




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 [regence.com/ump/pebb](http://regence.com/ump/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
<b>What is the overall <a href="#">deductible</a>?</b>	\$250/per person, \$750/family	<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 <a href="#">deductible</a> amount before this <a href="#">plan</a> begins to pay. Each person has an individual medical deductible of \$250 and the maximum the family pays for medical deductibles is \$750. Once a particular person pays their \$250 deductible, the plan begins paying for covered services for that person. Once the family deductible has been met the plan begins paying for covered services for everyone in the family.
<b>Are there services covered before you meet your <a href="#">deductible</a>?</b>	Yes: Covered <a href="#">preventive care</a> , hearing aids, sterilization, tobacco cessation, covered <a href="#">prescription drugs</a> designated as preventive on the <a href="#">UMP Preferred Drug List</a> and vision hardware	This <a href="#">plan</a> covers some items and services even if you haven't yet met the <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> .
<b>Are there other <a href="#">deductibles</a> for specific services?</b>	Yes, for <a href="#">prescription drugs</a> : \$100/per person, \$300/family for Tier 2 drugs and Tier 2 specialty drugs. There are no other specific <a href="#">deductibles</a> .	You must pay all of the costs for these services up to the specific <a href="#">deductible</a> amount before this <a href="#">plan</a> begins to pay for these services.
<b>What is the <a href="#">out-of-pocket limit</a> for this <a href="#">plan</a>?</b>	Medical: \$2,500/per person, \$5,000/family <a href="#">Prescription</a> : \$2,000/per person, \$4,000/family	The <a href="#">out-of-pocket limit</a> is the most you could pay in a year for covered services. 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.
<b>What is not included in the <a href="#">out-of-pocket limit</a>?</b>	Medical: <a href="#">Premiums</a> , <a href="#">balance billing</a> charges, <a href="#">prescription drug</a> costs, member <a href="#">coinsurance</a> paid to <a href="#">out-of-network providers</a> , health care this <a href="#">plan</a> doesn't cover, amounts paid by the plan, and	Even though you pay these costs, they don't count toward the <a href="#">out-of-pocket limit</a> .

	<p>services that exceed <a href="#">plan</a> limits or maximums</p> <p><a href="#">Prescription drugs</a>: Medical services, <a href="#">premiums</a>, noncovered drugs, balance billing charges, amounts paid by the <a href="#">plan</a>, amounts exceeding the <a href="#">allowed amount</a> for drugs, and costs paid for other enrolled family members' drugs and products</p>	
<p><b>Will you pay less if you use a <a href="#">network provider (preferred provider)</a> or network pharmacy?</b></p>	<p>Yes. See <a href="http://regence.com/ump/pebb">regence.com/ump/pebb</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 <a href="http://regence.com/ump/pebb/benefits/prescriptions">regence.com/ump/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)	
If you visit a health care <a href="#">provider's office</a> or clinic	Primary care visit to treat an injury or illness	15% <a href="#">coinsurance</a>	40% <a href="#">coinsurance</a>	Not applicable
	<a href="#">Specialist</a> visit	15% <a href="#">coinsurance</a>	40% <a href="#">coinsurance</a>	Not applicable
	<a href="#">Preventive care/screening/immunization</a>	\$0	40% <a href="#">coinsurance</a>	This <a href="#">plan</a> covers some items and services even if you haven't met the <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 share</a> may be applied on lab or radiology services during a <a href="#">preventive care</a> visit. See 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)	
				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)	15% <a href="#">coinsurance</a>	40% <a href="#">coinsurance</a>	Not applicable
	Imaging (CT/PET scans, MRIs)	15% <a href="#">coinsurance</a>	40% <a href="#">coinsurance</a>	No coverage for routine Computed Tomographic Colonography, upright MRI, Carotid Intima Media Thickness testing, and Coronary Artery Calcium Scoring. Discography and Computed Tomographic Angioplasty require <a href="#">preauthorization</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)	
<p><b>If you need drugs to treat your illness or condition</b></p> <p>More information about <a href="#">prescription drug coverage</a> is available at <a href="http://regence.com/ump/pebb/benefits/prescriptions">regence.com/ump/pebb/benefits/prescriptions</a></p>	Preventive Value Tier Tier 1 drugs	<p><b>Preventive:</b> 0%</p> <p><b>Value Tier: 0-30 day supply:</b> 5% <a href="#">coinsurance</a> or \$10, whichever is less</p> <p><b>31-60 day supply:</b> 5% <a href="#">coinsurance</a> or \$20, whichever is less</p> <p><b>61-90 day supply:</b> 5% <a href="#">coinsurance</a> or \$30, whichever is less</p> <p><b>Tier 1: 0-30 day supply:</b> 10% <a href="#">coinsurance</a> or \$25, whichever is less</p> <p><b>31-60 day supply:</b> 10% <a href="#">coinsurance</a> or \$50, whichever is less</p> <p><b>61-90 day supply:</b> 10% <a href="#">coinsurance</a> or \$75, whichever is less</p>	<p><b>Preventive:</b> 0%</p> <p><b>Value Tier:</b> 5% <a href="#">coinsurance</a></p> <p><b>Tier 1:</b> 10% <a href="#">coinsurance</a></p>	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. <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.

\* 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)	
	Tier 2 drugs	<p><u>0-30 day supply:</u> 30% <a href="#">coinsurance</a> or \$75, whichever is less</p> <p><u>31-60 day supply:</u> 30% <a href="#">coinsurance</a> or \$150, whichever is less</p> <p><u>61-90 day supply:</u> 30% <a href="#">coinsurance</a> or \$225, whichever is less</p>	30% <a href="#">coinsurance</a>	No coverage for <a href="#">prescription drugs</a> with an over-the-counter alternative. Subject to <a href="#">prescription drug deductible</a> . Tier 2 also includes some high-cost generic drugs. <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.
	<a href="#">Specialty drugs</a>	<p><b>Tier 1:</b> 10% <a href="#">coinsurance</a> Prescription cost limit: \$25 up to a 30-day supply</p> <p><b>Tier 2:</b> 30% <a href="#">coinsurance</a>; Prescription cost limit: \$75 up to a 30-day supply</p>	Not covered	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 Tier 1. <a href="#">Prescription drug deductible</a> applies to Tier 2. <a href="#">Preauthorization</a> is required.
<b>If you have outpatient surgery</b>	Facility fee (e.g., ambulatory surgery center)	15% <a href="#">coinsurance</a>	40% <a href="#">coinsurance</a>	Not applicable
	Physician/surgeon fees	15% <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; 15% <a href="#">coinsurance</a>	\$75 <a href="#">copayment</a> per visit; 15% <a href="#">coinsurance</a>	Emergency room <a href="#">copayment</a> is waived if admitted directly to hospital or facility as inpatient from the emergency room (but you will pay 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

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)	
				the same purpose. Ambulance services for personal or convenience purposes are not covered.
	<a href="#">Urgent care</a>	15% <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 person per admission	40% <a href="#">coinsurance</a>	<a href="#">Provider</a> must notify <a href="#">plan</a> on admission.
	Physician/surgeon fees	15% <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	15% <a href="#">coinsurance</a>	40% <a href="#">coinsurance</a>	<a href="#">Preauthorization</a> may be required. No coverage for marriage or family counseling.
	Inpatient services	\$200 <a href="#">copayment</a> per day up to \$600 per person per admission Professional services: 15% <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	15% <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	15% <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 admission.	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</b>	<a href="#">Home health care</a>	15% <a href="#">coinsurance</a>	40% <a href="#">coinsurance</a>	Custodial care, maintenance care, and private duty nursing or continuous care are not covered.

\* 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)	
<b>other special health needs</b>	<a href="#">Rehabilitation services</a>	Inpatient: \$200 <a href="#">copayment</a> per day up to \$600 per person per admission Professional services: 15% <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 <a href="#">copayment</a> per day up to \$600 per person per admission Professional services: 15% <a href="#">coinsurance</a>	40% <a href="#">coinsurance</a>	Coverage includes neurodevelopmental 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 person per admission Professional services: 15% <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>	15% <a href="#">coinsurance</a>	40% <a href="#">coinsurance</a>	Foot orthotics are covered only for prevention of diabetic complications. 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 eye exam	\$0	40% <a href="#">coinsurance</a>
Children's glasses or contact lenses		\$0 for one pair of lenses and standard frames per calendar year up to	\$0 for one pair of lenses and standard frames per calendar year up to the	Not subject to the <a href="#">deductible</a> . Coverage for children ages 0-18 years only.

\* 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)	
		the allowed amount; or \$0 for a one-year supply of contact lenses in lieu of glasses up to the allowed amount.	allowed amount; or \$0 for a one-year supply of contact lenses in lieu of glasses up to the allowed amount. Providers may balance bill you for charges that exceed the allowed amount.	
	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](#).)

- Coronary or cardiac artery calcium scoring
- Cosmetic Surgery
- Custodial care
- Dental care
- Immunizations for travel or employment
- Infertility treatment after initial diagnosis
- Lost, stolen, or damaged [durable medical equipment](#)
- Maintenance care
- Marriage or family counseling
- Medical foods or food supplements
- Medications for sexual dysfunction
- MRI, upright
- [Out-of-network](#) massage therapy
- Private duty nursing and continuous care
- Computed Tomographic Colonography for routine colorectal cancer [screening](#)
- Vitamins
- 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 if 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.*—————

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 network prenatal care and a hospital delivery)

- The [plan's](#) overall [deductible](#) \$250
- [Specialist coinsurance](#) 15%
- Hospital (facility) [copayment](#) \$200
- Other [coinsurance](#) 15%

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:

Cost Sharing	
<a href="#">Deductibles</a>	\$250
<a href="#">Copayments</a>	\$200
<a href="#">Coinsurance</a>	\$1,550
What isn't covered	
Limits or exclusions	\$60
<b>The total Peg would pay is</b>	<b>\$2,060</b>

**Managing Joe's type 2 diabetes**

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

- The [plan's](#) overall [deductible](#) \$250
- [Specialist coinsurance](#) 15%
- Hospital (facility) [copayment](#) \$0
- Other [coinsurance](#) 15%

This EXAMPLE event includes services like:

- Primary care physician office visits (*including disease education*)
- Diagnostic tests (*blood work*)
- [Durable medical equipment](#) (*continuous glucose monitor*)

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

Cost Sharing	
<a href="#">Deductibles</a>	\$250
<a href="#">Copayments</a>	\$0
<a href="#">Coinsurance</a>	\$1,707
What isn't covered	
Limits or exclusions	\$255
<b>The total Joe would pay is</b>	<b>\$2,212</b>

**Mia's simple fracture**

(network emergency room visit and follow up care)

- The [plan's](#) overall [deductible](#) \$250
- [Specialist coinsurance](#) 15%
- Hospital (facility) [copayment](#) \$75
- Other [coinsurance](#) 15%

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:

Cost Sharing	
<a href="#">Deductibles</a>	\$250
<a href="#">Copayments</a>	\$75
<a href="#">Coinsurance</a>	\$257
What isn't covered	
Limits or exclusions	\$0
<b>The total Mia would pay is</b>	<b>\$582</b>