



# 2026 UMP PEBB (Medicare) Open Enrollment Newsletter

## 2026 changes to your UMP benefits

**On January 1, 2026**, changes are coming to your UMP benefits. To learn more about these changes, read your plan's 2026 certificate of coverage by visiting forms and publications at [hca.wa.gov/ump-pebb-coc](https://hca.wa.gov/ump-pebb-coc).

### New member ID cards mailing in December

In December, newly enrolled UMP members and members who change UMP plans will receive a new member ID card for 2026. Newly enrolled Medicare members will receive two cards (one for medical benefits, and one for pharmacy benefits).

Medicare member pharmacy ID cards include information to share with the pharmacies you use, such as the processor control number (PCN), bank identification number (BIN), and Rx group number. The medical ID cards show your plan's medical deductible and medical out-of-pocket limit amounts for individual members and family (if applicable).

Always show your UMP member ID card when 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.

### UMP Notice of Privacy Practices updated

The UMP Notice of Privacy Practices is being updated and will be effective **November 1, 2025**. To find the notice, visit the UMP Notice of Privacy Practices webpage at [hca.wa.gov/ump-privacy](https://hca.wa.gov/ump-privacy).



### Changes to the hearing aid benefit

Your hearing aid benefit is being changed to an allowed amount for one prescribed hearing aid per ear every 36 months. You may be responsible for hearing aid charges exceeding the allowed amount.

### Changes to existing medical and prescription drug benefits

To learn more about these benefits, check your plan's 2026 certificate of coverage by visiting forms and publications at [hca.wa.gov/ump-pebb-coc](https://hca.wa.gov/ump-pebb-coc). All changes are effective January 1, 2026, unless otherwise noted.

### See changes to the UMP Preferred Drug List

Starting in November, you can view a list of anticipated changes to the UMP Preferred Drug List. Visit [hca.wa.gov/employee-retiree-benefits/forms-and-publications](https://hca.wa.gov/employee-retiree-benefits/forms-and-publications), type "preferred drug list changes" into the search box and click the "Filter" button. The list is updated monthly and is subject to change. It does not contain every anticipated change to the UMP Preferred Drug List. It only contains changes that may negatively impact members, such as increasing a prescription drug's cost or limiting the amount of a prescription drug available per refill.

### You've got email!

Prefer to receive emails? You can sign up to receive newsletters in your inbox by visiting Benefits 24/7 at [benefits247.hca.wa.gov](https://benefits247.hca.wa.gov). Select the "Profile" tile and then "Contact information." Check the "Opt-in to receive email notifications" box and then click "Submit."

## Ready to make changes for 2026?

Open enrollment starts October 27 and ends November 24 at midnight (Pacific). To learn how to make changes to your benefits, see the PEBB Program's October *For Your Benefit* newsletter or visit the Health Care Authority's website at [hca.wa.gov/retiree-oe](https://hca.wa.gov/retiree-oe). Considering changing medical plans this year? Before you switch, visit the HCA website at [hca.wa.gov](https://hca.wa.gov) to learn more about what's changing in 2026.

## Wondering about 2026 premiums?

For the complete list of 2026 premiums, visit the Health Care Authority's website at [hca.wa.gov/retiree-oe](https://hca.wa.gov/retiree-oe).

## Drug Price Estimator

Even when you go to network pharmacies, the price you pay may vary based on which pharmacy you use. To get an estimate of what you will pay at network pharmacies in your area, use the Drug Price Estimator at [arrayxsolutions.com/UMP](https://arrayxsolutions.com/UMP) by selecting "Drug Price Estimator." The Drug Price Estimator provides an estimated cost of prescription drugs based on the average price paid to pharmacies based on the average wholesale price from manufacturers. The Drug Price Estimator can compare costs across different network pharmacies within the search area you indicate.

## Have questions about your health plans or other benefits options?

### Attend a benefits fair!

Attend a benefits fair to meet with plan representatives and learn more about your options for 2026. Benefits fairs will be held across Washington between October 20 and November 13. All fairs will run from 10 a.m. to 4:30 p.m., except the fairs held at the University of Washington, which will run from 10 a.m. to 5 p.m. Get presentation schedules, parking information, maps, and additional details at [hca.wa.gov/oe-fairs](https://hca.wa.gov/oe-fairs). **Important:** Please check the website for any late changes before you go!

### Visit the virtual benefits fair

Find out more about all of UMP's plans online with the Public Employees Benefits Board (PEBB) Program's virtual benefits fair. The virtual benefits fair is a good way to learn about your benefit options through an online, interactive, and personalized experience. It's available anytime, day or night, on the Health Care Authority's website at [hca.wa.gov/vbf-pebb](https://hca.wa.gov/vbf-pebb) beginning on October 3. Use your computer, tablet, or smartphone to visit UMP's virtual benefits booth. Once there, you can view UMP's short videos to get an overview of all UMP plans or select a specific plan to see more detailed information.





# Mental health: tools to support your path to wellness

UMP provides behavioral health support you can use in the comfort of your home.

## Teladoc Health Mental Health

Teladoc Health Mental Health is a self-guided health and resiliency online tool clinically proven to improve emotional health. This secure resource is available 24 hours a day, 7 days a week to members age 13 or older at no cost to you. Teladoc Health's interactive and activity-based tools are personalized to you and address conditions such as depression, anxiety, stress, substance use disorders, and chronic pain. Visit Teladoc Health's Mental Health website at [TeladocHealth.com/start/mental-health-digital](https://www.teladoc.com/start/mental-health-digital), click "Register Now" and use the Teladoc Health "registration code" **WAPEBB** to sign up and learn more or download the app in the Apple App Store or on Google Play. The "registration code" is required for your initial enrollment.

## Find Care

Find additional behavioral health resources, get connected to an in-network facility, office, or virtual behavioral health provider, or ask for help when you sign in to your [regence.com](https://www.regence.com) account. If you are having difficulty finding a care provider or are not sure what type of provider you need, UMP Customer Service and the team of Regence behavioral health experts can help match you to in-person or virtual behavioral health providers that offer a variety of behavioral health resources.

## Virtual care options

Virtual therapy can be more comfortable than going in person, and it can also be a faster way to get care. Many behavioral health providers offer virtual appointments. To find providers in your network, visit [regence.com/registration](https://www.regence.com/registration) or sign in at [ump.regence.com/ump/signin](https://ump.regence.com/ump/signin) to your [regence.com](https://www.regence.com) account and select "Get care now," then select "Find behavioral health support." You can then select "Find a behavioral health provider" or "In-network virtual care." When you see a network virtual behavioral health provider, 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. See the "Summary of services and payments" section in your plan's certificate of coverage for more details.



## Doctor on Demand

Doctor On Demand is a virtual care service that gives UMP Classic Medicare with Part D (PDP) members 24/7 access to providers. Doctor On Demand covers primary care, urgent care, and behavioral health services. It is a good option when you need medical attention, but not emergency room care.

Doctor On Demand providers are board-certified, U.S.-based providers who are specifically trained in video medicine. Members can schedule or connect in minutes with doctors face-to-face through a smartphone, tablet, or computer. You can activate Doctor On Demand by downloading the app for iOS, Android, or Windows or by signing in to your Regence account at [ump.regence.com/ump/signin](https://ump.regence.com/ump/signin).

During a virtual appointment, 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 physical health conditions like asthma, colds and allergies, diabetes, migraines, preventive exams, primary care visits, and more. Providers can also treat mental health conditions like depression, anxiety, and attention-deficit/hyperactivity disorder (ADHD). All Doctor On Demand providers are considered preferred providers and services are paid

at the standard rate. Doctor On Demand does not include the use of audio-only telephone, fax, or email.

**Note:** In certain circumstances, virtual appointments may not be appropriate for a member's needs. When this occurs, Doctor On Demand may redirect the member to an in-person care setting

### Telemedicine

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

UMP's telemedicine benefit allows health care providers to share your medical information like lab reports, imaging, and other records with a doctor, radiologist, or specialist at another location. This approach gives you access to a care team that can be made up of providers in different locations, even across long distances. It also uses technology that has security features to ensure patient confidentiality.

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.

### Ready to get started?

To learn more about how telemedicine and Doctor On Demand work, you can visit UMP's Telemedicine (virtual care) webpage at [ump.regence.com/pebb/benefits/telemedicine](http://ump.regence.com/pebb/benefits/telemedicine). If you have additional questions, call UMP Customer Service at 1-888-849-3681 (TRS: 711).

For the most up to date information, sign in to [regence.com](http://regence.com) to search for in-person or virtual care providers in your network.

## Create an online account

Once you've received your medical member ID card in the mail, have it handy and create an account at [ump.regence.com/ump/signin](http://ump.regence.com/ump/signin) or on the Regence app. You can see a history of your health care visits and lab work, check your coverage, find in-network care, and explore other resources that come with your health plan. Support is also available through live chat or over the phone.

## Can I get a vaccine at a pharmacy?

You can get covered, preventive vaccinations at no cost at a network vaccination pharmacy. Not all pharmacies offer vaccinations, so check with the pharmacy before you go. Present your UMP member ID card at the pharmacy counter before receiving a vaccine. You can also get vaccinations through your preferred or network provider.

To find out which vaccinations are considered preventive, check the Centers for Disease Control (CDC) immunizations schedules at [cdc.gov/vaccines](http://cdc.gov/vaccines). Note that some covered immunizations are classified as "may be recommended" depending on medical condition or lifestyle. For those immunizations to be covered as preventive, you must meet the criteria described on the CDC schedule.

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



# Understanding your Summary of Benefits and Coverage

Understanding your health insurance is the best way to enjoy all its benefits. One important step is knowing how to interpret your Summary of Benefits and Coverage (or SBC). The SBC is an easy-to-read summary that lets members make apples-to-apples comparisons of costs and coverage between health plans. Members can compare options based on price, benefits, and other features that may be important to them. The SBC also makes it easier to compare plans during annual open enrollment. **Note:** UMP Classic Medicare with Part D (PDP) has two separate SBCs, one for medical coverage and another for prescription drug coverage.

## What's included in your SBC

**Important Questions:** Members can use this section to understand some of the health plan's costs, including deductible amounts and out-of-pocket limits. This section also contains information on coverage for network and out-of-network providers.

**Common Medical Events:** This section provides cost sharing information for certain common medical events (such as copayments and coinsurance amounts) and significant limitations or exclusions. Services described include a visit to a provider's office, having an MRI or CAT scan, or having a hospital stay.

**Excluded Services and Other Covered Services:** Members can refer to this section to learn about certain services that are not covered by their health plan, as well as some additional services the plan does cover.

**Coverage Examples:** SBCs include examples of how a plan might cover a hypothetical member's health care costs for sample health conditions, such as pregnancy or type 2 diabetes. Members should not use these coverage examples to estimate their actual costs under a plan because actual services and costs depend on members' individual medical needs when they consult with a provider. Instead, members should use the examples to get an idea of how much financial protection the plan is generally expected to provide for common health conditions. These standardized, hypothetical coverage examples can help members facilitate apples-to-apples comparisons between plans.

**Uniform Glossary:** Each SBC has common medical and insurance terms, such as "deductibles" and "premiums" underlined. **You can view the definitions of these terms in the Glossary of Health Coverage and Medical Terms at [healthcare.gov/sbc-glossary](https://healthcare.gov/sbc-glossary).**



## Questions? Need help?

If you have any questions, please call UMP Customer Service at 1-888-849-3681 (TRS: 711), 5 a.m. to 8 p.m. (Pacific), Monday through Friday; 8 a.m. to 4:30 p.m. (Pacific) on Saturday.

For prescription drug questions call ArrayRx at 1-833-599-8539 (TTY: 711), 8 a.m. to 8 p.m. (Pacific), seven days a week October 1 to March 31 (closed on Thanksgiving and Christmas), and weekdays April 1–September 30. Your call will be handled by automated phone systems outside business hours. When leaving a message, please include your name, phone number, member identification number (if available) and the time you called. A representative will return your call the next business day.





# Uniform Medical Plan Nondiscrimination Notice and Language Access Services

Uniform Medical Plan (UMP) and its contracted vendors comply with applicable federal and Washington State civil rights laws and does not discriminate (exclude people or treat them less favorably) on the basis of race, color, national origin, age, disability, sex, sexual orientation, or gender identity.

UMP provides reasonable accommodations and free appropriate auxiliary aids for people whose primary language is not English and people with disabilities, such as qualified sign language interpreters and written information and written information in other formats (large print, audio, accessible electronic formats, and other formats), as well as free language assistance services to people whose primary language is not English, such as qualified interpreters and information written in other languages.

If you need reasonable modifications, appropriate auxiliary aids and services, or language assistance services, or if you believe UMP or its contracted vendors have failed to provide these services or discriminated in another way, contact the appropriate health plan listed below. You can file a grievance in person, by mail, fax, or email. If you need help filing a grievance, the Washington State Health Care Authority (HCA) Nondiscrimination Coordinator is available to help you..

If you believe one of the below organizations has failed to provide language access services or discriminated in another way, you can file a grievance by using the contact information below.

## Regence BlueShield

*For discrimination concerns about medical benefits for all UMP plans:*

### Regence BlueShield Civil Rights Coordinator

Attn: UMP Appeals and Grievances Regence BlueShield  
PO Box 1106

Lewiston, ID 83501-1106

PEBB members: 1-888-849-3681 (TRS: 711)

SEBB members: 1-800-628-3481 (TRS: 711)

Fax: 1-877-663-7526

[UMPCivilrights@regence.com](mailto:UMPCivilrights@regence.com)

## ArrayRx

*For discrimination concerns about prescription drug benefits for all UMP plans, except UMP Classic Medicare with Part D (PDP):*

### ArrayRx

Attn: Appeals Unit

PO Box 40168

Portland, OR 97240-0168

1-855-232-9111 (TRS: 711) | Fax 1-866-923-0412

[compliance@modahealth.com](mailto:compliance@modahealth.com)

*For discrimination concerns about prescription drug benefits for UMP Classic Medicare with Part D (PDP) members:*

### ArrayRx

Attn: Medicare Appeal and Grievances

PO Box 40384

Portland, OR 97240-0384

1-855-232-9111 (TRS: 711) | Fax 1-833-949-1888

[compliance@modahealth.com](mailto:compliance@modahealth.com)

**U.S. Department of Health and Human Services, Office for Civil Rights**

*You can also file a civil rights complaint with:*

**Centralized Case Management Operations  
U.S. Department of Health and Human Services**

200 Independence Avenue, S.W. Room 509F HHH Bldg.  
Washington, D.C. 20201

1-800-368-1019 (TDD: 1-800-537-7697)

[OCRComplaint@hhs.gov](mailto:OCRComplaint@hhs.gov)

*To submit complaints electronically, visit the  
Complaint Portal Assistant webpage at:*  
[ocrportal.hhs.gov/ocr/portal/lobby.jsf](https://ocrportal.hhs.gov/ocr/portal/lobby.jsf).

To find information on filing a complaint, visit the Office for Civil Rights webpage at [hhs.gov/ocr/complaints/index.html](https://hhs.gov/ocr/complaints/index.html).

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

**Public Employees Benefits Board (PEBB) Program or  
School Employees Benefits Board (SEBB) Program**

*For discrimination concerns, contact the  
Washington State Health Care Authority:*

**Health Care Authority**

Attn: ADA/Nondiscrimination Coordinator PO Box 42704  
Olympia, WA 98504-2704

1-855-682-0787 (TRS: 711) | Fax 360-507-9234

[compliance@hca.wa.gov](mailto:compliance@hca.wa.gov)

HCA complies with all applicable federal and Washington State civil rights laws and is committed to providing equal access to our services. If you need an accommodation or require documents in another format, please call 1-800-200-1004 (TRS: 711) or visit [hca.wa.gov/about-hca/nondiscrimination-statement](https://hca.wa.gov/about-hca/nondiscrimination-statement).

La HCA cumple con todas las leyes vigentes federales y del Estado de Washington sobre derechos civiles y tiene el compromiso de ofrecer un acceso equitativo a nuestros servicios. Si necesita alguna facilidad, o si requiere documentos en otro formato o idioma, llame al 1-800-200-1004 (TRS: 711) o visite [hca.wa.gov/about-hca/nondiscrimination-statement](https://hca.wa.gov/about-hca/nondiscrimination-statement).

Управление здравоохранения (HCA) соблюдает все применимые федеральные законы и законы штата Вашингтон в отношении гражданских прав и обязуется обеспечивать равный доступ к своим услугам. Если вам потребуются специальные услуги или документы в другом формате или на другом языке, позвоните по телефону 1-800-200-1004 (TRS: 711) или посетите сайт [hca.wa.gov/about-hca/nondiscrimination-statement](https://hca.wa.gov/about-hca/nondiscrimination-statement).



Washington State Health Care Authority  
PO Box 42684  
Olympia, WA 98504-2684

**Look inside for important information on your 2026 UMP benefits!**



## Wondering about 2026 premiums?

For the complete list of 2026 premiums, visit the Health Care Authority's website at [hca.wa.gov/retiree-oe](https://hca.wa.gov/retiree-oe).

**Note:** Employees who work for an educational service district, city, county, port, tribal government, water district, hospital, etc., need to contact their payroll or benefits office to find their monthly premiums.

