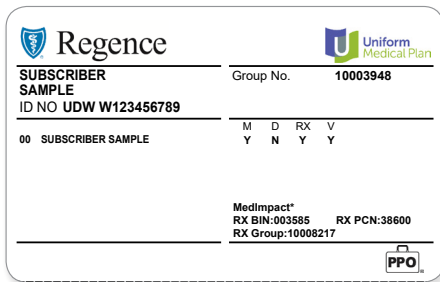


Health insurance can seem complicated, especially if you're new to the plan. Below are some tips to help you get the most out of your benefits and save money.

## 1. Always use your 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% 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% coinsurance for most covered services after meeting your deductible. Out-of-network providers can also bill you for any amounts the provider might charge above the allowed amount (called balance billing).

To find preferred providers, use the provider search at [www.hca.wa.gov/ump-providers-cdhp](http://www.hca.wa.gov/ump-providers-cdhp) or call UMP Customer Service at 1-888-849-3681 (TRS: 711).

### Preferred versus out-of-network cost comparison

Provider type	Provider's billed charge	Allowed amount	Amount the plan pays (% of allowed amount)	What you pay
<b>Preferred provider</b>	<b>\$150</b>	<b>\$100</b>	<b>\$85</b> (85% of \$100)	<b>\$15</b> 15% of the allowed amount (\$15). 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 the allowed amount (\$40) plus the amount the provider may balance bill you (the amount charged above the allowed amount, \$50).

### 3. Learn about your health savings account (HSA).

Your HSA is where your tax-advantaged funds are stored until you need them to pay for your plan deductible and other qualified health care expenses that the plan does not pay. A company called HealthEquity, Inc. administers the HSA. New UMP CDHP members will receive an HSA debit card from HealthEquity in the mail.

Your employer or the PEBB Program makes equal monthly deposits into your HSA for an annual total of \$700.08 for an individual or \$1,400.04 for more than one person. You can also make contributions to your account. To find annual contribution limits, visit the Internal Revenue Service (IRS) website at [www.irs.gov](http://www.irs.gov). If you're an employee, check with your employer to see if you can have money deducted from your paycheck and deposited as pretax dollars directly into your HSA.

Your HSA belongs to you, even if you change jobs, move across the country, switch health plans, or retire. The balance rolls over from year to year, and you can use the funds to pay for qualified medical expenses, including ones the plan does not cover. You can even use HSA funds to pay for qualified medical expenses when you're not enrolled in a Consumer-Directed Health Plan (CDHP). See IRS publication 502 at [www.irs.gov](http://www.irs.gov) for the complete list of qualified medical expenses.

For more information about HSAs, visit the HealthEquity website at [www.healthequity.com/pebb](http://www.healthequity.com/pebb).

### 4. Learn how to use your HSA to pay for medical services and prescription drugs.

You can use your HSA debit card to pay for qualified medical services and drugs without filing a claim with HealthEquity. However, if you do not use your HSA debit card to pay for services, you may submit a claim for reimbursement by visiting [www.healthequity.com/pebb](http://www.healthequity.com/pebb) and logging in to your HealthEquity account.

If you have questions about how to submit a claim, contact HealthEquity by phone at 1-877-873-8823 (TRS: 711) or send an email to [memberservices@healthequity.com](mailto:memberservices@healthequity.com).

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

You don't need to meet your 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% 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 [www.hca.wa.gov/ump/find-drugs](http://www.hca.wa.gov/ump/find-drugs) or by calling Washington State Rx Services (WSRXS) 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 [www.cdc.gov/vaccines/schedules](http://www.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% when you see a preferred provider. These services include things like a wellness visit and tobacco cessation products. To see which services are covered as preventive, call UMP Customer Service at 1-888-849-3681 (TRS: 711) or visit [www.healthcare.gov/preventive-care-benefits](http://www.healthcare.gov/preventive-care-benefits).

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

## 7. Use network pharmacies.

Visit [www.hca.wa.gov/ump-drugs-cdhp](http://www.hca.wa.gov/ump-drugs-cdhp) or call WSRxS 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's website are not your 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.

You have to pay the entire cost of your prescription drugs until you meet your combined deductible. Once you meet the combined deductible, you pay 15% of the drug's cost for covered prescription drugs that you buy from a UMP network pharmacy. UMP CDHP does not categorize drugs into tiers to determine how much you pay.

To save the most money on your prescription drugs, 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 Prescription Price Check tool at [www.hca.wa.gov/ump-drugs-cdhp](http://www.hca.wa.gov/ump-drugs-cdhp) or call WSRxS at 1-888-361-1611 (TRS: 711) to find out if less expensive alternatives are available.
- Use the helpful online tools listed in tip 9, which include the Prescription Price Check tool.
- 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 [www.hca.wa.gov/about-hca/prescription-drug-program](http://www.hca.wa.gov/about-hca/prescription-drug-program).

- Check to see if you are able to save 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 can save on select brand-name drugs when you order from PPS, UMP's mail-order pharmacy. Typically, you will receive your prescriptions within 7 to 10 days.
  - Choice90Rx network pharmacies: If you are taking a prescription drug on an ongoing basis, you may be able to save money by visiting a Choice90Rx network pharmacy, where you can purchase a 90-day supply. For a list of Choice90Rx network pharmacies, visit [www.hca.wa.gov/ump-drugs-cdhp](http://www.hca.wa.gov/ump-drugs-cdhp) and click on "Find network pharmacies." You can also call WSRxS at 1-888-361-1611 (TRS: 711).

## 9. Find helpful tools online.

Visit [www.hca.wa.gov/ump-drugs-cdhp](http://www.hca.wa.gov/ump-drugs-cdhp) to:

- Use the Prescription Price Check tool and get an estimated cost for your prescription drugs.
- Find a UMP network pharmacy near you.
- Access your 2019 certificate of coverage.
- Search the UMP Preferred Drug List.
- Access your online pharmacy account, where you can:
  - View your prescription drug claims history.
  - Find forms and member resources.
  - Use the Drug Information and Interaction Checker to learn more about your prescription drugs, how they interact with each other, and how they interact with over-the-counter drugs.

**See back for contact information.**

## 10. 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) Live chat: login at <a href="http://www.regence.com">www.regence.com</a> to participate in a live chat.	Call center is available: Monday—Friday: 5 a.m. to 8 p.m. Saturday: 8 a.m. to 4:30 p.m.  Live chat is available: Monday—Friday: 7 a.m. to 5 p.m.
<b>HealthEquity, Inc.</b> (health savings account)	Call: 1-877-873-8823 (TRS: 711) Sign in to your account at: <a href="http://www.healthequity.com/pebb">www.healthequity.com/pebb</a>	Call center and website are available 24 hours a day, 7 days a week
<b>Washington State Rx Services (WSRxS)</b> (prescription drug benefits)	Call: 1-888-361-1611 (TRS: 711)	Call center is 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="http://www.ppsrx.com">www.ppsrx.com</a>	Call center is available: Monday—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 Fax: 1-855-425-4096 Visit: <a href="http://www.ardonhealth.com">www.ardonhealth.com</a>	Call center is available: Monday—Friday: 8 a.m. to 7 p.m. Saturday: 8 a.m. to 12 p.m.

UMP is administered by a third-party vendor 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 or language, please call 1-800-200-1004 (TRS: 711).