The Summary of Benefits and Coverage (SBC) document will help you choose a health plan. The SBC shows you how you and the plan would share the cost for covered health care services. NOTE: Information about the cost of this plan (called the premium) will be provided separately. This is only a summary. For more information about your coverage, or to get a copy of the complete terms of coverage, visit www.hca.wa.gov/ump or call 1-888-849-3681 (TRS: 711). For general definitions of common terms, such as allowed amount, balance billing, coinsurance, copayment, deductible, provider, or other underlined terms see the Glossary. You can view the Glossary at www.healthcare.gov/sbc-glossary/ or call 1-888-849-3681 (TRS: 711) to request a copy.

Important Questions	Answers	Why This Matters
What is the overall deductible?	$125/individual, $375/family	Generally, you must pay all of the costs from providers up to the deductible amount before this plan begins to pay. Each person has an individual medical deductible of $125 and the maximum the family pays for medical deductibles is $375. Once a particular individual pays his or her $125 deductible, the plan begins paying for covered services for that person. Once the family deductible has been met, the plan begins paying for covered services for everyone in the family.
Are there services covered before you meet your deductible?	Yes. Preventive care, hearing aids, sterilization, tobacco cessation, prescription drugs designated as preventive on the UMP Preferred Drug List, vision hardware, and primary care services are covered before you meet your deductible	This plan covers some items and services even if you haven't yet met the deductible amount. For example, this plan covers certain preventive services without cost sharing and before you meet your deductible. But a copayment or coinsurance may apply to some services. For example, deductible and cost sharing may be applied on lab or radiology services during a preventive care visit. See a list of covered preventive services at www.healthcare.gov/coverage/preventive-care-benefits.
Are there other deductibles for specific services?	No.	You don't have to meet deductibles for specific services.
What is the out-of-pocket limit for this plan?	Medical: $2,000/individual, $4,000/family Prescription drugs: $2,000/individual (no family limit)	The out-of-pocket limit is the most you could pay in a year for covered services. For medical, if you have other family members in this plan, they have to meet their own out-of-pocket limits until the overall family out-of-pocket limit has been met.
What is not included in the out-of-pocket limit?	Medical: Premiums, balance billing charges, prescription drug costs, member co-insurance paid to out-of-network providers, health care this plan doesn't cover, amounts paid by the plan, and services that exceed plan limits or maximums Prescription drugs: Medical services, premiums, noncovered drugs, balance billing charges, amounts paid by the plan, amounts exceeding the allowed amount for drugs, and costs paid for other	Even though you pay for these services, they don't count toward the out–of–pocket limit.

	family members' drugs and products.	
Will you pay less if you use a network provider?	Yes. See www.hca.wa.gov/ump or call 1-888-849-3681 (TRS: 711) for a list of network providers.	This plan uses a provider network. You will pay less if you use a provider in the plan's network. You will pay the most if you use an out-of-network provider, and you might receive a bill for the difference between the provider's charge and what your plan pays (balance billing). Be aware, your network provider might use an out-of-network provider for some services (such as lab work). Check with your provider before you get services.
Do you need a referral to see a specialist?	No.	You can see the specialist you choose without a referral.

All copayment and coinsurance costs shown in this chart are after your deductible has been met, if a deductible applies.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	Primary care network provider 0% coinsurance, no deductible for office visit	50% coinsurance	Must see a primary care network provider contracted with UMP Plus—Puget Sound High Value Network, or a Regence network naturopathic physician, for primary care office visits to be covered in full with no deductible.
	Specialist visit	15% coinsurance	50% coinsurance	Not applicable.
	Preventive care/screening/ immunization	$0	50% coinsurance	This plan covers some items and services even if you haven't met the deductible amount. For example, this plan covers certain preventive services without cost sharing and before you meet your deductible. But a copayment or coinsurance may apply to some services. For example, deductible and cost share may be applied on lab or radiology services during a preventive care visit. See a list of covered preventive services at www.healthcare.gov/coverage/preventive-care-benefits/.

If you have a test	Diagnostic test (x-ray, blood work)	15% coinsurance	50% coinsurance	Not applicable
	Imaging (CT/PET scans, MRIs)	15% coinsurance	50% coinsurance	No coverage for routine Computed Tomographic Colonography, upright MRI, Carotid Intima Media Thickness testing, and Coronary Artery Calcium Scoring. Discography and Computed Tomographic Angioplasty require preauthorization.
If you need drugs to treat your illness or condition More information about **prescription drug coverage** is available at www.hca.wa.gov/ump-drugs-plus.	Preventive Value Tier and Tier 1 drugs	**Preventive:** 0% **Value Tier:** 5% coinsurance Prescription Cost Limit: $10 up to a 30-day supply, $20 per 31-60 day supply, or $30 per 61-90 day supply **Tier 1:** 10% coinsurance Prescription cost limit: $25 up to a 30-day supply, $50 per 31-60 days' supply, or $75 per 61-90 days' supply	Value tier: 5% coinsurance Tier 1: 10% coinsurance	No coverage for prescription drugs with an over-the-counter alternative. Tier 1 does not include high-cost generic drugs. Preauthorization may be required. Mail order at exclusive mail order pharmacy, Postal Prescription Services (PPS).
	Tier 2 drugs	30% coinsurance Prescription cost limit: $75 up to a 30-day supply, $150 per 31-60 day supply, or $225 per 61-90 day supply	30% coinsurance	No coverage for prescription drugs with an over-the-counter alternative. Tier 2 also includes some high-cost generic drugs. Preauthorization may be required. Mail order at exclusive mail order pharmacy, Postal Prescription Services (PPS).
	Tier 3 drugs	50% coinsurance. No prescription cost limit for non-specialty drugs.	50% coinsurance	No coverage for prescription drugs with an over-the-counter alternative. Preauthorization may be required. Mail order at exclusive mail order pharmacy, Postal Prescription Services (PPS).
	Specialty drugs	**Tier 1:** 10% coinsurance	Not covered	Coverage is limited up to a 30-day supply per prescription or refill from the plan's specialty

		Prescription cost limit: $25 up to a 30-day supply **Tier 2:** 30% coinsurance; Prescription cost limit: $75 up to a 30-day supply **Tier 3:** 50% coinsurance Prescription cost limit: $150 per 30-day supply		pharmacy, Ardon Health. Preauthorization is required.
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	15% coinsurance	50% coinsurance	Not applicable
	Physician/surgeon fees	15% coinsurance	50% coinsurance	Preauthorization may be required.
If you need immediate medical attention	Emergency room care	$75 copayment per visit; 15% coinsurance	$75 copayment per visit; 15% coinsurance	Emergency room copayment is waived if admitted directly to hospital or facility as inpatient from the emergency room (but you will pay an inpatient copayment).
	Emergency medical transportation	20% coinsurance	20% coinsurance	Coverage is not provided for air or water ambulance if ground ambulance would serve the same purpose. Ambulance services for personal or convenience purposes are not covered.
	Urgent care	15% coinsurance	50% coinsurance	Not applicable
If you have a hospital stay	Facility fee (e.g., hospital room)	$200 copayment per day up to $600 per individual per calendar year.	50% coinsurance	Provider must notify plan on admission.
	Physician/surgeon fees	15% coinsurance	50% coinsurance	Preauthorization may be required.

If you need mental health, behavioral health, or substance abuse services	Outpatient services	15% coinsurance	50% coinsurance	Preauthorization may be required. No coverage for marriage or family counseling.
	Inpatient services	$200 copayment per day up to $600 per individual per calendar year Professional services: 15% coinsurance	50% coinsurance	Preauthorization required for inpatient admissions. Provider must notify the plan for detoxification, intensive outpatient program, and partial hospitalization.
If you are pregnant	Office visits	15% coinsurance	50% coinsurance	Ultrasounds during pregnancy are limited to one in week 13 or earlier and one during weeks 16-22 (additional may be covered when medically necessary).
	Childbirth/delivery professional services	15% coinsurance	50% coinsurance	Elective deliveries before 39 weeks gestation only covered if medically necessary.
	Childbirth/delivery facility services	$200 copayment per day up to $600 per calendar year	50% coinsurance	Elective deliveries before 39 weeks gestation only covered if medically necessary.
If you need help recovering or have other special health needs	Home health care	15% coinsurance	50% coinsurance	Custodial care, maintenance care, and private duty nursing, or continuous care are not covered.
	Rehabilitation services	Inpatient: $200 copayment per day up to $600 per individual per calendar year. Professional services: 15% coinsurance	50% coinsurance	Coverage is limited to 60 inpatient days per calendar year for all therapies combined and 60 outpatient visits per calendar year for all therapies combined. Inpatient admissions for rehabilitation services must be preauthorized.
	Habilitation services	Inpatient: $200 copayment per day up to $600 per individual per calendar year Professional services: 15% coinsurance	50% coinsurance	Coverage includes neurodevelopmental therapy and is limited to 60 inpatient days per calendar year for all therapies combined and 60 outpatient visits per calendar year for all therapies combined.
	Skilled nursing care	Inpatient: $200 copayment per day up to $600 per individual	50% coinsurance	Coverage is limited to 150 days per calendar year. Services must be preauthorized.

		per calendar year Professional services: 15% coinsurance		
	Durable medical equipment	15% coinsurance	50% coinsurance	Foot orthotics are covered only for prevention of diabetic complications. Lost, stolen, or damaged durable medical equipment is not covered.
	Hospice services	$0 after deductible is met	50% coinsurance	Hospice care is limited to 6 months. Coverage for respite care is limited to 14 visits per the patient's lifetime.
If your child needs dental or eye care	Children's eye exam	$0	50% coinsurance	Eye exams for medical conditions are subject to deductible and coinsurance. Contact fitting fees covered up to $65 per year and member may pay charges exceeding that amount
	Children's glasses or contact lenses	$0 for one pair of glasses per calendar year; or $0 for a one-year supply of contact lenses in lieu of glasses	$0 for one pair of glasses per calendar year; or $0 for a one-year supply of contact lenses in lieu of glasses up to the allowed amount. Providers may balance bill you for charges that exceed the allowed amount.	Not subject to the deductible. Coverage for children ages 0-18 years only.
	Children's dental check-up	Not covered	Not covered	Not applicable

Excluded Services & Other Covered Services:

Services Your Plan Generally Does NOT Cover (Check your policy or plan document for more information and a list of any other excluded services.)

- Coronary or cardiac artery calcium scoring
- Cosmetic surgery
- Custodial care
- Dental care
- Immunizations for travel or employment
- Infertility treatment after initial diagnosis
- Lost, stolen, or damaged durable medical equipment
- Maintenance care
- Marriage or family counseling
- MRI, upright
- Out-of-network massage therapy
- Private duty nursing and continuous care
- Computed Tomographic Colonography for routine colorectal cancer screening
- Weight loss programs

Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your plan document.)

- Acupuncture
- Bariatric surgery
- Chiropractic care
- Hearing Aids
- Long Term Care
- Non-emergency care when traveling outside the U.S.
- Routine eye care (adult)
- Routine foot care for certain medical conditions

Your Rights to Continue Coverage: There are agencies that can help if you want to continue your coverage after it ends. The contact information for those agencies is: Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or www.dol.gov/ebsa/healthreform. Other coverage options may be available to you too, including buying individual insurance coverage through the Health Insurance Marketplace. For more information about the Marketplace, visit www.HealthCare.gov or call 1-800-318-2596.

Your Grievance and Appeals Rights: There are agencies that can help if you have a complaint against your plan for a denial of a claim. This complaint is called a grievance or appeal. For more information about your rights, look at the explanation of benefits you receive for that medical claim. Your plan documents also provide complete information to submit a claim, appeal, or a grievance for any reason to your plan. For more information about your rights, this notice, or assistance, contact: UMP Customer Service at 1-888-849-3681 (medical benefits) (TRS: 711); 1-888-361-1611 (prescription benefits) (TRS: 711); or U.S. Department of Labor Employee Benefits Security Administration at 1-866-444-EBSA (3272) or www.dol.gov/ebsa/healthreform.

Does this plan provide Minimum Essential Coverage? **Yes**.
If you don't have Minimum Essential Coverage for a month, you'll have to make a payment when you file your tax return unless you qualify for an exemption from the requirement that you have health coverage for that month.

Does this plan meet Minimum Value Standards? **Yes**.
If your plan doesn't meet the Minimum Value Standards, you may be eligible for a premium tax credit to help you pay for a plan through the Marketplace.

Language Access Services:
[Spanish (Español): Para obtener asistencia en Español, llame al 1-888-849-3681 (TRS: 711)].
[Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-888-849-3681 (TRS: 711)].
[Chinese (中文): 如果需要中文的帮助， **请拨打这个号码** 1-888-849-3681 (TRS: 711)].
[Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' 1-888-849-3681 (TRS: 711)].

To see examples of how this plan might cover costs for a sample medical situation, see the next section.

* For more information about limitations and exceptions, see the **plan** or policy document at www.hca.wa.gov/ump.

About these Coverage Examples:

This is not a cost estimator. Treatments shown are just examples of how this plan might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your providers charge, and many other factors. Focus on the cost sharing amounts (deductibles, copayments and coinsurance) and excluded services under the plan. Use this information to compare the portion of costs you might pay under different health plans. Please note these coverage examples are based on self-only coverage.

Peg is having a baby
(9 months of in-network prenatal care and a hospital delivery)

The plan's overall deductible	$125
Specialist coinsurance	15%
Hospital (facility) copayment	$400
Other coinsurance	15%

This EXAMPLE event includes services like:
Specialist office visits (*prenatal care*)
Childbirth/Delivery professional services
Childbirth/Delivery facility services
Diagnostic tests (*ultrasounds and blood work*)
Specialist visit (*anesthesia*)

Total Example Cost	**$12,840**

In this example, Peg would pay:

Cost Sharing	
Deductibles	$125
Copayments	$400
Coinsurance	$520
What isn't covered	
Limits or exclusions	$60
The total Peg would pay is	**$1,105**

Managing Joe's type 2 diabetes
(a year of routine in-network care of a well-controlled condition)

The plan's overall deductible	$125
Specialist coinsurance	15%
Hospital (facility) copayment	$0
Other coinsurance	15%

This EXAMPLE event includes services like:
Primary care physician office visits (*including disease education*)
Diagnostic tests (*blood work*)
Durable medical equipment (*glucose meter*)

Total Example Cost	**$7,460**

In this example, Joe would pay:

Cost Sharing	
Deductibles	$125
Copayments	$0
Coinsurance	$1,460
What isn't covered	
Limits or exclusions	$60
The total Joe would pay is	**$1,645**

Mia's simple fracture
(in-network emergency room visit and follow up care)

The plan's overall deductible	$125
Specialist coinsurance	15%
Hospital (facility) copayment	$75
Other coinsurance	15%

This EXAMPLE event includes services like:
Emergency room care (*including medical supplies*)
Diagnostic test (*x-ray*)
Durable medical equipment (*crutches*)
Rehabilitation services (*physical therapy*)

Total Example Cost	**$2,010**

In this example, Mia would pay:

Cost Sharing	
Deductibles	$125
Copayments	$75
Coinsurance	$320
What isn't covered	
Limits or exclusions	$0
The total Mia would pay is	**$520**

The **plan** would be responsible for the other costs of these EXAMPLE covered services.