under the prescription drug benefit. If you get your supplies from a pharmacy, ask if the pharmacy can bill both your primary plan and UMP. If your pharmacy does, you do not need to do anything further. If not, you will need to send a claim to WSRxS for secondary payment (see page 119 for instructions).

If you get your supplies from a diabetes care supplier, the primary plan may process the claim as medical. In this case, you need to send your Explanation of Benefits and a claim form to WSRxS for secondary payment (see pages 119–120 for instructions).

**Note:** Nonduplication of benefits applies to these claims (see page 112), which means that UMP may pay nothing after your primary plan pays.

See "Diabetes care supplies" on page 44 for more about this benefit.

**ALERT!** You must submit secondary claims for diabetes care supplies to WSRxS. Regence BlueShield will deny these claims.

## How COB works with prescription drugs

Some of the limits and restrictions to prescription drug coverage listed on pages 92–97 will apply when UMP pays second to another plan. See "Submitting a claim for prescription drugs" beginning on page 119 for how to submit your prescription drug claim.

Nonduplication of benefits applies when UMP pays second to another plan (see page 115). This means that UMP may pay nothing after your primary plan pays.

> **ALERT!** If UMP pays second, you must still meet your prescription drug deductible before UMP covers Tier 2 drugs.

**Using network pharmacies when UMP is secondary**

If you have primary coverage through another plan that covers prescription drugs, show both plan member ID cards to the pharmacy and make sure they know which plan pays first and which plan pays second. It is important that the pharmacy bills the plans in the correct order, or claims may be denied or paid incorrectly.

**Using mail-order pharmacies when UMP is secondary**

If your primary plan also uses PPS as the plan's network mail-order pharmacy, PPS may process payments for both plans and charge you only the remainder. Make sure that PPS has the information for both plans and knows which plan is primary.

However, if your primary plan uses a different mail-order pharmacy, you will have to use your primary plan's mail-order pharmacy, then submit a paper claim to UMP. See "Submitting a claim for prescription drugs" on page 119 for how to do this.

# Billing & payment: filing a claim

## Submitting a claim for medical services

When UMP is your primary insurance and your provider is preferred, you do not need to submit claims. The provider will do it for you. If you have a question about whether your provider's office has submitted a claim, sign in to your Regence account at **regence.com** or call UMP Customer Service at 1-800-628-3481 (TRS: 711).

> **TIP:** In the following section, Uniform Medical Plan (UMP) refers to the administrative functions for submitting claims to UMP. Regence BlueShield handles medical claims, and WSRxS handles prescription drugs claims.

## When you need to submit a claim

You may need to submit a claim to UMP for payment if:

- You receive services from an out-of-network provider.
- You have other insurance that pays first and UMP is secondary.

Out-of-network providers may submit a claim on your behalf. Ask your provider.

## How to submit a claim

To submit a claim yourself, you may sign in to your Regence account at **regence.com** and go to the Submit claim webpage at r**egence.com/member/submit-claim/** or you may complete a medical claim form and mail the following documents:

- UMP (Regence) Medical Claim Form — You may find the form on the HCA website at **hca.wa.gov/ump-forms-pubs** or you may request a form by calling UMP Customer Service at 1-800-628-3481 (TRS: 711).
- An itemized bill from your provider that describes the services you received and the charges.

The following information must appear on the provider's itemized bill for the plan to consider the claim for payment:

- Member's name and member ID number, including the alpha prefix (three letters and the 'W' before member ID number)
- Description of the injury or illness
- Date and type of service
- Provider's name, address, and phone number
- For ambulance claims, please also include the ZIP code of where the member was picked up and where they were taken

If UMP is secondary, you must include a copy of your primary plan's Explanation of Benefits, which lists the services covered and how much the other plan paid. You should wait until the primary plan has paid to submit a secondary claim to UMP, unless the primary plan's processing of the claim is delayed. Claims not submitted to UMP within 12 months of the date of service will not be paid.

If we must request additional information, the processing of your claim may be delayed.

**Note:** Be sure to make copies of your documents for your records.

Mail both the claim form and the provider's claim document (or bill) to:

Regence BlueShield
PO Box 1106
Lewiston, ID 83501-1106

Or you can fax documents to Regence at 1-877-357-3418.

The plan may send reimbursement for services received from an out-of-network provider to the provider or to you in the form of a check listing both you and the provider as payees. Call UMP Customer Service at 1-800-628-3481 (TRS: 711) if you have a question about the processing of your claim.

## Important information about submitting claims

**ALERT!** You or your provider must submit claims within 12 months of the date you received health care services. This is called the "timely filing" deadline. The plan will not pay claims submitted more than 12 months after the date of service. See "Submit secondary claims promptly" on page 116 for how this works when you have other coverage that pays first.

For information about submitting claims for services outside of the U.S., call UMP Customer Service at

1-800-628-3481 (TRS: 711). You may have to pay services upfront and submit a claim for reimbursement.

If you have other health care coverage, see "If you have other medical coverage" on pages 112–117 for information on how the plan coordinates benefits with other plans.

Services apply to the UMP medical deductible in the order claims are received, not necessarily in the order the member receives services.

### Claims reimbursement

Most of the time, the plan will pay preferred providers directly. For claims submitted by you or an out-of-network provider, the plan will determine whether to pay you, the provider, or both. For a child covered by a legal qualified medical child support order (see page 114) the plan may pay the child's custodial parent or legal guardian.

### Claims determinations

The plan will notify you of action taken on a claim within 30 days of the plan receiving it. This 30-day period may be extended by 15 days when action cannot be taken on the claim due to:

- Circumstances beyond the plan's control. Notice will include an explanation why an extension is needed and when the plan expects to act on the claim.
- Lack of information. The plan will notify you within the 30-day period that an extension is necessary, with a description of the information needed and why it is needed.

## Submitting a claim for prescription drugs

You may need to submit your own prescription drug claim to WSRxS for reimbursement if you:

- Buy prescription drugs at a non-network retail pharmacy.
- Fail to show your UMP member ID card at a network pharmacy.
- Have other prescription coverage that pays first, and UMP is secondary.

**TIP:** If you get a vaccine from an out-of-network provider, make sure that you submit your claim to Regence BlueShield as a medical claim (see page 117).

Prescription drug claim forms are available on the HCA website at **hca.wa.gov/ump-forms-pubs** or by calling WSRxS Customer Service at 1-888-361-1611 (TRS: 711). Send the completed claim form, along with your pharmacy receipt(s), to:

WSRxS
Attn: Pharmacy Claims
PO Box 40168
Portland, OR 97240-0168

Or you can fax your documents to WSRxS at 1-800-207-8235.

It is a good idea to keep copies of all your paperwork for your records.

When you submit a prescription drug claim to WSRxS, the plan pays the claim based on the following rules, no matter where you purchased the drug:

- The plan pays based on the allowed amount. If the pharmacy charges you more than the allowed amount, you will pay your usual coinsurance (and prescription drug deductible if applicable), plus the difference between what the plan paid and the pharmacy's charge.
- The plan pays all prescription drug claims, including non-network retail pharmacies, based on the drug's tier coinsurance (see the table on page 81).
- If your claim exceeds the quantity limit or the maximum days' supply allowed by the plan, the plan will pay only for the amount of the prescription drug up to the quantity limit or maximum days' supply.
- If you receive a refill before 84 percent of the last supply you received should have been taken, the plan will not pay for it. This is called a "refill too soon" (see page 97).

You must submit prescription drug claims within 12 months of purchase. The plan will not pay claims for prescription drugs submitted more than 12 months after purchase.

**ALERT!** If you do not show your UMP member ID card when purchasing a prescription at a WSRxS' network pharmacy, you will have to pay the full cash price and submit a Prescription Drug Claim Form. You will not receive the plan discount.

## False claims or statements

Neither you nor your provider (or any person acting for you or your provider) may submit a claim for services or supplies that were not received, were resold to another party, or for which you are not expected to pay.

In addition, neither you nor any person acting for you may make any false or incomplete statements or any false claims on any document for your plan coverage.

The plan may recover any payments or overpayments made because of a false claim or false statement by withholding future claim payments, by suing you, or by other means. False claims may also be crimes.

If you represent yourself as being enrolled in this plan when you are not, the plan will deny all claims.

If the plan asks you for more information, you will be allowed at least 45 days to provide it. If the plan does not receive the information requested within the time allowed, the plan will deny the claim.

# Complaint and appeal procedures

**ALERT!** In the following section, UMP refers to the administrative functions for appeals for UMP Achieve 2. Regence BlueShield handles medical appeals; WSRxS handles appeals involving prescription drugs; and Premera handles appeals for the COE Program (see page 57 and 70 for Premera's contact information).

Appeals procedures may change during the year if required by federal or Washington State law.

## What is a complaint or grievance?

A complaint or grievance is an oral statement or written document submitted by or on behalf of a member regarding:

- Dissatisfaction with medical care.
- Dissatisfaction with service provided by the health plan.
- Provider or staff attitude or demeanor.
- Waiting time for medical services.

**Note:** If your issue is regarding a denial, reduction, or termination of payment or nonprovision of medical services, it is an appeal (see page 121).

## How to submit a complaint or grievance

For all complaints or grievances, we recommend first calling UMP Customer Service at 1-800-628-3481 (TRS: 711). Many issues may be resolved with a phone call. If an initial phone call does not resolve your grievance, you may submit your complaint or grievance:

- Over the phone: If you want a written response, you must request one.
- By mail, fax, or email (see page 126).

You will receive notice of the action on your complaint or grievance within 30 calendar days of our receiving it. We will notify you if we need more time to respond.

## What is an appeal?

An appeal is an oral or written request made by you or your authorized representative to Regence BlueShield or WSRxS to reconsider:

- A decision to deny, modify, reduce, or terminate payment, coverage, certification, or provision of health care services or benefits, including the admission to, or continued stay in, a health care facility.
- A preauthorization.
- A retroactive decision to deny coverage based on eligibility (see "Appeals related to eligibility" on page 126).
- Claims payment, processing, or reimbursement for health care services or supplies.

# The appeals process

**ALERT!** If your appeal is for an urgent or life-threatening condition, see "Expedited appeals" on page 123.

You, your provider, or an authorized representative (see "How to designate an authorized representative" on page 145) may request an appeal for you. There are three levels to the appeals process:

1. First-level appeal
2. Second-level appeal
3. Independent review

Each of those parts are described in further detail below.

If your request involves a decision to change, reduce, or terminate coverage for services, supplies, or prescription drugs already being covered, the plan must continue coverage for these services during your appeal. However, if the plan or HCA upholds the decision to change, reduce, or terminate coverage, you will be responsible for any payments made by the plan during that period. If you request payment for denied claims or approval of services, supplies, or prescription drugs not yet covered by the plan, the plan will not cover the services, supplies, or prescription drugs while the appeal is under consideration.

The plan will consult with a health care professional on appeals where the plan's decision was based in whole or in part on a medical judgment. That includes decisions based on determinations that a treatment, prescription drug, or other item is experimental, investigational, or not medically necessary. In those cases, the plan will consult with a health care professional who has appropriate training and experience in the field of medicine involved.

You may send written comments, documents, and any other information when you request an appeal. The plan will consider all information submitted in reviewing your appeal. You may also request copies of documents the plan has that are relevant to your appeal, which the plan will provide at no cost to you.

## How to submit an appeal

You may submit your request for an appeal by telephone, mail, or fax, or email (see contact information on page 126). The plan will send confirmation when it receives your appeal. You will also receive a decision on your appeal within 30 calendar days. We will ask your permission if we need more time to respond. You can access the UMP Member Appeal Form on the HCA website at **hca.wa.gov/ump-forms-pubs**.

## Information to provide with an appeal

You can submit information, documents, written comments, records, evidence, and testimony, including second opinions, with your appeal. When you provide all the necessary documentation, it allows the plan to review your appeal faster. Include the following when requesting an appeal:

- The subscriber's full name (the name of the employee or retiree covered by the plan)
- The member's full name (the name of the employee, retiree, or dependent covered by the plan)
- The subscriber's member ID number (starting with a "W" on your UMP member ID card)
- The name(s) of any providers involved in the issue you are appealing

- The dates when any services were provided
- Your mailing address
- Your daytime phone number(s)
- A statement describing the issue and your desired outcome
- A copy of the Explanation of Benefits, if applicable, or a list of the claim numbers you are appealing
- Medical records from your provider, if applicable. Your provider should supply clinically relevant information, such as medical records for services denied based on medical necessity or for other clinical reasons. The plan must receive all relevant information with the appeal to make sure the most accurate decision is made.

## First-level appeals

You may request a first-level appeal no more than 180 days after you receive notice of the adverse benefit determination. If you do not request an appeal within this time, your appeal will not be reviewed, and you will not be able to continue further appeals (second-level and independent review).

Regence BlueShield manages first-level appeals for medical services, and WSRxS manages first-level appeals for prescription drugs. Employees from Regence BlueShield and WSRxS reviewing the appeals will not have been involved in the initial decision you are appealing. Administrative staff review claim processing disputes. A staff of health care professionals at Regence BlueShield or WSRxS evaluate appeals that involve issues requiring medical judgment about covering, authorizing, or providing health care.

**ALERT!** Deadlines for submitting an appeal are based on the first date you are notified of how a claim was processed, usually when the plan sends you an Explanation of Benefits (including services that applied to the deductible or were denied). The plan does not waive deadlines based on untimely billing by your provider.

## Second-level appeals

If you disagree with the decision made on your first-level appeal, you may request a second-level appeal. You must submit second-level appeals no more than 180 days after the date of the letter responding to your first-level appeal. If you do not request an appeal within this time, your appeal will not be reviewed, and you will not be able to continue further appeals (independent review).

Regence BlueShield manages second-level appeals for medical services, and WSRxS manages second-level appeals for prescription drugs. Employees from Regence BlueShield and WSRxS reviewing the appeals will not have been involved in, or subordinate to anyone involved in, reviewing the first-level appeal or initial decision. If new or additional evidence or rationale is considered in reviewing your appeal, you will have the opportunity to review it free of charge, and you may respond before the final decision.

## Expedited appeals

### Expedited appeals for medical services

If your appeal is based on one of the following situations, you may ask your provider to request an expedited appeal:

- You are currently receiving or prescribed treatment or benefits that would end because of the denial;

- Your provider determines that taking the usual time allowed could seriously affect your life, health, or ability to regain maximum function, or would subject you to severe pain that cannot be adequately managed without the disputed care or treatment; or
- The issue is related to admission, availability of care, continued stay, or emergency health care services and you have not been discharged from the emergency room or transport service.

An expedited appeal replaces the first- and second-level appeals. Regence BlueShield will decide on your expedited appeal within 72 hours of the request. Your provider must submit all clinically relevant information to the plan by phone or fax at:

- **Phone:** 1-800-628-3481 (TRS: 711)
- **Fax:** 1-877-663-7526

If you disagree with the expedited appeal decision, your provider may request an expedited independent review (see page 124).

### Expedited appeals for prescription drugs

If you or your provider thinks you need a prescription drug immediately, you or your provider may request an expedited appeal by submitting all clinically relevant information to the plan by phone or fax at the numbers listed below. An expedited appeal replaces the first- and second-level appeals. WSRxS will decide on your appeal within 72 hours of the request.

In this case, you may choose to purchase a three-day supply at your own expense. If WSRxS decides to cover the prescription drug, WSRxS will reimburse you up to the allowed amount minus the member cost-share (coinsurance and prescription drug deductible, if applicable). If WSRxS decides not to cover the prescription drug (denies the appeal), you are responsible for the full cost of the drug.

- **Phone:** 1-888-361-1611 (TRS: 711)
- **Fax:** 1-866-923-0412 (for providers only)

## Time limits for the plan to decide appeals

**ALERT!** The plan will comply with shorter time limits than those below when required by Washington State law.

The time limits for both first- and second-level appeals are calculated from when the plan receives the appeal. The plan will decide your appeal within 14 days of receiving it but may take up to 30 days unless a different time limit applies as explained below. The plan will request written permission from you or your authorized representative (see page 145) if an extension to the 30-day time limit is needed to get medical records or a second opinion.

For expedited appeals, the plan will decide as soon as possible but always within 72 hours. The plan will notify you (or your authorized representative) of the decision verbally within 72 hours and will mail a written notice within 72 hours of the decision.

## Independent (external) review

If you have gone through both a first- and second-level appeal (or expedited appeal) and your appeal was based on one of the issues listed below, you may request an independent (or external) review:

- Deny;
- Modify;
- Reduce; or
- Terminate coverage of or payment for a health care service.

You may also request an independent review in the following situations:

- If the plan has exceeded the timelines for response to your appeal without good cause and without reaching a decision
- If the plan has failed to adhere to the requirements of the appeals process

You must request an independent review no more than 180 days after the date of the letter responding to your second-level appeal (or expedited appeal). Only the member or an authorized representative (see page 145) may request an independent review. You may authorize a representative to request an independent review on your behalf in writing or verbally by contacting UMP Customer Service.

> **TIP:** An Independent review organization (IRO) will conduct the independent review. An IRO is a group of medical and benefit experts certified by the Washington State Department of Health and not related to the plan, Regence BlueShield, WSRxS, or the Health Care Authority. An IRO is intended to provide unbiased, independent clinical and benefit expertise, as well as evidence-based decision making, while ensuring confidentiality. The IRO reviews your appeal to determine if the plan's decision is consistent with state law and the *2021 UMP Achieve 2 (SEBB) Certificate of Coverage*. The plan will pay the IRO's charges.

### Requesting an independent review

To request an independent review, see the contact information listed on page 124.

The plan — Regence BlueShield for medical services, and WSRxS for prescription drugs — will send the relevant information and correspondence to the IRO.

### Additional legal options

You are required to exhaust the plan's appeals process before you may bring a cause of action in court against the plan or the Health Care Authority. If an IRO reviews your appeal, their decision is binding on both the plan and you except to the extent that other remedies are available under state or federal law.

If the IRO overturns the plan's decision, the plan will provide benefits (including making payment on the claim) according to the IRO's decision without delay, regardless of whether the plan intends to seek judicial review of the IRO's decision and unless and until there is a judicial decision otherwise.

## Complaints about quality of care

For complaints or concerns about the quality of care you received from preferred providers only, call UMP Customer Service at 1-800-628-3481 (TRS: 711) or send a secure email through your Regence account at **regence.com**.

For complaints or concerns about the quality of care you received from any provider (preferred or out-of-network):

- Call Washington State Department of Health at 360-236-4700 or 1-800-562-6900.

- Email the Department of Health at HSQAComplaintIntake@doh.wa.gov.
- Visit the Department of Health website at doh.wa.gov/AboutUs/DepartmentofHealth/Fileacomplaint.

## Appeals related to eligibility

Appeals related to eligibility and enrollment are handled by the SEBB Program and governed by Chapter 182-16 Washington Administrative Code (WAC).

Information on how to file an appeal is available:

- On the HCA website at hca.wa.gov/sebb-appeals.
- By contacting the SEBB Appeals Unit at 1-800-351-6827.

## Where to send complaints or appeals

**ALERT!** See page 57 and 70 for appeals related to the Centers of Excellence (COE) Program.

We recommend calling first with a complaint or appeal, since many problems may be resolved quickly over the phone.

| Contact type | Medical services: UMP | Prescription drugs: WSRxS |
|---|---|---|
| **Phone** | 1-800-628-3481 (TRS: 711)<br>Monday-Friday,<br>5 a.m. to 8 p.m. and<br>Saturday 8 a.m. to 4:30 p.m. (Pacific) | 1-888-361-1611 (TRS: 711)<br>Monday-Friday: 7:30 a.m. to 5:30 p.m.<br>Available outside these hours with limited services. |
| **Mail** | UMP Member Appeals<br>Regence BlueShield<br>PO Box 91015<br>Seattle, WA 98111-9115 | WSRxS<br>Attn: Appeals<br>PO Box 40168<br>Portland, OR 97240-0168 |
| **Secure online account** | Sign in to your Regence account at regence.com. Navigate to Appeals to submit an appeal online | Find a link to your<br>WSRxS account at<br>ump.regence.com/sebb/benefits/prescriptions |
| **Email** | MemberAppeals@regence.com | Secure email through your WSRxS account at<br>ump.regence.com/sebb/benefits/prescriptions |
| **Fax** | 1-877-663-7526 | 1-866-923-0412 |

# When another party is responsible for injury or illness

You may receive a letter from the plan asking if your injury or illness was the result of an accident or might be someone else's responsibility. To make sure claims are paid in a timely manner, it is important

that you respond as directed in the letter, even if the answer is no. If you do not, the plan may deny coverage. You may call UMP Customer Service at 1-800-628-3481 (TRS: 711) if you have questions.

## Occupational injury or illness (workers' compensation) claims

When a claim for occupational injury or illness (workers' compensation) is accepted by your employer's workers' compensation carrier, UMP will not cover any services related to that injury or illness, even if the compensation carrier denies some services. You must file a workers' compensation claim with your workers' compensation carrier. If your claim for workers' compensation is denied because it is determined the injury or condition is not related to an occupational injury or illness, UMP will pay for covered services under the terms of this COC.

## Legal rights and responsibilities

Coverage under the plan is not provided for medical, dental, prescription, or vision expenses you incur for treatment of an injury or illness if the costs associated with the injury or illness may be covered by another first party insurance or may be recoverable from any of the following:

- A third party;
- Any other source, including no fault automobile medical payments (Med-Pay), no fault automobile personal injury protection (PIP), homeowner's no-fault coverage, commercial premises no-fault medical coverage, and sports policies. This includes excess, underinsured, or uninsured motorist coverage, or similar contract or insurance, when the contract or insurance is either issued to or makes benefits available to you, whether or not you make a claim under such coverage; or
- Services or supplies for work-related injury or illness, even when the service or supply is not a covered workers' compensation benefit under the workers' compensation plan.

**ALERT!** You must respond to any communication sent to you about other sources of benefits, or the plan may deny claims.

However, after expiration or exhaustion of the above no fault benefits, if you also have a potential right of recovery for illnesses or injuries from a third party who may have legal responsibility or from any other source, benefits may be advanced by the plan pending the resolution of a claim to the right of recovery subject to all of the following conditions:

- By accepting or claiming benefits, you agree that the plan is entitled to reimbursement of the full amount of benefits paid out of any settlement or recovery from any source to the extent that the settlement or recovery exceeds full compensation to you for the injury or illness that you sustained. This includes any arbitration award, judgment, settlement, disputed claim settlement, underinsured or uninsured motorist payment, or any other recovery related to the injury or illness for which benefits under the plan have been provided.
- The plan may choose to recover expenses through subrogation to the extent that the settlement or recovery exceeds full compensation to you for the injury or illness that you sustained. The plan is authorized, but not obligated, to recover any expenses, to the extent that they were paid under the plan, directly from any party liable to you, upon mailing of a written notice to the potential payer, to you, or to your representative.

- The plan's rights apply without regard to the source of payment for medical expenses, whether from the proceeds of any settlement, arbitration award, or judgment, or other characterization of the recovery by you or any third party or the recovery source. The plan is entitled to reimbursement from the first dollar received from any recovery to the extent that the settlement or recovery exceeds full compensation to you for the injury or illness that you sustained. This applies regardless of whether:
  - The third party or third party's insurer admits liability;
  - The health care expenses are itemized or expressly excluded in the recovery; or
  - The recovery includes any amount (in whole or in part) for services, supplies, or accommodations covered under the plan.
- You may be required to sign and deliver all legal papers and take any other actions requested to secure the plan's rights (including an assignment of rights to pursue your claim if you fail to pursue your claim of recovery from the third party or other source). If you are asked to sign a trust/reimbursement agreement or other document to reimburse the plan from the proceeds of any recovery, you will be required to do so as a condition to advancement of any benefits. If you or your agent or attorney fail to comply during the course of the case, we may request refunds from the providers or offset future benefits.
- You will not do anything to prejudice the plan's rights and that you will cooperate fully with the plan, including signing any documents within the required time and providing prompt notice of any settlement or other recovery. You must notify the plan of any facts that may impact the right to reimbursement or subrogation, including, but not necessarily limited to, the following:
  - The filing of a lawsuit;
  - The making of a claim against any third party;
  - Scheduling of settlement negotiations with a minimum of 21 days advance notice of the date, time, location and participants to be involved in any settlement conferences or mediations); or
  - Intent of a third party to make payment of any kind to your benefit or on your behalf and that in any manner relates to the injury or illness that gives rise to the plan's right of reimbursement or subrogation (notice is required a minimum of five business days before the settlement).
- You and your agent or attorney must agree to keep segregated in its own account any recovery or payment of any kind to your benefit that in any manner relates to the injury or illness giving rise to the plan's right of reimbursement or subrogation, until the plan's right is satisfied or released.
- In the event you or your agent or attorney fails to comply with any of these conditions, any such benefits advanced for any illness or injury may be recovered through legal action to the extent that the settlement or recovery exceeds full compensation to you for the injury or illness that you sustained.
- Any benefits provided or advanced under the plan are provided solely to assist you. By paying such benefits, the plan is not waiving any right to reimbursement or subrogation.

# Fees and expenses

You may incur attorney's fees and costs in connection with obtaining a recovery. We may pay a proportional share of such attorney's fees and costs you incur at the time of any settlement or recovery to otherwise reduce the amount of reimbursement paid to the plan to less than the full amount of benefits paid by the plan.

## Services covered by other insurance

The plan does not cover services that are covered by other insurance, including, but not limited to, no fault automobile medical payments (Med-Pay), no fault automobile personal injury protection (PIP), homeowner's no-fault coverage, commercial premises no fault medical coverage, or sports policies, including excess, underinsured or uninsured motorist coverage or similar contract or insurance. You are responsible for any cost-sharing required under the other coverage as allowed by state law. Once you have exhausted benefits (e.g., reached the maximum medical expenses amount of the other insurance policy (-ies), or services are no longer injury-related), the plan will cover services according to this COC.

## Motor vehicle coverage

If you are involved in a motor vehicle accident, whether as a driver, passenger, pedestrian, or other capacity, you may have rights under multiple motor vehicle insurance no fault coverages and also against a third party who may be responsible for the accident. In that case, this right of reimbursement and subrogation provision still applies.

## Future medical expenses

Benefits for otherwise covered services may be excluded as follows:

- When you have received a recovery from another source relating to an illness or injury for services for which we normally would provide benefits. The amount of any exclusions under this provision, however, will not exceed the amount of your recovery.
- Until the total amount excluded under this subrogation provision equals the third-party recovery.

# Eligibility and enrollment

In these sections, "health plan" is used to refer to a plan offering medical, vision, or dental coverage, or a combination developed by the School Employees Benefits Board (SEBB) and provided by a contracted vendor or self-insured plans administered by HCA.

## Eligibility

The school employee's SEBB Organization will inform the school employee whether or not they are eligible for benefits upon employment and whenever their eligibility status changes. The communication will include information about the school employee's right to appeal eligibility and enrollment decisions. Information about a school employee's right to an appeal can be found on page 141 of this certificate of coverage. For information on how to enroll, see the "Enrollment" section.

To enroll an eligible dependent the subscriber must follow the procedural requirements described in the "Enrollment" section. The SEBB Program or SEBB Organization verifies the eligibility of all dependents and requires the subscriber to provide documents that prove a dependent's eligibility.

The following are eligible as dependents:

1. Legal spouse.
2. State-registered domestic partner as defined in the state statute and substantially equivalent legal unions from other jurisdictions as defined in the Washington state statute.

3. Children. Children are eligible through the last day of the month in which their 26th birthday occurs except as described in subsection (g) of this section. Children are defined as the subscriber's:

    a. Children as defined in state statutes that establish a parent-child relationship, except when parental rights have been terminated;

    b. Children of the subscriber's spouse, based on the spouse's establishment of a parent-child relationship, except when parental rights have been terminated. The stepchild's relationship to a subscriber (and eligibility as a dependent) ends on the same date the marriage with the spouse ends through divorce, annulment, dissolution, termination, or death;

    c. Children for whom the subscriber has assumed a legal obligation for total or partial support in anticipation of adoption of the child;

    d. Children of the subscriber's state-registered domestic partner, based on the state-registered domestic partner's establishment of a parent-child relationship, except when parental rights have been terminated. The child's relationship to the subscriber (and eligibility as a dependent) ends on the same date the subscriber's legal relationship with the state-registered domestic partner ends through divorce, annulment, dissolution, termination, or death;

    e. Children specified in a court order or divorce decree for whom the subscriber has a legal obligation to provide support or health care coverage;

    f. Extended dependent in the legal custody or legal guardianship of the subscriber, the subscriber's spouse, or subscriber's state-registered domestic partner. The legal responsibility is demonstrated by a valid court order and the child's official residence with the custodian or guardian. Extended dependent child does not include a foster child unless the subscriber, the subscriber's spouse, or the subscriber's state-registered domestic partner has assumed a legal obligation for total or partial support in anticipation of adoption; and

    g. Children of any age with a developmental or physical disability that renders the child incapable of self-sustaining employment and chiefly dependent upon the subscriber for support and maintenance provided such condition occurs before age 26. The following requirements apply to dependents with a disability:

        - The subscriber must provide proof of the disability and dependency within 60 days of the child's attainment of age 26;
        - The subscriber must notify the SEBB Program in writing when the child is no longer eligible under this subsection;
        - A child with a developmental or physical disability who becomes self-supporting is not eligible as of the last day of the month in which they become capable of self-support;
        - A child with a developmental or physical disability age 26 and older who becomes capable of self-support does not regain eligibility under this subsection if they later become incapable of self-support; and
        - The SEBB Program with input from the medical plan will periodically verify the eligibility of a dependent child with a disability beginning at age 26, but no more frequently than annually after the two-year period following the child's 26th birthday. Verification will require renewed proof of disability and dependence from the subscriber.

# Enrollment

A subscriber or dependent is eligible to enroll in only one SEBB medical plan even if eligibility criteria is met under two or more subscribers. For example, a dependent child who is eligible for enrollment under two parents working for the same, or two different SEBB Organizations may be enrolled as a dependent both parents but is limited to a single enrollment in SEBB medical.

A school employee may waive enrollment in SEBB medical if they are enrolled in other employer-based group medical, a TRICARE plan, or Medicare. If a school employee waives enrollment in SEBB medical, the school employee cannot enroll eligible dependents.

## How to enroll

A school employee must use the SEBB My Account online enrollment system or submit a *School Employee Enrollment* form to their SEBB Organization when they become newly eligible for SEBB benefits. The online enrollment or form must be received no later than 31 days after the date the school employee becomes eligible. If the school employee does not enroll online or return the *School Employee Enrollment* form by the deadline, the school employee will be enrolled in UMP Achieve 1, a tobacco use premium surcharge will be incurred, and any eligible dependents cannot be enrolled until the SEBB Program's next annual open enrollment or when a qualifying event occurs that creates a special open enrollment.

To enroll an eligible dependent, the school employee must include the dependent's enrollment information in SEBB My Account or on the form and provide the required document(s) as proof of the dependent's eligibility. The dependent will not be enrolled in SEBB health plan coverage if the SEBB Program or the SEBB Organization is unable to verify their eligibility within the SEBB Program enrollment timelines.

All other subscribers may enroll by submitting the required forms to the SEBB Program. The SEBB Program must receive the school employee's elections no later than 60 days from the date the school employee's SEBB health plan coverage ended or from the postmark date on the election notice sent by the SEBB Program, whichever is later. The school employee's first premium payment and applicable premium surcharges are due no later than 45 days after the election ends as described above. Premiums and applicable premium surcharges associated with continuing SEBB medical, must be made to the HCA as well as premiums associated with continuing SEBB medical, dental, and vision insurance coverage. For more information see "Options for continuing SEBB medical coverage" on 139.

A subscriber or their dependents may also enroll during the SEBB Program's annual open enrollment (see "Annual open enrollment" on 132) or during a special open enrollment (see "Special open enrollment" beginning on 133). The subscriber must provide proof of the event that created the special open enrollment.

**A school employee must notify their SEBB Organization to remove dependents** within 60 days of the last day of the month when the dependent no longer meets the eligibility criteria described under "When can a subscriber enroll or remove eligible dependents?" on 133. All other subscribers must notify the SEBB Program to remove a dependent within 60 days of the last day of the month when the dependent no longer meets the eligibility criteria described under "When can a subscriber enroll or remove eligible dependents?" on 133. Consequences for not submitting notice within 60 days may include, but are not limited to:

- The dependent losing eligibility to continue SEBB medical coverage under one of the continuation coverage options described on 139 of this certificate of coverage;

- The subscriber being billed for claims paid by the health plan for services that were rendered after the dependent lost eligibility;
- The subscriber being unable to recover subscriber-paid insurance premiums for a dependent that lost their eligibility; and
- The subscriber being responsible for premiums paid by the state for the dependent's health plan coverage after the dependent lost eligibility.

# When medical coverage begins

For a school employee and their eligible dependents **enrolling when the school employee is newly eligible,** SEBB medical coverage begins the first day of the month following the date the school employee becomes eligible.

**Exceptions:**

1. The school employee's benefits will begin on the first day of work when their first day of work is on or after September 1, but not later than the first day of school for the current school year as established by the SEBB Organization.
2. When a school employee establishes eligibility toward SEBB benefits at any time in the month of August, the SEBB benefits begin on September 1 only if the school employee is also determined to be eligible for the school year that begins on September 1.

For a subscriber or their eligible dependents **enrolling during a special open enrollment,** SEBB medical coverage begins the first day of the month following the later of the event date or the date the online enrollment or required form is received.

**Exceptions:**

If the special open enrollment is due to the birth or adoption of a child, or when the subscriber has assumed a legal obligation for total or partial support in anticipation of adoption of a child, SEBB medical coverage begins as follows:

- For an employee, medical coverage will begin the first day of the month in which the event occurs;
- For the newly born child, medical coverage begins the date of birth;
- For a newly adopted child, medical coverage begins on the date of placement or the date a legal obligation is assumed in anticipation of adoption, whichever is earlier; or
- For a spouse or state-registered domestic partner of a subscriber, medical coverage will begin the first day of the month in which the event occurs.
- Enrollment of an extended dependent or a dependent with a disability will begin the first day of the month following the later of the event date or eligibility certification.

# Annual open enrollment

School employees may make the following changes to their enrollment during the SEBB Program's annual open enrollment:

- Enroll in or change their medical plan
- Waive their medical plan enrollment
- Enroll after waiving medical plan enrollment
- Enroll or remove eligible dependents

Other subscribers may make the following changes to their enrollment during the SEBB Program's annual open enrollment:

- Enroll in or terminate enrollment in a medical plan
- Enroll or remove eligible dependents
- Change their medical plan

The school employee must submit the change online in SEBB My Account or return the required enrollment/change form to their SEBB Organization. All other subscribers must submit the form to the SEBB Program. The form must be received no later than the last day of the annual open enrollment. The enrollment change will become effective January 1st of the following year.

## Special open enrollment

A subscriber may change their enrollment outside of the annual open enrollment if a special open enrollment event occurs. However, the change in enrollment must be allowable under Internal Revenue Code (IRC) and Treasury Regulations, and correspond to and be consistent with the event that creates the special open enrollment for the subscriber, their dependent, or both. A special open enrollment event must be an event other than a school employee gaining initial eligibility or regaining eligibility for SEBB benefits. The special open enrollment may allow a subscriber to:

- Enroll in or change their medical plan
- Waive their medical plan enrollment
- Enroll after waiving medical plan enrollment
- Enroll or remove eligible dependents

To make an enrollment change, the school employee must make the change online in SEBB My Account or submit the required forms to their SEBB Organization. All other subscribers must submit the form to the SEBB Program. The forms must be received no later than 60 days after the event that created the special open enrollment. In addition to the required forms, the SEBB Program or SEBB Organization will require the subscriber to provide proof of the dependent's eligibility, evidence of the event that created the special open enrollment, or both.

**Exception:** If a school employee wants to enroll a newborn or child whom the school employee has adopted or has assumed a legal obligation for total or partial support in anticipation of adoption in SEBB health plan coverage, the school employee should notify their SEBB Organization by submitting an enrollment form as soon as possible to ensure timely payment of claims. If adding the child increases the premium, the required enrollment/change form must be received no later than 60 days after the date of the birth, adoption, or the date the legal obligation is assumed for total or partial support in anticipation of adoption. School employees should contact their payroll or benefits office for the required forms.

See "When can a subscriber enroll or remove eligible dependents" on 136.

### When can a subscriber change their health plan?

Any one of the following events may create a special open enrollment:

1. Subscriber gains a new dependent due to:
    a. Marriage or registering a state-registered domestic partnership;
    b. Birth, adoption or when the subscriber assumes a legal obligation for total or partial support in anticipation of adoption; or

c. A child becomes eligible as an extended dependent through legal custody or legal guardianship.

2. Subscriber or their dependent loses other coverage under a group health plan or through health insurance coverage, as defined by the Health Insurance Portability and Accountability Act (HIPAA);

3. Subscriber has a change in employment status that affects their eligibility for the employer contribution toward their employer-based group health plan;

4. Subscriber has a change in employment from a SEBB Organization to a public school district that straddles county lines or is in a county that borders Idaho or Oregon, which results in the subscriber having different medical plans available. The subscriber may change their election if the change in employment causes:

   a. The subscriber's current medical plan to no longer be available, in this case the subscriber may select from any available medical plan; or

   b. The subscriber has one or more new medical plans available, in this case the subscriber may select to enroll in a newly available plan.

   c. As used in this subsection the term "public school district" shall be interpreted to not include charter schools and educational service districts.

5. Subscriber's dependent has a change in their own employment status that affects their eligibility for the employer contribution under their employer-based group health plan;

6. Subscriber or their dependent has a change in residence that affects health plan availability. If the subscriber moves and their current health plan is not available in the new location, the subscriber must select a new health plan otherwise there will be limited accessibility to network providers and covered services;

7. A court order requires the subscriber or any other individual to provide insurance coverage for an eligible dependent of the subscriber (a former spouse or former state-registered domestic partner is not an eligible dependent);

8. Subscriber or their dependent enrolls in coverage under Medicaid or a state Children's Health Insurance Program (CHIP), or the subscriber or the subscriber's dependent loses eligibility for coverage under Medicaid or CHIP;

9. Subscriber or their dependent becomes eligible for state premium assistance subsidy for SEBB health plan coverage from Medicaid or CHIP;

10. Subscriber or their dependent enrolls in coverage under Medicare, or the subscriber or a subscriber's dependent loses eligibility for coverage under Medicare. If the subscriber's current medical plan becomes unavailable due to the subscriber's or a subscriber's dependent's enrollment in Medicare, the subscriber must select a new medical plan;

11. Subscriber or their dependent's current medical plan becomes unavailable because the subscriber or enrolled dependent is no longer eligible for a health savings account (HSA);

12. Subscriber or their dependent experiences a disruption of care that could function as a reduction in benefits for the subscriber or their dependent for a specific condition or ongoing course of treatment. The subscriber may not change their health plan election if the subscriber or a subscriber's dependent physician stops participation with the subscriber's health plan unless the SEBB Program determines that a continuity of care issue exists. The SEBB Program will consider but is not limited to considering the following:

a. Active cancer treatment such as chemotherapy or radiation therapy;

b. Treatment following a recent organ transplant;

c. A scheduled surgery;

d. Recent major surgery still within the postoperative period; or

e. Treatment of a high risk pregnancy.

**Note:** If an enrollee's provider or health care facility discontinues participation with this plan, the enrollee may not change medical plans until the SEBB Program's next annual open enrollment or when another qualifying event occurs that creates a special open enrollment, unless the SEBB Program determines that a continuity of care issue exists. The plan cannot guarantee that any physician, hospital, or other provider will be available or remain under contract with us.

## When can a school employee waive their medical plan coverage, or enroll after waiving coverage?

Any one of the following events may create a special open enrollment:

1. School employee gains a new dependent due to:

    a. Marriage or registering for a state-registered domestic partnership;

    b. Birth, adoption, or when the school employee has assumed a legal obligation for total or partial support in anticipation of adoption; or

    c. A child becoming eligible as an extended dependent through legal custody or legal guardianship.

2. School employee or a school employee's dependent loses other coverage under a group health plan or through health insurance coverage, as defined by the HIPAA;

3. School employee has a change in employment status that affects the school employee's eligibility for their employer contribution toward their employer-based group medical;

4. The school employee's dependent has a change in their own employment status that affects their eligibility for the employer contribution under their employer-based group medical;

    **Note:** "Employer contribution" means contributions made by the dependent's current or former employer toward health coverage as described in Treasury Regulation.

5. School employee or a school employee's dependent has a change in enrollment under an employer-based group medical plan during its annual open enrollment that does not align with the SEBB Program's annual open enrollment;

6. School employee's dependent has a change in residence from outside of the United States to within the United States, or from within the United States to outside of the United States and that change in residence results in the dependent losing their health insurance;

7. A court order requires the school employee or any other individual to provide a health plan for an eligible dependent of the school employee (a former spouse or former state registered domestic partner is not an eligible dependent);

8. School employee or a school employee's dependent enrolls in coverage under Medicaid or a state children's health insurance program (CHIP), or the school employee or a school employee's dependent loses eligibility for coverage under Medicaid or CHIP;

**Note:** A school employee may only return from having waived SEBB medical for the events described in (8) of this subsection. A school employee may not waive their SEBB medical for the events described in (8) of this subsection

9. School employee or a school employee's dependent becomes eligible for state premium assistance subsidy for SEBB health plan coverage from Medicaid or CHIP;
10. School employee or a school employee's dependent becomes eligible and enrolls in a TRICARE plan, or loses eligibility for a TRICARE plan;
11. School employee becomes eligible and enrolls in Medicare, or loses eligibility for Medicare.

## When can a subscriber enroll or remove eligible dependents?

To enroll a dependent, the subscriber must include the dependent's enrollment information and provide any required documents as proof of the dependent's eligibility. The dependent will not be enrolled if their eligibility is not verified. Any one of the following events may create a special open enrollment:

1. Subscriber gains a new dependent due to:
    a. Marriage or registering a state-registered domestic partnership;
    b. Birth, adoption or when a school employee has assumed a legal obligation for total or partial support in anticipation of adoption; or
    c. A child becoming eligible as an extended dependent through legal custody or legal guardianship.
2. Subscriber or their dependent loses other coverage under a group health plan or through health insurance coverage, as defined by the HIPAA;
3. Subscriber has a change in employment status that affects their eligibility for the employer contribution toward their employer-based group health plan;
4. Subscriber's dependent has a change in their own employment status that affects their eligibility for the employer contribution under their employer-based group health plan;

    **Note:** "Employer contribution" means contributions made by the dependent's current or former employer toward health coverage as described in Treasury Regulation.

5. Subscriber or their dependent has a change in enrollment under an employer-based group medical insurance plan during its annual open enrollment that does not align with the SEBB Program's annual open enrollment;
6. Subscriber dependent has a change in residence from outside of the United States to within the United States, or from within the United States to outside of the United States and that change in residence results in the dependent losing their health insurance;
7. A court order requires the school employee or any other individual to provide insurance coverage for an eligible dependent of the subscriber (a former spouse or former state-registered domestic partner is not an eligible dependent);
8. Subscriber or their dependent enrolls in coverage under Medicaid or a state Children's Health Insurance Program (CHIP), or the school employee or a school employee's dependent loses eligibility for coverage under Medicaid or CHIP; or

9. Subscriber or their dependent becomes eligible for state premium assistance subsidy for SEBB health plan coverage from Medicaid or a CHIP.

## National Medical Support Notice (NMSN)

When a NMSN requires a subscriber to provide health plan coverage for a dependent child the following provisions apply:

1. The subscriber may enroll their dependent child and request changes to their health plan coverage as described under subsection (3) of this section. School employees use SEBB My Account or submit the required forms to their SEBB Organization. All other subscribers submit the required forms to the SEBB Program.
2. If the subscriber fails to request enrollment or health plan coverage changes as directed by the NMSN, the SEBB Organization or the SEBB Program may make enrollment or health plan coverage changes according to subsection (3) of this section upon request of:
    a. The child's other parent; or
    b. Child support enforcement program.
3. Changes to health plan coverage or enrollment are allowed as directed by the NMSN:
    a. The dependent will be enrolled under the subscriber's health plan coverage as directed by the NMSN;
    b. A subscriber who has waived SEBB medical will be enrolled in medical as directed by the NMSN, in order to enroll the dependent;
    c. The subscriber's selected health plan will be changed if directed by the NMSN;
    d. If the dependent is already enrolled under another SEBB subscriber, the dependent will be removed from the other health plan coverage and enrolled as directed by the NMSN; or
    e. If the subscriber is eligible for and elects Consolidated Omnibus Budget Reconciliation Act (COBRA) coverage or other continuation coverage, the NMSN will be enforced and the dependent must be covered in accordance with the NMSN.
4. Changes to health plan coverage or enrollment as described in subsection (3)(a) through (e) of this section will begin the first day of the month following receipt of the NMSN. If the NMSN is received on the first day of the month, the change to health plan coverage or enrollment begins on that day. A dependent will be removed from the subscriber's health plan coverage as described in subsection (3)(d) of this section the last day of the month the NMSN is received. If that day is the first of the month, the change in enrollment will be made the last day of the previous month.

## When medical coverage ends

Medical plan enrollment ends on the following dates:

1. The SEBB Organization terminates the employment relationship. In this case, eligibility for the employer contribution ends the last day of the month in which the employer-initiated termination notice is effective;
2. The school employee terminates the employment relationship. In this case, eligibility for the employer contribution ends the last day of the month in which the school employee's resignation is effective; or

3. The school employee's work pattern is revised such that the school employee is no longer anticipated to work six hundred thirty (630) hours during the school year. In this case, eligibility for the employer contribution ends as of the last day of the month in which the change is effective.

Premium payments and applicable premium surcharges become due the first of the month in which medical coverage is effective. Premium payments and applicable premium surcharges are not prorated during any month, even if an enrollee dies or asks to terminate their medical plan before the end of the month.

If an enrollee or newborn eligible for benefits under obstetrics and newborn care is confined in a hospital or skilled nursing facility for which benefits are provided when SEBB medical coverage ends and the enrollee is not immediately covered by other health plan coverage, benefits will be extended until whichever of the following occurs first:

- The enrollee is discharged from the hospital or from a hospital to which the enrollee is directly transferred;
- The enrollee is discharged from a skilled nursing facility when directly transferred from a hospital when the skilled nursing facility confinement is in lieu of hospitalization;
- The enrollee is discharged from the skilled nursing facility or from a skilled nursing facility to which the enrollee is directly transferred;
- The enrollee is covered by another health plan that will provide benefits for the services; or
- Benefits are exhausted.

When medical plan enrollment ends, the enrollee may be eligible for continuation coverage or conversion to other health plan coverage if they apply within the timelines explained in the "Options for continuing SEBB medical coverage" on page 139 or "Conversion of coverage" on 141.

If a subscriber enrolls in continuation coverage, the subscriber is responsible for timely payment of premiums and applicable premium surcharges. If the monthly premium or applicable premium surcharge remains unpaid for 30 days, it will be considered delinquent. A subscriber is allowed a grace period of 30 days from the date the monthly premium or applicable premium surcharge becomes delinquent to pay the unpaid premium balance or applicable premium surcharge. If the subscriber is not eligible for the employer contribution and has premium balance or applicable premium surcharge remains unpaid for 60 days from the original due date, the subscriber's medical coverage (including enrolled dependents) will be terminated retroactive to the last day of the month for which the monthly premium and any applicable premium surcharge was paid.

A school employee who needs the required forms for an enrollment or benefit change may contact their SEBB Organization. All other subscribers may contact the SEBB Program at 1-800-200-1004 (TRS: 711).

## Medicare eligibility and enrollment

If a school employee or their dependent becomes eligible for Medicare, they should contact the nearest Social Security Administration office to ask about the advantages of immediate or deferred Medicare enrollment.

For a school employee and their enrolled spouse or state-registered domestic partner age 65 and older, the SEBB medical plan will provide primary insurance coverage, and Medicare coverage will be secondary. However, a school employee age 65 and older may choose to waive their SEBB medical plan and choose Medicare as their primary insurer. If a school employee does so, the school employee cannot enroll in

SEBB medical. The school employee can again enroll in SEBB medical during a special open enrollment or annual open enrollment.

In most situations, a school employee and their spouse or state-registered domestic partner can elect to defer Medicare Part B enrollment without a penalty when the school employee terminates employment and enroll during a Special Enrollment Period. If Medicare eligibility is due to disability, the school employee or a school employee's dependent must contact Medicare about deferral of enrollment.

Upon retirement, Medicare will become the primary insurance, and the Public Employees Benefits Board (PEBB) medical plan becomes secondary. See "Option for coverage under PEBB retiree insurance" on page 139.

# Options for continuing SEBB medical coverage

A school employee and their dependent covered by this medical plan has options for continuing insurance coverage during temporary or permanent loss of eligibility. There are two continuation coverage options for SEBB medical plan enrollees:

1. SEBB Continuation Coverage (COBRA)
2. SEBB Continuation Coverage (Unpaid Leave)

These two options temporarily extend group insurance coverage when the enrollee's SEBB medical plan coverage ends due to a qualifying event. SEBB Continuation Coverage (COBRA) includes eligibility and administrative requirements under federal law and regulation and also includes coverage for some enrollees who are not qualified beneficiaries under federal COBRA continuation coverage. SEBB Continuation Coverage (Unpaid Leave) is an alternative created by the SEBB Program with wider eligibility criteria and qualifying event types. Enrollees who qualify for both types of SEBB Continuation Coverage (COBRA and Unpaid Leave) may choose to enroll in only one of the options.

You must notify the SEBB Program in writing within 30 days if, after electing COBRA, you or your dependent become enrolled in Medicare (Part A, Part B, or both) or become covered under other group health plan coverage. If a subscriber enrolls in COBRA and then becomes eligible for Medicare, their enrollment in COBRA coverage will be terminated when the subscriber is eligible for Medicare. This may cause the COBRA coverage to be terminated early, before the subscriber has used all the months they would otherwise be entitled to. Subscribers who are already enrolled in Medicare when they enroll in COBRA will not have their coverage terminated early.

The SEBB Program administers both continuation coverage options. Refer to the *SEBB Continuation Coverage Election Notice* for details.

Subscribers also have the right of conversion to individual medical insurance coverage when continuation of group medical insurance coverage is no longer possible. The subscriber's dependents also have options for continuing insurance coverage for themselves after losing eligibility.

# Option for coverage under Public Employees Benefits Board (PEBB) retiree insurance

A retiring school employee is eligible to continue enrollment or defer enrollment in Public Employees Benefits Board (PEBB) insurance coverage as a retiree if they meet procedural and substantive eligibility requirements. See the *PEBB Retiree Enrollment Guide* on the HCA website at **hca.wa.gov/erb** for details.

# Transitional continuation coverage

School employees and their dependents may gain temporary eligibility for School Employees Benefits Board (SEBB) benefits, on a self-pay basis, if they meet the following criteria:

1. A school employee and their dependents who are enrolled in medical, dental, or vision under a group plan offered by a SEBB Organization on December 31, 2019, who lose eligibility because the school employee is not eligible for SEBB benefits, may elect to enroll in one or more of the following SEBB benefits: medical, dental, or vision coverage. These benefits will be provided for a maximum of eighteen months.
2. A dependent of a SEBB eligible school employee who is enrolled in medical, dental, or vision under a school employee's account on December 31, 2019, who loses eligibility because they are not an eligible dependent may enroll in medical, dental, and vision for a maximum of thirty-six months.
3. A dependent of a school employee who is continuing medical, dental, or vision coverage through a SEBB Organization on December 31, 2019, may elect to finish out their remaining months, up to the maximum number of months authorized by Consolidated Omnibus Budget Reconciliation Act (COBRA) for a similar event, by enrolling in a medical, dental, or vision plan offered through the SEBB Program.

# Family and Medical Leave Act of 1993

A school employee on approved leave under the federal Family and Medical Leave Act (FMLA) may continue to receive the employer contribution toward SEBB benefits in accordance with the FMLA. The SEBB Organization determines if the school employee is eligible for leave and the duration of the leave under FMLA. The school employee must continue to pay the school employee monthly premium contribution and applicable premium surcharge during this period to maintain eligibility.

If a school employee exhausts the period of leave approved under FMLA, they may continue insurance coverage by self-paying the monthly premium and applicable premium surcharge set by the Health Care Authority (HCA), with no contribution from the SEBB Organization while on approved leave. For additional information on continuation coverage, see the section titled “Options for continuing SEBB medical coverage” on 139.

# Paid Family Medical Leave Act

A school employee on approved leave under the Washington state Paid Family and Medical Leave Program may continue to receive the employer contribution toward SEBB benefits in accordance with the Paid Family and Medical Leave Program. The Employment Security Department determines if the school employee is eligible for the Paid Family and Medical Leave Program. The school employee must continue to pay the school employee monthly premium contribution and applicable premium surcharge during this period to maintain eligibility.

If a school employee exhausts the period of leave approved under the Paid Family and Medical Leave Program, they may continue insurance coverage by self-paying the monthly premium and applicable premium surcharge set by HCA, with no contribution from the SEBB Organization while on approved leave. For additional information on continuation coverage, see the section titled “Options for continuing SEBB medical coverage” on 139.

# General information

## Payment of premium during a labor dispute

Any school employee or dependent whose monthly premiums are paid in full or in part by the SEBB Organization may pay premiums directly to HCA if the school employee's compensation is suspended or terminated directly or indirectly as a result of a strike, lockout, or any other labor dispute for a period not to exceed six months.

While the school employee's compensation is suspended or terminated, HCA shall notify the school employee immediately by mail to the last address of record, that the school employee may pay premiums as they become due.

If coverage is no longer available to the school employee under this certificate of coverage, then the school employee may purchase an individual medical plan from this plan at a premium rate consistent with premium rates filed with the Washington state Office of the Insurance Commissioner.

## Conversion of coverage

Enrollees (including spouses and dependents of a subscriber terminated for cause) have the right to switch from SEBB group medical to an individual conversion plan offered by this plan when they are no longer eligible to continue the SEBB group medical plan, and are not eligible for Medicare or covered under another group insurance coverage that provides benefits for hospital or medical care. Enrollees must apply for conversion coverage no later than 31 days after their group medical plan ends or within 31 days from the date the notice of termination of coverage is received, whichever is later.

Evidence of insurability (proof of good health) is not required to obtain the conversion coverage. Rates, coverage, and eligibility requirements of our conversion program differ from those of the enrollee's current group medical plan. To receive detailed information on conversion options under this medical plan, call UMP Customer Service at 1-800-628-3481 (TRS: 711).

## Appeal rights

Any current or former school employee of a SEBB Organization or their dependent may appeal a decision made by the SEBB Organization regarding SEBB eligibility, enrollment, or premium surcharges to the SEBB Organization.

Any enrollee may appeal a decision made by the SEBB Program regarding SEBB eligibility, enrollment, premium payments, or premium surcharges to the SEBB Appeals Unit.

Any enrollee may appeal a decision regarding the administration of SEBB medical by following the appeal provisions of the plan, with the exception of eligibility, enrollment, and premium payment decisions.

## Relationship to law and regulations

Any provision of this certificate of coverage that is in conflict with any governing law or regulation of the state of Washington is hereby amended to comply with the minimum requirements of such law or regulation.

# General provisions

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

# What you need to know: your rights and responsibilities

To make sure UMP offers access to the best possible medical care, we must work together with you and your providers as partners. To achieve this goal, you must know your rights and responsibilities.

As a plan member, you have the right to:

- Ask your provider to submit secondary claims to Medicare, if applicable.
- Be informed by your providers about all appropriate or medically necessary treatment options for your condition, regardless of cost or benefit coverage.
- Be treated with respect.
- Complain about or appeal plan services or decisions, or the care you receive.
- Get a second opinion about your provider's care recommendations.
- Have a translator's assistance, if required, when calling the plan.
- Keep your medical records and personal information confidential as described in the UMP Notice of Privacy Practices, available online on the HCA website at **hca.wa.gov/about-hca/ump-notice-privacy-practices**.
- Make decisions with your providers about your health care.
- Make recommendations about member rights and responsibilities.
- On request, receive information from the plan about:
  - How new technology is evaluated for inclusion as a covered service.
  - How the plan reimburses providers.
  - Preauthorization review requirements.
  - Providers you select and their qualifications.
  - Services and treatments that have completed HTCC review and how that affects coverage by UMP.
  - Technologies and treatments currently under review by the HTCC.
  - The plan and preferred providers.
  - Your covered expenses, exclusions, reductions, and maximums or limits.
- Receive:
  - A written explanation from the plan about any request to refund an overpayment.
  - All covered services and supplies determined to be medically necessary as described in this COC, subject to the maximums, limits, exclusions, deductibles, coinsurance, and copays.
  - Courteous, prompt answers from the plan.
  - Timely, proper medical care without discrimination of any kind — regardless of health status or condition, sex, ethnicity, race, marital status, color, national origin, age, disability, or religion.

As a plan member, you have the responsibility to:

- Comply with requests for information by the date given.

- Confirm provider and facility network status before every visit.
- Contact the plan as soon as possible if you do not understand what is covered, if you have any questions, or if you need information.
- Enroll in Medicare Part A and Part B if you are retired and you or your enrolled dependents are entitled to Medicare Part A and Part B. You must notify the PEBB and SEBB Programs and the PEBB Retiree Program when you enroll in Medicare Part A and Part B. Call 1-800-200-1004 (TRS: 711) to speak with customer service representatives for both the PEBB and SEBB Programs.
- Follow your providers' instructions about your health care.
- Give your providers complete information about your health to get the best possible care.
- Keep your mailing address current by reporting changes as follows:
  - Employees: To your payroll or benefits office.
  - SEBB Continuation Coverage members: To the SEBB Program.

    Send your address changes to:

    Health Care Authority
    SEBB Program
    PO Box 42684
    Olympia, WA 98504
- Know how to access emergency care.
- Not engage in fraud or abuse in dealing with the plan or your providers.
- Participate with your providers in making decisions about your health care.
- Pay your copays, coinsurance, and deductibles promptly.
- Refund promptly any overpayment made to you or for you.
- Report to the plan any outside sources of health care coverage or payment.
- Return your completed Multiple Coverage Inquiry form you receive from the plan in a timely manner to prevent delay in claims payment.
- Understand how to contact the plan for more information and help with any covered service or information described in this COC.
- Understand how UMP coverage coordinates with other insurance coverage you may have, including Medicare.
- Understand your plan benefits, including what is covered, preauthorization and notice requirements, and other information described in this COC.
- Use preferred providers when available.

## Information available to you

We support the goal of giving you and your family the detailed information you need to make the best possible health care decisions. You may find the following information in this COC:

- Benefit exclusions, reductions, and maximums or limits (see pages 102–112)
- Clear explanation of complaint and appeal procedures (see pages 121–126)

- Definition of terms (see pages 149–170)
- List of covered expenses (see pages 29–77)
- Policies regarding prescription drug coverage and how the plan adds and removes drugs from the UMP Preferred Drug List (see pages 77 and 89)
- Preventive health care benefits that are covered (see pages 63 and 91)
- Process for preauthorization, notice, or review (see pages 99–101 and page 93)

You may find the following on the UMP website at **ump.regence.com/sebb**, or by calling UMP Customer Service at 1-800-628-3481 (TRS: 711):

- Accreditation information, including measures used to report the plan's performance, such as consumer satisfaction survey results or Health Plan Employer Data and Information Set (HEDIS) measures
- Clinical coverage criteria applicable to health care services and supplies that require preauthorization
- Description and justification for provider compensation programs, including any incentives or penalties intended to encourage providers to withhold services
- General reimbursement or payment arrangements between the plan and preferred providers
- Information on the plan's care management programs
- Notice of privacy practices (includes plan policy for protecting the confidentiality of health information; see "Confidentiality of your health information" on page 145)
- Online directory of preferred providers, including both primary care providers and specialists
- Procedures to follow for consulting with providers
- The Summary of Benefits and Coverage (SBC)
- When the plan may retroactively deny coverage for preauthorized medical services

The following are available through your medical online Regence account at **regence.com** or by calling UMP Customer Service at 1-800-628-3481 (TRS: 711):

- Medical claims history and medical deductible status
- Online directory of preferred providers, including both primary care providers and specialists

The following are available on the UMP website at **ump.regence.com/sebb/benefits/prescriptions** or by calling WSRxS Customer Service at 1-888-361-1611 (TRS: 711):

- The UMP Preferred Drug List
- Clinical coverage criteria applicable to prescription drugs that require preauthorization (through your online prescription drug account)
- Prescription drug claims history and prescription drug deductible status (through your online prescription drug account)

You may also call UMP Customer Service at 1-800-628-3481 (TRS: 711) for an annual accounting of all payments made by the plan that have been counted against medical payment limits, day limits, visit limits, or other limits on your coverage. The plan will provide a written summary of payments within 30 calendar days of your request. Some of this information is also available through your online Regence account at **regence.com**.

You may call WSRxS Customer Service at 1-888-361-1611 (TRS: 711) with questions about coverage of and limitations on prescription drugs.

The plan does not prevent or discourage providers from telling you about the care you require, including various treatment options and whether the provider thinks that care is consistent with the plan's coverage criteria. You may, at any time, get health care outside of plan coverage for any reason. However, you must pay for those services and supplies. In addition, the plan does not prevent or discourage you from talking about other health plans with your provider.

# Confidentiality of your health information

The plan follows the UMP Notice of Privacy Practices, available online on the HCA website at **hca.wa.gov/about-hca/ump-notice-privacy-practices** or by calling UMP Customer Service at 1-800-628-3481 (TRS: 711). The plan will release member health information only as described in that notice or as required or permitted by law or court order.

## How to designate an authorized representative

> **TIP:** Because of privacy laws, the plan usually cannot share information on appeals or complaints with family or other persons unless the member is a minor, or the plan has received written authorization to release personal health information to the other person.

In most cases, the plan must have written authorization to communicate with anyone but the member. However, a parent or legal guardian may act as a representative for a member under age 13 without written authorization, except for issues involving contraceptive use. For members ages 13 to 17, a parent or legal guardian may usually act as a representative, except for certain specially protected types of information, for which the plan must receive written authorization as described below.

You may choose to authorize a representative to:

- Communicate with the plan on your behalf regarding an appeal in process.
- Share your protected health information.
- Talk to the plan about claims or services.

To authorize release of protected health information, you must complete an Authorization to Disclose Protected Health Information form. The forms for medical and prescription drug appeals are different. To get the forms, follow the instructions below:

- Medical benefits: Call UMP Customer Service at 1-800-628-3481 (TRS: 711) or use your Regence account at **regence.com**.
- Prescription drug benefits: Call WSRxS Customer Service at 1-888-361-1611 (TRS: 711) or download the UMP (WSRxS) Prescription drug complaints and appeals form on the HCA website at **hca.wa.gov/ump-forms-pubs**.

Send the form to the address on the form. UMP cannot share information until we receive the completed form. On the form, you must specify:

- What information may be disclosed;
- The purpose of the disclosure (e.g., receiving an outcome of an appeal); and
- Who is designated to receive or release the information.

### Release of information

The plan or Washington State Health Care Authority may require you to give information when needed to determine eligibility, administer benefits, or process claims. This could include medical and other records. The plan could deny coverage if you do not provide the information when requested.

## Relationship to Blue Cross and Blue Shield Association

HCA, on behalf of itself and its members, hereby expressly acknowledges that this contract constitutes an agreement solely between HCA and Regence BlueShield, an independent corporation operating under a license from the Blue Cross and Blue Shield Association, an association of independent Blue Cross and Blue Shield plans (the "Association"), permitting the contractor Regence BlueShield to use the Washington license for those counties designated in its service area.

## Right to receive and release needed information

Regence BlueShield may need certain facts about your health care coverage or services provided to process your claims correctly. Regence may get these facts from or give them to other organizations or persons without your consent. You must give Regence any facts necessary for processing of claims to get benefits under this plan. See page 145 for more information about the confidentiality of your health information.

## Right of recovery

The plan has the right to a refund of incorrect payments. The plan may recover excess payment from any:

- Person that received an excess payment.
- Person on whose behalf an excess payment was made.
- Other issuers of payment.
- Other plans involved.

## Limitations on liability

In all cases, you have the exclusive right to choose a health care provider. Since neither UMP nor Regence BlueShield provides any health care services, neither may be held liable for any claim or damages connected with injuries you may suffer while receiving health services or supplies provided by professionals who are neither employees nor agents of either UMP or Regence BlueShield. Neither Regence BlueShield nor UMP is responsible for the quality of health care you receive, except as provided by law.

In addition, UMP will not be liable to any person or entity for the inability or failure to procure or provide the benefits of the plan by reason of epidemic, disaster, or other cause or condition beyond UMP's control.

## Governing law and discretionary language

The plan is governed by and construed in accordance with the laws of the United States of America and by applicable laws of Washington State without regard to its conflict of law rules. The Washington State Health Care Authority delegates discretion to Regence BlueShield and Washington State Rx Services for the purposes of paying benefits under this plan, only if it is determined that you are entitled to them, and for interpreting the terms and conditions of the plan. Final determinations pursuant to this reservation of discretion do not prohibit or prevent a claimant from seeking judicial review of those determinations. The scope of judicial review is limited to a determination of the entitlement to and payment of benefits, or interpretation of the terms and conditions applicable to the plan. The reservation of discretion made under this provision only establishes the scope of review that a court will apply when you seek judicial review of a determination under the plan. The court will determine the level of deference that it will accord such determinations.

## Anti-assignment

Members may not assign this COC, or any rights, interests or obligations contained in this COC, in whole or in part, to a third party (including, but not limited to, providers of medical services), without the plan's written consent. Any attempt to assign any rights, interests or obligations contained in this COC, in whole or in part, to a third party is void and/or invalid, and the plan will not recognize it.

## No waiver

The failure or refusal of either party to demand strict performance of the plan or to enforce any provision will not act as or be construed as a waiver of that party's right to later demand its performance or to enforce that provision. No provision of the plan will be considered waived unless such waiver is in writing and signed by one of the Washington State Health Care Authority's authorized officers.

# Acronyms

ABA – Applied Behavior Analysis [Therapy]

ASC – Ambulatory surgery center

CDC – Centers for Disease Control and Prevention

CDHP – Consumer-directed health plan

CHIP – Children's Health Insurance Program

CMS – Centers for Medicare and Medicaid Services

COB – Coordination of benefits

COBRA – Consolidated Omnibus Budget Reconciliation Act

COC – Certificate of coverage

COE – Centers of Excellence Program

DME – Durable medical equipment

DPP – Diabetes Prevention Program

EOB – Explanation of benefits

EOMB – Explanation of Medicare benefits

ER – Emergency room

ERB – Employee and Retiree Benefits [Division]

FDA – Food and Drug Administration

FMLA – Family Medical Leave Act

FSA – Flexible spending arrangement

HCA – Health Care Authority

HDHP – High-deductible health plan

HIPAA – Health Insurance Portability and Accountability Act

HRA – Health reimbursement arrangement

HRSA – Health Resources and Services Administration

HSA – Health savings account

HTCC – Health Technology Clinical Committee

IRC – Internal Revenue Code

IRO – Independent review organization

IRS – Internal Revenue Service

NMSN – National Medical Support Notice

P – Preventive

P&T – Pharmacy and Therapeutics Committee

PCP – Primary care provider

PEBB – Public Employees Benefits Board

PFML – Paid Family and Medical Leave

PPACA – Patient Protection and Affordable Care Act

PPO – Preferred Provider Organization

PPS – Postal Prescription Services

REMS – Risk Evaluation and Mitigation Strategies

SBC – Summary of Benefits and Coverage

SEBB – School Employees Benefits Board

TMJ – Temporomandibular joint

TRS – Telecommunications Relay Service

UMP – Uniform Medical Plan

V – Value tier

WSRxS – Washington State Rx (prescription drug) Services

# Definitions

## Allowed amount, medical services

**Allowed amount for medical services** is the most the plan pays for a specific covered service or supply. The allowed amount is determined as follows:

- **For preferred providers** that are within the Regence BlueShield service area, the Preferred Provider Organization (PPO) contract with Regence BlueShield is the relevant contract that determines the allowed amount. For preferred providers that are outside the Regence BlueShield service area, the contract with another Blue Cross or Blue Shield organization in the BlueCard® Program for its PPO network is the relevant contract that determines the allowed amount.
- **For participating providers** that are within the Regence BlueShield service area, the participating provider contract with Regence BlueShield is the relevant contract that determines the allowed amount. For participating providers that are outside the Regence BlueShield service area, the contract with another Blue Cross or Blue Shield organization in the BlueCard® Program is the relevant contract that determines the allowed amount.
- **For out-of-network providers** who are within the Regence BlueShield service area and not contracted with Regence BlueShield, the amount Regence has determined to be reasonable charges for covered services and supplies is the allowed amount.

  The allowed amount may be based upon the billed charges for some services, as determined by Regence or as otherwise required by law. If a provider is not in the network, as described above, but has a contract with Regence, the allowed amount is based on the negotiated rate.
- **For out-of-network providers accessed through the BlueCard® Program**, the allowed amount is the lower of the provider's billed charges and the amount that the other Blue plan identifies as the amount on which it would base a payment to that provider.

  Under the BlueCard® Program, when you access covered services within the geographic area served by a Host Blue, Regence BlueShield will remain responsible for fulfilling contractual obligations. However, the Host Blue is responsible for contracting with and generally handling all interactions with its network providers.

Whenever you access covered services outside Regence BlueShield's service area and the claim is processed through the BlueCard® Program, the amount you pay for covered services is calculated based on the lower of:

- The covered billed charges for your covered services; or
- The negotiated price that the Host Blue makes available to Regence.

Often, this negotiated price will be a simple discount that reflects an actual price that the Host Blue pays to your health care provider. Sometimes, it is an estimated price that considers special arrangements with your health care provider or provider group that may include types of settlements, incentive payments, and/or other credits or charges. Occasionally, it may be an average price, based on a discount that results in expected average savings for similar types of health care providers after considering the same types of transactions as with an estimated price.

Estimated pricing and average pricing, going forward, also consider adjustments to correct for over- or underestimation of modifications of past pricing for the types of transaction modifications noted above.

However, such adjustments will not affect the price Regence uses for your claim because they will not be applied retroactively to claims already paid.

Laws in a small number of states may require the Host Blue to add a surcharge to your calculation. If any state laws mandate other liability calculation methods, including a surcharge, Regence BlueShield would then calculate your liability for any covered services according to applicable law.

Charges more than the allowed amount are not reimbursable. For questions regarding the basis for determination of the allowed amount, call UMP Customer Service at 1-800-628-3481 (TRS: 711).

# Allowed amount, prescription drugs

The **allowed amount for prescription drugs** is based on WSRxS' contractually agreed reimbursement, unless other contractual arrangements or terms apply. All covered prescription drug claims are paid based on this allowed amount.

# Ambulatory surgery center (ASC)

An **ambulatory surgery center (ASC)** is a health care facility that specializes in providing surgery, pain management, and certain diagnostic services in an outpatient setting. ASC-qualified procedures are typically more complex than those done in a doctor's office but not so complex as to require an overnight stay. Procedures commonly performed in these centers include colonoscopies, endoscopies, cataract surgery, orthopedic, and ENT (ear, nose, and throat) procedures. An ASC may also be known as an outpatient surgery center or same-day surgery center.

# Annual open enrollment

**Annual open enrollment** is a period of time defined by HCA when you may change to another health plan offered by the SEBB Program and make certain other account changes for an effective date beginning January 1 of the following year.

# Appeal

See pages 121–126 for an explanation of appeals and how the process works.

# Authorized representative

An **authorized representative** is someone you have designated in writing to communicate with the plan on your behalf. See page 145 for how this works.

# Balance billing

**Balance billing** is a provider billing you for the difference between the billed amount and the allowed amount (see page 149). Preferred and participating providers cannot balance bill you for covered services above the allowed amount. See an example of how this works on page 14.

When you receive surgery, anesthesia, pathology, radiology, laboratory, or hospitalist services from out-of-network provider at a preferred hospital or preferred ambulatory surgical facility in Washington, you cannot be balance billed. When you receive emergency services from an out-of-network hospital, including professional services, in Washington you cannot be balance billed.

When you receive emergency services from an out-of-network hospital in Idaho and Oregon, you cannot be balance billed.

## Birthday rule

In some instances, the **birthday rule** is used to determine which group health plan will pay first for the dependent children of married, living together and not married, legally separated, or divorced parents. This rule looks at only the month and day, not the year, of the parents' birthdays. For example, the plan of a parent born April 14 is primary over the plan of a parent born August 21. If both parents have the same birthday, the plan that has covered either parent the longest is primary.

## Brand-name drug

A **brand-name drug** is a prescription drug sold under the proprietary name or trade name selected by the manufacturer.

## Business day

**Business days** are Mondays through Fridays, except for legal holidays observed by Washington State.

## Calendar day

A **calendar day** is any day of the week regardless of whether it is observed as a legal holiday by Washington State.

## Calendar year

A **calendar year** is January 1 through December 31.

## Chronic migraine

A **chronic migraine** is having a headache on 15 or more days per month of which eight or more days are a migraine.

## Clinical review

**Clinical review** is when the plan has a clinical professional review medical records related to inpatient treatment to determine if inpatient treatment is medically necessary.

## Coinsurance

**Coinsurance** is the percentage of the allowed amount you must pay the provider on claims for which the plan pays less than 100 percent of the allowed amount. This includes most medical services and prescription drugs.

## Coordination of benefits (COB)

For members covered by more than one group health plan, **coordination of benefits (COB)** is the method the plan uses to determine which plan pays first, which pays second, and the amount paid by each plan. Please see description and examples in "If you have other medical coverage" on page 112.

## Copay

**Copay** is a set dollar amount you pay when receiving specific services, treatments, or supplies, such as inpatient hospitalization or emergency room visits.

# Cost-share

**Cost-share** means the amount you pay for a service, supply, or prescription drug. This may be a deductible (see page 152), coinsurance (see page 151), copay (see page 151), or amounts not covered by the plan.

# Custodial care

**Custodial care** is care primarily to assist in activities of daily living, including institutional care primarily to support self-care and provide room and board. Custodial care includes, but is not limited to, help in walking, getting into and out of bed, bathing, dressing, feeding and preparing special diets, and supervising prescription drugs that are ordinarily self-administered.

# Deductible, medical

The **medical deductible** is a fixed dollar amount you must meet each calendar year for health care expenses before the plan starts paying for covered services. You pay the first $250 per member in medical expenses to your providers ($750 maximum if you have a family of three or more on one account). Only expenses covered by the plan apply to your deductible. For example, if you receive LASIK surgery (see exclusion on 105), the plan does not apply this payment to your medical deductible. Some services are exempt from this deductible (see the "Summary of benefits" on pages 33–36). See page 20 for details on how the medical deductible works.

The **medical and prescription drug deductibles are separate:** Medical services do not apply to your prescription drug deductible. Prescription drug purchases do not apply to your medical deductible. See "Prescription drug deductible" starting on page 79.

# Deductible, prescription drugs

The prescription drug deductible is a fixed dollar amount you must meet each calendar year for Tier 2 prescription drugs before the plan starts paying benefits for these drugs. Covered insulins are not subject to the deductible. You pay the first $100 per member in prescription drug charges ($300 maximum for a family of three or more on one account). Only expenses for Tier 2 drugs covered by the plan apply to your deductible. For example, if you receive a prescription for a drug for cosmetic purposes (see exclusion on page 103), the plan does not apply the cost of a noncovered drug to your deductible.

What you pay (coinsurance) for Value Tier and Tier 1 drugs does not apply to your prescription drug deductible.

**The prescription drug and medical deductibles are separate:** Prescription drug purchases do **not** apply to your medical deductible. Medical services do **not** apply to your prescription drug deductible. See "Prescription drug deductible" on page 79.

# Dependent

A **dependent** is a spouse, state-registered domestic partner, child, or other eligible family member covered by the plan under the subscriber's account (see "Eligibility" on page 129).

# Developmental delay

**Developmental delay** is a significant lag in reaching developmental milestones as expected during infancy and early childhood. The cause may be present at birth or acquired after birth from a disease or disorder of the body, an injury, a disorder of the mind or emotions, or harmful effects of the surrounding environment. Only a physician or other provider may diagnose a developmental delay.

# Durable medical equipment (DME)

**Durable medical equipment (DME)** is:

- Designed for prolonged use.
- For a specific therapeutic or clinical purpose, or to assist in the treatment of an injury or illness.
- Medically necessary (meeting all plan medical necessity criteria).
- Primarily and customarily used only for a medical purpose.

See page 104 for examples of equipment that is not covered.

# Effectiveness

E**ffectiveness** means the extent to which a specific intervention, procedure, service, level of service, supply, prescription drug, or drug dose may reasonably be expected to produce the intended results and to have expected benefits that outweigh potential harmful effects under real-world circumstances.

# Efficacy

**Efficacy** is the extent to which a specific intervention, procedure, service, supply, or prescription drug produces the desired effect under ideal conditions (in a controlled environment under lab circumstances).

# Emergency

See "Medical emergency."

# Emergency fill

**Emergency fill** is a process where the plan covers a limited amount of a prescription drug on an emergency basis while the plan processes your drug preauthorization request.

# Enrollee

**Enrollee** means a person who meets all eligibility requirements and is enrolled in SEBB benefits, and for whom applicable premium payments have been made.

# Experimental or investigational

**Experimental or investigational** means any treatment that is not recognized by the plan as conforming to standard medical care for the condition, disease, illness, or injury being treated. "Treatment" in this setting may include any intervention, therapy, procedure, facility, equipment, drug usage, device, service, supply, intervention, biologic product or drug (prescription or non-prescription). Experimental and investigational treatments are not covered, even if the treatment is considered medically necessary. The plan will review scientific evidence from well-designed clinical studies found in peer-reviewed medical literature, if available, and information obtained from the treating provider regarding the treatment to determine if it is experimental or investigational.

A treatment meeting any of the following criteria is considered experimental or investigational:

- Approval of the treatment or one of its components by one or more government agencies (e.g., FDA) is required but has not been obtained at the time the treatment is requested or administered.
- The improvement has not been shown to be attainable outside the laboratory or clinical research setting.

- The scientific evidence does not permit conclusions concerning the effect of the treatment on health outcomes, which include the disease process, injury or illness, length of life, ability to function, and quality of life.
- The scientific evidence does not show that the treatment is as beneficial as any established alternatives.
- The treatment has not been demonstrated to improve net health outcomes.
- The treatment has scientific evidence to support its use, but not for the specific indication for which it is being requested.
- The treatment is a drug or device that is prescribed for other than its FDA-approved use(s) and is not recognized as "effective" for the use for which it is being prescribed. To be considered "effective" for other than its FDA-approved use, a prescription drug or device must be so recognized in one of the standard reference compendia (see definition on page 168) or, if not, then in a majority of relevant peer-reviewed medical literature (see definition on page 163); or by the U.S. Secretary of Health and Human Services.
- The treatment is considered to be experimental or investigational by U.S. standards.
- The treatment is drug combination therapy, when the scientific literature only supports the drug's use as monotherapy and not when utilized in combination with other drugs.
- The treatment is drug monotherapy, when the scientific literature only supports the drug's use when utilized in combination with other drugs.
- The treatment is not provided by a provider that has demonstrated medical proficiency in the provision of the treatment.
- The treatment is only available in the U.S. as part of a clinical trial or research program for the illness or condition being treated.
- The treatment is the subject of an on-going phase I or phase II clinical trial or is the research, experimental, study, or investigational arm of an on-going phase III clinical trial.

# Explanation of Benefits (EOB)

An **Explanation of Benefits (EOB)** is a detailed account of each medical claim processed by the plan, which the plan sends to you to notify you of claim payment or denial. You may also sign in to your Regence account at **regence.com** or call UMP Customer Service at 1-800-628-3481 (TRS: 711) to request a copy of an EOB. You will need to provide identifying information over the phone.

# Family

**Family** is defined as all eligible family members (subscriber and dependents) who are enrolled on a single account.

# Fee schedule

A **fee schedule** is a list of the plan's maximum payment amounts for specific services or supplies. Preferred providers have agreed to accept these fees as payment in full for services to members. See "Allowed amount, medical services" on page 149 for more details.

# Formulary

A **formulary** is a list available online that specifies how prescription drugs are covered by the plan. By using this list, you may find out if a prescription drug is covered, if the drug must be ordered through the

plan's specialty drug pharmacy, and whether the drug has any limitations (such as needing preauthorization or quantity limits; see pages 92–99).

The UMP Preferred Drug List is sometimes called a formulary (see page 77).

## Generic drug

A **generic drug** is a prescription drug with the same active ingredient(s), but not necessarily the same inactive ingredients, as a brand-name drug that is no longer protected by a commercial patent. A generic drug is therapeutically equivalent to the brand-name prescription drug, which means it works like the brand-name drug in dosage, strength, performance, and use. All generic drugs sold in the U.S. must be reviewed and approved by the FDA, and meet the same quality and safety standards as brand-name drugs.

## Generic equivalent

A **generic equivalent** is a generic prescription drug that has the same active ingredients as its brand-name counterpart. For a generic drug to be considered "equivalent," it has to be approved by the FDA as being interchangeable with that brand-name drug. Under Washington State law, the pharmacist is required to dispense a generic equivalent in place of a brand-name drug, unless your provider objects. See "Substitution under Washington State Law" on page 96 for how this works.

## Grievance

A **grievance** is also called a complaint. See page 121 for details on how these are handled.

## Health Care Authority (HCA)

The **Health Care Authority (HCA)** is the Washington State agency that administers the Uniform Medical Plan (UMP Classic, UMP Select, UMP CDHP, and the UMP Plus plans: UMP Plus–Puget Sound High Value Network and UMP Plus–UW Medicine Accountable Care Network), in addition to the following health care programs: Washington Prescription Drug Program, PEBB Program, SEBB Program, Behavioral Health and Recovery, and Apple Health (also known as Medicaid).

## Health intervention

**Health intervention** is a prescription drug, service, or supply provided to prevent, diagnose, detect, treat, or palliate the following: disease, illness, injury, genetic or congenital anomaly, pregnancy, or biological or psychological condition that lies outside the range of normal, age-appropriate human variation. A health intervention may also maintain or restore functional ability. A health intervention is defined not only by the intervention itself, but also by the medical condition and patient indications for which it is being applied. A health intervention is new if it is not yet in widespread use for the medical condition and the patient indications being considered.

## Health outcomes

**Health outcomes** are results that affect health status as measured by the length or quality (primarily as perceived by the member) of a person's life.

## High-cost generic drug

**High-cost generic drug** is a generic prescription drug (see "Generic drug" on page 155) that the plan covers under Tier 2 (see table on page 79).

# Home

**Home** is where the member is located at the time of service other than a facility or other place of origin.

# Home health agency

A home health agency is an agency or organization that:

- Provides a program of home health care;
- Practices within the scope of its license as a provider of home health services; and
- Is Medicare-certified, accredited by the Joint Commission on Accreditation of Healthcare Organizations, or a preferred provider.

# Hospice

**Hospice** is services provided by a state-licensed hospice program in the member's home or in a hospice facility to terminally ill members. Hospice care includes services such as pain care relief for terminally ill members without the intent to cure, and support services for their families.

# Hospital

A **hospital** is an institution accredited under the Hospital Accreditation Program of the Joint Commission and licensed by the state where it is located.

The term hospital does not include a convalescent nursing home or institution (or a part of one) that:

- Furnishes primarily domiciliary or custodial care (see definition on page 152).
- Is operated as a school.
- Is used principally as a convalescent facility, rest facility, nursing facility, or facility for the aged.

# Inpatient copay

The **inpatient copay** is what you pay for inpatient services at a preferred facility, such as a hospital, or skilled mental health, nursing, or substance use disorder facility. Non-Medicare members pay $200 per day up to $600 maximum per member per calendar year. Medicare members pay $200 per day up to $600 per facility admission. The inpatient copay does not apply to your medical deductible but does apply to the medical out-of-pocket limit.

Professional charges, such as for physicians or lab work, may be billed separately and are not included in this copay.

# Inpatient rate

The **inpatient rate** means that the plan pays 100% of the allowed amount after you pay your deductible and copay at preferred facilities.

The plan pays for professional services, such as provider consultations or lab tests, based on the provider's network status during an inpatient stay:

- Preferred providers: You pay 15 percent of the allowed amount after you meet your medical deductible. The plan pays 85 percent of the allowed amount.
- Participating providers: You pay 40 percent of the allowed amount after you meet your medical deductible. The plan pays 60 percent of the allowed amount.

- Out-of-network providers: You pay 40 percent of the allowed amount after you meet your medical deductible. You pay all charges billed to you above the allowed amount (known as balance billing; see page 150). The plan pays 60 percent of the allowed amount.

# Inpatient stay

An **inpatient stay** begins when you are admitted to a hospital or other medical facility, and ends when you are discharged from that facility.

# Independent review organization (IRO)

An **Independent review organization (IRO)** conducts the independent (or external) review of an appeal. An IRO is a group of medical and benefit experts certified by the Washington State Department of Health and not related to the plan, Regence BlueShield, WSRxS, or the Health Care Authority. An IRO is intended to provide unbiased, independent clinical and benefit expertise, as well as evidence-based decision making while ensuring confidentiality. The IRO reviews your appeal to determine if the plan's decision is consistent with state law and the applicable COC. The plan pays the IRO's charges. See "Independent (external) review" on page 124.

# Limited benefit

> **TIP:** This definition applies only to those benefits in which it is used in this COC. Other benefits have additional limits related to medical necessity (see page 158) or preauthorization of services (see page 163).

A **limited benefit** is a benefit that is limited to a certain number of visits or a maximum dollar amount. The limit applies to these benefits even if the provider prescribes additional visits and even if the visits are medically necessary.

For benefits limited to a certain number of visits, any visits that are applied to your medical deductible (see page 152) also count against your annual visit or dollar limit. In addition, visits that are paid by another health plan that is primary apply to the plan limit. For example, if your primary plan applies your first six massage therapy sessions to your medical deductible, you may receive coverage for 10 more sessions in that calendar year, for a total of 16 visits (the visit maximum for massage therapy).

These limits apply **per member**.

Services are counted against a limited benefit according to the type of service, not the provider type. When a provider practicing within the scope of their license provides services coded under a limited benefit (e.g., spinal manipulation or physical therapy), those services will be counted against the benefit regardless of the provider type. In addition, if more than one type of limited benefit service is provided during a single visit, the services will count against all the limited benefits. For example, if both manipulation and physical therapy codes are billed for a visit, that visit will count against both the spinal and extremity manipulation and physical therapy benefit limits.

# Maintenance care

**Maintenance care** is a health intervention after the member has reached maximum rehabilitation potential or functional level and has shown no significant improvement for one to two weeks, and instruction in the maintenance program has been completed.

Maintenance care may apply to several different services, including, but not limited to, physical therapy, speech therapy, neurodevelopmental therapy, home health care, and skilled nursing care.

# Medical

**Medical** generally refers to all plan benefits and services other than those covered under preventive care and prescription drug benefits (except as the term is used in the eligibility sections of this COC).

# Medical benefit

**Medical benefit** refers to services subject to the medical deductible, and copay or coinsurance. See pages 20–25 for a description of how this works.

# Medical emergency

A **medical emergency** means a medical condition that manifests itself by acute symptoms of sufficient severity (including severe pain) so that a prudent layperson who has an average knowledge of medicine and health would reasonably expect that not seeking immediate medical treatment at a hospital emergency room would result in any one of the following:

- Places the person's health, or with respect to a pregnant female, her health or the health of her unborn child, is placed in serious jeopardy;
- Causes serious impairment to bodily functions; or
- Causes serious dysfunction of any bodily organ or part.

# Medical food

**Medical food** is food administered under the supervision of a provider, intended for the specific dietary management of a disease or condition for which there are distinctive nutritional requirements.

# Medically necessary or medical necessity

> **ALERT!** The provider or member must provide documentation demonstrating medical necessity when requested by the plan, or the plan may deny services as not medically necessary. The plan may not cover some medically necessary services. All benefits or services that are medically necessary are subject to the plan's coverage limitations, exclusions, and provisions of the plan. It is important to review this COC or verify coverage with UMP Customer Service at 1-800-628-3481 (TRS: 711) before receiving services.

**Medically necessary or medical necessity** means health care services, supplies, prescription drugs, or interventions that a licensed health care provider recommends and all the following conditions are met:

- The purpose of the service, supply, intervention, or prescription drug is to prevent, evaluate, treat, or diagnose an illness, injury, disease, or its symptoms.
- The level of service, supply, intervention, prescription drug, or prescription drug dose is appropriate considering the potential benefits and harm to the member.
- The level of service, supply, intervention, prescription drug, or prescription drug dose is known to be effective in improving health outcomes (see page 155).

- The level of service, supply, intervention, prescription drug, or prescription drug dose recommended for this condition is cost-effective compared to alternative interventions, including no intervention.
- The service, supply, or intervention is not being recommended for reasons of convenience to the patient or health care provider.
- For services that the HTCC has reviewed, and that UMP has implemented, medical necessity is established only when HTCC's coverage conditions are met.

The fact that a physician or other provider prescribes, orders, recommends, or approves a service or supply, prescription drug, or prescription drug dose does not make it medically necessary.

The plan may require proof that services, interventions, supplies, or prescription drugs (including court-ordered care) are medically necessary. Depending on the circumstances, such proof may be documentation about the member's condition or scientific evidence about the effectiveness of the treatment.

The plan will not provide benefits if the required proof is not received, or does not adequately justify the medical necessity of the service, supply, prescription drug, or prescription drug dose. Claims processing may be delayed if proof of medical necessity is required but not adequately provided by the health service provider.

The plan uses scientific evidence from peer-reviewed medical literature to determine effectiveness for services and interventions not yet in widespread use for the medical condition and member indications being considered.

For services that the HTCC has reviewed, and that UMP has implemented, state law requires that UMP use the HTCC's coverage criteria in determining whether the service is medically necessary (see page 30). When the HTCC determines that a service is not covered, then the service is not covered by the plan. If the HTCC determines that a service is covered, then the HTCC's criteria (if any) determine medical necessity. The HTCC's decisions and related documentation are available on the HCA website at **hca.wa.gov/about-hca/health-technology-assessment/health-technology-reviews**.

For services, interventions, supplies, prescription drugs, or prescription drug doses not related to an HTCC review, the plan first uses scientific evidence, then professional standards, then expert opinion to determine coverage.

Scientific evidence consists primarily of controlled clinical trials that either directly or indirectly demonstrate the effect of the intervention on health outcomes (see page 155). If controlled clinical trials are not available, observational studies that demonstrate a causal relationship between the intervention and health outcomes may be used. Partially controlled observational studies and uncontrolled clinical series may be suggestive, but do not by themselves demonstrate a causal relationship unless the magnitude of the effect observed exceeds anything that could be explained either by the natural history of the medical condition or potential experimental biases.

Interventions for which clinical trials have not been conducted because of epidemiological reasons (that is, rare or new diseases or orphan populations) shall be evaluated based on professional standards of care or expert opinion.

A level of service, supply, prescription drug, prescription drug dose, or intervention is considered cost effective if the benefits and harms relative to the costs represent an economically efficient use of resources for members with this condition. The plan applies this criterion based on the individual member's medical situation and characteristics. Cost-effective does not always mean the lowest price.

Preventive services not covered by the plan's preventive care benefit will still be covered under the medical benefit or pharmacy benefit if the outlined criteria are met for medical necessity.

## Member

A **member** is an eligible employee, retiree, former employee or former dependent, survivor, or dependent enrolled in the plan (see also "Enrollee").

## Network

**Network** is the preferred and participating facilities, providers, and suppliers your health plan contracts with to provide health care services.

## Network pharmacy

A network pharmacy contracts with WSRxS to provide prescription drug coverage to UMP members at the contracted rate (allowed amount). See page 86 for details of the advantages of using network pharmacies.

## Network provider

A **network provider** is a preferred or participating provider.

## Network rate

The **network rate** means payment at the in-network level.

## Network status

**Network status** refers to whether a provider is preferred, participating, or out-of-network with the plan. You may find out the network status of your provider by visiting the UMP provider search at **ump.regence.com/go/sebb/UMP-Achieve2** or by calling UMP Customer Service at 1-800-628-3481 (TRS: 711).

## Network vaccination pharmacy

A **network vaccination pharmacy** is a pharmacy that contracts with WSRxS to give covered immunizations to plan members at the preventive rate. You may find out which pharmacies are contracted on the UMP website at **ump.regence.com/sebb/benefits/prescriptions** or by calling WSRxS Customer Service at 1-888-361-1611 (TRS: 711).

## Noncovered prescription drugs

**Noncovered prescription drugs** refer to any drug that is only covered by the member receiving an exception from the plan. Some drugs may be medically necessary, yet still are not covered. See "Prescription drugs UMP does not cover" on page 98.

## Noncovered services

**Noncovered services** refers to any medical service that is not covered by the plan. Some services may be medically necessary, yet still are not covered. See "What the plan does not cover" on pages 102–112. When the HTCC determines that a service is not covered, then the service is not covered by the plan.

## Nonduplication of benefits

**Nonduplication of benefits** is how UMP coordinates benefits when UMP is your secondary coverage (see definition on page 167). When another plan is primary (pays first), that plan pays their normal benefit. UMP then pays up to the amount we would have paid if UMP had been the primary plan. If the primary plan pays as much or more than the normal UMP benefit, UMP pays nothing. UMP does not pay the rest of the allowed amount. See examples on page 115.

## Non-network pharmacy

A **non-network pharmacy** does not contract with WSRxS. See page 88 for what happens if you use a non-network pharmacy to purchase covered prescription drugs.

## Nonprescription alternative

A **nonprescription alternative** includes an over-the-counter drug, dietary supplement, herbal supplement, vitamin, mineral, medical food, or medical device that you may buy without a prescription that has similar safety, efficacy, and ingredients as a prescription drug.

## Nonprescription drug

A **nonprescription drug** includes an over-the-counter drug, dietary supplement, herbal supplement, vitamin, mineral, medical food, or medical device that you may buy without a prescription.

## Normal benefit

The plan's **normal benefit** is the dollar amount the plan would normally pay if no other group health plan had the primary responsibility to pay the claim for a benefit.

## Occupational injury or illness

An **occupational injury or illness** is one resulting from work that is for pay or profit.

## Orthognathic surgery

**Orthognathic surgery** is surgery to correct conditions of the jaw and face related to structure, growth, sleep apnea, or TMJ disorders, or to correct orthodontic problems that cannot be easily treated with braces.

## Out-of-network provider(s)

An out-of-network provider is a health care provider that is:

- In the Regence BlueShield service area, but is not contracted as part of Regence BlueShield's PPO network; or
- Outside the Regence BlueShield service area but is not contracted with another Blue Cross or Blue Shield organization in the BlueCard® Program (designated as a provider in the PPO network) to provide services and supplies to plan members.

See page 12 for a description of how services by these providers are covered.

## Out-of-network rate

Out-of-network providers are paid at the **out-of-network rate**. When you receive medical services from out-of-network providers, you pay 40 percent of the allowed amount after you meet your medical

deductible. You pay all charges billed to you above the allowed amount (known as balance billing; see page 150). The plan pays 60 percent of the allowed amount.

## Out-of-pocket limit, medical

The **medical out-of-pocket limit** is the most you pay during a calendar year for covered medical services before the plan pays 100 percent of the allowed amount for preferred providers. This limit does not include your premium, balance-billed charges, or services the plan does not cover. For more information on how this works, see page 23 under "Medical out-of-pocket limit."

For this plan, your medical out-of-pocket limit including dependents is $2,000 per member and $4,000 per family.

## Out-of-pocket limit, prescription drug

The **prescription drug out-of-pocket limit** is the most you pay during a calendar year for covered prescription drugs and products before the plan pays 100 percent of the allowed amount. The out-of-pocket limit is $2,000 per enrolled member up to a maximum of $4,000 for a family. See page 83 for a list of services that do not apply to this limit and that you pay even after you have met the limit.

## Outpatient rate

The plan's **outpatient rate** depends on the provider's status:

- Preferred providers: You pay 15 percent of the allowed amount after you meet your medical deductible. The plan pays 85 percent of the allowed amount.
- Participating providers: You pay 40 percent of the allowed amount after you meet your medical deductible. The plan pays 60 percent of the allowed amount.
- Out-of-network providers: You pay 40 percent of the allowed amount after you meet your medical deductible. You pay all charges billed to you above the allowed amount (known as balance billing; see page 150). The plan pays 60 percent of the allowed amount.

## Outpatient surgery center

See "Ambulatory surgery center (ASC)" on page 150.

## Over-the-counter alternative

An **over-the-counter alternative** is a drug that you may buy without a prescription that has similar safety, efficacy, and ingredients as a prescription drug.

## Over-the-counter drugs

**Over-the-counter drugs** are medications you may get without a prescription.

## Over-the-counter equivalent

An **over-the-counter equivalent** is a drug you may buy without a prescription that has identical active ingredients and strengths as a prescription drug or product in a comparable dosage form.

## P&T Committee

See "Pharmacy & Therapeutics Committee."

# Participating provider

A **participating provider** is:

- Contracted with Regence BlueShield but is in another network, and they cannot balance bill you.
- Considered out of network for your plan.
- Considered network for only the following services:
  - Covered preventive services.
  - Mental health or substance use disorder.

# Peer-reviewed medical literature

**Peer-reviewed medical literature** is scientific studies printed in journals or other publications in which original manuscripts are published only after being critically reviewed for scientific accuracy, validity, and reliability by unbiased independent experts. Peer-reviewed medical literature, for example, does not include information from health-related websites or in-house publications of pharmaceutical manufacturers.

# Pharmacy & Therapeutics (P&T) Committee

**Pharmacy & Therapeutics (P&T) Committee** is a group of providers and other health care professionals who review prescription drugs and make recommendations on the status of prescription drugs on the UMP Preferred Drug List (see page 77).

# Physician services

**Physician services** are health care services provided or coordinated by a licensed medical physician, such as a:

- Doctor of osteopathic medicine (D.O.)
- Medical doctor (M.D.)
- Naturopathic physician (N.D.)

Find the complete list of covered provider types on the UMP website at **ump.regence.com/sebb/benefits/providers/covered-providers**.

# Plan

**Plan**, as referred to in this document, means Uniform Medical Plan Achieve 2 (UMP Achieve 2), a self-insured PPO plan offered by the SEBB Program. In the eligibility sections (see pages 129–141), "plan" refers to any SEBB-sponsored plan. In the "If you have other medical coverage" section beginning on page 112, "plan" may mean any health insurance coverage.

# Preauthorization

**Preauthorization** is plan approval for coverage of specific services, supplies, or prescription drugs before they are provided to the member. Preauthorization is not a guarantee of coverage. If you or your provider do not receive preauthorization for certain medical services or prescription drugs, the plan may deny the claim. See "Preauthorizing medical services" on page 99 for how this works. A list of medical services that require preauthorization is available on the UMP website at **ump.regence.com/sebb/benefits/policies** or

by calling UMP Customer Service at 1-800-628-3481 (TRS: 711). See page 93 for information on prescription drugs that must be preauthorized.

## Preferred drug

A **preferred drug** is a prescription drug that is listed on the UMP Preferred Drug List and covered under the Value Tier, Tier 1, or Tier 2.

## Preferred Drug List

The UMP **Preferred Drug List** is a list available online that specifies how prescription drugs are covered by the plan. By using this list, you may find out if a prescription drug is covered, how much you will pay, if the drug must be ordered through the plan's specialty drug pharmacy, and whether the drug has any limitations (such as needing preauthorization or quantity limits; see pages 92–99).

Drugs are designated by "tiers":

- Preventive Tier drugs (e.g. contraceptives) cost you $0
- Value Tier are cost-effective prescription drugs for treatment of certain chronic conditions
- Tier 1 are primarily generic prescription drugs
- Tier 2 are preferred brand-name prescription drugs and some high-cost generic drugs

The UMP Preferred Drug List is based on the Washington Preferred Drug List and recommendations by one of the P&T Committees that partner with WSRxS (see "How UMP decides which prescription drugs are preferred" on page 78 for more information).

## Preferred provider(s)

A **preferred provider** is a provider:

- In the Regence service area and contracted as part of Regence BlueShield's PPO network; or
- Outside the Regence service area and contracted with another Blue Cross or Blue Shield organization in the BlueCard® Program (designated as a Provider in the "Preferred Provider Organization ("PPO") Network") to provide services and supplies to plan members.

## Preferred Provider Organization (PPO)

A **Preferred Provider Organization (PPO)** is a health plan that has a network of providers who have agreed to provide services at discounted rates. Members may self-refer to most specialists. UMP Achieve 2 is a PPO.

## Prenatal

**Prenatal** means during pregnancy.

## Prescription cost-limit

The **prescription cost-limit** is the most you pay for a Value Tier drug, Tier 1 drug, and Tier 2 drug at a network pharmacy. See page 81 for how this works. See "Your prescription drug out-of-pocket limit" on page 83 for annual limits to covered prescription drug costs.

# Prescription drug

**Prescription drug** means a drug approved by the FDA that can be dispensed only with an order given by a properly authorized person. The designation of a medication as a prescription drug is made by the FDA.

# Prescription drug out-of-pocket limit

See "Out-of-pocket limit, prescription drug" on page 162.

# Preventive care

**Preventive care** means those services described by the Public Health Services Act, Section 2713:

- Covered immunizations recommended by the CDC.
- Evidence-informed preventive care and screenings for women as described in HRSA Guidelines in accordance with 45 CFR 147.131 (a).
- Evidence-informed preventive care screenings for infants, children, and adolescents supported by the Health Resources and Services Administration (HRSA).
- Services with an A or B rating by the U.S. Preventive Services Task Force.

# Preventive rate

Covered preventive services are **not** subject to the medical deductible. The plan's **preventive rate** depends on the provider's status:

- Preferred providers: You pay $0. The plan pays 100 percent of the allowed amount.
- Participating providers: You pay $0. The plan pays 100 percent of the allowed amount.
- Out-of-network providers: You pay 40 percent of the allowed amount after you meet your medical deductible. You pay all charges billed to you above the allowed amount (known as balance billing; see page 150). The plan pays 60 percent of the allowed amount.

# Primary care provider (PCP)

A **primary care provider (PCP)** is a physician (see "Physician services" on page 163), nurse practitioner, or physician assistant who provides, coordinates, or helps a member access a range of health care services. See page 15 for a list of specialties that may be a primary care provider.

# Primary payer

The **primary payer** is the insurance plan that processes the claim first when a member has more than one group insurance plan covering the services and the plans must coordinate benefits.

# Professional services

**Professional services** are non-facility medical services performed by professional providers, including, but not limited to, medical doctors, doctors of osteopathy, naturopathic physicians, and advanced registered nurse practitioners.

## Provider

A **provider** is an individual medical professional (such as a doctor or nurse), hospital, skilled nursing facility, pharmacy, program, equipment and supply vendor, or other facility, organization, or entity that provides care or bills for health care services or products.

## Provider network

A **provider network** is a group of providers who negotiate a contract with Regence BlueShield to provide health care services to plan members. These providers have agreed to see members under certain rules, including billing at contracted rates (see "Allowed amount, medical services" on page 149). The Regence BlueShield, including the BlueCard Program, provider network for UMP Achieve 2 members in 2021 consist of preferred and participating providers.

## Quantity limit

A **quantity limit** is a limit on how much of a prescription drug you may get for a specific time period (days' supply).

## Reconstructive surgery

**Reconstructive surgery** is surgery and follow-up treatment needed to correct or improve a part of the body because of birth defects, accidents, injuries, or medical conditions.

## Regence BlueShield service area

The **Regence BlueShield service are**a means the Washington counties of Clallam, Columbia, Cowlitz, Grays Harbor, Jefferson, King, Kitsap, Klickitat, Lewis, Mason, Pacific, Pierce, San Juan, Skagit, Skamania, Snohomish, Thurston, Yakima, Wahkiakum, Walla Walla, Whatcom, and any other areas designated by Regence. Please check the Regence website at **regence.com** for up-to-date information.

## Residential treatment facility

A **residential treatment facility** is a facility licensed to provide residential treatment 24 hours per day to members requiring residential services such as individual and group counseling and education related to substance use disorder or a mental health diagnosis.

## Respite care

**Respite care** is continuous care for a homebound hospice member of more than four hours a day to provide family members temporary relief from caring for the member.

## Routine

**Routine** services are those provided as preventive, not because of an injury or illness. In the case of covered immunizations, routine refers to covered immunizations included on the CDC schedules (see page 64).

## Same-day surgery center

See "Ambulatory surgery center (ASC)" on page 150.

## School Employees Benefits Board (SEBB)

The **School Employees Benefits Board (SEBB)** is a group of representatives, appointed by the governor, who designs and approves insurance benefit plans for school employees and their dependents, and establishes eligibility criteria for participation in insurance benefit plans.

## School Employees Benefits Board (SEBB) plan

A **School Employees Benefits Board (SEBB) plan** is one of several health benefit plans, including the Uniform Medical Plan (UMP Achieve 1, UMP Achieve 2, UMP High Deductible, and UMP Plus plans: UMP Plus–Puget Sound High Value Network and UMP Plus–UW Medicine Accountable Care Network), offered through the SEBB Program to eligible employees and former employees of school districts, educational service districts (ESDs), and charter schools, as well as their eligible dependents.

## School Employees Benefits Board (SEBB) Program

The **School Employees Benefits Board (SEBB) Program** is the program within HCA that administers insurance and other benefits for eligible school employees and eligible dependents.

## Scientific evidence

**Scientific evidence** means scientific studies published in or accepted for publication by medical journals that meet nationally recognized requirements for scientific manuscripts and that submit most of their published articles for review by experts who are not part of the editorial staff. Scientific evidence also refers to findings, studies, or research conducted by or under the auspices of federal government agencies and nationally recognized federal research institutes. However, scientific evidence does not include published peer-reviewed literature sponsored to a significant extent by a pharmaceutical manufacturing company or medical device manufacturer or a single study without other supportable studies.

## Scope of practice

**Scope of practice** refers to the services a provider may perform and bill for, based on the provider's professional license as issued by local authorities. For example, some provider types may prescribe prescription drugs, and some may not.

## Screening

**Screening** refers to services performed to prevent or detect illness in the absence of disease or symptoms.

## Secondary coverage

When you are covered by more than one group health plan, you have **secondary coverage** that may pay a part or the rest of a provider's bill after your primary payer has paid. See "If you have other medical coverage" starting on page 112 for more information on how this plan coordinates benefits.

## Skilled nursing care

**Skilled nursing care** is services from licensed nurses in your own home or in a nursing home. Skilled care services are from technicians and therapists in your own home or in a nursing home.

## Skilled nursing facility

A **skilled nursing facility** is an institution, or part of an institution, that provides skilled nursing care 24 hours a day and is classified as a skilled nursing facility by Medicare. Medicaid-eligible, long-term care facilities are not necessarily skilled nursing facilities.

## SmartHealth

**SmartHealth** is a voluntary wellness program offered by the SEBB Program that allows eligible subscribers to earn wellness incentives. Medicare subscribers enrolled in the retiree plan are not eligible to earn the incentive.

The wellness incentive earned during the 2020 plan year reduces the subscriber's 2021 plan year medical deductible by $125. The wellness incentive earned during the 2021 plan year reduces the subscriber's 2022 plan year deductible by $125. More details on eligibility and program requirements are on HCA's SmartHealth webpage at **hca.wa.gov/sebb-smarthealth**.

## Special rate

The plan's **special rate** is for services that have unique payment rules. These rules are described in the "How much you pay for covered services" column on page 26.

## Specialty drugs

**Specialty drugs** are high-cost injectable, infused, oral, or inhaled prescription drugs or products that require special storage or handling and are subject to additional rules. Specialty drugs are identified on the UMP Preferred Drug List. See page 94 for information on how specialty drug prescriptions are handled.

## Standard rate

The plan's **standard rate** depends on the provider's status:

- Preferred providers: You pay 15 percent of the allowed amount after you meet your medical deductible. The plan pays 85 percent of the allowed amount.
- Participating providers: You pay 40 percent of the allowed amount after you meet your medical deductible. The plan pays 60 percent of the allowed amount.
- Out-of-network providers: You pay 40 percent of the allowed amount after you meet your medical deductible. You pay all charges billed to you above the allowed amount (known as balance billing; see page 150). The plan pays 60 percent of the allowed amount.

## Standard reference compendium

**Standard reference compendium** refers to any of these sources:

- The American Hospital Formulary Service Drug Information
- The American Medical Association Drug Evaluation
- The United States Pharmacopoeia Drug Information
- Other authoritative compendia as identified from time to time by the U.S. Secretary of Health and Human Services

## State-registered domestic partner

**State-registered domestic partner** means an adult who meets the requirements for a valid state-registered domestic partnership and has been issued a certificate of state-registered domestic partnership by the Washington State Secretary of State, or an adult whose legal union (other than a marriage) was validly formed in another jurisdiction and is substantially equivalent to a domestic partnership under Washington law.

## Subscriber

A **subscriber** is an eligible employee, former employee or former dependent, or survivor who is the primary certificate holder and plan member.

## Substance use disorder

**Substance use disorder** is an illness characterized by a physiological or psychological dependency on a controlled substance or alcohol.

## Substance use disorder treatment facility

A **substance use disorder treatment facility** is an institution, or part of an institution, that specifically treats dependency on a controlled substance or alcohol and meets all of these criteria:

- Is certified by the Washington State Division of Behavioral Health and Recovery (DBHR), or for facilities outside of the Regence BlueShield service area (see page 166), is contracted with the local BlueCard® network
- Is licensed by the state
- Keeps adequate patient records that contain course of treatment, progress, discharge summary, and follow-up programs
- Performs services under full-time supervision of a physician or registered nurse
- Provides services, for a fee, to persons receiving substance use disorder treatment, including room and board, as well as 24-hour nursing

## Therapeutic alternative

A **therapeutic alternative** is a drug that is not chemically identical to a nonpreferred drug but has similar effects when given in therapeutically equivalent doses.

## Therapeutic equivalent

A **therapeutic equivalent** is a drug that is chemically identical to a nonpreferred drug and is expected to have the same effectiveness and toxicity when given in the same doses.

## Therapeutic interchange

**Therapeutic interchange** is when a pharmacist, with the endorsing provider's permission (see page 96), substitutes a nonpreferred prescription drug with a preferred drug that is a therapeutic alternative or equivalent.

## Tier

A prescription drug's **tier** tells you how much you will have to pay for a covered prescription drug. The UMP prescription drug benefit categorizes covered prescription drugs into four tiers. See page 79 for details on the prescription drug tiers.

## Tobacco cessation services

**Tobacco cessation services** are provided for quitting tobacco use through counseling and nicotine replacement therapy products.

## Uniform Medical Plan Achieve 2 (UMP Achieve 2)

**Uniform Medical Plan Achieve 2 (UMP Achieve 2)** is a self-insured PPO health plan offered through the SEBB Program and managed by HCA.

## Value Tier

**Value Tier** refers to cost-effective prescription drugs that are used to treat certain chronic conditions. See the table on page 81 for details. For a list of Value Tier drugs, visit the HCA website at **hca.wa.gov/assets/pebb/ump-list-value-tier-drugs.pdf**, or call WSRxS Customer Service at 1-888-361-1611 (TRS: 711).

# Disclosures

Ardon Health, Moda Health, Postal Prescription Services (PPS), Washington State Rx Services (WSRxS), Premera Blue Cross, SmartHealth, and 2nd.MD are separate and independent companies that provide services; they do not provide Blue Cross and Blue Shield products or services, and is solely responsible for their products or services.

Advice24, CoverMyMeds, Doctor on Demand, HealthEquity, Omada Health, and Quit for Life are separate and independent companies that provide services for Regence UMP members.

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Uniform
Medical Plan