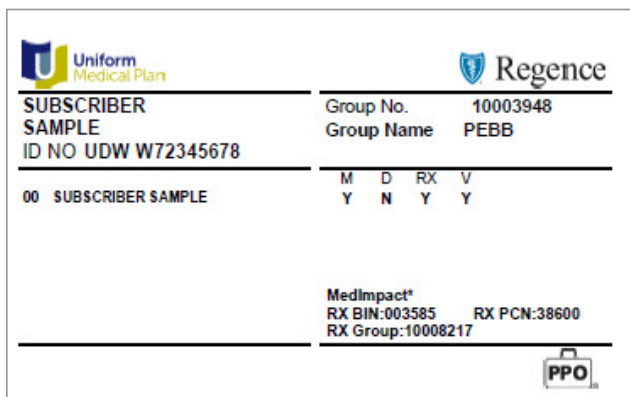


Health insurance can seem complicated, especially if you're new to the plan. Below are some tips to help you get the most out of your benefits and save money.

## 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 [regence.com/ump/pebb](https://regence.com/ump/pebb) and select "Find a doctor" 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	Amount the plan pays (% of allowed amount)	What you pay after deductible is met
<b>Preferred provider</b>	<b>\$150</b>	<b>\$100</b>	<b>\$85</b> (85% of \$100)	<b>\$15</b> (15% of \$100) The provider cannot balance bill you.
<b>Out-of-network provider</b>	<b>\$150</b>	<b>\$100</b>	<b>\$60</b> (60% of \$100)	<b>\$90</b> (40% of \$100) Plus the amount the provider may balance bill you (the amount charged above the allowed amount, \$50).

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

UMP's website has moved! Visit [regence.com/ump/pebb](https://regence.com/ump/pebb) for 2020 UMP information.

- **Looking for a provider?** Visit [regence.com/ump/pebb/finding-doctors](https://regence.com/ump/pebb/finding-doctors) to find a new provider or see if your provider is in your plan's network.
- **Want specific information about 2020 costs and benefit limits or exclusions?** Start on the "Understanding your coverage" webpage at [regence.com/ump/pebb/benefits/understanding-coverage](https://regence.com/ump/pebb/benefits/understanding-coverage).
- **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.
- **Want to sign in to your Regence account?** Select "Sign in" at the top-right corner of any page.
- **Need prescription drug information?** Visit [regence.com/ump/pebb/benefits/prescriptions](https://regence.com/ump/pebb/benefits/prescriptions).
  - Use the Drug Price Check tool and get an estimated cost for your prescription drugs.
  - Find a UMP network pharmacy near you.
  - Review the UMP Preferred Drug List.
  - Access your online pharmacy account to view your prescription drug claims history, find member resources, and use the Drug Information and Interaction Checker.

### 4. Learn about new benefits for 2020

UMP has several new benefits to help you stay healthy and reach your wellness goals. Here are a few you might want to check out. Visit [regence.com/ump/pebb](https://regence.com/ump/pebb) for more information about these and other benefits.

- Explore virtual care through Doctor On Demand. This virtual care service gives you access to primary care and behavioral health providers 24 hours a day, 7 days a week.
- Enjoy more comfort and support through BabyWise, a maternity program that supports expectant parents. Call 1-888-569-2229 to learn more.
- Get 24/7 medical advice through Advice24 nurse line. Advice24 provides access to registered nurses who can provide immediate support for everyday health issues and questions that otherwise might lead to unnecessary doctor or emergency room visits. Access the nurse line 24/7 by calling 1-800-267-6729 (TRS: 711).

- Make more informed decisions by using Expert Second Opinion. This program provides second opinions for a select set of complex services to help members learn more about their medical conditions.
- Discover UMP's infusion drug site of care program. This program directs members to more convenient, cost effective locations to receive infused drugs covered under the medical benefit.  
**Note:** This does not apply to Medicare members. To learn more about these new benefits read your UMP Classic certificate of coverage at [hca.wa.gov/ump-pebb-coc](https://hca.wa.gov/ump-pebb-coc).

### 5. Take advantage of your vision benefit.

You don't need to meet your medical deductible before UMP pays for routine vision exams or hardware. UMP covers one routine eye exam per calendar year for each person enrolled in the plan. You can get this exam at no cost to you when you see a preferred provider. The plan also pays up to \$65 per year for contact lens fitting fees (you pay any amount over that). Vision hardware for adults (over age 18) is covered up to \$150 every two calendar years. Children's vision hardware is covered as follows: one set of standard frames and lenses per year paid at 100 percent of the allowed amount or an annual supply of contact lenses instead of eyeglasses. Call UMP Customer Service at 1-888-849-3681 (TRS: 711) for more information about this benefit.

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

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

In addition to covered vaccines, some preventive care services are covered 100 percent when you see a preferred 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 [healthcare.gov/preventive-care-benefits](https://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.

## 7. Use network pharmacies.

Visit [regence.com/ump/pebb/benefits/prescriptions](https://regence.com/ump/pebb/benefits/prescriptions) or call WSRxS Customer Service at 1-888-361-1611 (TRS: 711) to find UMP network pharmacies. 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.

## 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.
- Use the Drug Price Check tool at [regence.com/ump/pebb/benefits/prescriptions](https://regence.com/ump/pebb/benefits/prescriptions) or call WSRxS Customer Service at 1-888-361-1611 (TRS: 711) to find out if less expensive alternatives are available.
- Use the Washington Prescription Drug Discount Card for prescription drugs not covered by your plan. To learn more about the Washington Prescription Drug Program visit [hca.wa.gov/pdp](https://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 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.
  - **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, visit [regence.com/ump/pebb/benefits/prescriptions](https://regence.com/ump/pebb/benefits/prescriptions), select “Network pharmacies,” then click on “Find a network pharmacy.” You can also call WSRxS Customer Service at 1-888-361-1611 (TRS: 711).

## What you pay for prescription drugs

### Prescription drug deductible:

\$100 individual, \$300 maximum for family of three or more

### 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)
<b>Preventive*</b>	0% coinsurance <i>No deductible</i>	\$0
<b>Value Tier*</b>	5% coinsurance <i>No deductible</i>	\$10
<b>Tier 1</b> Select generic drugs	10% coinsurance <i>No deductible</i>	\$25
<b>Tier 2</b> Preferred drugs	30% coinsurance <i>Deductible applies</i>	\$75

\*Preventive and Value tiers are not applicable to specialty drugs.

### 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).

In order to receive coverage of a noncovered prescription drug, you must have tried all of the preferred alternatives and found none to be effective or your provider must demonstrate that the alternatives are not medically appropriate. Your provider must submit clinical documentation of these scenarios for UMP to grant an exception request.

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

**See back for contact information.**

## 9. Contact us with any questions.

All times are listed as Pacific.

Organization	Contact information	Business hours
<b>UMP Customer Service</b> (medical benefits)	Call: 1-888-849-3681 (TRS: 711) <b>Live chat:</b> Login at <a href="https://regence.com">regence.com</a> to participate in a live chat. <b>Email:</b> Send secure email via your Regence account at <a href="https://regence.com">regence.com</a> . If you are a UMP member living internationally and you have questions about your benefits and coverage, you can use email, live chat, 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're outside the U.S. and need to find a 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	<b>Call center is available:</b> Monday through Friday: 5 a.m. to 8 p.m. Saturday: 8 a.m. to 4:30 p.m. <b>Live chat is available:</b> Monday through Friday: 7 a.m. to 5 p.m.
<b>Washington State Rx Services (WSRxS) Customer Service</b> (prescription drug benefits)	Call: 1-888-361-1611 (TRS: 711) Find a link to your pharmacy account at <a href="https://regence.com/ump/pebb/benefits/prescriptions">regence.com/ump/pebb/benefits/prescriptions</a>	Call center and website are available 24 hours a day, 7 days a week
<b>Postal Prescription Services (PPS)</b> (network mail-order pharmacy)	Call: 1-800-552-6694 Sign in to your account at: <a href="https://ppsr.com">ppsr.com</a>	Call center is available: Monday through Friday: 6 a.m. to 6 p.m. Saturday: 9 a.m. to 2 p.m.
<b>Ardon Health</b> (specialty pharmacy)	Call: 1-855-425-4085 (TRS: 711) Providers fax: 1-855-425-4096 Visit: <a href="https://ardonhealth.com">ardonhealth.com</a>	Call center is available: Monday through Friday: 8 a.m. to 7 p.m. Saturday: 8 a.m. to 12 p.m.

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 personnel, payroll, or benefits office.

**Retirees and PEBB Continuation Coverage members:** The Health Care Authority at 1-800-200-1004 (TRS: 711).