

## 7. Find helpful tools online.

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

- Use the Prescription Price Check tool to check and compare drug prices.
- Find network pharmacies.
- Review the list of Value Tier drugs.
- 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.

## 8. Contact us with any questions.

All times are listed as Pacific.

Organization	Contact information	Business hours
<b>UMP Customer Service</b> (medical benefits)	1-888-849-3681 (TRS: 711)  Live chat at <a href="http://www.regence.com">www.regence.com</a>	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.
<b>WA State Rx Services</b> (prescription drug benefits)	1-888-361-1611 (TRS: 711)	24 hours a day, 7 days a week
<b>Postal Prescription Services</b> (mail-order pharmacy)	1-800-552-6694 <a href="http://www.ppsrx.com">www.ppsrx.com</a>	Monday—Friday: 6 a.m. to 6 p.m. Saturday: 9 a.m. to 2 p.m.
<b>Ardon Health</b> (specialty pharmacy)	1-855-425-4085 <a href="http://www.ardonhealth.com">www.ardonhealth.com</a> Fax: 1-855-425-4096	Monday—Friday: 8 a.m. to 7 p.m. Saturday: 8 a.m. to noon



# UMP Plus 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.**

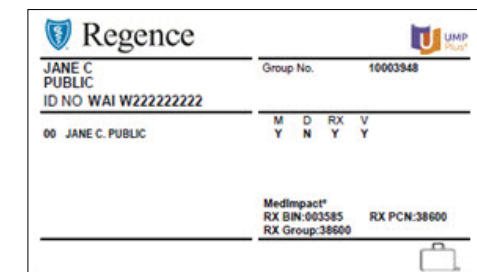
### UMP Plus networks:

Puget Sound High Value Network (UMP Plus—PSHVN)  
UW Medicine Accountable Care Network (UMP Plus—UW Medicine ACN)

### 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:** The UMP Plus ID cards are different from UMP Classic or CDHP ID cards and are specific to each UMP Plus network.



### 2. Use providers in the core and support networks whenever possible.

The amount you pay for services will depend on which provider you choose to see from the networks below. Services are subject to the medical deductible unless otherwise noted.

- **Core network**—contains primary care providers (PCP), specialty providers, ancillary providers, and facilities (such as hospitals and clinics) contracted with your UMP Plus network.
  - Most covered services are paid at 100% when you see your PCP and 85% for all other providers in this network.

**Note:** When you see a PCP for primary care services, office visits are paid at 100% (not subject to the deductible). Related services, like x-rays or labs, that you receive during a primary care visit may be subject to the medical deductible and coinsurance.

- Providers will not bill you for charges that exceed the allowed amount (called balance billing).
- **Support network**—contains certain providers contracted with Regence BlueShield but not with your UMP Plus network. All of the providers in this network are ancillary.
  - Most covered services are paid at 85%.
  - Providers will not balance bill you.
- **Out-of-network providers**—providers who are not in the core or support networks. Out-of-network providers can include providers contracted as preferred or participating providers with Regence BlueShield. If you see a preferred or participating provider with Regence BlueShield who is not in the core or support network, they are considered out-of-network. Your UMP Plus provider search directory lists all providers available to you under the network. All other providers who are not contracted with Regence BlueShield are out of network.
  - Most covered services are paid at 50%.
  - Out-of-network providers may balance bill you. Regence preferred and participating providers will not balance bill you.

For more information about provider types, visit [www.hca.wa.gov/ump/ump-plus/ump-plus-provider-information](http://www.hca.wa.gov/ump/ump-plus/ump-plus-provider-information).

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

Network versus out-of-network cost comparison		
	Preferred provider	Out-of-network provider
<b>Provider's billed charge</b>	\$150	\$150
<b>Allowed amount</b>	\$100	\$100
<b>Plan pays</b> (% of allowed amount)	\$85 (85% of \$100)	\$60 (60% of \$100)
<b>What you pay</b>	\$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. 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.

### 4. 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](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 a network provider or a public health department to get vaccinated. For a list of vaccines covered as preventive, 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 vaccines, other preventive care services are covered 100% when you see a network provider. These services include things like a wellness visit and tobacco cessation products. To see which services are covered under the preventive benefit, 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:** Immunizations for travel or employment, even when recommended by the CDC or required by travel regulations, are not covered by UMP.

### 5. Use network pharmacies.

Visit [www.hca.wa.gov/ump-drugs-plus](http://www.hca.wa.gov/ump-drugs-plus) 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 BlueShield'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.

### 6. Learn about your prescription drug benefit.

UMP Plus members have no prescription drug deductible. When you buy prescriptions that are Preventive, Value Tier, Tier 1, or Tier 2, you'll pay less. To save even more money, 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-plus](http://www.hca.wa.gov/ump-drugs-plus) 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 7, 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](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), 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-plus](http://www.hca.wa.gov/ump-drugs-plus) and click on "Find network pharmacies." You can also call WSRxS at 1-888-361-1611 (TRS: 711).

### What you pay for prescriptions

*Prescription drug out-of-pocket limit: \$2,000 per person, no family maximum. No prescription drug deductible.*

Tier	All network pharmacies (retail and mail-order)	The most you'll pay per 30-day supply (network pharmacies only)
<b>Preventive</b>	0% coinsurance	\$0
<b>Value Tier</b>	5% coinsurance	\$10
<b>Tier 1</b> Select generic drugs	10% coinsurance	\$25
<b>Tier 2</b> Preferred drugs	30% coinsurance	\$75
<b>Tier 3</b> Nonpreferred drugs	50% coinsurance	Specialty drugs* only: \$150 No limit for non-specialty drugs.

\* Specialty drugs must be purchased through the plan's network specialty pharmacy, Ardon Health.

**See back for contact information.**