

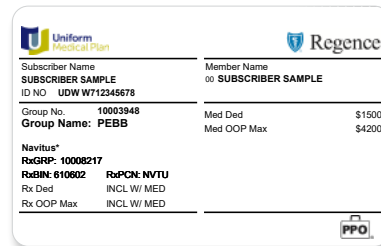
Health insurance can seem complicated, especially if you're new to the plan. Below are some tips to help you get the most out of your benefits and save money.

1. Always use your UMP member ID card.

All UMP members will receive a new UMP ID card from Regence for the 2023 plan year. You'll notice the back of the card has a new look but the same important information. You use the same ID card for both medical and prescription drug services. You do not use your UMP ID card for dental services.

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

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



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

2. Use preferred providers whenever possible.

When you see a preferred provider, you'll pay much less (15 percent coinsurance for most covered services after meeting your deductible) than what you would pay if you see an out-of-network provider. Preferred providers will never bill you more than the plan allows (called the allowed amount).

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

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

To find preferred providers, visit the UMP provider search at ump.regence.com/go/pebb/UMP-CDHP or call UMP Customer Service at 1-888-849-3681 (TRS: 711).

Preferred versus out-of-network provider cost comparison examples

Provider type	Provider's billed charge	Allowed amount	What you pay after deductible is met	Amount the plan pays (% of allowed amount)
Preferred provider	\$150	\$100	\$15 (15% of \$100) The provider cannot balance bill you.	\$85 (85% of \$100)
Out-of-network provider	\$150	\$100	\$90 (40% of \$100 plus \$50, the amount the provider may charge you above the allowed amount)	\$60 (60% of \$100)

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

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

- **Want an overview of your plan benefits in 2023?** Visit the UMP CDHP plan detail page at

ump.regence.com/pebb/plans/2023/cdhp/ for 2023 information.

- **Want to sign in to your Regence account?** Select "Sign in" at the top-right corner of any page.
- **Need UMP forms and publications?** Select the "Find forms" link at the top of any page to find commonly

used forms or access HCA's searchable forms and publications page.

- **Looking for a provider?** Select "Find a doctor" at the top-right corner of any page or visit the UMP provider search at ump.regence.com/go/pebb/UMP-CDHP to find a new provider or see if your provider is in your plan's network.
- **Curious about prescription drug coverage?** To find a network pharmacy or get a general idea of drug

4. Learn about new benefits for 2023.

UMP has new benefits to help you stay healthy and reach your wellness goals. For more information about these and other benefits, read your 2023 UMP CDHP Certificate of Coverage, available by visiting forms and publications at hca.wa.gov/ump-pebb-coc/.

- **Accumulators:** There's good news for subscribers who change jobs and move from a Public Employees Benefits Board (PEBB) UMP plan to a School Employees Benefits Board (SEBB) UMP plan. Starting January 1, 2023, UMP will transfer certain medical and prescription drug accumulators, such as deductibles and out-of-pocket limits, for the existing plan year when subscribers and their enrolled dependents change between the SEBB Program and the PEBB Program during a special open enrollment and stay with UMP. This applies only to subscribers who remain the subscriber, and to enrolled dependents who change plans with the subscriber.
- **Deductible increasing:** Your deductible is increasing to \$1,500 for a single subscriber and \$3,000 for a family. This is an increase from \$1,400 for a single subscriber and \$2,800 for a family.
- **Dialysis:** Starting January 1, 2023, you pay the standard rate for covered dialysis services. The plan pays based on the allowed amount and the network status of the provider. Other professional providers may bill separately from the facility. Amounts paid to out-of-network facilities for dialysis services (including balance-billed amounts) will not apply to your medical out-of-pocket limit.
- **Drugs covered before you meet the deductible:** Certain prescription drugs used to treat specific

5. Learn about your health savings account (HSA)

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

Your employer or the State of Washington makes equal monthly deposits into your HSA for an annual total of \$700.08 for an individual or \$1,400.04 for more than one person. You can also make contributions to your account. To find annual contributions limits, visit the Internal Revenue Service (IRS) website at [prices and drugs on the Preferred Drug List, visit the 2023 plan detail page at \[ump.regence.com/pebb/plans/2023/cdhp/\]\(http://ump.regence.com/pebb/plans/2023/cdhp/\).](http://irs.gov/government-</p></div><div data-bbox=)

- To learn more about medical benefits, you can also call UMP Customer Service at 1-888-849-3681 (TRS: 711). For questions about prescription drug coverage, contact Washington State Rx Services at 1-888-361-1611 (TRS: 711).
- conditions, for example, high blood pressure, depression, asthma, osteoporosis, heart disease, and diabetes, will be covered before you meet your deductible. A 15 percent coinsurance will apply for most prescription drugs. For a list of drugs covered as preventive, refer to the UMP Preferred Drug List.
- **Insulin coverage:** Starting January 2023, what you pay for covered insulins will be changing. Covered insulins for UMP members will not exceed \$35 per 30-day supply.
- **Mail-order pharmacies:** Starting in January 2023, Costco Mail-Order Pharmacy will be available as a second mail-order pharmacy option, in addition to Postal Prescription Services (PPS). UMP members do not need to be Costco members to use their mail-order service. Costco Mail-Order Pharmacy and PPS are the mail-order pharmacies available to UMP members. Prescriptions purchased through other mail-order pharmacies are not covered if UMP is your primary plan.
- **Mental health provider:** myStrength is a self-guided health and resiliency online tool clinically proven to improve emotional health. myStrength's interactive and activity-based tools are personalized and address conditions such as depression, anxiety, stress, substance use disorders, and chronic pain. This secure resource is available 24 hours a day, 7 days a week to members ages 13 and over at no cost. Visit the myStrength website at hca.wa.gov/ump-pebb-mystrength to learn more.

[entities/federal-state-local-governments/where-can-i-learn-more-about-health-savings-accounts-hsa-and-health-reimbursement-arrangements-hra](http://hca.wa.gov/entities/federal-state-local-governments/where-can-i-learn-more-about-health-savings-accounts-hsa-and-health-reimbursement-arrangements-hra). If you're an employee, check with your employer to see if you can have money deducted from your paycheck and deposited as pretax dollars directly into your HSA.

Your HSA belongs to you, even if you change jobs, move out of state, switch health plans, or retire. The balance rolls over from year to year, and you can use the funds to pay for qualified medical expenses, including ones the plan does not cover. You can even use HSA funds to pay for qualified medical expenses when you're no longer

enrolled in a Consumer-Directed Health Plan (CDHP). See IRS publication 502 on the IRS website at [irs.gov](https://www.irs.gov) for the complete list of qualified medical expenses.

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

You can use your HSA debit card to pay for qualified medical services and drugs without filing a claim with HealthEquity. However, if you do not use your HSA debit card to pay for services, you may submit a claim for reimbursement by visiting the HealthEquity website at

For more information about HSAs, visit the HealthEquity website at learn.healthequity.com/pebb.

learn.healthequity.com/pebb and logging in to your HealthEquity account.

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

7. Take advantage of your vision benefit.

UMP provides vision coverage in collaboration with Regence Choice Vision Plan, administered by Vision Service Plan (VSP). VSP administers benefits for routine eye exams and hardware (lenses, frames, or contact lenses) and provides claims administration for this plan. To get the most out of your vision benefit, see a provider in the VSP Choice

Network. Visit the VSP website at vsp.com/eye-doctor to search for a VSP Choice network provider.

For more information about VSP and your vision benefit, read your plan's certificate of coverage by visiting forms and publications at hca.wa.gov/ump-pebb-coc or call UMP Customer Service.

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

Get covered vaccines and flu shots recommended by the Centers for Disease Control and Prevention (CDC) at select network pharmacies. No appointment needed! Find a network vaccination pharmacy by using the Pharmacy Locator tool located on the 2023 plan detail page at ump.regence.com/pebb/plans/2023/cdhp/ or call Washington State Rx Services (WSRxS) Customer Service. You can also visit a preferred provider, participating provider, or a public health department to get vaccinated. For a list of vaccines

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

You also pay \$0 for some preventive care services when you see a preferred or participating provider. To see which services are covered under the preventive benefit, call UMP Customer Service or visit the Healthcare.gov website at healthcare.gov/preventive-care-benefits.

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

9. Use network pharmacies.

Pharmacies listed on the medical provider search on Regence BlueShield's website are **not** network pharmacies. When you use network, retail, or mail-order pharmacies, you pay based on the prescription drug's allowed amount, a discounted price negotiated by the plan. If you use a non-network pharmacy, the pharmacy may charge more than the plan's allowed amount and you will need to submit a prescription drug claim form. You must pay

the additional amount, which does not apply to your deductible or out-of-pocket limit. Prescriptions purchased from an excluded pharmacy will not be covered.

Use the Pharmacy Locator tool on the 2023 plan detail page at ump.regence.com/pebb/plans/2023/cdhp/ to search for network pharmacies. The 2023 Pharmacy Locator is subject to change.

10. Learn about your prescription drug benefit.

You have to pay the entire cost for most prescription drugs until you meet your combined deductible. The deductible amount for a single person (subscriber only) enrolled in the plan is \$1,500; for more than one person enrolled in the plan, the deductible is \$3,000.

Once you meet the combined deductible, you pay 15 percent of the drug's cost for covered prescription drugs that you buy from a UMP network pharmacy. UMP CDHP does not categorize drugs into tiers to determine how much you pay.

Exception: Covered insulins, glucose meters, and certain prescription drugs used to treat specific conditions will not be subject to the deductible. To learn more, read the UMP CDHP Certificate of Coverage by visiting forms and publications at hca.wa.gov/ump-pebb-coc or call WSRxS Customer Service.

To save money on your prescription drugs, try these tips:

- Talk to your provider about prescribing generic or lower-cost brand-name drugs.
- Ask your pharmacist to substitute a brand-name drug with a generic whenever possible.
- Purchase your continuous glucose monitor (CGM) supplies at a network pharmacy. To find a network pharmacy, visit the Prescription drug coverage webpage at ump.regence.com/pebb/benefits/prescriptions and use the Pharmacy Locator Tool.
- Use the Drug Price Check tool on the 2023 plan detail page at ump.regence.com/pebb/plans/2023/cdhp/ to check the cost of prescription drugs.

How to request an exception for a noncovered drug

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

11. Contact us with any questions.

All times are listed as Pacific.

UMP Customer Service (medical benefits)

Call: 1-888-849-3681 (TRS: 711)

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

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

Online: ump.regence.com/pebb

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

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

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

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

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

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

Vision Service Plan (VSP) Member Services (vision services)

Call: 1-844-299-3041

If you are outside of the U.S. dial the exit code of your country, which is typically 00, and then 1-916-635-7373.

Monday through Friday: 6 a.m. to 8 p.m.

Saturday: 7 a.m. to 8 p.m.

Sunday: 8 a.m. to 8 p.m.

Deaf, DeafBlind, Late Deafened and Hard of Hearing members call: 1-800-428-4833

If you are outside of the U.S. dial the exit code of your country, which is typically 00, and then 1-916-851-1375.

Monday through Saturday: 6 a.m. to 5 p.m.

Sunday: 5 a.m. to 8 p.m.

Online: VSP website at vsp.com

If an exception is approved, after you meet your deductible, you will pay 15 percent coinsurance except for covered insulins, where a different coinsurance will apply. See the Preferred Drug List by visiting forms and publications at hca.wa.gov/ump-pdl for more details. If an exception is not approved, UMP will not cover the drug.

HealthEquity (health savings account)

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

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

Online: learn.healthequity.com/pebb

Washington State Rx Services (WSRxS)

Customer Service

(prescription drug benefits)

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

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

Available outside these hours with limited services.

Online: Find a link to your pharmacy account on the UMP CDHP plan detail page at ump.regence.com/pebb/plans/2023/cdhp/

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

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

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

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

Online: ppsr.com

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

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

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

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

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

Online: pharmacy.costco.com

Ardon Health (specialty pharmacy)

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

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

Saturday: 8 a.m. to noon

Online: ardonhealth.com

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

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

Employees: Your payroll or benefits office.

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