



## **Your 2026 UMP Classic Medicare with Part D (PDP) summary for Medicare retirees**

Learn more at the UMP website: [ump.regence.com/pebb](https://ump.regence.com/pebb)



**Medical benefits administered  
by Regence BlueShield**  
UMP Customer Service  
1-888-849-3681 (TRS: 711)

**Prescription drug benefits  
administered by ArrayRx**  
ArrayRx Customer Service  
1-833-599-8539 (TRS: 711)

See the back of this document for details on the medical deductible. All medical benefits are subject to the medical deductible and coinsurance unless they are for covered preventive care services or as otherwise noted.

This material reflects information available at the time of printing. The contents are subject to change in response to further state or federal guidance regarding health care reform requirements. This is a summary of benefits; it is not a certificate of coverage (COC). All benefits must be medically necessary for the plan to cover them. To confirm up-to-date information please refer to the UMP Classic Medicare with Part D (PDP) COC by visiting forms and publications at [hca.wa.gov/ump-pebb-coc](https://hca.wa.gov/ump-pebb-coc) for complete lists of benefits, limitations, and exclusions.

This plan and Medicare are two separate health plans that work together to pay for covered services and supplies.

- Your providers bill Medicare. Medicare generally pays your claims first. After Medicare processes the claim, Medicare sends the claim to UMP.
- UMP pays your claims second. For most covered services, UMP pays the rest of the Medicare allowed amount and you owe \$0.

The percentages shown below are generally what you would pay if UMP was your primary plan.

Services	What you would pay preferred providers if UMP paid as primary <sup>1,2</sup>	What else you should know
Acupuncture	\$15, not subject to the deductible	Limited to 24 visits per calendar year. All visits will apply to the 24-visit limit.
Ambulance	20%	The plan does not cover ambulance services for personal or convenience purposes.
Chiropractic treatment	\$15, not subject to the deductible	Limited to 24 spinal and extremity manipulation visits per calendar year. All visits will apply to the 24-visit limit.
Diagnostic tests, laboratory, and x-rays	15%	Some services require preauthorization.
Durable medical equipment, supplies, and prostheses	15%	Some supplies require preauthorization. See your plan's COC for details.
Emergency room	15% after \$75 copay	Professional services will be paid at the network rate. Emergency room copay is waived if you are admitted directly to a hospital or facility; inpatient copay <sup>3</sup> , deductible, and coinsurance will apply.

1. Percentages shown apply to the allowed amount, which is the fee accepted as payment in full by preferred providers. See the UMP Classic Medicare with Part D (PDP) COC for exceptions, a definition of preferred provider, and an example of how UMP coordinates with Medicare.

2. For out-of-network providers, in most cases you pay 40% plus any charges over the allowed amount.

3. Inpatient copay: \$200 per day up to \$600 per member per admission for facility charges. Professional services may be billed separately.

Services	What you would pay preferred providers if UMP paid as primary <sup>1,2</sup>	What else you should know
Hearing aids	\$0 of the allowed amount for one prescribed hearing aid per ear every 36 months. Not subject to the deductible.	You may be responsible for hearing aid charges exceeding the allowed amount.
Hearing exams (routine)	\$0, not subject to the deductible	Limited to one routine exam per calendar year. You must see a network provider for the plan to pay 100% of the allowed amount.
Hospital services	Inpatient copay <sup>3</sup> Outpatient/Professional: 15%	Some hospital services may require preauthorization.
Mammograms	0% for preventive screening; 0% for medically necessary diagnostic and supplemental breast exams. Not subject to the deductible.	Preventive screening mammograms for members age 40 and older and members under age 40 who are at increased risk for breast cancer. See "Mammogram and Digital Breast Tomosynthesis (DBT)" in the UMP Classic Medicare with Part D (PDP) COC for more information.
Massage therapy	\$15, not subject to the deductible	Limited to 24 visits per calendar year. The plan does not cover massage therapy from out-of-network providers. All visits will apply to the 24-visit limit.
Medicare Part D prescription drugs	Separate from your medical benefits and administered by ArrayRx	Visit <a href="https://ArrayRxSolutions.com/UMP">ArrayRxSolutions.com/UMP</a> for benefit information
Mental health treatment	Inpatient copay <sup>3</sup> Outpatient/Professional: 15%	The plan covers inpatient and outpatient mental health services. Non-emergency inpatient services must be preauthorized by the plan. See "Behavioral Health" in the UMP Classic Medicare with Part D (PDP) COC for more information.
Office visits (including specialty providers)	15%	
Preventive care and covered immunizations	0%, not subject to the deductible	You must see a network provider for the plan to pay 100% of the allowed amount for covered preventive services.
Skilled nursing facility	Inpatient copay <sup>3</sup> Professional: 15%	Limited to 150 days per calendar year. Services require preauthorization.
Substance use disorder treatment	Inpatient copay <sup>3</sup> Outpatient/Professional: 15%	The plan covers inpatient and outpatient substance use disorder treatment. Non-emergency inpatient services must be preauthorized by the plan. Inpatient professional services may be billed separately. See "Behavioral Health" in the UMP Classic Medicare with Part D (PDP) COC for more information.

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2. For out-of-network providers, in most cases you pay 40% plus any charges over the allowed amount.

3. Inpatient copay: \$200 per day up to \$600 per member per admission for facility charges. Professional services may be billed separately.



Services	What you would pay preferred providers if UMP paid as primary <sup>1,2</sup>	What else you should know
Surgery	Inpatient copay <sup>3</sup> Outpatient/Professional: 15%	Inpatient admissions require preauthorization.
Telemedicine (virtual care)	15%	Virtual care is a good option to consider when you need medical attention, but not emergency room care. Your plan includes Doctor On Demand, a service that offers virtual primary care and 24/7 access to on-demand urgent care and behavioral health services. To learn more, visit the Telemedicine (virtual care) web page at <a href="http://ump.regence.com/pebb/benefits/telemedicine">ump.regence.com/pebb/benefits/telemedicine</a> .
Therapy: Habilitative and rehabilitative	Inpatient copay <sup>3</sup> Outpatient/Professional: 15%	Habilitative and rehabilitative inpatient: 60 days combined maximum per calendar year. Habilitative and rehabilitative outpatient: 60 visits combined maximum per calendar year. See “ABA therapy” in the UMP Classic Medicare with Part D (PDP) COC for limits on those services.
Urgent care	15%	Use urgent care centers when you need immediate care, can’t get to your doctor, and don’t need emergency care. It’s more convenient and costs less than emergency room care.
Vision exam <sup>4</sup> (routine)	\$0 of the allowed amount and the plan pays 100% of the allowed amount. Not subject to the deductible.	You pay \$0 of the allowed amount when you see a Choice Network provider. Limited to one professional comprehensive routine eye exam with refraction or visual analysis per calendar year.
Vision hardware <sup>4</sup> , adults (ages 19 and over)	\$0 of the allowed amount and the plan pays 100% of the allowed amount. Not subject to the deductible. Plan covers standard lenses and allows up to \$200 for frames or contact lenses instead of lenses and frames.	You pay \$0 of the allowed amount for one set of glass or plastic lenses and you pay \$0 of the allowed amount up to \$200 for one frame every two calendar years when you see a Choice Network provider. When you purchase a frame from a VSP approved wholesale/retail vendor <sup>5</sup> you will pay \$0 of the allowed amount up to \$110. If you choose contact lenses instead of lenses and frames the plan pays up to \$200 for elective contacts. You are responsible for paying a \$30 copay when you receive contact lens evaluation and fitting exam at the time of service when you see a Choice Network provider.
Vision hardware <sup>4</sup> , children (under the age of 19)	\$0 of the allowed amount and the plan pays 100% of the allowed amount. Not subject to the deductible. Plan covers standard lenses and one frame or contact lenses instead of lenses and frames.	You pay \$0 of the allowed amount when you see a Choice Network provider once every calendar year for one set of glass or plastic lenses and you pay \$0 of the allowed amount for one frame every calendar year. If you choose contact lenses instead of lenses and frames you pay \$0 for elective contacts. You pay \$0 for contact lens evaluation and fitting exam when you see a Choice Network provider. Note: VSP approved wholesale/retail vendors are not Choice Network providers for vision hardware for dependents under the age of 19.

1. Percentages shown apply to the allowed amount, which is the fee accepted as payment in full by preferred providers. See the UMP Classic Medicare with Part D (PDP) COC for exceptions, a definition of preferred provider, and an example of how UMP coordinates with Medicare.
2. For out-of-network providers, in most cases you pay 40% plus any charges over the allowed amount.
3. Inpatient copay: \$200 per day up to \$600 per member per admission for facility charges. Professional services may be billed separately.
4. Vision coverage is provided by UMP, in collaboration with Regence Choice Vision Plan administered by Vision Service Plan (VSP).
5. For a list of VSP approved wholesale/retail vendors, call VSP Member Services at 1-844-299-3041. Hearing impaired members call (TTY) at 1-800-428-4833.

# Highlights of UMP Classic Medicare with Part D (PDP) for Medicare retirees

## Copays

Emergency room copay: \$75 per visit. If you're admitted as an inpatient directly from the ER to the hospital, the plan will waive this copay.

Inpatient copay: \$200 per day with a maximum of \$600 per member per admission up to the medical out-of-pocket limit for facility charges at a preferred facility (hospitals or a skilled nursing, mental health, or substance use disorder facility).

Professional services (such as physicians and lab tests) are usually billed separately.

## Medical deductibles

You pay the first \$250 of covered medical services per person (up to \$750 for a family of three or more). You don't pay the medical deductible before receiving certain services. See the table on the previous pages for examples. See the UMP Classic Medicare with Part D (PDP) COC for more information on how deductibles work.

2026 monthly premiums for UMP Medicare retirees	
Subscriber	\$337.67
Subscriber and spouse/state-registered domestic partner (1 eligible)	\$1,302.35
Subscriber and spouse/state-registered domestic partner (2 eligible)	\$669.59
Subscriber and child(ren) (1 eligible)	\$1,061.18
Subscriber and child(ren) (2 eligible)	\$669.59
Subscriber and child(ren) (3 eligible)	\$1,001.51
Subscriber, spouse/state-registered domestic partner, and child(ren) (1 eligible)	\$2,025.86
Subscriber, spouse/state-registered domestic partner, and child(ren) (2 eligible)	\$1,393.10
Subscriber, spouse/state-registered domestic partner, and child(ren) (3 eligible)	\$1,001.51
Subscriber, spouse/state-registered domestic partner, and child(ren) (4 eligible)	\$1,333.43



Regence BlueShield serves select counties in the state of Washington and is an Independent Licensee of the Blue Cross and Blue Shield Association

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REG-WA-665045-25/09-PEBB Medicare  
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ArrayRx is a separate company that provides pharmacy services.  
Vision Service Plan (VSP) is a separate company that provides vision services.  
Doctor On Demand is a separate company that provides telehealth services.