




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/pebb](http://ump.regence.com/pebb) or call 1-888-849-3681 (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 1-888-849-3681 (TRS: 711) to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall <a href="#">deductible</a> ?	\$750/per member, \$2,250/family	The medical <a href="#">deductible</a> is what you pay before the plan begins to pay. Generally, you must pay all of the costs for medical services up to the medical <a href="#">deductible</a> amount before this <a href="#">plan</a> begins to pay. Each member has an individual medical deductible of \$750 and the maximum the family pays for medical deductibles is \$2,250. Once a particular member pays their \$750 deductible, the plan begins paying for covered services for that member. Once the family deductible has been met, the plan begins paying for covered services for everyone in the family.
Are there services covered before you meet your <a href="#">deductible</a> ?	Yes: Covered <a href="#">preventive care</a> , hearing aids, sterilization, tobacco cessation, and vision hardware are covered before you meet your medical deductible.	This <a href="#">plan</a> covers some items and services even if you haven't yet met the medical <a href="#">deductible</a> amount. 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> . But a <a href="#">copayment</a> or <a href="#">coinsurance</a> may apply to some services. For example, <a href="#">deductible</a> and <a href="#">cost sharing</a> may be applied on lab or radiology services during a <a href="#">preventive care</a> visit. See a list of covered <a href="#">preventive services</a> at <a href="http://healthcare.gov/coverage/preventive-care-benefits/">healthcare.gov/coverage/preventive-care-benefits/</a> .
Are there other <a href="#">deductibles</a> for specific services?	Yes, for <a href="#">prescription drugs</a> : \$250/per member, \$750/family for Tier 2 drugs. There are no other specific <a href="#">deductibles</a> .	There is no deductible for covered insulins or for covered prescription drugs designated as preventive, Value Tier, or Tier 1 on the UMP Preferred Drug List. You must pay all of the costs for Tier 2 drugs up to the specific prescription drug <a href="#">deductible</a> amount before this <a href="#">plan</a> begins to pay for Tier 2 drugs.
What is the <a href="#">out-of-pocket limit</a> for this <a href="#">plan</a> ?	Medical: \$3,500/per member, \$7,000/family <a href="#">Prescription drugs</a> : \$2,000/per member, \$4,000/family	The medical <a href="#">out-of-pocket limit</a> is the most you pay during a calendar year for covered medical services before the plan pays 100 percent of the allowed amount for preferred providers. The prescription drug <a href="#">out-of-pocket limit</a> is the most you pay during a calendar year for covered prescription drugs and products before the plan pays 100 percent of the allowed amount. 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.
What is not included in the <a href="#">out-of-pocket limit</a> ?	Medical: <a href="#">Premiums</a> , <a href="#">balance billing</a> charges, <a href="#">prescription drug</a> costs, member <a href="#">coinsurance</a> paid	Even though you pay these costs, they don't count toward the <a href="#">out-of-pocket limit</a> .

Important Questions	Answers	Why This Matters:
	<p>to participating and <a href="#">out-of-network providers</a> and non-network pharmacies, amounts paid for services this <a href="#">plan</a> doesn't cover, amounts paid by the <a href="#">plan</a>, amounts paid for services over a benefit limit, and amounts that are more than the maximum dollar amount paid by the <a href="#">plan</a>.</p> <p><a href="#">Prescription drugs</a>: Costs for medical services and drugs covered under the medical benefit, prescription drugs and products not covered by the <a href="#">plan</a>, amounts paid by the <a href="#">plan</a>, and amounts exceeding the <a href="#">allowed amount</a> for <a href="#">prescription drugs</a> paid to non-network pharmacies.</p>	
<p><b>Will you pay less if you use a <a href="#">network provider</a>?</b></p>	<p>Yes. Visit the UMP website at <a href="http://ump.regence.com/pebb/finding-doctors">ump.regence.com/pebb/finding-doctors</a> or call 1-888-849-3681 (TRS: 711) for a list of <a href="#">network providers (preferred providers)</a>. For a list of network pharmacies, visit the Prescription drugs webpage at <a href="http://ump.regence.com/pebb/benefits/prescriptions">ump.regence.com/pebb/benefits/prescriptions</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>UMP does not require a referral from your primary care provider to see a <a href="#">specialist</a>.</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	20% <a href="#">coinsurance</a>	40% <a href="#">coinsurance</a>	Not applicable
	<a href="#">Specialist</a> visit	20% <a href="#">coinsurance</a>	40% <a href="#">coinsurance</a>	Not applicable
	<a href="#">Preventive care/screening/immunization</a>	\$0	40% <a href="#">coinsurance</a>	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 <a href="#">preventive services</a> at <a href="http://healthcare.gov/coverage/preventive-care-benefits/">healthcare.gov/coverage/preventive-care-benefits/</a>
<b>If you have a test</b>	<a href="#">Diagnostic test</a> (x-ray, blood work)	20% <a href="#">coinsurance</a>	40% <a href="#">coinsurance</a>	Not applicable
	Imaging (CT/PET scans, MRIs)	20% <a href="#">coinsurance</a>	40% <a href="#">coinsurance</a>	Certain tests aren't covered and other tests require preauthorization. Please refer to your COC.
<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="http://ump.regence.com/pebb/benefits/prescriptions">ump.regence.com/pebb/benefits/prescriptions</a>	Preventive	<b>Preventive:</b> 0%	<b>Preventive:</b> 0%	No coverage for <a href="#">prescription drugs</a> with an over-the-counter alternative. Not subject to <a href="#">prescription drug deductible</a> . Tier 1 does not include high-cost generic drugs. Cost-share depends on whether you get up to 30 days, 60 days, or 90 days at a time. You can receive up to a 90-day supply for some prescriptions. <a href="#">Preauthorization</a> 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.
	Value Tier	<b>Value Tier:</b> <u>0-30 day supply:</u> 5% <a href="#">coinsurance</a> or \$10, whichever is less	<b>Value Tier:</b> 5% <a href="#">coinsurance</a>	
	Tier 1 drugs	<b>Tier 1:</b> <u>0-30 day supply:</u> 10% <a href="#">coinsurance</a> or \$25, whichever is less	<b>Tier 1:</b> 10% <a href="#">coinsurance</a>	
	Tier 2 drugs	<b>Tier 2:</b> <u>0-30 day supply:</u> 30% <a href="#">coinsurance</a> or \$75, whichever is less Cost-share depends on whether you get up to 30 days, 60 days, or 90	<b>Tier 2:</b> 30% <a href="#">coinsurance</a>	

\*For more information about limitations and exceptions, see the plan's certificate of coverage at [hca.wa.gov/ump-pebb-coc](http://hca.wa.gov/ump-pebb-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>	<p>days at a time. You can receive up to a 90-day supply for some prescriptions.</p> <p><b>Preventive:</b> 0%</p> <p><b>Value Tier:</b> <u>0-30 day supply</u>: 5% <a href="#">coinsurance</a> or \$10, whichever is less</p> <p><b>Tier 1:</b> <u>0-30 day supply</u>: 10% <a href="#">coinsurance</a> or \$25 whichever is less</p> <p><b>Tier 2:</b> <u>0-30 day supply</u>: 30% <a href="#">coinsurance</a> or \$75, whichever is less</p>	Not covered	<p>(PPS) is the plan's only network mail-order pharmacy. Prescriptions purchased through other mail-order pharmacies will not be covered.</p> <p>Coverage is limited to up to a 30-day supply per prescription or refill from the <a href="#">plan's</a> specialty pharmacy, Ardon Health. No <a href="#">prescription drug deductible</a> for Preventive, Value Tier, and Tier 1. <a href="#">Prescription drug deductible</a> applies to Tier 2. <a href="#">Preauthorization</a> is required.</p>
<b>If you have outpatient surgery</b>	Facility fee (e.g., ambulatory surgery center)	20% <a href="#">coinsurance</a>	40% <a href="#">coinsurance</a>	Not applicable
	Physician/surgeon fees	20% <a href="#">coinsurance</a>	40% <a href="#">coinsurance</a>	<a href="#">Preauthorization</a> may be required.
<b>If you need immediate medical attention</b>	<a href="#">Emergency room care</a>	\$75 <a href="#">copayment</a> per visit; 20% <a href="#">coinsurance</a>	\$75 <a href="#">copayment</a> per visit; 20% <a href="#">coinsurance</a>	Emergency room <a href="#">copayment</a> is waived if admitted directly to a hospital or facility as inpatient from the emergency room (but you will pay an inpatient <a href="#">copayment</a> ).
	<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>	20% <a href="#">coinsurance</a>	40% <a href="#">coinsurance</a>	Not applicable
<b>If you have a hospital stay</b>	Facility fee (e.g., hospital room)	\$200 <a href="#">copayment</a> per day up to \$600 per member per calendar	40% <a href="#">coinsurance</a>	<a href="#">Provider</a> must notify <a href="#">plan</a> on admission.

\*For more information about limitations and exceptions, see the plan's certificate of coverage at [hca.wa.gov/ump-pebb-coc](http://hca.wa.gov/ump-pebb-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)	
		year		
	Physician/surgeon fees	20% <a href="#">coinsurance</a>	40% <a href="#">coinsurance</a>	<a href="#">Preauthorization</a> may be required.
<b>If you need mental health, behavioral health, or substance abuse services</b>	Outpatient services	20% <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> .
	Inpatient services	\$200 <a href="#">copayment</a> per day up to \$600 per member per calendar year Professional services: 20% <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> .
<b>If you are pregnant</b>	Office visits	20% <a href="#">coinsurance</a>	40% <a href="#">coinsurance</a>	Ultrasounds during pregnancy are limited to one in week 13 or earlier and one during weeks 16-22 (additional may be covered when <a href="#">medically necessary</a> ).
	Childbirth/delivery professional services	20% <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	\$200 <a href="#">copayment</a> per day up to \$600 per member per calendar year	40% <a href="#">coinsurance</a>	Elective deliveries before 39 weeks gestation covered only if <a href="#">medically necessary</a> .
<b>If you need help recovering or have other special health needs</b>	<a href="#">Home health care</a>	20% <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>	Inpatient: \$200 <a href="#">copayment</a> per day up to \$600 per member per calendar year Professional services: 20% <a href="#">coinsurance</a>	40% <a href="#">coinsurance</a>	Coverage is limited to 60 inpatient days per calendar year for all therapies combined and 60 outpatient visits per calendar year for all therapies combined. Inpatient admissions for <a href="#">rehabilitation services</a> must be <a href="#">preauthorized</a> .
	<a href="#">Habilitation services</a>	Inpatient: \$200	40% <a href="#">coinsurance</a>	Coverage includes neurodevelopmental

\*For more information about limitations and exceptions, see the plan's certificate of coverage at [hca.wa.gov/ump-pebb-coc](http://hca.wa.gov/ump-pebb-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="#">copayment</a> per day up to \$600 per member per calendar year Professional services: 20% <a href="#">coinsurance</a>		therapy. Coverage is limited to 60 inpatient days per calendar year for all therapies combined and 60 outpatient visits per calendar year for all therapies combined. <a href="#">Preauthorization</a> is required.
	<a href="#">Skilled nursing care</a>	Inpatient: \$200 <a href="#">copayment</a> per day up to \$600 per member per calendar year Professional services: 20% <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> .
	<a href="#">Durable medical equipment</a>	20% <a href="#">coinsurance</a>	40% <a href="#">coinsurance</a>	Foot orthotics are covered only for prevention of diabetic complications. Replacement of lost, stolen, or damaged <a href="#">durable medical equipment</a> is not covered.
	<a href="#">Hospice services</a>	\$0 after <a href="#">deductible</a> is met	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 routine eye exam	\$0 of the allowed amount	Not covered	Not subject to <a href="#">deductible</a> . Coverage for children under the age of 19. You pay \$0 of the allowed amount when you see a VSP Choice network provider for one covered preventive eye exam with refraction or visual analysis per calendar year.
	Children's glasses or contact lenses	\$0 up to the allowed amount for one pair of standard lenses and frames per year; or \$0 up to the allowed amount for a one-year supply of contact lenses in lieu of standard lenses and frames.	Not covered	Not subject to the <a href="#">deductible</a> . Coverage for children under the age of 19. There is no contact lens fitting fee. Vision coverage is provided by UMP, in collaboration with Regence Choice Vision Plan administered by Vision Service Plan (VSP).
	Children's dental check-up	Not covered	Not covered	Not applicable

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

## 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](#).)

- Cosmetic services or supplies
- Custodial care
- Dental care
- Immunizations for travel or employment
- Infertility or fertility testing or treatment after initial diagnosis
- Maintenance care
- Marriage or family counseling
- Massage therapy services when the massage therapist is not a preferred provider.
- Medical foods or supplements
- Medications for sexual dysfunction
- Private duty or continuous care in the member's home.
- Weight loss programs and drugs

### Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your [plan's](#) certificate of coverage.)

- Acupuncture
- Bariatric surgery
- Chiropractic care
- Hearing Aids
- Non-emergency care when traveling outside the U.S.
- Routine eye care (adult)
- Routine foot care for certain medical conditions

**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 1-888-849-3681 (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.

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 1-888-849-3681 (TRS: 711).]

[Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-888-849-3681 (TRS: 711).]

[Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 1-888-849-3681 (TRS: 711).]

[Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijigo holne' 1-888-849-3681 (TRS: 711).]

*To see examples of how this [plan](#) might cover costs for a sample medical situation, see the next section.*

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

## 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 <a href="#">plan's</a> overall <a href="#">deductible</a>	\$750
■ <a href="#">Specialist coinsurance</a>	20%
■ Hospital (facility) <a href="#">copayment</a>	\$200
■ Other <a href="#">coinsurance</a>	20%

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>\$12,840</b>
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In this example, Peg would pay:

<i>Cost Sharing</i>	
<a href="#">Deductibles</a>	\$750
<a href="#">Copayments</a>	\$200
<a href="#">Coinsurance</a>	\$2,256
<i>What isn't covered</i>	
Limits or exclusions	\$60
<b>The total Peg would pay is</b>	<b>\$3,266</b>

### Managing Joe's Type 2 Diabetes

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

■ The <a href="#">plan's</a> overall <a href="#">deductible</a>	\$750
■ <a href="#">Specialist coinsurance</a>	20%
■ Hospital (facility) <a href="#">copayment</a>	\$0
■ Other <a href="#">coinsurance</a>	20%

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>\$7,460</b>
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In this example, Joe would pay:

<i>Cost Sharing</i>	
<a href="#">Deductibles</a>	\$750
<a href="#">Copayments</a>	\$0
<a href="#">Coinsurance</a>	\$1,646
<i>What isn't covered</i>	
Limits or exclusions	\$255
<b>The total Joe would pay is</b>	<b>\$2,651</b>

### Mia's Simple Fracture

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

■ The <a href="#">plan's</a> overall <a href="#">deductible</a>	\$750
■ <a href="#">Specialist coinsurance</a>	20%
■ Hospital (facility) <a href="#">copayment</a>	\$75
■ Other <a href="#">coinsurance</a>	20%

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>\$2,010</b>
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In this example, Mia would pay:

<i>Cost Sharing</i>	
<a href="#">Deductibles</a>	\$750
<a href="#">Copayments</a>	\$75
<a href="#">Coinsurance</a>	\$220
<i>What isn't covered</i>	
Limits or exclusions	\$0
<b>The total Mia would pay is</b>	<b>\$1,045</b>

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