




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?	1,400/ per member, \$2,800/family	Deductible is what you pay before the plan begins to pay. Generally, you must pay all of the costs for medical services and prescription drugs (combined) up to the deductible amount before this plan begins to pay. If you have other family members on the policy, the overall family deductible must be met before the plan begins to pay.
Are there services covered before you meet your deductible?	Yes: Covered preventive care , female sterilization, tobacco cessation, covered insulins, and covered prescription drugs designated as preventive on the UMP Preferred Drug List are covered before you meet your deductible.	This plan covers some items and services even if you haven't yet met the 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?	No.	You don't have to meet other deductibles for specific services.
What is the out-of-pocket limit for this plan?	\$4,200/per member, \$8,400/family. Out-of-pocket expenses for a single member under a family plan will not exceed \$7,000.	The out-of-pocket limit is the most you pay during a calendar year for covered medical services and prescription drugs before the plan pays 100 percent of the allowed amount to preferred providers and network pharmacies. If you have other family members in this plan , the family out-of-pocket limit must be met.
What is not included in the out-of-pocket limit?	Premiums , balance billing charges, non-covered drugs, coinsurance paid to participating and out-of-network providers and non-network pharmacies, amounts paid for services the plan does not cover, amounts paid by the plan , and	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:
	amounts that are more than the maximum dollar amount paid by the plan , and amounts paid for services over a benefit limit.	
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 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	15% coinsurance	40% coinsurance	Not applicable
	Specialist visit	15% coinsurance	40% coinsurance	Not applicable
	Preventive care/screening/immunization	\$0	40% coinsurance	You may have to pay for services that aren't preventive. Ask your 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)	15% coinsurance	40% coinsurance	Not applicable
	Imaging (CT/PET scans, MRIs)	15% 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: 15% coinsurance	No coverage for prescription drugs with an over-the-counter alternative. You can receive up to a 90-day supply for some prescriptions. Preauthorization may be required. Note: Postal Prescription Services (PPS) is the plan's only network mail-order pharmacy. Prescriptions purchased through other mail-order pharmacies will not be covered.
	Covered Insulins	Insulins – for a 30 day supply (deductible does not apply)		Claims will apply to your deductible once they have been processed by Washington State Rx Services. You can receive up to a 90-day supply for some prescriptions.

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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)	
		Value Tier – 5% up to \$10 maximum	Value Tier: 5%	
		Tier 1 – 10% up to \$25 maximum	Tier 1: 10%	
		Tier 2 - 30% up to \$75 maximum	Tier 2: 30%	
	All other covered retail and PPS mail-order drugs	15% coinsurance	15% coinsurance	No coverage for prescription drugs with an over-the-counter alternative. You can receive up to a 90-day supply for some prescriptions. Preauthorization may be required. Note: 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	15% coinsurance	Not covered	Coverage is limited to up to a 30-day supply per prescription or refill from the plan's specialty pharmacy, Ardon Health. Preauthorization is required.
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	15% coinsurance	40% coinsurance	Not applicable
	Physician/surgeon fees	15% coinsurance	40% coinsurance	Preauthorization may be required.
If you need immediate medical attention	Emergency room care	15% coinsurance	15% coinsurance	Not applicable
	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	15% coinsurance	40% coinsurance	Not applicable
If you have a hospital stay	Facility fee (e.g., hospital room)	15% coinsurance	40% coinsurance	Provider must notify plan on admission.
	Physician/surgeon fees	15% coinsurance	40% coinsurance	Preauthorization may be required.

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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 need mental health, behavioral health, or substance abuse services	Outpatient services	15% coinsurance	40% coinsurance	Preauthorization may be required. No coverage for marriage or family counseling.
	Inpatient services	15% 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	15% 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	15% coinsurance	40% coinsurance	Elective deliveries before 39 weeks gestation covered only if medically necessary .
	Childbirth/delivery facility services	15% coinsurance	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	15% coinsurance	40% coinsurance	Custodial care, maintenance care, and private duty or continuous care in the member's home are not covered.
	Rehabilitation services	15% coinsurance	40% coinsurance	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. Inpatient admissions for rehabilitation services must be preauthorized.
	Habilitation services	15% 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	15% coinsurance	40% coinsurance	Coverage is limited to 150 days per calendar year. Services must be preauthorized.

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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)	
	Durable medical equipment	15% 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](#).)

<ul style="list-style-type: none"> • 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 	<ul style="list-style-type: none"> • Infertility or fertility testing or treatment after initial diagnosis • Maintenance care • Massage therapy services when the massage therapist is not a preferred provider • Marriage or family counseling • Medical foods or food supplements • Medications for sexual dysfunction 	<ul style="list-style-type: none"> • 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
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Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your [plan's](#) certificate of coverage.)

<ul style="list-style-type: none"> • Acupuncture • Bariatric surgery • Chiropractic care 	<ul style="list-style-type: none"> • Hearing Aids • Non-emergency care when traveling outside the U.S. 	<ul style="list-style-type: none"> • Routine eye care (adult) • Routine foot care for certain medical conditions
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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

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

(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, kwijigo 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.

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](#) \$1,400
- [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	\$12,840
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In this example, Peg would pay:

Cost Sharing	
Deductibles	\$1,400
Copayments	\$0
Coinsurance	\$1,627
What isn't covered	
Limits or exclusions	\$60
The total Peg would pay is	\$3,087

Managing Joe's Type 2 Diabetes

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

- The [plan's](#) overall [deductible](#) \$1,400
- [Specialist coinsurance](#) 15%
- Hospital (facility) [coinsurance](#) 15%
- Other [coinsurance](#) 15%

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
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In this example, Joe would pay:

Cost Sharing	
Deductibles	\$1,400
Copayments	\$0
Coinsurance	\$809
What isn't covered	
Limits or exclusions	\$255
The total Joe would pay is	\$2,464

Mia's Simple Fracture

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

- The [plan's](#) overall [deductible](#) \$1,400
- [Specialist \[cost sharing\]](#) 15%
- Hospital (facility) [\[cost sharing\]](#) 15%
- Other [\[cost sharing\]](#) 15%

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
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In this example, Mia would pay:

Cost Sharing	
Deductibles	\$1,400
Copayments	\$0
Coinsurance	\$79
What isn't covered	
Limits or exclusions	\$0
The total Mia would pay is	\$1,479

The [plan](#) would be responsible for the other costs of these EXAMPLE covered services.