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 ump.regence.com/sebb or call 1-800-628-3481 (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 healthcare.gov/sbc-glossary/ or call 1-800-628-3481 (TRS: 711) to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	$750/per member, $2,250/family	The medical deductible is what you pay before the plan begins to pay. Generally, you must pay all of the costs for medical services up to the medical deductible amount before this plan begins to pay. Each member has an individual medical deductible of $750 and the maximum the family pays for medical deductibles is $2,250. Once a particular member pays their $750 deductible, the plan begins paying for covered services for that member. 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: Covered preventive care, hearing aids, sterilization, and tobacco cessation are covered before you meet your medical deductible.	This plan covers some items and services even if you haven't yet met the medical 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 healthcare.gov/coverage/preventive-care-benefits/.
Are there other deductibles for specific services?	Yes, for prescription drugs: $250/per member, $750/family for Tier 2 drugs. There are no other specific deductibles.	There is no deductible for covered insulins or for covered prescription drugs designated as preventive, Value Tier, or Tier 1 on the UMP Preferred Drug List. You must pay all of the costs for Tier 2 drugs up to the specific prescription drug deductible amount before this plan begins to pay for Tier 2 drugs.
What is the out-of-pocket limit for this plan?	Medical: $3,500/per member, $7,000/family Prescription drugs: $2,000/per member, $4,000/family	The medical out-of-pocket limit is the most you pay during a calendar year for covered medical services before the plan pays 100 percent of the allowed amount for preferred providers. The prescription drug out-of-pocket limit is the most you pay during a calendar year for covered prescription drugs and products before the plan pays 100 percent of the allowed amount. 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 coinsurance paid	Even though you pay these costs, they don't count toward the out-of-pocket limit.

*For more information about limitations and exceptions, see the plan's certificate of coverage at hca.wa.gov/ump-sebb-coc.

Important Questions	Answers	Why This Matters:
	to participating and out-of-network providers and non-network pharmacies, amounts paid for services this plan doesn't cover, amounts paid by the plan, amounts paid for services over a benefit limit, and amounts that are more than the maximum dollar amount paid by the plan. Prescription drugs: Costs for medical services and drugs covered under the medical benefit, prescription drugs and products not covered by the plan, amounts paid by the plan, and amounts exceeding the allowed amount for prescription drugs paid to non-network pharmacies.	
Will you pay less if you use a network provider?	Yes. Visit the UMP website at ump.regence.com/sebb or call 1-800-628-3481 (TRS: 711) for a list of network providers (preferred providers). For a list of network pharmacies, visit the Prescription drugs webpage at ump.regence.com/sebb/benefits/prescriptions or call 1-888-361- 1611 (TRS: 711).	This plan uses a provider network. You will pay less if you use a provider or pharmacy in the plan's network. You will pay the most if you use an out-of-network provider or out-of-network pharmacy, and you might receive a bill from a provider or a pharmacy for the difference between the provider's or pharmacy's charge and what your plan pays (balance billing). Be aware your network provider (preferred 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.	UMP does not require a referral from your primary care provider to see a specialist.

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	20% coinsurance	40% coinsurance	Not applicable
	Specialist visit	20% coinsurance	40% coinsurance	Not applicable
	Preventive care/screening/ immunization	$0	40% coinsurance	You may have to pay for services that aren't preventive. Ask you provider if the services needed are preventive. See a list of covered preventive services at healthcare.gov/coverage/preventive-care-benefits/.
If you have a test	Diagnostic test (x-ray, blood work)	20% coinsurance	40% coinsurance	Not applicable
	Imaging (CT/PET scans, MRIs)	20% coinsurance	40% coinsurance	No coverage for routine Computed Tomographic Colonography, upright MRI, Carotid Intima Media Thickness testing, and Coronary or Cardiac 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 ump.regence.com/sebb/benefits/prescriptions	Preventive	**Preventive:** 0%	**Preventive:** 0%	No coverage for prescription drugs with an over-the-counter alternative. Not subject to prescription drug deductible. Tier 1 does not include high-cost generic drugs. Cost-share depends on whether you get up to 30 days, 60 days, or 90 days at a time. You can receive up to a 90-day supply for some prescriptions. Preauthorization may be required. Postal Prescription Services (PPS) is the plan's only network mail-order pharmacy. Prescriptions purchased through other mail-order pharmacies will not be covered.
	Value Tier	**Value Tier:** 0-30 day supply: 5% coinsurance or $10, whichever is less	**Value Tier**: 5% coinsurance	
	Tier 1 drugs	**Tier 1**: 0-30 day supply: 10% coinsurance or	**Tier 1**: 10% coinsurance	

*For more information about limitations and exceptions, see the plan's certificate of coverage at hca.wa.gov/ump-sebb-coc.

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)	
		$25, whichever is less		
	Tier 2 drugs	**Tier 2:** 0-30 day supply: 30% coinsurance or $75, whichever is less Cost-share depends on whether you get up to 30 days, 60 days, or 90 days at a time. You can receive up to a 90-day supply for some prescriptions.	**Tier 2:** 30% coinsurance	No coverage for prescription drugs with an over-the-counter alternative. Subject to prescription drug deductible, except covered insulins. Tier 2 also includes some high-cost generic drugs. Preauthorization may be required. Postal Prescription Services (PPS) is the plan's only network mail-order pharmacy. Prescriptions purchased through other mail-order pharmacies will not be covered.
	Specialty drugs	**Preventive:** 0% **Value Tier:** 0-30 day supply: 5% coinsurance or $10, whichever is less **Tier 1:** 0-30 day supply:10% coinsurance or $25, whichever is less. **Tier 2:** 0-30 day supply: 30% coinsurance or $75, whichever is less	Not covered	Coverage is limited to up to a 30-day supply per prescription or refill from the plan's specialty pharmacy, Ardon Health. No prescription drug deductible for Preventive, Value Tier, and Tier 1. Prescription drug deductible applies to Tier 2. Preauthorization is required.
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	20% coinsurance	40% coinsurance	Not applicable
	Physician/surgeon fees	20% coinsurance	40% coinsurance	Preauthorization may be required.
If you need immediate medical attention	Emergency room care	$75 copayment per visit; 20% coinsurance	$75 copayment per visit; 20% coinsurance	Emergency room copayment is waived if admitted directly to a hospital or facility as inpatient from the emergency room (but you

*For more information about limitations and exceptions, see the plan's certificate of coverage at hca.wa.gov/ump-sebb-coc.

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)	
				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	20% coinsurance	40% coinsurance	Not applicable
If you have a hospital stay	Facility fee (e.g., hospital room)	$200 copayment per day up to $600 per member per calendar year	40% coinsurance	Provider must notify plan on admission.
	Physician/surgeon fees	20% coinsurance	40% coinsurance	Preauthorization may be required.
If you need mental health, behavioral health, or substance abuse services	Outpatient services	20% coinsurance	40% coinsurance	Preauthorization may be required. No coverage for marriage or family counseling.
	Inpatient services	$200 copayment per day up to $600 per member per calendar year Professional services: 20% coinsurance	40% 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	20% coinsurance	40% 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	20% coinsurance	40% coinsurance	Elective deliveries before 39 weeks gestation covered only if medically necessary.
	Childbirth/delivery facility services	$200 copayment per day up to $600 per member per calendar year	40% coinsurance	Elective deliveries before 39 weeks gestation covered only if medically necessary.
If you need help recovering or have other special health needs	Home health care	20% coinsurance	40% coinsurance	Custodial care, maintenance care, and private duty or continuous care in the member's home are not covered.
	Rehabilitation services	Inpatient: $200	40% coinsurance	Coverage is limited to 80 inpatient days per

*For more information about limitations and exceptions, see the plan's certificate of coverage at hca.wa.gov/ump-sebb-coc.

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)	
		copayment per day up $600 per member per calendar year Professional services: 20% coinsurance		calendar year for all therapies combined and 80 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 member per calendar year Professional services: 20% coinsurance	40% coinsurance	Coverage includes neurodevelopmental therapy. Coverage is limited to 80 inpatient days per calendar year for all therapies combined and 80 outpatient visits per calendar year for all therapies combined. Preauthorization is required.
	Skilled nursing care	Inpatient: $200 copayment per day up to $600 per member per calendar year Professional services: 20% coinsurance	40% coinsurance	Coverage is limited to 150 days per calendar year. Services must be preauthorized.
	Durable medical equipment	20% coinsurance	40% coinsurance	Foot orthotics are covered only for prevention of diabetes complications. Replacement of lost, stolen, or damaged durable medical equipment is not covered.
	Hospice services	$0 after deductible is met	40% coinsurance	Hospice coverage 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 medical eye exam	$0	40% coinsurance	Eye exams for medical conditions are subject to deductible and coinsurance.
	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's certificate of coverage for more information and a list of any other excluded services.)

- Computed Tomographic Colonography for routine colorectal cancer screening
- Coronary or cardiac artery calcium scoring
- Cosmetic services or supplies
- Custodial care
- Dental care
- Immunizations for travel or employment
- Infertility or fertility testing or treatment after initial diagnosis
- Maintenance care
- Marriage or family counseling
- Massage therapy services when the massage therapist is not a preferred provider
- Medical foods or food supplements
- Medications for sexual dysfunction
- MRI, upright
- Private duty or continuous care in the member's home
- Replacement of lost, stolen, or damaged durable medical equipment
- Vision (routine)
- Vitamins
- Weight loss programs and drugs

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

- Acupuncture
- Bariatric surgery
- Chiropractic care
- Hearing Aids
- 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: 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 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's certificate of coverage also provides 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 1-800-628-3481 (medical benefits) (TRS: 711); Washington State Rx Services at 1-888-361-1611 (prescription benefits) (TRS: 711). The Consumer Protection Division of the Office of the Insurance Commissioner (OIC) is currently designated by the U.S. Department of Health and Human Services as the official ombudsman in the State of Washington for consumers who have questions or complaints about health care appeals. Consumers may contact the OIC Consumer Hotline number at 1-800-562-6900.

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 the 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 1-800-628-3481 (TRS: 711).]

[Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-800-628-3481 (TRS: 711).]

[Chinese (中文): 如果需要中文的帮助，请拨打这个号码 1-800-628-3481 (TRS: 711).]

[Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' 1-800-628-3481 (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's certificate of coverage at hca.wa.gov/ump-sebb-coc.

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 pre-natal care and a hospital delivery)

The plan's overall deductible	**$750**
Specialist coinsurance	**20%**
Hospital (facility) copayment	**$200**
Other coinsurance	**20%**

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	$750
Copayments	$200
Coinsurance	$2,256
What isn't covered	
Limits or exclusions	$60
The total Peg would pay is	**$3,266**

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

The plan's overall deductible	**$750**
Specialist coinsurance	**20%**
Hospital (facility) copayment	**$0**
Other coinsurance	**20%**

This EXAMPLE event includes services like:
Primary care physician office visits *(including disease education)*
Diagnostic tests *(blood work)*
Prescription drugs
Durable medical equipment *(insulin pumps and insulin pump supplies)*

Total Example Cost	**$7,460**
In this example, Joe would pay:	
Cost Sharing	
Deductibles	$750
Copayments	$0
Coinsurance	$1,646
What isn't covered	
Limits or exclusions	$255
The total Joe would pay is	**$2,651**

Mia's Simple Fracture
(in-network emergency room visit and follow up care)

The plan's overall deductible	**$750**
Specialist coinsurance	**20%**
Hospital (facility) copayment	**$75**
Other coinsurance	**20%**

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	$750
Copayments	$75
Coinsurance	$220
What isn't covered	
Limits or exclusions	$0
The total Mia would pay is	**$1,045**

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

*For more information about limitations and exceptions, see the plan's certificate of coverage at hca.wa.gov/ump-sebb-coc.