

**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.**

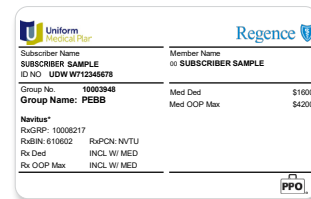
## 1. Always use your UMP member ID card.

You will receive a new UMP ID card from Regence for the 2024 plan year. Your new card will have an updated nurse line number and an updated deductible.

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 cannot 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](http://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 balance bill you for costs 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](http://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 2024?**

Visit the UMP CDHP plan detail page at [ump.regence.com/pebb/plans/2024/cdhp](http://ump.regence.com/pebb/plans/2024/cdhp).

- **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](http://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 prices and drugs on the Preferred Drug List, visit [ump.regence.com/pebb/plans/2024/cdhp](http://ump.regence.com/pebb/plans/2024/cdhp).

## 4. Learn about new benefits for 2024.

UMP has new benefits to help you stay healthy and reach your wellness goals. For more information about these and other benefits, read your 2024 UMP CDHP Certificate of Coverage, available by visiting forms and publications at [hca.wa.gov/ump-pebb-coc/](http://hca.wa.gov/ump-pebb-coc/).

- **Deductible increasing:** Your deductible is increasing to \$1,600 for a single subscriber and \$3,200 for a family, per IRS requirements. This is an increase from \$1,500 for a single subscriber and \$3,000 for a family. This deductible increase is required to maintain compliance with IRS rules, so that a subscriber can make eligible health savings account (HSA) contributions in 2024. UMP CDHP members will be receiving a new ID card for 2024 with the updated deductible amounts.
- **Hearing aids:** You will pay \$0 of the \$3,000 benefit limit per ear every three calendar years, once you have met your deductible, for prescribed hearing aids. You will be responsible for hearing aid charges

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

exceeding the \$3,000 benefit limit. Other covered hearing-related services such as ear molds, initial batteries, and cords will be paid at the standard rate.

- **SmartHealth:** SmartHealth will have a new look and feel beginning January 2, 2024. You will need to create your account in the portal to get started towards completing your wellbeing assessment and activities customized to your needs. SmartHealth is Washington State's voluntary wellness program that supports you on your journey toward living well. It is included in your PEBB benefits at no cost to you. SmartHealth supports whole person well-being. Join activities that support all of you, including managing stress, building resiliency, and adapting to change. As you progress on your wellness journey, you may also qualify for the SmartHealth wellness incentive. To get started, sign in to [smarthealth.hca.wa.gov](http://smarthealth.hca.wa.gov).

## 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 [irs.gov/government-entities/federal-state-local-governments/where-can-i-learn-more-about-health-savings-accounts-hsa-and-health-reimbursement-arrangements-hra](http://irs.gov/government-entities/federal-state-local-governments/where-can-i-learn-more-about-health-savings-accounts-hsa-and-health-reimbursement-arrangements-hra). 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 high-deductible health plan. See IRS publication 502 on the IRS website at [irs.gov](http://irs.gov) for the complete list of qualified medical expenses.

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

## 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

[learn.healthequity.com/pebb](http://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](mailto: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](http://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](http://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, such as flu, COVID vaccines, and other preventative vaccinations that are recommended by the Centers for Disease Control and Prevention (CDC) at select network pharmacies. Find a network vaccination pharmacy by using the Pharmacy Locator tool located on the 2024 plan detail page at [ump.regence.com/pebb/plans/2024/cdhp](http://ump.regence.com/pebb/plans/2024/cdhp) or by calling Washington State Rx Services (WSRxS) Customer Service. You will need to call and verify that your pharmacy offers vaccinations. 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](https://cdc.gov/vaccines/schedules) or call UMP Customer Service.

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

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

## 9. Use network pharmacies.

Check which pharmacies are available in our 2024 pharmacy network by using the Pharmacy Locator tool located at [ump.regence.com/pebb/plans/2024/cdhp](http://ump.regence.com/pebb/plans/2024/cdhp). The pharmacies listed on the 2024 Pharmacy Locator tool are subject to change.

Pharmacies are part of a different network than medical providers. That means pharmacies listed on the medical provider search on Regence BlueShield's website are **not** network pharmacies. When you use network, retail, or mail-order pharmacies, you pay based on the prescription

drug's allowed amount, a discounted price negotiated by the plan. If you use a non-network pharmacy, the pharmacy may charge more than the plan's allowed amount and you will need to submit your own prescription drug claim form. You 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.

Most specialty drugs must be purchased through the plan's network specialty pharmacy, Ardon Health.

## 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 \$1,600; for more than one person enrolled in the plan, the deductible is \$3,200.

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](https://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](http://ump.regence.com/pebb/benefits/prescriptions) and use the Pharmacy Locator Tool.

- Check how much your prescription drugs will cost in 2024 by using the Drug Price Check tool located at [ump.regence.com/pebb/plans/2024/cdhp](http://ump.regence.com/pebb/plans/2024/cdhp).

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

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

If an exception is approved, 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](https://hca.wa.gov/ump-pdl) for more details. If an exception is not approved, UMP will not cover the drug.

### Pharmacies outside the United States are out-of-network

There are no network pharmacies available outside of the United States. If you purchase prescriptions at a pharmacy outside of the United States, you will need to submit a claim for reimbursement and you will be reimbursed at the allowed amount and may be balanced billed. Amounts above the allowed amount do not count towards your prescription drug deductible or out of pocket limit.

## 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](http://ump.regence.com/pebb)

**Chat now:** Sign in to your Regence account at [ump.regence.com/signin](http://ump.regence.com/signin) to access chat now.

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

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

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

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

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

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

**Call:** 1-844-299-3041

If you are outside of the United States 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 (TTY): 1-800-428-4833

If you are outside of the United States 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](http://vsp.com)

### **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](http://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/2024/cdhp](http://ump.regence.com/pebb/plans/2024/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](http://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:** [costco.com/pharmacy/home-delivery](http://costco.com/pharmacy/home-delivery)

### **Ardon Health (specialty pharmacy)**

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

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

Saturday: 8 a.m. to noon

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