



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](http://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/](http://healthcare.gov/sbc-glossary/) or call 1-800-628-3481 to request a copy.

Important Questions	Answers	Why This Matters:
<b>What is the overall <a href="#">deductible</a>?</b>	\$1,400/per member, \$2,800/family	Generally, you must pay all of the costs from providers up to the deductible amount before this plan begins to pay. If you have other family members on the <a href="#">plan</a> , each family member must meet their own individual <a href="#">deductible</a> until the total amount of <a href="#">deductible</a> expenses paid by all family members meets the overall family <a href="#">deductible</a> .
<b>Are there services covered before you meet your <a href="#">deductible</a>?</b>	Yes: Covered <a href="#">preventive care</a> , female sterilization, tobacco cessation, covered insulins, and covered <a href="#">prescription drugs</a> designated as preventive on the UMP Preferred Drug List are covered before you meet your <a href="#">deductible</a> .	This <a href="#">plan</a> covers some items and services even if you haven't yet met the <a href="#">deductible</a> amount. But a <a href="#">copayment</a> or <a href="#">coinsurance</a> may apply. For example, this <a href="#">plan</a> covers certain <a href="#">preventive services</a> without <a href="#">cost sharing</a> and before you meet your <a href="#">deductible</a> . See a list of covered <a href="#">preventive services</a> at <a href="https://www.healthcare.gov/coverage/preventive-care-benefits/">https://www.healthcare.gov/coverage/preventive-care-benefits/</a> .
<b>Are there other <a href="#">deductibles</a> for specific services?</b>	No.	You must pay all of the costs for these services up to the specific <a href="#">deductible</a> amount before this <a href="#">plan</a> begins to pay for these services.
<b>What is the <a href="#">out-of-pocket limit</a> for this <a href="#">plan</a>?</b>	\$4,200/per member, \$8,400/family. Out-of-pocket expenses for a single member under a family <a href="#">plan</a> will not exceed \$7,000.	The <a href="#">out-of-pocket limit</a> is the most you could pay in a year for covered services. If you have other family members in this <a href="#">plan</a> , they have to meet their own <a href="#">out-of-pocket limits</a> until the overall family <a href="#">out-of-pocket limit</a> has been met.

Important Questions	Answers	Why This Matters:
<p><b>What is not included in the <a href="#">out-of-pocket limit</a>?</b></p>	<p><a href="#">Premiums</a>, <a href="#">balance billing</a> charges, noncovered drugs, <a href="#">coinsurance</a> paid to <a href="#">out-of-network providers</a> and non-network pharmacies, amounts paid for services the <a href="#">plan</a> does not cover, amounts paid by the <a href="#">plan</a>, amounts that are more than the maximum dollar amount paid by the <a href="#">plan</a>, and amounts paid for services over a benefit limit.</p>	<p>Even though you pay these expenses, they don't count toward the <a href="#">out-of-pocket limit</a>.</p>
<p><b>Will you pay less if you use a <a href="#">network provider</a>?</b></p>	<p>Yes. Find a doctor at <a href="https://ump.regence.com/go/sebb/ump-high-deductible">ump.regence.com/go/sebb/ump-high-deductible</a> or call 1-800-628-3481 (TRS: 711) for a list of <a href="#">network providers (preferred providers)</a>. For a list of network pharmacies, visit the pharmacy-locator webpage at <a href="https://ump.regence.com/go/2022/sebb/hsa-pharmacy-locator">https://ump.regence.com/go/2022/sebb/hsa-pharmacy-locator</a> or call 1-888-361-1611 (TRS: 711).</p>	<p>This <a href="#">plan</a> uses a <a href="#">provider network</a>. You will pay less if you use a <a href="#">provider</a> or pharmacy in the <a href="#">plan's network</a>. You will pay the most if you use an <a href="#">out-of-network provider</a> or out-of-network pharmacy and you might receive a bill from a <a href="#">provider</a> or pharmacy for the difference between the <a href="#">provider's</a> or pharmacy's charge and what your <a href="#">plan</a> pays (<a href="#">balance billing</a>). Be aware your <a href="#">network provider (preferred provider)</a> might use an <a href="#">out-of-network provider</a> for some services (such as lab work). Check with your <a href="#">provider</a> before you get services.</p>
<p><b>Do you need a <a href="#">referral</a> to see a <a href="#">specialist</a>?</b></p>	<p>No.</p>	<p>You can see the <a href="#">specialist</a> you choose without a referral.</p>



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)	
<b>If you visit a health care provider's office or clinic</b>	Primary care visit to treat an injury or illness	15% <a href="#">coinsurance</a>	40% <a href="#">coinsurance</a>	Not applicable
	<a href="#">Specialist</a> visit	15% <a href="#">coinsurance</a>	40% <a href="#">coinsurance</a>	Not applicable
	<a href="#">Preventive care/screening/immunization</a>	No charge	40% <a href="#">coinsurance</a>	You may have to pay for services that aren't preventive. Ask your <a href="#">provider</a> if the services needed are preventive. Then check what your <a href="#">plan</a> will pay for.
<b>If you have a test</b>	<a href="#">Diagnostic test</a> (x-ray, blood work)	15% <a href="#">coinsurance</a>	40% <a href="#">coinsurance</a>	Not applicable
	Imaging (CT/PET scans, MRIs)	15% <a href="#">coinsurance</a>	40% <a href="#">coinsurance</a>	Certain tests aren't covered and other tests require preauthorization. *See section Radiology.
<b>If you need drugs to treat your illness or condition</b> More information about <a href="#">prescription drug coverage</a> is available at <a href="https://ump.regence.com/sebb/benefits/prescriptions">https://ump.regence.com/sebb/benefits/prescriptions</a>	Covered Insulins	Insulins – for a 30-day supply (deductible does not apply) Value Tier – 5% <a href="#">coinsurance</a> up to \$10 maximum <a href="#">copayment</a> / prescription Tier 1 – 10% <a href="#">coinsurance</a> up to \$25 maximum <a href="#">copayment</a> / prescription Tier 2 - 30% <a href="#">coinsurance</a> up to \$75 maximum <a href="#">copayment</a> / prescription	Value Tier – 5% <a href="#">coinsurance</a>  Tier 1 – 10% <a href="#">coinsurance</a>  Tier 2 – 30% <a href="#">coinsurance</a>	Claims will apply to your combined <a href="#">deductible</a> once they have been processed by Washington State Rx Services. Costs are based on a 30-day supply. You can receive up to a 90-day supply for some prescriptions. <a href="#">Cost share</a> depends on whether you get up to 30 days, 60 days, or 90 days at a time. <a href="#">Preauthorization</a> may be required. *See section Your prescription drug benefit. Note: Postal Prescription Services (PPS) is the <a href="#">plan's</a> only <a href="#">network</a> mail-order pharmacy.
	All other covered drugs, including generic and preferred drugs	15% <a href="#">coinsurance</a>	15% <a href="#">coinsurance</a>	Covers up to a 90-day supply for most prescriptions. <a href="#">Preauthorization</a> may be required. *See section Your prescription drug benefit. Postal Prescription Services (PPS) is the <a href="#">plan's</a> only <a href="#">network</a> mail-order pharmacy.

\* For more information about limitations and exceptions, see the [plan](#) or policy document at [hca.wa.gov/ump-sebb-coc](http://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)	
	<a href="#">Specialty drugs</a>	15% <a href="#">coinsurance</a>	Not covered	Covers up to a 30-day supply for most specialty prescription drugs. <a href="#">Preauthorization</a> may be required. *See section Your prescription drug benefit. Most prescriptions must be filled from the specialty pharmacy Ardon Health, except when a drug can only be dispensed by a certain pharmacy.
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	15% <a href="#">coinsurance</a>	40% <a href="#">coinsurance</a>	Not applicable
	Physician/surgeon fees	15% <a href="#">coinsurance</a>	40% <a href="#">coinsurance</a>	<a href="#">Preauthorization</a> may be required. *See section Surgery.
If you need immediate medical attention	<a href="#">Emergency room care</a>	15% <a href="#">coinsurance</a>	15% <a href="#">coinsurance</a>	Not applicable
	<a href="#">Emergency medical transportation</a>	20% <a href="#">coinsurance</a>	20% <a href="#">coinsurance</a>	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.
	<a href="#">Urgent care</a>	15% <a href="#">coinsurance</a>	40% <a href="#">coinsurance</a>	Not applicable
If you have a hospital stay	Facility fee (e.g., hospital room)	15% <a href="#">coinsurance</a>	40% <a href="#">coinsurance</a>	<a href="#">Provider</a> must notify <a href="#">plan</a> on admission.
	Physician/surgeon fees	15% <a href="#">coinsurance</a>	40% <a href="#">coinsurance</a>	<a href="#">Preauthorization</a> may be required. *See section Surgery.
If you need mental health, behavioral health, or substance abuse services	Outpatient services	15% <a href="#">coinsurance</a>	40% <a href="#">coinsurance</a>	<a href="#">Preauthorization</a> may be required. No coverage for marriage or family counseling. *See section Behavioral health.
	Inpatient services	15% <a href="#">coinsurance</a>	40% <a href="#">coinsurance</a>	<a href="#">Preauthorization</a> required for inpatient admissions. <a href="#">Provider</a> must notify the <a href="#">plan</a> for detoxification, intensive outpatient program, and partial <a href="#">hospitalization</a> . *See section Behavioral health.
If you are pregnant	Office visits	15% <a href="#">coinsurance</a>	40% <a href="#">coinsurance</a>	<a href="#">Cost sharing</a> does not apply for <a href="#">preventive services</a> . Depending on the type of

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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)	
				services, <a href="#">copayment</a> , <a href="#">coinsurance</a> , or <a href="#">deductible</a> may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e., ultrasound).
	Childbirth/delivery professional services	15% <a href="#">coinsurance</a>	40% <a href="#">coinsurance</a>	Elective deliveries before 39 weeks gestation covered only if <a href="#">medically necessary</a> .
	Childbirth/delivery facility services	15% <a href="#">coinsurance</a>	40% <a href="#">coinsurance</a>	Elective deliveries before 39 weeks gestation covered only if <a href="#">medically necessary</a> .
If you need help recovering or have other special health needs	<a href="#">Home health care</a>	15% <a href="#">coinsurance</a>	40% <a href="#">coinsurance</a>	Custodial care, maintenance care, and private duty or continuous care in the member's home are not covered.
	<a href="#">Rehabilitation services</a>	15% <a href="#">coinsurance</a>	40% <a href="#">coinsurance</a>	The total limit for therapies for inpatient <a href="#">habilitative</a> and inpatient <a href="#">rehabilitative services</a> is a combined limit of 80 days annually. The total limit for therapies for outpatient <a href="#">habilitative</a> and outpatient <a href="#">rehabilitation services</a> is a combined limit of 80 visits annually. Inpatient admissions for <a href="#">rehabilitation services</a> must be <a href="#">preauthorized</a> . *See section Therapy: Habilitative and rehabilitative.
	<a href="#">Habilitation services</a>	15% <a href="#">coinsurance</a>	40% <a href="#">coinsurance</a>	Coverage includes neurodevelopmental therapy. The total limit for therapies for inpatient <a href="#">habilitative</a> and inpatient <a href="#">rehabilitative services</a> is a combined limit of 80 days annually. The total limit for therapies for outpatient <a href="#">habilitative</a> and outpatient <a href="#">rehabilitative services</a> is a combined limit of 80 visits annually. Inpatient admissions for <a href="#">habilitation services</a> must be <a href="#">preauthorized</a> . *See section Therapy: Habilitative and rehabilitative.

\* For more information about limitations and exceptions, see the [plan](#) or policy document at [hca.wa.gov/ump-sebb-coc](http://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)	
	<a href="#">Skilled nursing care</a>	15% <a href="#">coinsurance</a>	40% <a href="#">coinsurance</a>	Coverage is limited to 150 days per calendar year. Services must be <a href="#">preauthorized</a> . *See section Skilled nursing facility.
	<a href="#">Durable medical equipment</a>	15% <a href="#">coinsurance</a>	40% <a href="#">coinsurance</a>	Foot orthotics are covered only for prevention of diabetic complications.
	<a href="#">Hospice services</a>	No charge	40% <a href="#">coinsurance</a>	Hospice coverage is limited to 6 months. Coverage for respite care is limited to 14 visits per the patient's lifetime.
<b>If your child needs dental or eye care</b>	Children's medical eye exam	No charge	40% <a href="#">coinsurance</a>	Eye exams for medical conditions are subject to <a href="#">deductible</a> and <a href="#">coinsurance</a> .
	Children's dental check-up	Not covered	Not covered	Not applicable

#### Excluded Services & Other Covered Services:

Services Your <a href="#">Plan</a> Generally Does NOT Cover (Check your policy or <a href="#">plan</a> document for more information and a list of any other <a href="#">excluded services</a> .)		
<ul style="list-style-type: none"> <li>• Computed Tomographic Colonography for routine colorectal cancer <a href="#">screening</a></li> <li>• Coronary or cardiac artery calcium scoring</li> <li>• Cosmetic services or supplies</li> <li>• Custodial care</li> <li>• Dental care (Adult)</li> <li>• Immunizations for travel or employment</li> <li>• Infertility or fertility testing or treatment after initial diagnosis</li> </ul>	<ul style="list-style-type: none"> <li>• Long-term care</li> <li>• Maintenance care</li> <li>• Marriage or family counseling</li> <li>• Massage therapy services when the massage therapist is not a <a href="#">preferred provider</a>.</li> <li>• Medical foods or food supplements</li> <li>• Medications for sexual dysfunction</li> </ul>	<ul style="list-style-type: none"> <li>• MRI, upright</li> <li>• Private-duty or continuous care in the member's home</li> <li>• Replacement of lost, stolen, or damaged <a href="#">durable medical equipment</a></li> <li>• Routine eye care (Adult)</li> <li>• Vitamins</li> <li>• Weight loss programs and drugs</li> </ul>

Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your <a href="#">plan</a> document.)		
<ul style="list-style-type: none"> <li>• Acupuncture (24-visit limitation)</li> <li>• Bariatric surgery</li> <li>• Chiropractic care (24-visit limitation)</li> </ul>	<ul style="list-style-type: none"> <li>• Hearing aids</li> <li>• Non-emergency care when traveling outside the U.S.</li> </ul>	<ul style="list-style-type: none"> <li>• Routine foot care</li> </ul>

\* For more information about limitations and exceptions, see the [plan](#) or policy document at [hca.wa.gov/ump-sebb-coc](http://hca.wa.gov/ump-sebb-coc).

**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 Health and Human Services, Center for Consumer Information and Insurance Oversight at 1 (877) 267-2323 ext. 61565 or [cciio.cms.gov](http://cciio.cms.gov) or your state insurance department. You may also contact the [plan](#) at 1 (800) 628-3481 (TRS: 711). 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](#) document 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.**

[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 1-800-628-3481 (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.*

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## 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*)

<b>Total Example Cost</b>	<b>\$12,700</b>
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In this example, Peg would pay:

<i>Cost Sharing</i>	
<a href="#">Deductibles</a>	\$1,400
<a href="#">Copayments</a>	\$0
<a href="#">Coinsurance</a>	\$1,600
<i>What isn't covered</i>	
Limits or exclusions	\$60
<b>The total Peg would pay is</b>	<b>\$3,060</b>

### 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*)

<b>Total Example Cost</b>	<b>\$5,600</b>
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In this example, Joe would pay:

<i>Cost Sharing</i>	
<a href="#">Deductibles</a>	\$1,400
<a href="#">Copayments</a>	\$0
<a href="#">Coinsurance</a>	\$250
<i>What isn't covered</i>	
Limits or exclusions	\$255
<b>The total Joe would pay is</b>	<b>\$1,905</b>

### Mia's Simple Fracture

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

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

<b>Total Example Cost</b>	<b>\$2,800</b>
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In this example, Mia would pay:

<i>Cost Sharing</i>	
<a href="#">Deductibles</a>	\$1,400
<a href="#">Copayments</a>	\$0
<a href="#">Coinsurance</a>	\$200
<i>What isn't covered</i>	
Limits or exclusions	\$0
<b>The total Mia would pay is</b>	<b>\$1,600</b>

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