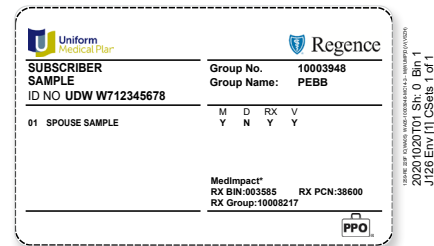


Health insurance can seem complicated, especially if you're new to the plan. Below are some tips to help you get the most out of your benefits and save money.

1. Always use your UMP member ID card.

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

Note: PPO stands for preferred provider organization. The PPO in the suitcase icon 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 (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).

To find preferred providers, visit the UMP provider search at ump.regence.com/go/pebb/ **UMP-Classic** 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 2021?** Visit the UMP Classic plan webpage at ump.regence.com/pebb/plans/2021/classic/ for 2021 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 get to a searchable forms and publications page.
- **Looking for a provider?** Visit the UMP provider search at ump.regence.com/go/pebb/UMP-Classic to find a new provider or see if your provider is in your plan’s network.
- **Curious about prescription drug coverage?** To get a general idea of pharmacies in the network, drug prices, and drugs on the Preferred Drug List, visit the current Prescription drug page at

ump.regence.com/pebb/benefits/prescriptions. This webpage, and the tools on it, will only show you 2020 prescription drug information. 2021 prescription drug information will be available online by January 2021.

To learn more about medical benefits, you can also call UMP Customer Service at 1-888-849-3681 (TRS: 711). For questions about prescription drug coverage, contact Washington State Rx Services (WSRxS) Customer Service at 1-888-361-1611 (TRS: 711).

4. Learn about new benefits for 2021.

UMP has new benefits to help you stay healthy and reach your wellness goals. For more information about these and other benefits, read your 2021 UMP Classic Certificate of Coverage, available by visiting Forms and publications at hca.wa.gov/ump-pebb-coc.

- **Vision provider:** UMP has a new vision provider, Vision Service Plan (VSP) Choice network. Visit the VSP website at www.vsp.com/eye-doctor to find a VSP Choice network provider for preventive (routine) vision services, or call VSP Member Services at 1-844-299-3041 to find a VSP provider. Deaf, DeafBlind, Late Deafened, or Hard of Hearing members, please call 1-800-428-4833.
- **Hearing aids:** UMP now pays 100 percent of the allowed amount every five calendar years for one hearing aid for each ear.
- **Durable medical equipment:** UMP offers durable medical equipment (DME) through an approved commercial seller, where supplies typically cost less. You can file a claim online

and get reimbursed for covered supplies. To learn more contact UMP Customer Service at 1-888-849-3681 (TRS: 711).

- **Insulin:** You no longer have to meet your deductible before the plan covers insulins. The maximum cost-share for covered insulin is \$75 per 30-day supply. If you have not already met your deductible, your cost-share for insulins will be applied to your prescription drug deductible when you fill your prescription at a network pharmacy.
- **Mental health provider locator:** Check out Quartet, a program that works alongside your primary care provider to find a specialist to fit your needs. Quartet’s care navigation team matches members to in-person and telemedicine behavioral health providers who are in the plan’s network, have availability, and offer an array of behavioral health services, including, but not limited to, mental health counseling, substance use disorder treatment, and psychiatry services.

5. Take advantage of your vision benefit.

Beginning January 1, 2021, UMP will provide 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.

- For members ages 19 and older, when you see a VSP Choice network provider, you pay \$0 for one routine eye exam per member per calendar year. You are eligible for one pair of standard lenses and frames every two calendar years. For standard frames, the plan pays up to \$150. For covered necessary contact lenses, you pay \$0 up to the allowed amount, or the plan pays up to \$150 for elective contact lenses in lieu of lenses

and frames.

- For members under the age of 19, when you see a VSP Choice network provider, you pay \$0 for one routine eye exam per member per calendar year. You are eligible for one pair of standard lenses and frames per calendar year, or you pay \$0 for a one-year supply of contact lenses in lieu of lenses and frames.

Read your UMP Classic Certificate of Coverage by visiting Forms and publications at hca.wa.gov/ump-pebb-coc or call UMP Customer Service at 1-888-849-3681 (TRS: 711) for more information about VSP.

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

Get covered vaccines, such as flu shots recommended by the Centers for Disease Control and Prevention (CDC) at select network pharmacies. No appointment needed! Find a network vaccination pharmacy by calling WSRxS Customer Service at 1-888-361-1611 (TRS: 711). You can also visit a preferred provider, participating provider, or a public health department to get vaccinated. For a list of vaccines, visit the CDC website at [cdc.gov/vaccines/schedules](https://www.cdc.gov/vaccines/schedules) to see the CDC immunization schedules or call UMP Customer Service at 1-888-849-3681 (TRS: 711).

7. Use network pharmacies.

To get a general idea of pharmacies in the UMP network you can view 2020 information by visiting the Prescription drug webpage at [regence.com/ump/pebb/benefits/prescriptions](https://www.regence.com/ump/pebb/benefits/prescriptions) or call WSRxS Customer Service at 1-888-361-1611 (TRS: 711). 2021 information will be updated and available in January 2021.

8. Learn about your prescription drug benefit.

To save money, try these tips:

- Talk to your provider about prescribing generic or lower-cost brand-name drugs.
- Ask your pharmacist to substitute a brand-name drug with a generic whenever possible.
- Check for 2020 prices by using the Drug Price Check tool on the UMP website at [ump.regence.com/pebb/benefits/prescriptions](https://www.regence.com/pebb/benefits/prescriptions) under "Prescription drug coverage and cost." 2021 information will be updated and available in January 2021. You can also call WSRxS Customer Service at 1-888-361-1611 (TRS: 711).
- Use the Washington Prescription Drug Discount Card for prescription drugs not covered by your plan. To learn more about the Washington Prescription Drug Program (WPDP) visit the WPDP webpage at [hca.wa.gov/pdp](https://www.hca.wa.gov/pdp).
- Check to see if you are able to save more money by using Postal Prescription Services (PPS) or a Choice90Rx network pharmacy to fill prescription drugs that you take regularly.
 - **PPS mail-order pharmacy:** You may save on select brand-name drugs when you order from PPS, UMP's only network mail-order pharmacy. Typically, you will receive your prescriptions within 7 to 10 days. Use of PPS mail-order pharmacy is an option, but not required if you prefer to use a retail pharmacy. To create an account, visit the PPS website at [ppsrx.com](https://www.ppsrx.com).
 - **Choice90Rx network pharmacies:** If you purchase between an 84- to 90-day supply of a prescription drug, you may be able to save money by going to a Choice90Rx network pharmacy. For a list of Choice90Rx network pharmacies, call WSRxS Customer Service at 1-888-361-1611 (TRS: 711).

9. Find out what you pay for prescription drugs.

Prescription drug deductible:

\$100 individual, \$300 maximum for family of three or more. The prescription drug deductible only applies to Tier 2 prescription and specialty drugs except covered insulins. Once you meet your deductible, you only pay your cost-share.

In addition to covered vaccines, you pay \$0 for some preventive care services when you see a preferred or participating provider. These services include things like a wellness visit and tobacco cessation products. To see which services are covered under the preventive benefit, call UMP Customer Service at 1-888-849-3681 (TRS: 711) or visit the Healthcare.gov website at [healthcare.gov/preventive-care-benefits](https://www.healthcare.gov/preventive-care-benefits).

Note: UMP does not cover immunizations for travel or employment, even when recommended by the CDC or required by travel regulations.

Pharmacies are part of a different network than medical providers. That means pharmacies listed on the medical provider search on Regence BlueShield's website are **not** network pharmacies. If you use a non-network pharmacy, you will pay more and may have to submit your own prescription drug claim forms for reimbursement.

The prescription drug deductible does not apply to covered insulins. If you have not met your deductible, cost-shares for covered insulins will be applied to your prescription drug deductible when you fill your insulin at a network pharmacy. See the table on the next page for more details.

Prescription drug out-of-pocket limit:

\$2,000 per person, \$4,000 family maximum

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

Tier	All network pharmacies (retail, mail-order, and specialty)	The most you'll pay per 30-day supply (network pharmacies only)
Preventive (P)	No coinsurance No deductible	\$0
Value Tier (V)	5% coinsurance No deductible	\$10
Tier 1 (1) Select generic drugs	10% coinsurance No deductible	\$25
Tier 2 (2) Preferred drugs	30% coinsurance Deductible applies	\$75

10. 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 regence.com to access chat live.

Chat live is available Monday through Friday, 7 a.m. to 5 p.m.

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

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

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

How to request an exception for a noncovered drug

If you are prescribed a noncovered drug, you or your prescribing provider can request an exception by calling WSRxS Customer Service at 1-888-361-1611 (TRS: 711).

To receive coverage for a noncovered prescription drug, you must have tried all of the alternative drugs and found none to be effective, or your provider must demonstrate that the alternatives are not medically appropriate. Your provider must submit clinical information for UMP to approve an exception request.

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

Washington State Rx Services (WSRxS)

Customer Service (prescription drug benefits)

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

Online: Find a link to your pharmacy account on the UMP Classic plan webpage at

ump.regence.com/pebb/plans/2021/classic/

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

Available outside these hours with limited services.

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

Call: 1-800-552-6694

Online: ppsrx.com

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

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

Ardon Health (specialty pharmacy)

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

Online: ardonhealth.com

Providers fax: 1-855-425-4096

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

Saturday: 8 a.m. to noon

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

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

Employees: Your payroll or benefits office.

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