



UMP Plan Comparisons

UMP Plus–UW Medicine Accountable Care Network (ACN)

UMP Plus–Puget Sound High Value Network (PSHVN)

UMP Classic

UMP Consumer Directed Health Plan (CDHP)

Limited network: You may see providers in the UW Medicine ACN network or out-of-network providers, but seeing network providers will save you money.

Limited network: You may see providers in the PSHVN network or out-of-network providers, but seeing network providers will save you money.

Largest provider network
You may see preferred, participating, or out-of-network providers. Seeing preferred providers will save you money.

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You may see preferred, participating, or out-of-network providers. Seeing preferred providers will save you money.

Must live in King, Kitsap, Pierce, Skagit, Snohomish, Spokane, or Thurston County

Must live in King, Kitsap, Pierce, Snohomish, Thurston, or Yakima County

May live in any county

May live in any county

Monthly premiums ¹						
	State and higher-education employees			Non-Medicare retirees		
	UMP Plus ²	UMP Classic	UMP CDHP	UMP Plus	UMP Classic	UMP CDHP
Subscriber	\$ 69	\$ 104	\$ 25	\$ 644.97	\$ 679.72	\$ 608.35
Subscriber and spouse/state-registered domestic partner	\$ 148	\$ 218	\$ 60	\$ 1,284.88	\$ 1,354.37	\$ 1,206.48
Subscriber and children	\$ 121	\$ 182	\$ 44	\$ 1,124.91	\$ 1,185.71	\$ 1,071.53
Subscriber, spouse/state-registered domestic partner, and children	\$ 200	\$ 296	\$ 79	\$ 1,764.82	\$ 1,860.37	\$ 1,611.34

¹ Non-represented educational school district employees and employees who work for a city, county, port, etc. need to contact their personnel, payroll, or benefits office to find their monthly premiums. Premiums for PEBB Continuation Coverage members can be found at hca.wa.gov/erb. Monthly surcharges may also apply for tobacco use and spouse/state-registered domestic partner coverage. Visit hca.wa.gov/erb for details.

² Both UMP Plus networks have the same monthly premiums

Find out which providers serve each network

You can save money by seeing providers in your plan's network. Visit regence.com/pebb and select "Find a doctor" or call UMP Customer service at 1-888-849-3681 (TRS: 711) to find providers and see which plans they participate in.

Why are UMP Plus premiums lower than UMP Classic?

Accountable care networks like UMP Plus were created to promote high-quality care at a lower cost. UMP Plus providers agree to be accountable for delivering and evaluating the quality of your care. When you receive preventive care and coordinated treatment, the overall cost of that care is lower. These cost savings help us keep your premium and deductible lower without limiting necessary care.

Find more information about UMP plans

Keep reading to find out which UMP plan is right for you and your family. You can also find more information online at regence.com/ump/pebb or by calling UMP Customer Service at 1-888-849-3681 (TRS: 711).

You must use providers in your chosen network to receive network-level benefits. See the back of this document for details on deductibles and out-of-pocket limits. All benefits are subject to the medical deductible and coinsurance unless they are for covered preventive care services. Covered preventive care visits and covered immunizations are paid in full and are not subject to the deductible when you see a provider in your plan's network as described under "Preventive care" in the 2020 UMP certificates of coverage (COCs). This material reflects information available at the time of printing. The contents are subject to change in response to further state or federal guidance regarding health care reform requirements. This is a summary of benefits; it is not a COC. All benefits must be medically necessary to be covered. To confirm up-to-date information, please refer to the 2020 UMP COCs available at hca.wa.gov/ump-pebb-coc for complete lists of benefits, limitations, and exclusions.

Services	UMP Plus: What you pay network providers ^{1,2}	UMP Classic: What you pay preferred providers ^{1,3}	UMP CDHP: What you pay preferred providers ^{1,3}	What else you should know
Acupuncture ⁴	15%	15%	15%	Limited to 16 visits per calendar year.
Ambulance	20%	20%	20%	Ambulance services for personal or convenience purposes are not covered.
Chiropractic treatment ⁵	15%	15%	15%	Limited to 10 spinal and extremity manipulation visits per calendar year, even when applied to the deductible.
Diagnostic tests, laboratory, x-rays	15%	15%	15%	Some services may require preauthorization.
Durable medical equipment, supplies, and prostheses ⁴	15%	15%	15%	Foot orthotics covered only for prevention of complications associated with diabetes. Some supplies require preauthorization.
Emergency room	15% after \$75 copay	15% after \$75 copay	15%	Professional charges (e.g., provider and labs) are usually billed separately. Emergency room copay waived if admitted directly to a hospital or facility. If admitted to a hospital, deductible, coinsurance and inpatient copay ⁵ will apply
Hospital services	Inpatient copay ⁵ Outpatient/Professional: 15%	Inpatient copay ⁵ Outpatient/Professional: 15%	15%	Some hospital services may require preauthorization.
Mammograms	0% for preventive screening 15% for diagnostic screening	0% for preventive screening 15% for diagnostic screening	0% for preventive screening 15% for diagnostic screening	Screening mammograms for women age 40 and older. See "Breast health screening tests" in the 2020 UMP COCs for other tests covered.
Mental health treatment ⁴	Inpatient copay ⁵ Outpatient/professional: 15%	Inpatient copay ⁵ Outpatient/Professional: 15%	15%	The plan covers inpatient and outpatient mental health services. Inpatient services must be preauthorized by the plan.
Obstetric and newborn care	Inpatient copay ⁵ Outpatient/professional ⁴ : 15%	Inpatient copay ⁵ Outpatient/Professional: 15%	15%	UMP Plus only: Birth centers and licensed midwives within the service area are included in the network
Office visits, non-primary care	15%	15%	15%	
Office visits including naturopaths and primary care	0% for PCP office visits (no deductible) 15% for related services	15%	15%	UMP Plus only: You must see primary care providers (PCP) in your plan's network to receive primary care office visits at no cost. Naturopaths in the core or support (ancillary) network are considered network primary care providers.
Prescription drugs	No prescription drug deductible Preventive - 0%, Value Tier - 5%, Tier 1 - 10%, Tier 2 - 30%, Specialty - 30%	No deductible: Preventive - 0%, Value Tier - 5%, Tier 1 - 10% Subject to prescription drug deductible: Tier 2 - 30%, Specialty - 30%	No deductible: Preventive 0% All other prescription drugs after meeting deductible: 15%	Prescription cost-limit (the most you pay) per 30-day supply at network pharmacies (except CDHP plan): Value Tier \$10, Tier 1 \$25, Tier 2 \$75; Specialty \$75.
Preventive care and covered immunizations	0%	0%	0%	You must see a provider in your plan's network to be covered in full.
Skilled nursing facility ⁴	Inpatient copay ⁵ Professional: 15%	Inpatient copay ⁵ Professional: 15%	15%	Limited to 150 days per calendar year. Services require preauthorization.
Substance use disorder treatment ⁴	Inpatient copay ⁵ Outpatient/Professional: 15%	Inpatient copay ⁵ Outpatient/Professional: 15%	15%	Non-emergency inpatient services must be preauthorized by the plan. Inpatient professional services may be billed separately.
Surgery	Inpatient copay ⁵ Outpatient/professional: 15%	Inpatient copay ⁵ Outpatient/professional: 15%	15%	Inpatient admissions require preauthorization.
Therapy: physical, neurodevelopmental, occupational, and speech ⁴	Inpatient copay ⁵ Outpatient/professional: 15%	Inpatient copay ⁵ Outpatient/professional: 15%	15%	Inpatient: 60 days combined maximum per calendar year. Outpatient: 60 visits combined maximum per calendar year. See "ABA therapy" in the 2020 UMP COCs for limits on those services. Preauthorization is required.
Urgent care	15%	15%	15%	Use urgent care centers when you need immediate care, can't get to your doctor, and don't need emergency care. It's more convenient and costs less than emergency room care.
Vision care exam (routine)	0%	0%	0%	Not subject to the deductible, one visit per calendar year. \$65 annual maximum on contact lens fitting fees; you pay any amount over that.
Vision hardware, adult (over age 18)	Plan pays up to \$150	Plan pays up to \$150	Plan pays up to \$150	Every two calendar years. Not subject to the deductible.
Vision hardware, children (ages 18 and under)	Eyeglasses (frames and lenses): \$0; or Contact lenses in lieu of eyeglasses	Eyeglasses (frames and lenses): \$0; or Contact lenses in lieu of eyeglasses	Eyeglasses (frames and lenses): \$0 or contact lenses in lieu of eyeglasses	Not subject to the deductible up to the allowed amount. One pair of standard frames with lenses per year or an annual supply of contact lenses in lieu of eyeglasses.

¹ Percentages shown apply to the allowed amount, which is the fee accepted as payment in full by network providers (UMP Plus) or preferred providers (UMP Classic and UMP CDHP). See the 2020 UMP COCs for a definition of network or preferred providers.

² For out-of-network providers, in most cases you pay 50% plus any charges over the allowed amount.

³ For out-of-network providers, in most cases you pay 40% plus any charges over the allowed amount.

⁴ UMP Plus: These services may be provided by ancillary providers in the support network; see the 2020 UMP Plus COCs for a description of the support network.

⁵ Inpatient copay: \$200 per day up to \$600 per person per calendar year for facility charges. Professional services may be billed separately.

Comparing plan costs – sample only

	UMP Plus			UMP Classic			UMP CDHP		
	Subscriber	Subscriber & spouse/state-registered domestic partner	Subscriber, spouse/state-registered domestic partner, and children	Subscriber	Subscriber & spouse/state-registered domestic partner	Subscriber, spouse/state-registered domestic partner, and children	Subscriber	Subscriber & spouse/state-registered domestic partner	Subscriber, spouse/state-registered domestic partner, and children
Monthly premiums	\$ 69 Annually: \$ 828	\$ 148 Annually: \$ 1,776	\$ 200 Annually: \$ 2,400	\$ 104 Annually: \$ 1,248	\$ 218 Annually: \$ 2,616	\$ 296 Annually: \$ 3,552	\$ 25 Annually: \$ 300	\$ 60 Annually: \$ 720	\$ 79 Annually: \$ 948
Deductible	Total: \$125	Total: \$250	Total: \$375	Total: \$250	Total: \$500	Total: \$750	Total: \$1400	Total: \$2800	Total: \$2800
4 doctor visits (2 with primary care provider (PCP), 2 with specialty provider)¹	2 PCP visits: 0% of \$150, 2 specialty visits: 15% of \$250 Total: \$75	2 PCP visits: 0% of \$150, 2 specialty visits: 15% of \$250 Total: \$75	2 PCP visits: 0% of \$150, 2 specialty visits: 15% of \$250 Total: \$75	2 PCP visits: 15% of \$150, 2 specialty visits: 15% of \$250 Total: \$120	2 PCP visits: 15% of \$150, 2 specialty visits: 15% of \$250 Total: \$120	2 PCP visits: 15% of \$150, 2 specialty visits: 15% of \$250 Total: \$120	2 PCP visits: 15% of \$150, 2 specialty visits: 15% of \$250 Total: \$120	2 PCP visits: 15% of \$150, 2 specialty visits: 15% of \$250 Total: \$120	2 PCP visits: 15% of \$150, 2 specialty visits: 15% of \$250 Total: \$120
Emergency room visit¹	\$75 copay and 15% of \$500 Total: \$150	\$75 copay and 15% of \$500 Total: \$150	\$75 copay and 15% of \$500 Total: \$150	\$75 copay and 15% of \$500 Total: \$150	\$75 copay and 15% of \$500 Total: \$150	\$75 copay and 15% of \$500 Total: \$150	\$75 copay and 15% of \$500 Total: \$150	\$75 copay and 15% of \$500 Total: \$150	\$75 copay and 15% of \$500 Total: \$150

¹These are examples. This is not a cost estimator. The actual care you receive and the cost of that care will be different from these examples.

How much you pay with UMP plans

	UMP Plus	UMP Classic	UMP CDHP
Deductible(s)	Medical: You pay the first \$125 of medical services per person (up to \$375 for a family of 3 or more). You don't pay the medical deductible before receiving certain services.	Medical: You pay the first \$250 of medical services per person (up to \$750 for a family of 3 or more). You don't pay the medical deductible before receiving certain services.	Medical and prescription drugs: There is only one deductible for all services. You pay the first \$1400 for medical services and prescription drugs combined per person (up to \$2,800 for a family of 3 or more). You don't pay the deductible before receiving certain services.
	No deductible for prescription drugs.	Prescription drugs: You pay the first \$100 for Tier 2 and Specialty drugs. You don't pay any deductible for Preventive, Value Tier, or Tier 1 drugs. The maximum prescription drug deductible for a family of three or more is \$300.	
Out-of-pocket limits	Medical: \$2,000 per member, \$4,000 maximum for a family of two or more Prescription drug: \$2,000 per member, \$4,000 maximum for a family of two or more per calendar year	Medical: \$2,000 per member, \$4,000 maximum for a family of two or more Prescription drug: \$2,000 per member, \$4,000 maximum for a family of two or more per calendar year	Combined medical and prescription drug: \$4,200 per member, \$8,400 maximum for a family of two or more. No single member in a family plan will pay more than \$6,900 for covered services from preferred providers.
Prescription drugs	You pay according to tiers (same tier structure and cost limits as UMP Classic); see previous page for coinsurance and cost-limit amounts.	You pay according to tiers; see previous page for coinsurance and cost-limit amounts.	Combined deductible for medical services and prescription drugs. Once you meet this deductible, you pay 15% for all covered prescription drugs. There are no cost-limits for covered prescription drugs. Your drug costs do count toward your deductible and out-of-pocket limit.
Health Savings Account (HSA)	Not available. If you have an HSA, you may keep it, but cannot contribute to it when you are not enrolled in a high-deductible health plan.	Not available. If you have an HSA, you may keep it, but cannot contribute to it when you are not enrolled in a high-deductible health plan.	PEBB contributes the following to your HSA: \$700.08 for one person, and \$1,400.04 for more than one person enrolled in the plan, deposited in equal amounts over the calendar year.