



UMP CDHP 2018 Quick Start Guide

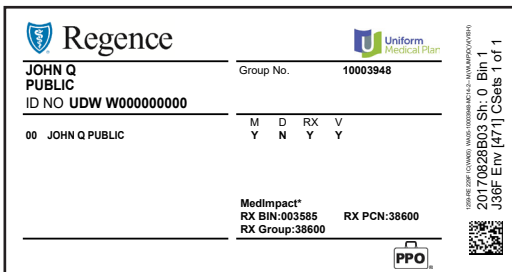


Health insurance can seem pretty complicated, especially if you're new to the plan. Below are some tips to help you get the most out of your benefits and save money.

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 when 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 or call UMP Customer Service at 1-888-849-3681 (TRS: 711).

Preferred versus out-of-network cost comparison		
	Preferred provider	Out-of-network provider
Provider's billed charge	\$150	\$150
Allowed amount	\$100	\$100
Plan pays (% of allowed amount)	\$85 (85% of \$100)	\$60 (60% of \$100)
What you pay	\$15 <i>15% of the allowed amount (15% of \$100). The provider cannot balance bill you.</i>	\$90 <i>40% of the allowed amount (40% of \$100) plus the amount the provider may balance bill you (the amount charged above the allowed amount, \$50).</i>

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 not paid by the plan. A company called HealthEquity, Inc. provides 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. The maximum that can be contributed from all sources is \$3,450 for an individual account or \$6,900 for a family account. Subscribers age 55 or older can contribute an additional \$1,000 per year. 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 UMP CDHP does not cover. You can even use HSA funds to pay for qualified medical expenses when you're not enrolled in a CDHP. See IRS publication 502 at 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.

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 and logging in to your HealthEquity account.

If you have questions about how to submit a claim, contact HealthEquity at 1-877-873-8823 (TRS: 711) or memberservices@healthequity.com.

5. Take advantage of your vision benefit.

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 or deluxe frames and lenses per year paid at 100% of the allowed amount; contact lenses are paid at 85% of the allowed amount. You don't need to meet the deductible for routine vision exams or hardware.

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

Get 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 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 covered as preventive, visit 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 vaccines, other 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.

Note: Immunizations for travel or employment, even when recommended by the CDC or required by travel regulations, are not covered by UMP.

7. Use network pharmacies.

Visit www.hca.wa.gov/ump-drugs-cdhp or call WSRxS at 1-888-361-1611 (TRS: 711) to find UMP network pharmacies. Pharmacies are contracted through WSRxS not Regence Blueshield. 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 claims.

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 drug purchases from network pharmacies. UMP CDHP does not separate drugs into tiers that determine how much you pay.

To save the most money on your prescriptions, try these tips:

- Talk to your provider about prescribing generic or lower-cost brand-name drugs.
- Ask your pharmacist to substitute a generic for a brand-name drug whenever possible.
- Use the Prescription Price Check tool at 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 online tools listed in tip 9, which includes the Prescription Price Check tool.

- Call local network pharmacies to compare prices for your drugs, since they vary between pharmacy chains.
- Use the Washington Prescription Drug Discount Card for 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.
- Check to see if you are able to save money by using Postal Prescription Services (PPS), UMP's mail-order pharmacy, or a Choice90Rx network pharmacy to fill medications that you take regularly.
 - PPS mail-order pharmacy: You can save on select brand-name drugs when you order from PPS. You will usually receive your prescriptions within 7 to 10 days.
 - Choice90Rx network pharmacies: If you are taking a medication 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 of your medication. For a list of Choice90Rx network pharmacies, visit 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 to:

- Use the Prescription Price Check tool to check and compare drug prices.
- Find network pharmacies.
- Search the UMP Preferred Drug List.
- Access your online pharmacy account, where you can:
 - View your prescription drug claims.
 - Order mail-order prescription refills.
 - Review your 2018 certificate of coverage.

See back for contact information.

10. Contact us with any questions.

All times are listed as Pacific.

Organization	Contact information	Business hours
UMP Customer Service (medical benefits)	1-888-849-3681 (TRS: 711) Live chat at www.regence.com	Monday—Friday: 5 a.m. to 8 p.m. Saturday: 8 a.m. to 4:30 p.m. Chat: Monday—Friday: 7 a.m. to 5 p.m.
HealthEquity, Inc. (health savings account)	1-877-873-8823 (TRS: 711) www.healthequity.com/pebb	24 hours a day, 7 days a week
WA State Rx Services (prescription drug benefits)	1-888-361-1611 (TRS: 711)	24 hours a day, 7 days a week
Postal Prescription Services (mail-order pharmacy)	1-800-552-6694 www.ppsrx.com	Monday—Friday: 6 a.m. to 6 p.m. Saturday: 9 a.m. to 2 p.m.
Ardon Health (specialty pharmacy)	1-855-425-4085 www.ardonhealth.com Fax: 1-855-425-4096	Monday—Friday: 8 a.m. to 7 p.m. Saturday: 8 a.m. to noon