Coverage for: Individual and Eligible Family | Plan Type: PPO

The Summary of Benefits and Coverage (SBC) document will help you choose a health <u>plan</u>. The SBC shows you how you and the <u>plan</u> would share the cost for covered health care services. NOTE: Information about the cost of this <u>plan</u> (called the <u>premium</u>) 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/pebb or call 1 (888) 849-3681 (TRS: 711). For general definitions of common terms, such as <u>allowed amount</u>, <u>balance billing</u>, <u>coinsurance</u>, <u>copayment</u>, <u>deductible</u>, <u>provider</u>, or other <u>underlined</u> terms see the Glossary. You can view the Glossary at healthcare.gov/sbc-glossary or call 1 (888) 849-3681 (TRS: 711) to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	\$1,500 individual (single coverage) / \$3,000 family per calendar year.	Generally, you must pay all of the costs from <u>providers</u> up to the <u>deductible</u> amount before this <u>plan</u> begins to pay. If you have other family members on the policy, the overall family <u>deductible</u> must be met before the <u>plan</u> begins to pay.
Are there services covered before you meet your deductible?	Yes. Certain <u>preventive care</u> and those services listed below as " <u>deductible</u> does not apply" or as "No charge."	This <u>plan</u> covers some items and services even if you haven't yet met the <u>deductible</u> amount. But a <u>copayment</u> or <u>coinsurance</u> may apply. For example, this <u>plan</u> covers certain <u>preventive services</u> without <u>cost sharing</u> and before you meet your <u>deductible</u> . See a list of covered <u>preventive services</u> at https://www.healthcare.gov/coverage/preventive-care-benefits/ .
Are there other <u>deductibles</u> for specific services?	No.	You don't have to meet <u>deductibles</u> for specific services.
What is the <u>out-of-pocket</u> <u>limit</u> for this <u>plan</u> ?	\$4,200 individual (single coverage) / \$8,400 family* per calendar year. *An individual on family coverage will not have their out-of-pocket limit exceed \$7,000.	The <u>out-of-pocket limit</u> is the most you could pay in a year for covered services. If you have other family members in this <u>plan</u> , the overall family <u>out-of-pocket limit</u> must be met.
What is not included in the out-of-pocket limit?	Premiums, balance-billing charges, member coinsurance paid to out-of-network providers and non-network pharmacies, and health care this plan doesn't cover.	Even though you pay these expenses, they don't count toward the out-of-pocket limit.
Will you pay less if you use a <u>network provider</u> ?	Yes. Find a doctor at ump.regence.com/go/pebb/ump-cdhp or call 1-888-849-3681 (TRS: 711) for a list of network providers (preferred providers). For a list of network pharmacies, visit the pharmacy-locater webpage at ump.regence.com/go/2023/pharmacy-locator or call 1-888-361-1611 (TRS: 711).	This <u>plan</u> uses a <u>provider network</u> . You will pay less if you use a <u>provider</u> in the <u>plan's network</u> . You will pay the most if you use an <u>out-of-network provider</u> , and you might receive a bill from a <u>provider</u> for the difference between the <u>provider's</u> charge and what your <u>plan</u> pays (<u>balance billing</u>). Be aware, your <u>network provider</u> might use an <u>out-of-network provider</u> for some services (such as lab work). Check with your <u>provider</u> before you get services.

Do you need a referral to	
see a specialist?	

No.

You can see the specialist you choose without a referral.

A

All **copayment** and **coinsurance** costs shown in this chart are after your **deductible** has been met, if a **deductible** applies.

Common Modical	Camilaga Vay May	What You Will Pay		Limitationa Evacationa & Other Important	
Common Medical Event	Services You May Need	In-Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information	
If you visit a health	Primary care visit to treat an injury or illness	15% coinsurance	40% coinsurance	None	
care provider's office	Specialist visit	15% coinsurance	40% coinsurance		
or clinic	Preventive care/screening/ immunization	No charge	40% coinsurance	You may have to pay for services that aren't preventive. Ask your <u>provider</u> if the services needed are preventive. Then check what your <u>plan</u> will pay for.	
If you have a test	<u>Diagnostic test</u> (x-ray, blood work)	15% coinsurance	40% coinsurance	Certain tests aren't covered and other tests require preauthorization. Please refer to your plan document.	
ii you nave a test	Imaging (CT/PET scans, MRIs)	15% coinsurance	40% coinsurance	*See section Radiology.	
	Value Tier	15% coinsurance for all other prescription drugs Covered insulins: 5%	15% <u>coinsurance</u> for all other prescription drugs	Deductible does not apply to covered insulin and certain drugs indicated on the UMP Preferred Drug List.	
If you need drugs to		coinsurance up to \$10 maximum	Covered insulins: 5% coinsurance	<u>Preauthorization</u> may be required. Please refer to your <u>plan</u> document. *See section Your prescription drug	
treat your illness or condition	Tion 4	15% <u>coinsurance</u> for all other prescription drugs	15% <u>coinsurance</u> for all other prescription drugs	benefit. Up to a 90-day supply / retail prescription (your <u>cost</u> <u>share</u> is per 30-day supply)	
More information about prescription drug coverage is available at ump.regence.com/pebb/benefits/prescriptions	Tier 1	Covered insulins: 10% coinsurance up to \$25 maximum	Covered insulins: 10% coinsurance	90-day supply / mail order prescription Postal Prescription Services (PPS) and Costco Mail Order Pharmacy are the plan's only network mail-order pharmacies. Specialty drugs must be filled from the specialty pharmacy, Ardon Health, except when a drug can only	
	other prescription Tier 2 Covered insulins:	15% <u>coinsurance</u> for all other prescription drugs	15% <u>coinsurance</u> for all other prescription drugs		
		Covered insulins: 30% coinsurance up to \$35 maximum	Covered insulins: 30% coinsurance	be dispensed by a certain pharmacy. Covers up to a 30-day supply for most specialty prescription drugs.	
	Specialty drugs	15% coinsurance	Not covered	-	

^{*}For more information about limitations and exceptions, see the plan or policy document at hca.wa.gov/ump-pebb-coc.

Common Medical	Services You May	What You Will Pay		Limitations, Exceptions, & Other Important	
Event	Need Need	In-Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Information	
If you have outpatient	Facility fee (e.g., ambulatory surgery center)	15% <u>coinsurance</u>	40% coinsurance	None	
surgery	Physician/surgeon fees	15% coinsurance	40% coinsurance	<u>Preauthorization</u> may be required. *See section Surgery.	
	Emergency room care	15% coinsurance	15% coinsurance	In- <u>network</u> <u>deductible</u> applies to in- <u>network</u> and out-of- <u>network</u> services.	
If you need immediate medical attention	Emergency medical transportation	20% <u>coinsurance</u>	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	provider's office or clinic (F	you visit a health care Primary care visit or <u>Specialist</u> ave a test above.	None	
If you have a hospital	Facility fee (e.g., hospital room)	15% coinsurance	40% coinsurance	Provider must notify plan on admission.	
stay	Physician/surgeon fees	15% coinsurance	40% coinsurance	<u>Preauthorization</u> may be required. *See section Surgery.	
If you need mental	Outpatient services	15% coinsurance	40% coinsurance	<u>Preauthorization</u> may be required. *See section Behavioral health.	
health, behavioral health, or substance abuse services	Inpatient services	15% <u>coinsurance</u>	40% coinsurance	Preauthorization required for inpatient admissions. Provider must notify the plan for detoxification, intensive outpatient program, and partial hospitalization. *See section Behavioral health.	
	Office visits	15% coinsurance	40% coinsurance	Cost sharing does not apply for preventive services.	
If you are pregnant	Childbirth/delivery professional services	15% coinsurance	40% coinsurance	Depending on the type of services, a <u>copayment</u> , <u>coinsurance</u> or <u>deductible</u> may apply. Maternity care	
	Childbirth/delivery facility services	15% coinsurance	40% coinsurance	may include tests and services described elsewhere in the SBC (i.e. ultrasound).	
If you need help	Home health care	15% coinsurance	40% coinsurance	None	
If you need help recovering or have	Rehabilitation services	15% coinsurance	40% coinsurance	60 inpatient days / year 60 outpatient visits / year (combined with <u>habilitation</u>	

^{*}For more information about limitations and exceptions, see the plan or policy document at hca.wa.gov/ump-pebb-coc.

Common Medical	Services You May	What You Will Pay		Limitations, Exceptions, & Other Important
Event	Need Need	In-Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Information
other special health needs				services) Includes physical therapy, occupational therapy and speech therapy. Inpatient admissions for rehabilitation services must be preauthorized. *See section Therapy: Habilitative and rehabilitative.
	Habilitation services	15% <u>coinsurance</u>	40% <u>coinsurance</u>	60 professional neurodevelopmental visits / year (combined with outpatient rehabilitation services) Includes physical therapy, occupational therapy and speech therapy. Preauthorization is required. *See section Therapy: Habilitative and rehabilitative.
	Skilled nursing care	15% coinsurance	40% coinsurance	150 inpatient days / year <u>Preauthorization</u> is required. *See section Skilled nursing facility.
	Durable medical equipment	15% coinsurance	40% coinsurance	None
	Hospice services	No charge	40% coinsurance	Hospice care / 6 months 14 respite inpatient or outpatient days / lifetime
	Children's eye exam	No charge	Not covered	1 routine eye exam / year Limited to individuals under age 19.
If your child needs dental or eye care	Children's glasses	No charge	Not covered	1 pair of standard lenses and frames / year 1 year supply of contact lenses in lieu of standard lenses and frames Limited to individuals under age 19.
	Children's dental check- up	Not covered	Not covered	None

^{*}For more information about limitations and exceptions, see the plan or policy document at hca.wa.gov/ump-pebb-coc.

Excluded Services & Other Covered Services:

Services Your Plan Generally Does NOT Cover (Check your policy or plan document for more information and a list of any other excluded services.)

- Cosmetic surgery, except congenital anomalies
- Infertility treatment

Private-duty nursing

Dental care

Long-term care

Weight loss programs

Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your <u>plan</u> document.)

- Acupuncture (24-visit limitation)
- Bariatric surgery
- Chiropractic care (24-visit limitation)

- Hearing aids
- Non-emergency care when traveling outside the U.S.
- Routine eye care (Adult)
- Routine foot care

Your Rights to Continue Coverage: There are agencies that can help if you want to continue your coverage after it ends. The contact information for those agencies is: the U.S. Department of Labor, Employee Benefits Security Administration at 1 (866) 444-3272 or dol.gov/ebsa/healthreform, or the U.S. Department of Health and Human Services, Center for Consumer Information and Insurance Oversight at 1 (877) 267-2323 ext. 61565 or cciio.cms.gov or your state insurance department. You may also contact the <u>plan</u> at 1 (888) 849-3681 (TRS: 711). Other coverage options may be available to you too, including buying individual insurance coverage through the <u>Health Insurance Marketplace</u>. For more information about the <u>Marketplace</u>, 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 <u>plan</u> for a denial of a <u>claim</u>. This complaint is called a <u>grievance</u> or <u>appeal</u>. For more information about your rights, look at the explanation of benefits you will receive for that medical <u>claim</u>. Your <u>plan</u> documents also provide complete information to submit a <u>claim</u>, <u>appeal</u>, or a <u>grievance</u> for any reason to your <u>plan</u>. For more information about your rights, this notice, or assistance, contact the <u>plan</u> at 1 (888) 849-3681 (TRS: 711) or visit regence.com or the U.S. Department of Labor, Employee Benefits Security Administration at 1 (866) 444-3272 or dol.gov/ebsa/healthreform. You may also contact the Office of the Insurance Commissioner of Washington State by calling 1 (800) 562-6900, or through the Internet at: www.insurance.wa.gov.

Does this plan provide Minimum Essential Coverage? Yes

Minimum Essential Coverage generally includes plans, health insurance available through the Marketplace or other individual market policies, Medicare, Medicaid, CHIP, TRICARE, and certain other coverage. If you are eligible for certain types of Minimum Essential Coverage, you may not be eligible for the premium tax credit.

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 (866) 240-9580.

To see examples of how this plan might cover costs for a sample medical situation, see the next section.

About these Coverage Examples:



This is not a cost estimator. Treatments shown are just examples of how this <u>plan</u> might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your <u>providers</u> charge, and many other factors. Focus on the <u>cost sharing</u> amounts (<u>deductibles</u>, <u>copayments</u> and <u>coinsurance</u>) and <u>excluded services</u> under the <u>plan</u>. Use this information to compare the portion of costs you might pay under different health <u>plans</u>. 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 <u>plan's</u> overall <u>deductible</u>	\$1,500
■ Specialist coinsurance	15%
■ Hospital (facility) coinsurance	15%
■ Other coinsurance	15%

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

•	' '	
In this example, Peg would pay:		
Cost Sharing		
<u>Deductibles</u>	\$1,500	
Copayments	\$0	
Coinsurance	\$1,600	
What isn't covered	•	
Limits or exclusions	\$60	
The total Peg would pay is	\$3,160	

Managing Joe's Type 2 Diabetes

(a year of routine in-network care of a well-controlled condition)

■ The plan's overall deductible	\$1,500
■ Specialist coinsurance	15%
■ Hospital (facility) coinsurance	15%
Other coinsurance	15%

This EXAMPLE event includes services like:

<u>Primary care physician</u> office visits (including disease education)

Diagnostic tests (blood work)

Prescription drugs

\$12,700

Durable medical equipment (glucose meter)

Total Example Cost	\$5,600	
In this example, Joe would pay:		
Cost Sharing		
<u>Deductibles</u>	\$1,500	
Copayments	\$0	
Coinsurance	\$500	
What isn't covered		
Limits or exclusions	\$200	
The total Joe would pay is	\$2,200	

Mia's Simple Fracture

(in-network emergency room visit and follow up care)

■ The <u>plan's</u> overall <u>deductible</u>	\$1,500
Specialist coinsurance	15%
Hospital (facility) coinsurance	15%
Other coinsurance	15%

This EXAMPLE event includes services like:

Emergency room care (including medical supplies)

Diagnostic test (x-ray)

<u>Durable medical equipment</u> (crutches)

Rehabilitation services (physical therapy)

Total Example Cost	\$2,800	
In this example, Mia would pay:		
Cost Sharing		
<u>Deductibles</u>	\$1,500	
<u>Copayments</u>	\$0	
Coinsurance	\$200	
What isn't covered		
Limits or exclusions	\$0	
The total Mia would pay is	\$1,700	

The <u>plan</u> would be responsible for the other costs of these EXAMPLE covered services.

NONDISCRIMINATION NOTICE

Regence complies with applicable Federal and Washington state civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, sex, gender identity or sexual identity. Regence does not exclude people or treat them differently because of race, color, national origin, age, disability, sex, gender identity or sexual orientation.

Regence:

Provides free aids and services to people with disabilities to communicate effectively with us, such as:

- Qualified sign language interpreters
- Written information in other formats (large print, audio, and accessible electronic formats, other formats)

Provides free language services to people whose primary language is not English, such as:

- Qualified interpreters
- Information written in other languages

If you need these services listed above, please contact:

Medicare Customer Service

1-800-541-8981 (TTY: 711)

Customer Service for all other plans

1-888-344-6347 (TTY: 711)

If you believe that Regence has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, sex, gender identity or sexual orientation, you can file a grievance with our civil rights coordinator below:

Medicare Customer Service

Civil Rights Coordinator MS: B32AG, PO Box 1827 Medford, OR 97501 1-866-749-0355, (TTY: 711) Fax: 1-888-309-8784 medicareappeals@regence.com

Customer Service for all other plans

Civil Rights Coordinator MS CS B32B, P.O. Box 1271 Portland, OR 97207-1271 1-888-344-6347, (TTY: 711) CS@regence.com You can also file a civil rights complaint with:

 The U.S. Department of Health and Human Services, Office for Civil Rights electronically through the Office for Civil Rights Complaint Portal at https://ocrportal.hhs.gov/ocr/portal/lobby.jsf, or by mail or phone at:

U.S. Department of Health and Human Services 200 Independence Avenue SW, Room 509F HHH Building Washington, DC 20201

1-800-368-1019, 800-537-7697 (TDD).

Complaint forms are available at http://www.hhs.gov/ocr/office/file/index.html.

 The Washington State Office of the Insurance Commissioner, electronically through the Office of the Insurance Commissioner Complaint portal available at https://www.insurance.wa.gov/filecomplaint-or-check-your-complaint-status, or by phone at 800-562-6900, 360-586-0241 (TDD).

Complaint forms are available at https://fortress.wa.gov/oic/onlineservices/cc/pub/c omplaintinformation.aspx

Language assistance

ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-888-344-6347 (TTY: 711).

注意:如果您使用繁體中文,您可以免費獲得語言援助服務。請致電 1-888-344-6347 (TTY: 711)。

CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 1-888-344-6347 (TTY: 711).

주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1-888-344-6347 (TTY: 711) 번으로 전화해 주십시오.

PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa 1-888-344-6347 (TTY: 711).

ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 1-888-344-6347 (телетайп: 711).

ATTENTION : Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 1-888-344-6347 (ATS : 711)

注意事項:日本語を話される場合、無料の言語支援をご利用いただけます。1-888-344-6347 (TTY:711)まで、お電話にてご連絡ください。

Díí baa akó nínízin: Díí saad bee yáníłti'go **Diné Bizaad**, saad bee áká'ánída'áwo'déé', t'áá jiik'eh, éí ná hóló, koji' hódíílnih 1-888-344-6347 (TTY: 711.)

FAKATOKANGA'I: Kapau 'oku ke Lea-Fakatonga, ko e kau tokoni fakatonu lea 'oku nau fai atu ha tokoni ta'etotongi, pea te ke lava 'o ma'u ia. ha'o telefonimai mai ki he fika 1-888-344-6347 (TTY: 711)

OBAVJEŠTENJE: Ako govorite srpsko-hrvatski, usluge jezičke pomoći dostupne su vam besplatno. Nazovite 1-888-344-6347 (TTY- Telefon za osobe sa oštećenim govorom ili sluhom: 711)

ប្រយ័ត្ន៖ បើសិនជាអ្នកនិយាយ ភាសាខ្មែរ, សេវាជំនួយផ្នែកភាសា ដោយមិនគិកឈ្នួល គឺអាចមានសំរាប់បំរើអ្នក។ ចូរ ទូរស័ព្ទ 1-888-344-6347 (TTY: 711)។

ਧਿਆਨ ਦਿਓ: ਜੇ ਤੁਸੀਂ ਪੰਜਾਬੀ ਬੋਲਦੇ ਹੋ, ਤਾਂ ਭਾਸ਼ਾ ਵਿੱਚ ਸਹਾਇਤਾ ਸੇਵਾ ਤੁਹਾਡੇ ਲਈ ਮੁਫਤ ਉਪਲਬਧ ਹੈ। 1-888-344-6347 (TTY: 711) 'ਤੇ ਕਾਲ ਕਰੋ।

ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlose Sprachdienstleistungen zur Verfügung. Rufnummer: 1-888-344-6347 (TTY: 711)

ማስታወሻ:- የሚናንሩት ቋንቋ አማርኛ ከሆነ የትርጉም እርዳታ ድርጅቶች፣ በነጻ ሊያባዝዎት ተዘጋጀተዋል፤ በሚከተለው ቁጥር ይደውሉ 1-888-344-6347 (መስጣት ለተሳናቸው:- 711)።

УВАГА! Якщо ви розмовляєте українською мовою, ви можете звернутися до безкоштовної служби мовної підтримки. Телефонуйте за номером 1-888-344-6347 (телетайп: 711)

ध्यान दिनुहोस्: तपाईंले नेपाली बोल्नुहुन्छ भने तपाईंको निम्ति भाषा सहायता सेवाहरू निःशुल्क रूपमा उपलब्ध छ । फोन गर्नुहोस् 1-888-344-6347 (टिटिवाइ: 711

ATENȚIE: Dacă vorbiți limba română, vă stau la dispoziție servicii de asistență lingvistică, gratuit. Sunați la 1-888-344-6347 (TTY: 711)

MAANDO: To a waawi [Adamawa], e woodi balloojima to ekkitaaki wolde caahu. Noddu 1-888-344-6347 (TTY: 711)

โปรคทราบ: ถ้าคุณพูดภาษาไทย คุณสามารถใช้บริการช่วยเหลือทางภาษาได้ฟรี โทร 1-888-344-6347 (TTY: 711)

ໂປດຊາບ: ຖ້າວ່າ ທ່ານເວົ້າພາສາ ລາວ, ການບໍລິການຊ່ວຍເຫຼືອດ້ານພາສາ, ໂດຍບໍ່ເສັງຄ່າ, ແມ່ນມີພ້ອມໃຫ້ທ່ານ. ໂທຣ 1-888-344-6347 (TTY: 711)

Afaan dubbattan Oroomiffaa tiif, tajaajila gargaarsa afaanii tola ni jira. 1-888-344-6347 (TTY: 711) tiin bilbilaa.

توجه: اگر به زبان فارسی صحبت می کنید، تسهیلات زبانی بصورت رایگان برای شما فراهم می باشد. با (TTY: 711) -344-348-1 تماس بگیرید.

ملحوظة: إذا كنت تتحدث فاذكر اللغة، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. اتصل برقم 6347-888-188 (رقم هاتف الصم والبكم 711 :TTY)