



Lower costs

Choice of two networks

Latest research-based medicine

Providers with extended hours

Centralized appointment line

24/7 nurse advice line

Excellent customer service

Inside:

Get to know UMP Plus

Find out who's eligible

Learn about benefits & costs

Is UMP Plus a good fit for you?

Introducing UMP Plus

UMP Plus is a new medical plan option in 2016 that takes everything you love about the Uniform Medical Plan and adds more. UMP Plus members can expect to:

- + **Save money.** UMP Plus members' premiums are lower than UMP Classic—up to 30 percent lower for state agency and higher-education employees. Subscribers who qualify for a SmartHealth wellness incentive in 2016 will save even more, with no medical deductible.
- + **Access a coordinated network of providers.** UMP Plus members will be served by a network of providers who will collaborate to help reduce duplicate or unnecessary care. These providers are also committed to using best practices and research-based medicine to share decision-making with you.
- + **Have a better patient experience.** Health care is more than just physical. UMP Plus helps coordinate network care across a wide range of primary care, specialty, mental health, and chemical dependency providers, as well as offer wellness and prevention programs to treat the whole person. You can coordinate services with your primary care provider, or continue to self-refer for care. Each UMP Plus network also offers one centralized phone number to schedule appointments with network providers, and access to a 24/7 nurse advice line.

Sound too good to be true? It's the future of health care, and the Health Care Authority, which administers the Public Employees Benefits Board (PEBB) Program, is leading the way in Washington State. For more information, visit www.hca.wa.gov/hw.

You're eligible for UMP Plus if you:

- + Live in King, Kitsap, Pierce, Snohomish, or Thurston County.
- + Are a PEBB benefits-eligible employee or Leave Without Pay member.
- + Are a PEBB retiree or COBRA member who doesn't have any person covered under the PEBB account who is enrolled in Medicare Part A and Part B.

You'll love UMP Plus if you want to:

- + Spend less on your monthly premiums and deductibles.
- + Receive care from a coordinated network of providers, who use the latest research-based medicine and best practices.
- + Receive free primary care office visits. (Keep in mind, some services provided during the office visit may cost you.)
- + Have one centralized number to call for scheduling appointments within the network.
- + Have access to a 24/7 nurse advice line.

As you choose a medical plan, ask yourself:

- + **What is covered?** Look for things you are likely to use—physical therapy, naturopaths, counseling, etc. UMP Plus has the same benefits and exclusions as other UMP plans.
- + **Are my primary care and specialty providers in one of the UMP Plus networks?** If they are, you'll pay less to see them.
- + **What will I pay out-of-pocket?** Consider premiums, deductibles, coinsurance, prescription costs, etc.

Open to find:

- + Benefits & costs
- + Is UMP Plus a good fit for you?

Benefits & costs

UMP Plus has the same benefits and exclusions as other UMP plans, with lower monthly premiums than UMP Classic. Some costs—like the medical deductible and primary care office visits—are even lower. And UMP Plus members do not pay a prescription-drug deductible.

2016 monthly premiums	UMP Classic (you pay)	UMP Plus (you pay)
Subscriber only (state agency/ higher-education employee)	\$84	\$59
Subscriber only (non-Medicare retiree)	\$576.78	\$552.40
Subscriber only (COBRA or Leave Without Pay member)	\$576.78	\$552.40
Other costs	UMP Classic (you pay)	UMP Plus (you pay)
Medical deductible	\$250/person \$750/family	\$125/person \$375/family
Medical deductible if the subscriber qualifies for the \$125 SmartHealth wellness incentive in 2016	\$125 deductible for subscriber; \$625/family (3 or more people)	\$0 deductible for subscriber; \$250/family (3 or more people)
Prescription drug deductible	\$100/person, \$300/family (Tier 2 and 3 drugs only)	\$0
Emergency room	\$75 copay + 15%	\$75 copay + 15%
Inpatient hospital services	\$200/day up to \$600 max/year per person + 15% professional fees	\$200/day up to \$600 max/year per person + 15% professional fees
Office visit—primary care	15%	\$0
Services or treatments received from an out-of-network provider	40%, plus any difference between provider's billed charge and plan's allowed amount	50%, plus any difference between provider's billed charge and plan's allowed amount

Choose from two networks

You choose from two networks that include a broad choice of primary care and specialist providers and facilities:

+ **Puget Sound High Value Network**
www.pugetsoundhighvaluenetwork.org

+ **UW Medicine Accountable Care Network**
www.uwmedicine.org/umpplus

You can view both networks' provider directories online. Your costs will be significantly lower when you use network providers, so it's important to choose the network that includes your providers.

Make your plan choice;
open enrollment begins
November 1

Choose your PEBB medical plan
November 1-30 for coverage that
begins January 1, 2016.

You can make plan changes on
My Account at:

www.hca.wa.gov/pebb

Is UMP Plus a good fit for you?



Low Users of Health Care Services

All ages, don't access care often

Health care realities:

- + Don't become ill or get hurt often
- + Generally healthy

These members may especially like:

- + Extended hours for many primary care providers
- + 24/7 nurse advice line
- + No medical deductible for subscribers who qualify for a SmartHealth wellness incentive in 2016



SmartHealth Participants

All ages, highly engaged, prevention-focused

Health care realities:

- + Likely to work at improving their health and wellness
- + Comfortable using web portals to access information
- + Receptive to change; early adopters for better health
- + Take advantage of health improvement programs

These members may especially like:

- + No medical deductible for subscribers who qualify for a SmartHealth wellness incentive in 2016
- + Web tools and ability to view test results
- + Partnering with their providers on health care decision-making



Young Families

High use of pediatric/primary care services

Health care realities:

- + Visit providers often—kids get sick and pass illness to family
- + Frequent pediatric visits; some emergency department visits
- + Need 24/7 access to clinical advice
- + Fill out a lot of paperwork
- + Want streamlined processes and coordinated care

These members may especially like:

- + Primary care office visits are free in the plan's network
- + Choice of pediatric hospitals and providers
- + Extended hours for many primary care providers
- + 24/7 nurse advice line
- + Coordinated care among network providers



Members with Complex Health Needs

All ages, chronic or intensive health care needs

Health care realities:

- + Coordinate care among multiple providers
- + Manage complex or chronic needs for self or family members
- + May need more costly medications
- + May need additional specialized services or medical equipment

These members may especially like:

- + Comprehensive network of specialists to choose from
- + Coordinated care among network providers—less burden on scheduling and communicating with providers
- + Partnering with their providers on health care decision-making



Millennials

21-34 year olds

Health care realities:

- + Tech-savvy and plugged in to digital tools
- + Looking for quick and easy health care solutions
- + Basic expectations of health plans
- + More open to changing plans

These members may especially like:

- + Lower premiums, cost-sharing, and medical deductible
- + Web tools and ability to view test results
- + Extended hours for many primary care providers
- + Partnering with their providers on health care decision-making



Not Ideal Members

People for whom UMP Plus may not be beneficial

Health care realities:

- + Members who travel or work often outside of the network service area
- + Early retirees who live part of the year outside of the network service area (snowbirds)

- + Parents with enrolled children who live outside of the network service area (e.g., students in college, or young adults who live in separate households)
- + Members with loyalty to out-of-network providers