Curious about benefit changes for 2020?

In 2020, changes are coming to your UMP benefits related to nutritional visits, prescription drug out-of-pocket limits for families, and preauthorization requirements for some services. UMP will also be offering several new programs to meet your health needs. Keep reading to learn more!

**Note:** Some programs are not included in all UMP plans. Please read the descriptions below for details.

### Changes to existing benefits

#### More nutritional visits

UMP will cover up to 12 visits for nutrition counseling and therapy services over a member’s lifetime. (In the past, UMP only covered three visits.)

Similar services may be covered under other benefits that are not subject to the 12-visit limit, including the Diabetes Control Program, diabetes education, and the Diabetes Prevention Program.

#### New prescription drug out-of-pocket limit

To comply with federal requirements, UMP Classic and UMP Plus are adding an annual $4,000 prescription drug out-of-pocket limit for families. The individual prescription drug out-of-pocket limit will remain $2,000.

#### Increased out-of-pocket limit for UMP CDHP members

For UMP Consumer-Directed Health Plan (CDHP) members, out-of-pocket expenses for a single member under a family plan will not exceed $6,900. This is an increase from $6,850.

### New preauthorization requirements for some services

Preauthorization is approval by the plan for coverage of specific services, supplies, or drugs before they are provided to the member. It will now be required for physical, occupational, and speech therapy after six treatments for a single health care incident.

Preauthorization will also be required for sleep therapy, radiology, and pain management.

Spinal surgery and knee and hip joint replacement surgery that are not performed as part of the Centers of Excellence (COE) Program will also require preauthorization.

The COE Program offers knee and hip replacement surgery and spine care for low to no cost to qualifying UMP Classic and UMP CDHP members who are not enrolled in Medicare as their primary coverage. To learn more about the COE program, visit [premera.com/health-care-authority](http://premera.com/health-care-authority).

### What you need to do

If you are in the middle of treatment for physical, occupational, and speech therapy, you will need your provider to submit a preauthorization request. If you will need sleep therapy, radiology, pain management, or spine surgery or knee and hip joint replacement surgery that are not performed within the COE Program, your provider needs to get preauthorization from the plan before you use these benefits.

Your provider can submit medical service preauthorization requests by calling 1-888-849-3682 (TRS: 711), by faxing 1-877-663-7526, or online at [availity.com](http://availity.com).

### Need more information?

Learn more about preauthorization requirements by reading your plan’s 2020 certificate of coverage at [hca.wa.gov/ump-pebb-coc](http://hca.wa.gov/ump-pebb-coc). You can also call UMP Customer Service at 1-888-849-3681 (TRS: 711).
New benefits for 2020

Get medical advice 24/7 through Advice24 nurse line

UMP’s nurse line, provided by Advice24, offers 24/7 access to registered nurses who can provide immediate support for everyday health issues and questions that otherwise might lead to unnecessary doctor or emergency room visits. Advice24 does not replace 911 for emergencies. Call the nurse line at 1-800-267-6729 (TRS: 711).

Note: UMP Plus–UW Medicine Accountable Care Network (ACN) members should call their current nurse line at 1-855-520-9500 (TRS: 711).

Doctor On Demand (Virtual Care)

Doctor On Demand is a virtual care service available to UMP Classic and UMP CDHP members that gives 24/7 access to primary care and behavioral health providers. It's a good option to consider when you need medical attention, but not urgent or emergency care. Members can connect with doctors face-to-face in minutes through a smartphone, tablet, or computer via the website or Doctor On Demand app.

Doctor On Demand providers can treat most common health conditions including colds and allergies, urinary tract infections, heartburn and indigestion, eczema and acne, asthma, high blood pressure and high cholesterol, diabetes, and migraines.

A Doctor On Demand telemedicine appointment usually costs less than an in-person visit, and UMP covers all Doctor On Demand doctors.

To use an unapproved site of care, your provider must submit a preauthorization request.

Your plan must preauthorize infusion drugs in the site of care program before you get treatment, or the services will not be covered. Not all infusion drugs are included in this program. Call UMP Customer Service at 1-888-849-3681 (TRS: 711) for a list of drugs covered under the site of care program or for help finding an approved care site near you.

Infusion drug site of care program

Note: This program is not available to UMP Plus members.

The infusion drug site of care program focuses on drugs covered under your medical benefit that are administered by a provider at an approved site of care.

Services and drugs administered at most hospital outpatient locations are more expensive and can be less convenient than getting them at approved sites of care. Approved sites include standalone infusion centers, doctor’s offices, home infusion, and select outpatient hospital facilities. These sites cost you less and offer convenient options for your infusions.

Expert Second Opinion

This program provides second opinions from medical experts for a select set of complex services for UMP Classic and UMP CDHP members. By using this program, you can learn more about your medical conditions and make an informed decision on your treatment plans alongside your provider.

BabyWise gives comfort and support to expecting parents

In 2020, UMP is offering a new program for expecting parents through its BabyWise program, including:

- Regular updates on what to expect during pregnancy and prenatal appointments.
- Expert information about nutrition, breastfeeding, and common pregnancy concerns.
- 24/7 telephone access to a nurse.
- Regular contact from an assigned program nurse (if high-risk).
- Personalized pregnancy milestones and activity/appointment reminders through the free BabyWise app.

Call 1-888-569-2229 to learn more.
New law protects you from surprise bills
Currently, when you go to a network facility, but see an out-of-network provider, the provider may bill you for the difference between the provider’s charge and the allowed amount (the most the plan pays for a specific covered service or supply). This is called balance billing. For example, if the provider’s charge is $100 and the allowed amount is $70, the provider may bill you for the remaining $30.

In 2020, out-of-network providers and facilities will not be allowed to balance bill you in some situations.

Emergency care
You cannot be balance billed if you receive emergency care from out-of-network providers and facilities in Washington, Oregon, and Idaho. You will only be responsible for paying the network rate coinsurance and copayments for these services.

Surgery or ancillary services at a network facility
You cannot be balance billed if you have surgery or ancillary services (such as radiology, pathology, laboratory, hospitalist, or anesthesiology) at a network facility in Washington, Oregon, and Idaho, and your surgeons or ancillary providers are out-of-network.

You will pay your cost-share of the network rate for these services.

Learn more
To make sure you are not being overcharged, compare your explanation of benefits (EOBs) with what a provider charges you after UMP pays. If you have questions about your EOB, call UMP Customer Service at 1-888-849-3681 (TRS: 711).

To learn about filing a complaint or appeal, or to report insurance fraud, visit the Office of the Insurance Commissioner at insurance.wa.gov or call the Consumer Hotline at 1-800-562-6900.

UMP has a new website
We are excited to announce the launch of UMP’s new website, regence.com/ump/pebb. For 2020 information, this is your best resource. Our current website, hca.wa.gov/ump, will continue to host 2019 benefit information through December. After December 31, 2019, you will need to visit regence.com/ump/pebb for UMP information.

What will I find on the new website?
With a fresh look and improved navigation, we’ve simplified your online experience to make it easier to learn about UMP’s 2020 medical and prescription drug coverage, plan costs, and health and wellness programs.

With a helpful homepage, you’re only one click away from learning about UMP’s four affordable health plans, searching for providers in your network, understanding plan costs, and finding contact information. We’ve also updated the provider search—now it’s easier to find providers and facilities. A more user-friendly results page lets you see information like what plans your provider participates in.

You can also find resources to help you understand your health benefits, and tools to help you make the most of your health care dollars.

Helpful tools
Interested in comparing UMP plans for 2020?
Visit regence.com/ump/pebb/plans to get a general overview of the four plans. Then, use the comparison documents (at the bottom of the page) to get more details.

Looking for a provider? Visit regence.com/ump/pebb/finding-doctors to find a new provider or see if your provider is in your plan’s network.

Want specific information about 2020 costs and benefit limits or exclusions?
Start on the “Understanding your coverage” webpage at regence.com/ump/pebb/benefits/understanding-coverage to learn about deductibles, coinsurance, and out-of-pocket limits. Learn about benefit limits and exclusions, and see how to submit a medical claim.

Need UMP forms and publications?
Select the “Find forms” link at the top of any page to get to a searchable forms and publications page. Once there, you can search by document name, type, topic, and year.

Want to sign in to your Regence account?
Select “Sign in” at the top-right corner of any page. Once you sign in, you will find information specific to you and your plan, like claims details and how much you have paid toward your deductible.
Need 2020 pharmacy information?
Visit regence.com/ump/pebb/benefits/prescriptions for an overview of prescription drug coverage, costs, and policies. You will also find links to the:

- **Preferred Drug List:** Learn if your drug is covered by your plan, needs preauthorization, or has any limits on coverage.
- **Drug Price Check:** Use this tool to estimate the cost of your drug. When using UMP’s Drug Price Check in 2019, prices for 2019 will appear. When using UMP’s Drug Price Check in 2020, prices for 2020 will appear.
- **Pharmacy locator:** Find a pharmacy in your plan’s network.
- **Pharmacy account:** Log in to your pharmacy account to view your prescription claims history and find forms through Washington State Rx Services.

Wondering about 2020 premiums?
For employees, UMP Classic monthly medical premiums are decreasing, UMP Plus premiums are increasing, and UMP CDHP premiums are not changing. For the complete list of 2020 premiums, visit hca.wa.gov/pebb-oe.

Note: Non-represented educational service district employees and employees who work for a city, county, port, etc., need to contact their personnel, payroll, or benefits office to find their monthly medical premiums.

UMP Notice of Privacy Practices updated
The UMP Notice of Privacy Practices is being updated and will be effective November 1, 2019. To find the notice, visit hca.wa.gov/ump-privacy.

Change to prescription drug coverage
With prescription drug costs on the rise, UMP is always looking at ways to protect members from rising costs while continuing to offer access to medically necessary drugs. As part of this effort, the Public Employees Benefits (PEB) Board approved a change to the UMP prescription drug coverage for plan year 2020 at their April 24, 2019, meeting.

What’s changing as of January 1, 2020?
- For UMP Classic and UMP Plus members, Tier 3 (nonpreferred) drugs will no longer be covered by the plan. However, if you are currently taking a Tier 3 drug or are prescribed a noncovered drug in the future, you or your provider may request an exception to have the drug covered by the plan.
- To learn more about the status of a prescription drug, please call Washington State Rx Services at 1-888-361-1611 (TRS: 711).

How do I request an exception?
Call Washington State Rx Services or have your prescribing provider submit an electronic request via the CoverMyMeds platform (covermymeds.com). Your provider will need to submit clinical documentation before the plan can make its decision.

If the plan approves an exception:
- UMP Classic and UMP Plus members pay Tier 2 cost-share* (30 percent of the allowed amount, up to $75 maximum payment per 30-day supply).
- UMP CDHP members pay 15% coinsurance.*

*This assumes UMP Classic and UMP CDHP members have met their deductibles.

UMP Plus service area and provider changes
**UMP Plus—Puget Sound High Value Network (PSHVN) service area changes**
UMP Plus—PSHVN is exiting Spokane County. This means the UMP Plus—PSHVN service area for 2020 will include King, Kitsap, Pierce, Snohomish, Thurston, and Yakima counties.

You can keep receiving services in Spokane County through the network until December 31, 2019. If this change affects you, you will have other health care coverage options for the 2020 plan year, including UMP Classic, UMP CDHP, and UMP Plus—UW Medicine ACN. You can change your medical plan during the PEBB Program annual open enrollment, November 1 through 30, 2019. To compare medical plans that PEBB offers, visit hca.wa.gov/pebb-oe.

**UMP Plus—PSHVN provider changes**
Providers joining UMP Plus—PSHVN
Starting January 1, 2020, the provider groups listed below are joining UMP Plus—PSHVN’s already robust network, which includes Virginia Mason, Signal Health, Seattle Children’s, and more.

- Rainier Health Network: Includes CHI Franciscan, City MD, The Doctors Clinic, Franciscan Medical Group, Highline Medical Services Organization, Northwest Physicians Network, Pediatrics Northwest, and Primary Care Northwest
- The Polyclinic

(continued on next page)
Providers leaving UMP Plus–PSHVN
Some provider groups will be leaving the PSHVN network, but you can keep receiving covered services from them at the network rate until December 31, 2019:

- Evergreen Health
- MultiCare Connected Care and MultiCare Health System. (Note: MultiCare Connected Care will remain with UMP Plus–UW Medicine ACN).
- Overlake Medical Center and Clinics

UMP Plus–UW Medicine ACN service area changes
UMP Plus–UW Medicine ACN will cover Spokane County starting January 1, 2020. This means the UMP Plus–UW Medicine ACN service area for 2020 will include King, Kitsap, Pierce, Skagit, Snohomish, Spokane, and Thurston counties.

UMP Plus–UW Medicine ACN provider changes
The network will continue to include Capital Medical Center, MultiCare Connected Care, Seattle Cancer Care Alliance, Skagit Regional Health, Seattle Children’s Hospital, UW Medicine, and many other providers.

Two network provider groups will leave the network, but you can continue receiving covered services from these providers at the network rate until December 31, 2019:

- Island Hospital and Health Clinics
- Overlake Medical Center and Clinics

HealthEquity changes
Customer service for HealthEquity has changed to 1-844-351-6853. HealthEquity administers UMP CDHP’s health savings account (HSA). Customer service is available 24/7.

In mid-December 2019, HealthEquity will be sending out new debit cards for existing HSA accounts that have reenrolled in UMP CDHP for plan year 2020. While they are mailing the new cards, there will be a two-week period during which neither your existing card nor the new card will work. This means you will not be able to use your HSA debit card to pay for health care costs. During this period, you will still be able to access your HSA online account and pay bills. To learn more, go online to learn.healthequity.com/pebb or call HealthEquity Customer Service at 1-844-351-6853.

Have questions about your 2020 benefits?

Attend a benefits fair
Attend a PEBB benefits fair, meet plan representatives, and learn about your options for 2020. Benefits fairs will be held across Washington between October 30 and November 15. Visit hca.wa.gov/pebb-fairs for the full schedule and more details.

Watch a UMP Plus webinar
The UMP Plus networks are hosting webinars to present information about their plan services and benefits. Tune in to learn more.

- Puget Sound High Value Network (PSHVN): Monday, October 28, 12 p.m. to 1 p.m. Pacific Time
- UW Medicine Accountable Care Network (ACN): Thursday, November 7, 12 p.m. to 1 p.m. Pacific Time

Register for the webinars at hca.wa.gov/ump/pebb-open-enrollment. Can’t make the live webinar? The sessions will be recorded and available to view later at the same link.

Go online with UMP
For 2020 information, visit regence.com/ump/pebb to check if a provider is in a UMP plan network and compare the four UMP plans.
Uniform Medical Plan Nondiscrimination Notice and Language Access Services

Uniform Medical Plan (UMP) and its contracted vendors comply with applicable federal civil rights laws and do not discriminate (exclude people or treat them differently) on the basis of race, color, national origin, age, disability, or sex.

UMP also complies with applicable state civil rights laws and does not discriminate on the basis of creed, gender, gender expression or identity, sexual orientation, marital status, religion, honorably discharged veteran or military status, or the use of a trained dog guide or service animal by a person with a disability.

UMP provides free aids and services to people with disabilities to communicate effectively with us, such as:

- Qualified sign language interpreters.
- Written information in other formats (large print, audio, accessible electronic formats, other formats).
- Free language services to people whose primary language is not English, such as qualified interpreters and information written in other languages.

If you believe this organization has failed to provide language access services or discriminated in another way: You can file a grievance with:

<table>
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<tr>
<th>Public Employees Benefits Board (PEBB) Program or School Employees Benefits Board (SEBB) Program (for discrimination concerns about eligibility and enrollment)</th>
<th>Enterprise Risk Management Office Health Care Authority Attn: HCA ADA/Nondiscrimination Coordinator PO Box 42704 Olympia, WA 98504-2704 1-855-682-0784 (TRS: 711)</th>
<th>Fax 360-507-9234 <a href="mailto:compliance@hca.wa.gov">compliance@hca.wa.gov</a></th>
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<tbody>
<tr>
<td>Washington State Rx Services (for discrimination concerns about prescription drug benefits for UMP)</td>
<td>Washington State Rx Services Attn: Appeals Unit PO Box 40168 Portland, OR 97204-0168 1-888-361-1611 (TRS: 711)</td>
<td>Fax 1-866-923-0412 <a href="mailto:compliance@modahealth.com">compliance@modahealth.com</a></td>
</tr>
<tr>
<td>Regence BlueShield (for discrimination concerns about UMP Classic, UMP Consumer-Directed Health Plan [CDHP], UMP Achieve 1, UMP Achieve 2, UMP High Deductible, and UMP Plus)</td>
<td>Regence BlueShield Civil Rights Coordinator MS: CS B32B, PO Box 1271 Portland, OR 97207-1271 1-888-344-6347 (TRS: 711) <a href="mailto:CS@regence.com">CS@regence.com</a></td>
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<tr>
<td>Regence BlueShield (for discrimination concerns about UMP Classic for Medicare members)</td>
<td>Regence BlueShield Civil Rights Coordinator MS: B32AG, PO Box 1827 Medford, OR 97501 1-866-749-0355 (TRS: 711)</td>
<td>Fax 1-888-309-8784 <a href="mailto:medicareappeals@regence.com">medicareappeals@regence.com</a></td>
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You can also file a civil rights complaint with:
U.S. Department of Health and Human Services, Office for Civil Rights 200 Independence Avenue, SW, Room 509F, HHH Building Washington, D.C. 20201 1-800-368-1019 (TDD: 1-800-537-7697) ocrportal.hhs.gov/ocr/portal/lobby.jsf (to submit complaints electronically) hhs.gov/ocr/office/file/index.html (to find information on filing a complaint)

UMP is administered by a third-party vendor under contract with the Washington State Health Care Authority.

HCA 54-984 (8/19)
Language assistance services, including interpreters and translation of printed materials, are available free of charge. Employees: Contact your personnel, payroll, or benefits office. Retirees, PEBB and SEBB Continuation Coverage members: Call the Health Care Authority at 1-800-200-1004 (TRS: 711).

Uniform Medical Plan (UMP) and its contracted vendors comply with applicable federal civil rights laws and do not discriminate (exclude people or treat them differently) on the basis of race, color, national origin, age, disability, or sex. UMP also complies with applicable state civil rights laws and does not discriminate on the basis of creed, gender, gender expression or identity, sexual orientation, marital status, religion, honorably discharged veteran or military status, or the use of a trained dog guide or

If you need help filing a grievance, the Health Care Authority (for discrimination concerns about UMP Classic for Medicare Regence BlueShield (for discrimination concerns about prescription drug benefits Public Employees Free language services to people whose primary language is not English, such as qualified interpreters and information written in

Visit our office Monday through Friday, 8 am to 4:30 pm:

You can file a grievance with:
Look inside for important information on your 2020 UMP Benefits!

Would you rather receive this newsletter by email?

You can! Sign up for the PEBB Program’s email subscription service through My Account at hca.wa.gov/my-account. (University of Washington employees can sign up in Workday.)

UMP is administered by a third-party vendor under contract with the Washington State Health Care Authority.

Ready to make changes for 2020? Ready to make changes for 2020?

Open enrollment starts November 1 and ends November 30 at midnight Pacific Time. To learn how to make changes to your benefits, see the PEBB Program’s October For Your Benefit newsletter or visit hca.wa.gov/pebb-oe.