

What's new at UMP (PEBB) for 2021

For details about these benefit changes, visit the UMP website at ump.regence.com/pebb/benefits/oe or read your UMP Open enrollment newsletter.

New UMP PEBB plan for 2021 – UMP Select

- UMP Select is similar to UMP Classic – they use the same provider network.
- Costs are where the two plans differ. With UMP Select, your consistent health care costs (monthly premiums) will be lower than with UMP Classic – approximately three times lower. Visit the HCA website at hca.wa.gov/pebb-oe for premium amounts.
- The deductible will be higher. The UMP Select medical deductible is \$750 per member and \$2,250 per family. For prescription drugs, the deductible is \$250 per member, \$750 per family. Your deductibles are fixed dollar amounts you must pay each calendar year for health care and/or prescription drug expenses before the plan starts paying for covered services.
- The coinsurance will be higher. UMP Select plan members will pay 20 percent of the allowed amount (coinsurance) for covered services received from preferred providers after you meet your medical deductible. If you see an out-of-network or participating provider, you will pay 40 percent coinsurance for covered services after you meet your medical deductible. Out-of-network providers may also bill you for charges that exceed the allowed amount (called balance billing).
- With UMP Select, your out-of-pocket limit will be \$3,500 per member and \$7,000 per family for medical expenses. The out-of-pocket limit for prescription drugs is the same for all UMP plans - \$2,000 per member, \$4,000 per family.
- To learn more about UMP Select, visit the UMP Select webpage at ump.regence.com/pebb/plans/2021/select/.

New vision provider network for 2021

UMP will be using a new vision provider network, Vision Service Plan (VSP) in 2021.

- When you see a VSP Choice network provider, you pay \$0 of the allowed amount for one routine eye exam for each member per calendar year and the plan will pay \$150 every two years for vision hardware.
- For members under the age of 19, you pay \$0 of the allowed amount for an exam and hardware each calendar year when you see a network provider.
- To get the most out of your vision benefit, see a VSP Choice network provider. Visit the **VSP website at vsp.com/eye-doctor** to find a VSP Choice network provider for preventive (routine) vision services or call VSP Member Services at 1-844-299-3041. Deaf, DeafBlind, Late Deafened, or Hard of Hearing members, please call 1-800-428-4833.
- New and existing UMP members will receive a new UMP member ID card that will include the VSP contact information.

Read your plan's 2021 certificate of coverage by visiting Forms and publications at hca.wa.gov/ump-pebb-coc for full benefit details.

Changes to existing benefits

To learn more about these benefits, check your 2021 plan's certificate of coverage by visiting Forms and publications at hca.wa.gov/ump-pebb-coc.

- For UMP CDHP members, out-of-pocket expenses for a single member under a family plan will not exceed \$7,000. This is an increase from \$6,900.
- The hearing aid benefit for UMP members is changing. Starting in 2021, you pay \$0 of the allowed amount every five calendar years for a hearing aid for each ear. UMP CDHP members pay \$0 after they meet their deductible. Currently, the plan pays up to \$800 for a hearing aid per member every three calendar years.
- For durable medical equipment (DME), you can shop online for medical supplies through Amazon, where supplies typically cost less. Then you can easily file a claim online and get reimbursed for covered supplies. Eligible new DME purchased through Amazon is covered at the network provider level. You will be reimbursed based on the lesser of either the amount paid to the network provider for the item or the retail market value for the item.
- Quartet is a new program that works alongside your primary care provider to find a specialist to fit your needs. Quartet’s care navigation team matches members to in-person and telemedicine behavioral health providers who are in the plan’s network, have availability, and offer an array of behavioral health services, including, but not limited to, mental health counseling, substance use disorder, and psychiatry services.
- What you pay for covered insulins will be changing if you are a UMP Classic, UMP Select, or UMP CDHP member. It will not change if you are a UMP Plus member.
 - UMP Classic and UMP Select:
 - Tier 2 covered insulins will not be subject to the prescription drug deductible
 - If you have not met your deductible, cost-shares for covered insulins will be applied to your prescription drug deductible when you fill your insulin at a network pharmacy.
 - UMP CDHP:
 - Covered insulins will not be subject to the deductible. Your cost-share is changing from 15 percent to the amounts shown in the table below, when you fill your insulin prescription at a network pharmacy. If you have not met your deductible, cost-shares for covered insulins will be applied to your deductible.

Applies to all UMP Plans	
Tier	How much you pay at network pharmacies (retail and mail-order)
Value Tier (V)	0–30 day supply: 5% coinsurance or \$10* 31–60 day supply: 5% coinsurance or \$20* 61–90 day supply: 5% coinsurance or \$30*
Tier 1 (1)	0–30 day supply: 10% coinsurance or \$25* 31–60 day supply: 10% coinsurance or \$50* 61–90 day supply: 10% coinsurance or \$75*

Tier 2 (2)	<p>0-30 day supply: 30% coinsurance or \$75*</p> <p>31-60 day supply: 30% coinsurance or \$150*</p> <p>61-90 day supply: 30% coinsurance or \$225*</p>
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* Whichever is less

UMP Plus service area and provider changes

UMP Plus-PSHVN

- Adding network providers to the core network:
 - Confluence Health
 - The Everett Clinic
- Service area for 2021 will include Chelan and Douglas counties, as well as King, Kitsap, Pierce, Snohomish, Thurston, and Yakima counties.
- Learn more about these changes by visiting the UMP Plus-PSHVN webpage at ump.regence.com/pebb/plans/2021/plus-pshvn/.

For more information on 2021 medical benefits, call UMP Customer Service at 1-888-849-3681 (TRS: 711), 5 a.m. - 8 p.m.; Saturday, 8 a.m. - 4:30 p.m. (Pacific)

For more information on 2021 pharmacy benefits, call WSRxS Customer Service at 1-888-361-1611 (TRS: 711) – Monday - Friday: 7:30 a.m. to 5:30 p.m. (Pacific). Available outside these hours with limited services. Extended hours: On November 4, 11, and 18, WSRxS Customer Service will be available until 8:00 p.m. to help answer your open enrollment questions.

Regence complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. 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)

Washington State Rx Services (WSRxS) is a separate and independent company that provides prescription services; it does not provide Blue Cross and Blue Shield products or services and is solely responsible for its products or services.

Vision Service Plan (VSP) and Quartet are separate and independent companies that provide services for Regence Uniform Medical Plan (UMP) members.

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