# Directory: Medical services

<table>
<thead>
<tr>
<th>Contact type and description</th>
<th>Contact information</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>UW Medicine Accountable Care Network (ACN): Contact Center</strong>&lt;br&gt;Find network providers</td>
<td>Call: 1-855-520-9500 (TRS: 711)&lt;br&gt;Monday–Friday: 6:30 a.m. to 8 p.m. Pacific Time (PT)&lt;br&gt;Saturday: 7 a.m. to 8 p.m. PT&lt;br&gt;Sunday: 8 a.m. to 5 p.m. PT&lt;br&gt;Visit: <a href="http://www.uwmedicine.org/umpplus">www.uwmedicine.org/umpplus</a></td>
</tr>
<tr>
<td><strong>UMP Customer Service</strong>&lt;br&gt;Medical: claims, what the plan covers</td>
<td>Call: 1-888-849-3681 (TRS: 711)&lt;br&gt;Monday–Friday: 5 a.m. to 8 p.m. PT&lt;br&gt;Saturday: 8 a.m. to 4:30 p.m. PT</td>
</tr>
<tr>
<td><strong>Regence provider directory</strong>&lt;br&gt;See provider descriptions in the <em>Finding a health care provider</em> section.</td>
<td>Call: 1-888-849-3681 (TRS: 711)&lt;br&gt;Monday–Friday: 5 a.m. to 8 p.m. PT&lt;br&gt;Saturday: 8 a.m. to 4:30 p.m. PT&lt;br&gt;Use the provider search at <a href="http://www.hca.wa.gov/ump-providers-plus">www.hca.wa.gov/ump-providers-plus</a>&lt;br&gt;Live Chat: Sign into your Regence account at <a href="http://www.regence.com">www.regence.com</a></td>
</tr>
<tr>
<td><strong>Medical appeals, complaints, grievances, and general correspondence</strong></td>
<td>Call: 1-888-849-3681 (TRS: 711)&lt;br&gt;Monday–Friday 5 a.m. to 8 p.m. PT&lt;br&gt;Saturday: 8 a.m. to 4:30 p.m. PT&lt;br&gt;Fax: 1-877-663-7526&lt;br&gt;Email: send secure email via your Regence account at <a href="http://www.regence.com">www.regence.com</a>&lt;br&gt;Mail:&lt;br&gt;Uniform Medical Plan&lt;br&gt;Attn: Appeals and Grievances&lt;br&gt;PO Box 2998&lt;br&gt;Tacoma, WA 98401-2998</td>
</tr>
<tr>
<td><strong>Preauthorization</strong>&lt;br&gt;For providers submitting medical service preauthorization requests</td>
<td>Providers call: 1-888-849-3682 (TRS: 711)&lt;br&gt;Monday–Friday: 7 a.m. to 5 p.m. PT&lt;br&gt;Providers fax: 1-877-663-7526</td>
</tr>
<tr>
<td><strong>Online access to medical claims</strong></td>
<td>Sign in to your Regence account at <a href="http://www.regence.com">www.regence.com</a></td>
</tr>
<tr>
<td><strong>Claims mailing address</strong>&lt;br&gt;For members submitting medical service claims</td>
<td>Mail:&lt;br&gt;Regence BlueShield&lt;br&gt;PO Box 1106&lt;br&gt;Lewiston, ID 83501-1106&lt;br&gt;Fax: 1-877-357-3418</td>
</tr>
<tr>
<td><strong>Eligibility and enrollment, address changes</strong></td>
<td>Employees:&lt;br&gt;Contact your personnel, payroll, or benefits office&lt;br&gt;<strong>All other members:</strong>&lt;br&gt;Call the PEBB Program: 1-800-200-1004 (TRS: 711)&lt;br&gt;Monday–Friday: 8 a.m. to 4:30 p.m. PT&lt;br&gt;Visit: <a href="http://www.hca.wa.gov/erb">www.hca.wa.gov/erb</a></td>
</tr>
<tr>
<td><strong>Tobacco cessation</strong></td>
<td>American Cancer Society’s <em>Quit for Life</em> program&lt;br&gt;See “Tobacco cessation services” in the <em>Benefits: what the plan covers</em> section for detailed information.&lt;br&gt;Call: 1-866-784-8454 - 24 hours, 7 days a week&lt;br&gt;Visit: <a href="http://www.quitnow.net/ump">www.quitnow.net/ump</a></td>
</tr>
</tbody>
</table>

*To obtain this booklet in another format (such as Braille or audio), call 1-888-849-3681 (TRS: 711).*
## Directory: Prescription drug services

<table>
<thead>
<tr>
<th>Contact type and description</th>
<th>Contact information</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Prescription drugs</strong></td>
<td></td>
</tr>
</tbody>
</table>
| Contact customer service, find network pharmacies, ask preferred drug questions | Washington State Rx Services  
Call: 1-888-361-1611 (TRS: 711) - 24 hours a day, 7 days a week  
See end of *Prescription drug* section for more detailed contact information |
| **Network mail-order pharmacy** |                      |
| Order new prescriptions and refills, check order status, manage prescriptions, track your package | Postal Prescription Services (PPS)  
Call: 1-800-552-6694  
Monday-Friday: 6 a.m. to 6 p.m. PT  
Saturday-Sunday: 9 a.m. to 2 p.m. PT  
Sign in to your account at [www.ppsrx.com](http://www.ppsrx.com) |
| **Network specialty pharmacy** |                      |
| Order new prescriptions and refills for specialty drugs | Ardon Health  
Call: 1-855-425-4085 (TRS: 711)  
Monday-Friday: 8 a.m. to 7 p.m. PT  
Saturday: 8 a.m. to 12 p.m. PT |
| **Prescription drug paper claims, complaints and appeals** |                      |
| | Call: 1-888-361-1611 (TRS: 711)  
Monday-Friday: 7:30 a.m. to 5:30 p.m. PT  
Fax claims to: 1-800-207-8235  
Fax appeals to: 1-866-923-0412  
Mail:  
Washington State Rx Services  
PO Box 40168  
Portland, OR 97240-0168 |
| **Prescription drug preauthorization** |                      |
| For providers and pharmacists submitting prescription drug preauthorization requests. | Washington State Rx Services  
Call: 1-888-361-1611 (TRS: 711)  
Monday-Friday: 7:30 a.m. to 5:30 p.m. PT  
Fax: 1-800-207-8235 |
| **Online access to prescription drug claims** |                      |
| | Find a link to your pharmacy account at [www.hca.wa.gov/ump/log-your-accounts](http://www.hca.wa.gov/ump/log-your-accounts) |

*To obtain this booklet in another format (such as Braille or audio), call 1-888-849-3681 (TRS: 711).*
How to use this book

For general topics, check the table of contents. For an overview of the most common benefits, see the “Summary of benefits” (pages 31–42). The table also shows:

- How much you will pay.
- Any limits on the benefit (such as number of visits or dollar amount).
- Whether preauthorization or notification is required.
- The page numbers where you can find more about a benefit.

To look up unfamiliar terms, see the “Definitions” section beginning on page 149.

If you still have questions

If you have specific questions, try these options:

- Use our online search function at www.hca.wa.gov/ump.
- Call UMP Customer Service for questions about medical services at 1-888-849-3681 (TRS: 711) Monday through Friday, 5 a.m. to 8 p.m. and Saturday 8 a.m. to 4:30 p.m. Pacific Time.
- Call Washington State Rx Services for questions about pharmacy services at 1-888-361-1611 (TRS: 711). Calls are taken 24 hours a day, 7 days a week.

See the Directory page on the inside front cover for more contact information.
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UMP Plus 2019 Certificate of Coverage, UW Medicine Accountable Care Network
About UMP Plus

UMP Plus is a self-funded health plan offered through the Washington State Health Care Authority’s Public Employees Benefits Board (PEBB) Program. The plan is administered by Regence BlueShield and Washington State Rx Services. All prescription drugs, services, or other benefit changes may require approval by the PEB Board at the time of procurement of benefits for the next calendar year.

UMP Plus is available only to people eligible for coverage through the PEBB Program, including employees and non-Medicare retirees of state government and higher-education institutions, school district non-Medicare retirees, and employees of certain local governments and school districts that participate in the PEBB Program, as well as their eligible dependents.

Only those who live in the following Washington State counties are eligible to enroll in UMP Plus–UW Medicine Accountable Care Network for 2019: King, Kitsap, Pierce, Skagit, Snohomish, and Thurston.

UMP Plus covers health care services delivered through a network of providers. UMP Plus–UW Medicine Accountable Care Network (UW Medicine ACN) delivers these services through a network of primary care providers, specialty care providers, ancillary providers, clinics, and hospitals.

UMP Plus is a “non-grandfathered health plan” under the Patient Protection and Affordable Care Act (PPACA).

Why create UMP Plus?

Accountable Care Networks, like UMP Plus, were established to promote high-quality care at a lower cost. The Health Care Authority designed UMP Plus to help providers achieve those goals while allowing members to choose their own providers in the network.

Providers who join UMP Plus agree to be accountable for delivering and evaluating the quality of your care. When you receive covered preventive care and coordinated treatment, the overall cost of that care is lower. These cost savings help keep your premium and deductible lower without limiting necessary care.

Online services

You can access plan information online at the UMP website, the Health Care Authority (HCA) website, the Regence website, and the UW Medicine ACN website.

Visit the UMP website at www.hca.wa.gov/ump to:

- Review complaints and appeals procedures.
- Access UMP medical policies.
- Find network providers.
- Find a network pharmacy.
- Check what your prescription will cost.
- Order prescription refills through your mail-order pharmacy account.
- Find information on prescription drugs, over-the-counter drugs, herbal or vitamin products and drug interactions.
- Download or print documents and forms.
- Find your certificate of coverage (this booklet) online.
- Access wellness tools.
- Access the Summary of Benefits and Coverage (SBC) and Uniform Glossary of Terms (UGT).

Visit the Health Care Authority website at www.hca.wa.gov to:
- Learn more about the Health Technology Clinical Committee.
- Find health technology reviews.
- Compare medical plans.

Visit the Regence website at regence.com to:
- View your Explanation of Benefits (medical claims processing details).
- Access customer service via live chat.
- Access your personal Regence account.
- Access wellness tools.
- Find ancillary providers such as therapists and chiropractors (see page 13).
- Get cost estimates for treatment of common medical conditions.
- View or order your UMP ID card.
- Access information on the BlueCard (Global Core) program.
- Download the Regence mobile application.

Visit http://blue.regence.com/trgmedpol to view Regence medical policies.

Visit your UMP Plus network at www.uwmedicine.org/umpplus to:
- To access appointment-making resources.
- Get access to your health records so you can view test results as they become available.
- Get 24/7 access to a registered nurse care line.
- Visit your provider through the UW Medicine ACN Virtual Clinic.
Finding a health care provider

Visit [www.hca.wa.gov/ump-providers-plus](http://www.hca.wa.gov/ump-providers-plus) to find the UMP Plus–UW Medicine Accountable Care Network (UW Medicine ACN) provider search. You can also call UW Medicine ACN at 1-855-520-9500.

Confirm a provider’s network status before your visit by using the provider search or calling 1-855-520-9500. When you see a network provider at a facility such as a hospital, also confirm that the facility is part of the network (see page 13).

**ALERT!** If you see a preferred or participating provider with Regence who is not in the core or support network, they are considered out-of-network. The UW Medicine ACN provider search directory lists all providers available to you under the network.

**UMP Plus–UW Medicine Accountable Care Network**

**ALERT!** Some providers are network providers at one location but not another. Please call UMP Customer Service at 1-888-849-3681 (TRS: 711) if you have any questions about the network status of a provider at a specific location.

As a UMP Plus member, you may see a provider from one of the networks listed below. The amount you pay for services will depend on the network status of the provider. To find your provider’s network status, visit [www.hca.wa.gov/ump-providers-plus](http://www.hca.wa.wa.gov/ump-providers-plus) or call UMP Customer Service at 1-888-849-3681 (TRS: 711).

- **Core network**—contains primary care providers (PCP), specialty providers, ancillary providers, and facilities (such as hospitals and clinics) contracted with UW Medicine ACN.
  - Most covered services are paid at 100% when you see your PCP and **85%** for all other providers in this network. **Note:** When you see a PCP for primary care services, office visits are paid at 100%. Related services, like x-rays or labs that you receive during a primary care visit, may be subject to the medical deductible and coinsurance.
  - Providers will not bill you for charges that exceed the allowed amount.

- **Support network**—contains certain providers contracted with Regence but not in UW Medicine ACN. All of the providers in this network are ancillary.
  - Most covered services are paid at **85%**.
  - Providers will not bill you for charges that exceed the allowed amount.

- **Out-of-network providers** are not in the core or support networks. Out-of-network providers can include providers contracted with Regence. If you see a provider with Regence who is not in the core or support network, they are considered out-of-network. The UW Medicine ACN provider search directory lists all providers available to you under the network. All other providers who are not contracted with Regence are out of network.
  - Most covered services are paid at **50%**.
  - Providers may bill you for charges that exceed the allowed amount. This is called balance billing (see page 150). Regence preferred and participating providers will not balance bill you.

**Note:** Some services and supplies are not covered by the plan or have benefit limits. If you receive services that are not covered by the plan or you exceed your benefit limit, you will have to pay for those services or supplies, even if you see a network provider.

The graphic on page 11 lists the provider types available in the core and support networks.
How to find a network provider

As a UMP Plus member, you have access to the core network in your service area, support network in Washington State, and Blue Cross and Blue Shield Plan providers worldwide through the BlueCard® and BlueCard (Global Core) programs.

To find a provider in the core network:

- Visit www.hca.wa.gov/ump-providers-plus to find the UW Medicine ACN provider search.
- Call UW Medicine ACN at 1-855-520-9500.

To find a provider in the support network:

- Visit www.regence.com to find the Regence UW Medicine ACN provider search.
- Call UMP Customer Service at 1-888-849-3681 (TRS: 711).

You may choose a naturopath from the support network as your primary care provider. To find a naturopath:

- Visit www.regence.com to find the Regence UW Medicine ACN provider search.
- Call UMP Customer Service at 1-888-849-3681 (TRS: 711).

To find a network pharmacy, see page 77.

Network primary care providers

To receive full coverage for primary care office visits, you must see a primary care provider (PCP) in the core network (or a naturopath from the support network). A PCP must be one of the provider types and practice under one of the specialties listed in the table below.

<table>
<thead>
<tr>
<th>Provider types</th>
<th>Specialties</th>
</tr>
</thead>
<tbody>
<tr>
<td>Medical Doctor (M.D.)</td>
<td>Adult Medicine</td>
</tr>
<tr>
<td>Doctor of Osteopathic Medicine (D.O.)</td>
<td>Family Practice</td>
</tr>
<tr>
<td>Naturopathic Physician (N.D.)</td>
<td>General Practice</td>
</tr>
<tr>
<td></td>
<td>Internal Medicine</td>
</tr>
<tr>
<td></td>
<td>OB/GYN or Obstetrics</td>
</tr>
<tr>
<td></td>
<td>Pediatrics (for patients under age 18)</td>
</tr>
</tbody>
</table>
**Provider types** | **Specialties**  
--- | ---  
Nurse Practitioner (A.R.N.P.) | Geriatrics, Preventive Medicine  
Physician Assistant (P.A.) | Gynecology, Women’s Health  

When you see a PCP for primary care services, office visits are paid at 100%. Related services, like x-rays or labs that you receive during a primary care visit may be subject to the medical deductible and coinsurance.

**ALERT!** If you see an out-of-network provider (see page 14) for primary care services, you’ll pay 50% of the cost, and services will be subject to the medical deductible. You may be balance billed, which means you may pay any amount the provider charges that exceeds the allowed amount.

**Why choose a primary care provider?**

By choosing a PCP from your core network (or a naturopath from the support network), you are choosing high-quality care at a lower cost to you. You do not pay coinsurance or deductible for office visits when you see a PCP. By managing all of your care, your PCP gets to know you and all your health care needs. This helps your PCP determine appropriate tests and treatment plans, including when you should be referred to a specialty provider. A primary care provider helps you receive preventive care such as covered immunizations, well-child visits for your children, cancer screenings (e.g., breast, cervical, prostate) and can help coordinate care for you when you need to see specialists. You are not required to choose a PCP. However, the benefit to choosing a PCP is that the provider can help prevent and treat health care conditions early and promote your health and well-being.

**Network specialty providers**

A specialty provider is in the core network (affiliated with UW Medicine ACN) and specializes in a certain area of care. Examples include cardiologists, allergists, and dermatologists. Find the complete list of provider types that are considered specialty providers on the UW Medicine ACN provider search page, available at [www.hca.wa.gov/ump-providers-plus](http://www.hca.wa.gov/ump-providers-plus).

Specialty providers as described in this section are paid at the network rate. See the “Summary of benefits” table 32–42 for coverage of specific services. In general, you must pay your medical deductible before the plan begins to pay for covered services. Then you’ll pay 15% of the allowed amount.
Ancillary providers

An ancillary provider is one of the provider types or facilities listed below. An ancillary provider may be available in both the core and support networks. For providers in either the core or support network, you pay 15% of the allowed amount for covered services from ancillary providers. Some ancillary providers, such as hospital systems, are not network providers. Call UMP Customer Service or visit regence.com to determine the network status of an ancillary provider.

Ancillary facilities
- Birth centers (nonhospital)
- Dialysis
- Durable medical equipment suppliers
- Hearing aid dispensary
- Home health providers
- Hospice
- Laboratories (lab testing)
- Mental health facilities
- Rehabilitation, inpatient
- Skilled nursing facility
- Substance use disorder facilities
- Urgent care

Ancillary providers
- Acupuncturists
- Anesthesiologists
- Audiologists
- Chiropractors
- Massage therapists, licensed
- Maxillofacial surgeons
- Mental (behavioral) health providers (including M.D.s, such as psychiatrists)
- Midwives, licensed
- Occupational therapists
- Pathologists
- Physical therapists
- Registered dieticians
- Speech therapists
- Substance use disorder providers

Network facilities

Clinics and other outpatient facilities
At clinics in the core network and other outpatient facilities, you pay 15% of the allowed amount for covered services.

Urgent care clinics: When you see a provider at an urgent care clinic in the core or support networks, you pay 15% of the allowed amount.

Hospitals
Inpatient services: At hospitals in the core network, you pay an inpatient copay of $200 per day, up to an annual maximum of $600. You pay 15% of the allowed amount for professional services.

Outpatient services: At hospitals in the core network, you pay 15% of the allowed amount. You may be balance billed at out-of-network hospitals. For emergency room visits, see page 51.

When you see a network provider at a facility such as a clinic, confirm that the facility is also a network provider. Some providers are network providers at one location but not another. Please call UMP Customer Service at 1-888-849-3681 (TRS: 711) if you have any questions about the network status of a provider at a specific location.
Other providers
You may see a provider who is contracted with Regence but does not participate in the core or support networks, for the services listed below. These services will be paid at the network rate.

<table>
<thead>
<tr>
<th>Covered service</th>
<th>See page</th>
</tr>
</thead>
<tbody>
<tr>
<td>Applied Behavior Analysis (ABA) Therapy</td>
<td>44</td>
</tr>
<tr>
<td>Bariatric surgery</td>
<td>44</td>
</tr>
<tr>
<td>Emergency care</td>
<td>51</td>
</tr>
<tr>
<td>You may also see out-of-network providers and the plan pays at the network rate. However, the provider may balance bill you (see page 150).</td>
<td></td>
</tr>
<tr>
<td>Family planning services, voluntary pregnancy terminations</td>
<td>52</td>
</tr>
<tr>
<td>Inpatient services at children’s hospitals</td>
<td>56</td>
</tr>
<tr>
<td>Transgender health services</td>
<td>70</td>
</tr>
<tr>
<td>Transplants</td>
<td>70</td>
</tr>
<tr>
<td>Urgent care</td>
<td>70</td>
</tr>
</tbody>
</table>

Out-of-network providers

**ALERT!** If you see a provider with Regence who is not in the core or support network, they are considered out-of-network. The UW Medicine ACN provider search directory lists all providers available to you under the network.

A provider not in the core or support networks is an out-of-network provider. If you see an out-of-network provider for covered services, you will pay 50% of the allowed amount, and the provider may balance bill you (see definition on page 150).

Covered provider types
The plan pays for covered services only when performed by covered provider types within the scope of their license(s). When a facility charges facility fees, the services must be covered services and within the scope of the facility's license to be covered.

All providers in the core and support networks are covered provider types. If you see an out-of-network provider who is not a covered provider type, the plan will not pay for any of the services received and you will be responsible for all charges. As with all noncovered services, any payments you make to a noncovered provider type will not count toward your medical deductible or medical out-of-pocket limit.

See the list of covered provider types at [www.hca.wa.gov/ump/ump-plus/ump-plus-provider-information](http://www.hca.wa.gov/ump/ump-plus/ump-plus-provider-information).

How much will I pay?
You do not pay anything for a primary care office visit when you see your primary care provider in the core network. Related services, like x-rays or labs, you receive during a primary care visit may be subject to the medical deductible and coinsurance. You pay 15% of the allowed amount when you see other providers in the core or support network. If you see an out-of-network provider, you will pay 50% of the allowed amount, plus any amount the provider charges that exceeds the allowed amount (called balance billing; see on page 150).
Note: You will have to pay for services or supplies that are not covered or exceed benefit limits, regardless of which provider you see.

The table below shows provider types and what you pay to see them. Services are subject to the medical deductible unless otherwise noted. Read the sections below the table for details.

<table>
<thead>
<tr>
<th>Network types</th>
<th>Provider types</th>
<th>What you pay</th>
</tr>
</thead>
<tbody>
<tr>
<td>Core network</td>
<td>Primary care</td>
<td>You pay 0% for primary care office visits. Not subject to the medical deductible. Related services (like x-rays or labs) that you may receive during a primary care visit may be subject to the medical deductible and coinsurance.</td>
</tr>
<tr>
<td>Core network</td>
<td>Specialty</td>
<td>You pay 15% of the allowed amount.</td>
</tr>
<tr>
<td>Core network</td>
<td>Ancillary</td>
<td>You pay 15% of the allowed amount.</td>
</tr>
<tr>
<td>Core network</td>
<td>Facilities</td>
<td>Inpatient facility charges: Inpatient copay $200 per day, annual maximum $600. Professional services: You pay 15% of the allowed amount.</td>
</tr>
<tr>
<td>Support network</td>
<td>Ancillary</td>
<td>You pay 15% of the allowed amount.</td>
</tr>
<tr>
<td>Out of network</td>
<td>All provider types</td>
<td>You pay 50% of the allowed amount and may be balance billed; see page 150.</td>
</tr>
</tbody>
</table>

Why choose providers in the core network?

FOR MORE INFORMATION: See the table above for descriptions of the provider types.

You get the most benefit from UMP Plus–UW Medicine ACN when you choose providers in the core network. Here’s why:

- When you see a primary care provider (see description on page 11) for primary care services, your office visit is paid in full.
- You pay 15% of the allowed amount for most services by specialty providers, after you meet your medical deductible.
- You pay nothing for covered preventive care services and covered immunizations as described under “Preventive care” on page 62.
- These providers can’t bill you for more than the plan’s allowed amount.
- You won’t have to file a claim if the plan is your primary coverage.

Disadvantages of using out-of-network providers

When you use an out-of-network provider:

- You pay 50% coinsurance for most covered services, including covered preventive care services.
- You will pay 50% of the allowed amount, plus any amount the provider charges that exceeds the allowed amount (balance billing). The 50% coinsurance you pay to out-of-network providers, and any balance billed amounts, do not count toward your medical deductible or your out-of-pocket limit.
- You may have to pay for services upfront and send the claim to the plan yourself.
- The provider may not request preauthorization for services that require it, resulting in payment being delayed or denied.
- The provider may not be familiar with UMP prescription drug guidelines and prescribe drugs subject to higher cost, or that are not covered by the plan.

**Note:** Payment for out-of-network services may be sent to you or the provider.

### Sample payments to different provider types

The chart below shows how much you pay for professional services from core network, support network, and out-of-network providers when UMP is your primary insurance. For these examples, assume you have paid your medical deductible and haven’t reached your medical out-of-pocket limit. See page 10 for descriptions of these provider types.

<table>
<thead>
<tr>
<th>Network type</th>
<th>Provider type/service</th>
<th>Must provider accept allowed amount?</th>
<th>Balance billing allowed?</th>
<th>Itemized payments</th>
<th>You owe provider</th>
</tr>
</thead>
<tbody>
<tr>
<td>Core network</td>
<td>PCP office visit</td>
<td>Yes. You pay none of the allowed amount (coinsurance).</td>
<td>No.</td>
<td>Billed charge: $200 Allowed amount: $150 Plan pays 100%: $-150 You pay: $0</td>
<td>$0</td>
</tr>
<tr>
<td>Core network</td>
<td>Related services with a PCP (labs, x-rays, etc.)</td>
<td>Yes. You pay 15% of the allowed amount (coinsurance).</td>
<td>No.</td>
<td>Billed charge: $600 Allowed amount: $500 Plan pays 85%: $-425 You pay 15%: $75</td>
<td>$75</td>
</tr>
<tr>
<td>Core network</td>
<td>Specialty provider, ancillary provider, or facility</td>
<td>Yes. You pay 15% of the allowed amount (coinsurance).</td>
<td>No.</td>
<td>Billed charge: $1,000 Allowed amount: $900 Plan pays 85%: $-765 You pay 15%: $135</td>
<td>$135</td>
</tr>
<tr>
<td>Support network</td>
<td>Ancillary provider</td>
<td>Yes. You pay 15% of the allowed amount (coinsurance).</td>
<td>No.</td>
<td>Billed charge: $1,000 Allowed amount: $900 Plan pays 85%: $-765 You pay 15%: $135</td>
<td>$135</td>
</tr>
<tr>
<td>Out of network</td>
<td>Out-of-network provider</td>
<td>No. You pay 50% of the allowed amount (coinsurance), plus all charges that exceed the allowed amount.</td>
<td>Yes.</td>
<td>Billed charge: $1,000 Allowed amount: $900 Plan pays 50%: $-450 You pay 50%: $450 plus $100 exceeding the allowed amount. You pay $550.</td>
<td>$550*</td>
</tr>
</tbody>
</table>

*This amount does not apply to your medical out-of-pocket limit.*
Please note that these are examples only and may not reflect your specific situation.

**Network consent for out-of-network services**

**ALERT!** To receive network consent after services are processed, your UW Medicine ACN network provider must submit an appeal within 180 days of you receiving notice of payment (your Explanation of Benefits, see page 153) for the related services. See “After your visit” below for details.

An approved network consent allows the plan to pay for services provided by an out-of-network provider at the network rate. If a network consent is approved, the plan pays at the network rate—85% of the allowed amount—for services received from an out-of-network provider. You will not be balance billed for that approved network consent.

**When can I request a network consent?**

**ALERT!** If a network consent is approved, you must still pay your cost share for most medical services. Services provided under an approved network consent count toward your medical deductible and out-of-pocket limit. Network consent for ongoing services may require periodic review.

**Before your visit**

When your network provider affiliated with UW Medicine ACN determines that you need medically necessary services that aren't available within the UW Medicine ACN network, the provider submits a network consent to the plan by fax at 877-663-7526 before the services are provided. The fact that a provider may prescribe or provide a service or supply does not, by itself, make it a medically necessary (see definition on page 157) covered service or supply. The network consent must include the following:

- Information about the out-of-network provider, such as name, address, and tax ID number.
- The dates of service for which your UW Medicine ACN network provider has approved the network consent.

**When preauthorization is required with network consent**

The services you receive through network consent may also require preauthorization. In that case, your network provider affiliated with UW Medicine ACN must include information relevant to both the network consent and preauthorization request:

- The information about the out-of-network provider listed above; and
- Clinical documentation needed for the plan to review services for medical necessity.

**After your visit**

If you have already received services from an out-of-network provider and your services were paid at the out-of-network level, your UW Medicine ACN network provider may submit a network consent request to the network for consideration. If the network consent is approved by the network, it will be sent to Regence and Regence will reprocess the services to pay at the network level.

If you have already received services from an out-of-network provider and your services were denied, your UW Medicine ACN network provider may submit a network consent as an appeal (as described on pages 112-118). Appeals must be submitted no later than 180 days after the date of the Explanation of Benefits is received for the appealed services. If the network consent is approved and the appeal is overturned, services will be paid at the network level.
**Services received outside the service area**

UMP members have access to Regence BlueShield network providers and Blue Cross and Blue Shield Plan providers worldwide through the BlueCard® and BlueCard (Global Core) programs.

**Coverage available by region**

The table below shows the medical coverage available to you outside the UMP Plus service area in Washington State, in the rest of the United States (U.S.), and worldwide.

<table>
<thead>
<tr>
<th>Type of service</th>
<th>In Washington State</th>
<th>In the U.S. (except Washington State)</th>
<th>Outside the U.S.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Emergency room (ER)</td>
<td>Covered at 85%*</td>
<td>Covered at 85%*</td>
<td>Covered at 85%*</td>
</tr>
<tr>
<td>See page 51 for details.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Urgent care</td>
<td>Covered at 85% for network providers and 50% for out-of-network providers. *</td>
<td>Covered at 85% for network providers and 50% for out-of-network providers. *</td>
<td>Covered at 85% for network providers and 50% for out-of-network providers. *</td>
</tr>
<tr>
<td>See page 70 for details.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>All other services</td>
<td>Covered at 85% for network providers and 50% for out-of-network providers. *</td>
<td>Covered at 50%*</td>
<td>Covered at 50%*</td>
</tr>
</tbody>
</table>

*If you see an out-of-network provider (not a UW Medicine ACN, Regence, or BlueCard provider), you may be balance billed.

**Coverage available worldwide**

- **ALERT!** The plan does not cover prescription drugs ordered through mail-order pharmacies located outside the U.S. See “Drugs purchased outside the U.S.” on page 79 to learn more.

The plan covers the same benefits as described in this certificate of coverage if the services received outside the U.S. are:
- Medically necessary (see definition on page 157).
- Appropriate for the condition being treated.
- Not considered to be experimental or investigational by U.S. standards.
- Meeting all medical policy criteria.
- Covered by the plan.

UMP members have access to Regence BlueShield network providers and Blue Cross and Blue Shield Plan providers worldwide through the BlueCard® and BlueCard (Global Core) programs.

To find a Regence network provider, choose one of the following:
- Use the Provider Search at [www.hca.wa.gov/ump-providers-plus](http://www.hca.wa.gov/ump-providers-plus).
- Sign in to your account on [regence.com](http://regence.com), where you have access to more information about providers, as well as other tools (see page 8).
- Call UMP Customer Service at 1-888-849-3681 (TRS: 711) for assistance.

To find a network pharmacy, see page 77.
Important tips for receiving care outside the U.S.

- Always carry your UMP identification (ID) card.
- If you need emergency medical care, go to the nearest hospital.
- If you are admitted to the hospital, call the BlueCard (Global Core) Service Center to notify the plan of your admission.
- If you need urgent medical care, contact the BlueCard (Global Core) Service Center for help finding a network provider.

Providers outside the U.S.—BlueCard (Global Core)

Under BlueCard (Global Core), you have access to providers outside the U.S. To find a contracted provider outside the U.S., use the online provider search at www.bcbsglobalcore.com/ProviderSearch. Or you may call the BlueCard (Global Core) Service Center at 1-800-810-BLUE (2583), or call collect at 1-804-673-1177.

How are services paid outside the U.S.?

Services received outside the service area are covered at the out of network rate of 50% except for emergency and urgent care services. Emergency services (see page 51) are paid at 85%. Urgent care (see page 70) services are paid at 85% when you see a BlueCard provider or 50% when you see an out-of-network provider. You may be balanced billed when you see an out-of-network provider.

BlueCard (Global Core) Contact and Online Information

- Call the BlueCard (Global Core) Service Center at 1-800-810-BLUE (2583), or call collect 1-804-673-1177 (available 24 hours a day, 7 days a week).
- Use the provider search at www.bcbsglobalcore.com/ProviderSearch.
- Visit the BlueCard (Global Core) website at www.bcbsglobalcore.com/Home. After you create an account, you can find BlueCard information, get an international claim form, and submit claims electronically at www.bcbsglobalcore.com/Home/ClaimForms.

Submitting a claim for services outside the U.S.

If you have questions about submitting a claim for services outside the U.S., call UMP Customer Service at 1-888-849-3681 (TRS: 711).
What you pay for medical services

**Deductible**

A deductible is a fixed dollar amount you pay each calendar year before the plan begins paying most benefits. The UMP medical deductible amount is $125 per person, with a maximum of $375 for a family of three or more people. See “How does the medical deductible work with families?” on page 21 for more information. When you first get services, you pay the first $125 in charges. After you pay that first $125, the plan begins to pay benefits for your care. This applies to each covered member, up to the $375 maximum. You do not pay a deductible for prescription drugs, and they don’t count toward your medical deductible.

If you qualified for the SmartHealth wellness incentive

The subscriber (see definition on page 166) is the only member eligible to earn the SmartHealth wellness incentive. The 2019 incentive reduces the subscriber’s medical deductible to $0. For details and examples of how the deductible reduction works for accounts with more than one member, visit [www.hca.wa.gov/ump/ump-plus/wellness-programs](http://www.hca.wa.gov/ump/ump-plus/wellness-programs), then click on “How do I receive the $125 SmartHealth wellness incentive I earned?”

What doesn’t count toward my medical deductible?

The following out-of-pocket expenses do not count toward your $125 medical deductible:

- Services you pay for that aren’t covered by the plan. See pages 92–99 for some examples.
- Services that are exempt from the medical deductible, even if you had out-of-pocket costs (for example, covered preventive care received from an out-of-network provider).
- Charges for services exceeding benefit maximums. For example, the maximum for adult vision hardware is $150 every two calendar years. Charges over this amount do not count toward your medical deductible.
- Charges for services beyond benefit limits. For example, the annual benefit limit for acupuncture is 16 visits. Costs for more than 16 visits are not covered by the plan and do not count toward your medical deductible.
- Out-of-network provider charges that exceed the allowed amount. See the table on page 16.
- Your inpatient hospital copayment (see page 22).
- Your emergency room copayment (see page 51).
- Prescription drug costs.

Which services are exempt from the medical deductible?

**TIP:** The plan pays the services (subject to cost share) listed below even if you have not met your deductible. This means that you do not have to pay the first $125 of covered services before the plan begins to pay.

When you see a network provider, you do not have to pay the medical deductible before the plan pays for the following services:

- Office visit charges by primary care providers (page 15).
- Covered preventive care and covered immunizations as described on pages 62–64.
- Routine vision care: exams, glasses, and contacts (page 71).
- Routine hearing care: exams and hearing aids (page 54).
- Contraceptive supplies and services (pages 52–53).
- Certain products available from network pharmacies (page 81).
- Prescription drugs.
How does the medical deductible work with families?

If you have three or fewer members in your family enrolled in UMP Plus, each member must meet the $125 medical deductible for a family maximum of $375. Once any one person spends $125 that applies toward the medical deductible, the plan will begin paying benefits for that person only. Because the plan is now paying for this person’s covered services, they are no longer contributing toward the family deductible.

If your family has four or more members, each person has a medical deductible of $125 and the maximum the family pays towards medical deductibles is $375. Once a member meets his or her $125 deductible, the plan begins paying for covered services for that person. Because the plan is now paying for this person’s covered services, they are no longer contributing toward the family deductible. If the combined amount paid toward the deductible for everyone in the family reaches $375—even if no one reached $125 on their own—the plan begins paying for covered services for everyone in the family; no more deductible is owed.

Note: Only services that are covered and are subject to the medical deductible count. See page 20 for a list of services that don’t count.

Alert! If you receive services with a benefit limit (such as massage therapy or physical therapy) before meeting your medical deductible, those visits will count toward the benefit limit. For example, if you pay out of pocket for a massage therapy visit because you haven’t met your medical deductible, that visit will count toward the maximum of 16 visits per calendar year. See definition of “Limited benefit” on page 155 for more information. Note: If you have other primary coverage, visits paid by your primary plan also count toward UMP benefit limits.

If the subscriber earned the SmartHealth wellness incentive, the subscriber’s medical deductible is reduced to $0. For details and examples of how the deductible reduction works for accounts with more than one member, visit www.hca.wa.gov/ump/ump-plus/wellness-programs.

Coinsurance

Coinsurance refers to the percentage of the allowed amount that you pay for most medical services and for prescription drugs when the plan pays less than 100%.

See pages 11–13 for a description of the provider types listed below.

After you have paid your medical deductible, you pay the following percentages for most services:

- For primary care providers in the core network: You pay nothing for office visits. You may pay 15% of the allowed amount for other services not considered preventive (see page 62) you receive (like labs and x-rays) during a primary care office visit.
- For specialty providers in the core or support networks: 15% of the allowed amount.
- For out-of-network providers: 50% of the allowed amount and you may be balance billed, which means you will pay any amount an out-of-network provider bills that is above the allowed amount.

See pages 72–88 for how much you pay for prescription drugs.

Copayment

A copayment is a flat dollar amount you pay when you receive specific services, treatments, or supplies, including, but not limited to:

- Tobacco cessation services (page 68).
- Diabetes Control Program (page 48).
- Diabetes Prevention Program (page 48).
- Required second opinions (page 65).
• Emergency room copay: $75 per visit. See “Emergency room” on page 51 for details.
• Facility charges for services received while an inpatient at a core network hospital, mental health, substance use disorder, or skilled nursing facility: $200 per day copay (see “Inpatient copay” below).

**Inpatient copay**
The inpatient copay of $200 per day for facility charges is what you pay for inpatient services at a network facility, such as a hospital, skilled nursing, mental health, or substance use disorder facility, with an annual maximum of $600 per person per calendar year. For covered inpatient services that are received from an out-of-network facility, you pay 50% of the allowed amount plus any balance billing.

The inpatient copay does not count toward your medical deductible but does apply to your medical out-of-pocket limit.

*Note:* Professional charges, such as for physician visits while you are in the hospital or lab work, may be billed separately and are not included in this copay.

**When do I pay?**
Most of the time, you pay after your claim is processed.

• First, you receive an Explanation of Benefits (EOB) from the plan that explains how much the plan paid the provider. (The Member Responsibility section of your EOB tells you how much you owe the provider.)
• Second, the provider sends you a bill.
• Then, you pay the provider.

*Note:* The provider may ask you to pay your copayment, when applicable, at the time of service. You will be billed for your coinsurance amounts after services are provided. In these cases, you should check your EOB when it arrives to make sure that the amount you paid is accurately reflected in the Member Responsibility section. You may call UMP Customer Service at 1-888-849-3681 (TRS: 711) for assistance.

**Medical out-of-pocket limit**

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**ALERT!** See page 75 for how the prescription drug out-of-pocket limit works. Prescription drug costs do not count toward your medical out-of-pocket limit.

The medical out-of-pocket limit is the most you pay during a calendar year for covered services from network providers. After you meet your medical out-of-pocket limit for the year, the plan pays covered services by network providers. **Expenses are counted from January 1, 2019, or your first day of enrollment (whichever is later); through December 31, 2019, or your last day of enrollment, (whichever is earlier).**

Your medical out-of-pocket limit is $2,000 per person, with a maximum of $4,000 per family (two or more people enrolled under one account).

**What counts toward this limit?**
1. Your coinsurance paid to covered providers in the core network, support network, and other providers approved for certain services (see page 16).
2. Inpatient and emergency room copays.
3. Your medical deductible.

**What doesn’t count toward this limit?**
1. Amounts paid by the plan, including services covered in full.
2. Your monthly premiums.
3. Prescription drug costs. See page 75 for how the prescription drug out-of-pocket limit works (which is counted separately by Washington State Rx Services).

4. Your coinsurance paid to out-of-network providers (note that out-of-network coinsurance does count toward your medical deductible; see page 14).

5. Balance billed amounts (see definition on page 150).

6. Services not covered by the plan; for examples, see pages 92–99.

7. Amounts that are more than a maximum dollar amount paid by the plan. For example, the plan pays a maximum of $150 for adult vision hardware once every two calendar years. Any amount you pay over $150 does not count toward the medical out-of-pocket limit.

8. Amounts paid for services exceeding a benefit limit. For example, the benefit limit for acupuncture is 16 visits. If you have more than 16 acupuncture visits in one year, you will pay in full for those visits, and what you pay will not count toward this limit. See “Limited benefit” on page 155 for more benefits with this type of limit.

**What will I pay for after reaching this limit?**

You will still be responsible for paying numbers 2–8 above after you meet your medical out-of-pocket limit. See page 75 for how the prescription drug out-of-pocket limit works.

**You still pay for out-of-network provider services**

Services by out-of-network providers are paid at 50% of the allowed amount (unless noted under “Other providers” you may see for certain services on page 14). Even after you meet your medical out-of-pocket limit, you will still pay 50% coinsurance for out-of-network provider services, and the provider may still balance bill you (see definition on page 150).

**Note:** The 50% you pay, and balance billed amounts do not count toward your medical out-of-pocket limit. However, coinsurance paid to out-of-network providers does count toward your medical deductible. Balance billed amounts never apply toward your medical deductible.

**Additional exception for approved network consent services**

In addition to the services above, your coinsurance for out-of-network provider services related to an approved network consent (see page 17) will count toward your medical out-of-pocket limit, and the plan will pay 100% of the allowed amount for these services after you meet your medical out-of-pocket limit.
Summary of payment

**ALERT!** Even if a provider orders a test or prescribes a treatment, the plan may not cover it. Please review this certificate of coverage or call UMP Customer Service at 1-888-849-3681 (TRS: 711) if you have questions about benefits or limitations.

On the next several pages, you'll find a summary of your plan benefits, a convenient reference to help you find the information you need. For a complete understanding of how a benefit works, it is important that you also read the pages listed in the “For more information” column.

Not all benefits are listed. For services not listed, see the Table of Contents or call UMP Customer Service at 1-888-849-3681 (TRS: 711). In order to be covered, all services must be medically necessary (see definition on page 157).

If you see an unfamiliar term, see the alphabetical list of definitions on pages 149–168.

This certificate of coverage applies only to dates of service between the day your coverage begins (but no earlier than January 1, 2019) and the day your coverage ends (no later than December 31, 2019).

If you have coverage under another health plan, see pages 100–104.

### Deductibles and limits

<table>
<thead>
<tr>
<th>What is it?</th>
<th>How much is it?</th>
<th>What else do I need to know?</th>
<th>For details: See page(s)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Medical deductible</td>
<td>$125 per person (maximum of $375 for a family of three or more)</td>
<td>You pay toward the medical deductible before the plan pays for most covered medical services. You don’t have to pay the medical deductible for some services. Not all services count toward this deductible.</td>
<td>20–21</td>
</tr>
<tr>
<td></td>
<td>See page 20 if you qualified for the 2019 SmartHealth $125 wellness incentive.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Medical out-of-pocket limit</td>
<td>$2,000 per person (maximum of $4,000 for a family of two or more)</td>
<td>Your medical deductible and all coinsurance and copays for covered network services count toward this limit.</td>
<td>22–23</td>
</tr>
<tr>
<td>Prescription drug out-of-pocket limit</td>
<td>$2,000 per person (no family maximum)</td>
<td>Your prescription drug coinsurance counts toward this limit. See page 75 for details.</td>
<td>75</td>
</tr>
<tr>
<td>Annual plan payment limit</td>
<td>None</td>
<td>No limit to how much the plan pays per calendar year.</td>
<td>Not applicable</td>
</tr>
<tr>
<td>Lifetime plan payment limit</td>
<td>None</td>
<td>No limit to how much the plan pays over a lifetime.</td>
<td>Not applicable</td>
</tr>
</tbody>
</table>
Types of services

The table below describes how much you will pay for services. Unless otherwise noted, all payment is based on the allowed amount, which is the fee accepted as payment by providers in the core or support networks (network providers), and services are subject to the medical deductible. See the “Summary of benefits” table on pages 32–42 to find out which services fall under the standard, preventive, outpatient, inpatient, facility fees, and special categories.

<table>
<thead>
<tr>
<th>Type of service</th>
<th>How much you pay</th>
</tr>
</thead>
<tbody>
<tr>
<td>Primary care services</td>
<td>▪ Primary care providers in the core network: You pay $0; the plan pays in full when you see your primary care provider. See page 11 for the list of provider types that are considered primary care providers. Other services you receive during a primary care office visit may be covered under the standard benefit described below. If you receive primary care office visits from the following providers, services are subject to the medical deductible and the following coinsurance:</td>
</tr>
<tr>
<td></td>
<td>▪ Specialty providers in the core or support network: You pay 15% of the allowed amount.</td>
</tr>
<tr>
<td></td>
<td>▪ Out-of-network providers: You pay 50% of the allowed amount, and the provider may balance bill you (see page 150).</td>
</tr>
<tr>
<td>Standard</td>
<td>You must pay your medical deductible, the first $125 in covered services, before the plan begins to pay. How much you pay (your coinsurance) depends on the provider’s network status:</td>
</tr>
<tr>
<td></td>
<td>▪ Specialty providers in the core or support network—You pay 15% of the allowed amount.</td>
</tr>
<tr>
<td></td>
<td>▪ Out-of-network providers—You pay 50% of the allowed amount; the provider may balance bill (see page 150).</td>
</tr>
<tr>
<td>Preventive</td>
<td>How much you pay depends on the provider’s network status:</td>
</tr>
<tr>
<td></td>
<td>▪ Primary care and specialty providers in the core or support network—You pay $0; the plan pays in full.</td>
</tr>
<tr>
<td></td>
<td>▪ Out-of-network providers—You pay 50% of the allowed amount; the provider may balance bill.</td>
</tr>
<tr>
<td>Outpatient</td>
<td>If you receive services at a facility that offers inpatient services but are not admitted, the services are covered as outpatient. See the specific benefit (e.g., emergency room or diagnostic tests) for how much you will pay. You may be billed separately for facility fees in addition to the provider fees.</td>
</tr>
<tr>
<td>Type of service</td>
<td>How much you pay</td>
</tr>
<tr>
<td>-----------------</td>
<td>------------------</td>
</tr>
<tr>
<td><strong>Inpatient</strong></td>
<td>You pay the inpatient copay: $200 per day at network facilities, $600 maximum per calendar year. <strong>Note:</strong> The inpatient copay counts toward your medical out-of-pocket limit.</td>
</tr>
<tr>
<td>Subject to the medical deductible, copay, and coinsurance. Most inpatient services require both preauthorization (see page 89) and notification (your provider must notify the plan upon admission to a facility; see page 90).</td>
<td>When you are admitted to a network facility, you will pay:</td>
</tr>
<tr>
<td></td>
<td>• Any remaining medical deductible;</td>
</tr>
<tr>
<td></td>
<td>• The inpatient copay; and</td>
</tr>
<tr>
<td></td>
<td>• Your coinsurance for professional services, such as doctor consultations or lab tests, which depends on the provider’s network status.</td>
</tr>
<tr>
<td>See the standard row above for provider status information. See the specific benefit (e.g., diagnostic tests) for how the plan covers these services.</td>
<td>Professional providers may contract separately from a facility. Even if a facility is network, a professional provider may not be.</td>
</tr>
<tr>
<td>If you go to an out-of-network facility for non-emergency inpatient care, you will pay 50% of the allowed amount, and the facility may balance bill you. See the table on page 16 for more information on out-of-network facility charges.</td>
<td><strong>Services are considered inpatient</strong> only when you are admitted to a facility. See definition of “Inpatient stay” on page 155.</td>
</tr>
<tr>
<td><strong>Facility fees</strong></td>
<td>Facility fees may be charged in addition to provider fees when accessing hospitals or clinics.</td>
</tr>
<tr>
<td>Facility fees associated with primary care office visits will be paid at 100%.</td>
<td>How much you pay for facility fees <strong>not related to a primary care office visit</strong> depends on the provider’s* network status:</td>
</tr>
<tr>
<td>Facility fees associated with primary care office visits will be paid at 100%.</td>
<td>• <strong>Network providers:</strong> You pay 15% of the allowed amount.</td>
</tr>
<tr>
<td>Facility fees associated with primary care office visits will be paid at 100%.</td>
<td>• <strong>Out-of-network providers:</strong> You pay 50% of the allowed amount, and the provider may balance bill you (see page 150).</td>
</tr>
<tr>
<td>*A facility, such as a hospital, may be referred to as a “provider.”</td>
<td><strong>What else do I need to know?</strong></td>
</tr>
<tr>
<td>Some services are not covered. See pages 92–99 for a list of exclusions.</td>
<td>You don’t need a referral from the plan to see a specialty provider for most services. However, you will save money by seeing primary care and specialty providers, especially for preventive services. See page 11 for more information.</td>
</tr>
<tr>
<td>There is no waiting period for preexisting conditions.</td>
<td>You must be enrolled in this plan for the plan to pay for medically necessary covered services.</td>
</tr>
</tbody>
</table>

| Special (for example, ambulance) | These services have unique payment rules, which are described in the “How much will I pay?” column on pages 32–42. |
| Subject to the medical deductible. |
Benefits: what the plan covers

Guidelines for coverage

**ALERT!** The fact that a physician or other provider prescribes, orders, recommends, or approves a service or supply does not mean it is covered or medically necessary (see page 157).

For this plan to cover a service or supply, it must meet all of the following conditions. The service or supply must:

- Be received by an enrolled member on a day between the date your coverage begins (but no sooner than January 1, 2019) and the date your coverage ends (but no later than December 31, 2019); and
- Be listed as covered; and
- Meet the plan’s coverage policies and preauthorization requirements; and
- Be medically necessary (see definition on page 157).

Limits and exclusions may apply to plan benefits. See both the benefit description and “What the plan doesn’t cover” starting on page 92.

Some services require preauthorization and/or plan notification prior to receiving treatment. See page 90 for how to find the list or call UMP Customer Service to ask if a certain service is covered, requires preauthorization, or requires plan notification.

The following sections describe the benefits provided by this plan. Be sure to read them carefully for important information that can help you get the most from your health coverage. If you do not understand the benefits, it is your responsibility to ask for help before receiving services by calling Customer Service at 1-888-849-3681 (TRS: 711).

UMP Plus is a self-funded health plan offered through the Washington State Health Care Authority’s Public Employees Benefits Board (PEBB) Program and administered by Regence BlueShield and Washington State Rx Services. All prescription drugs, services, or other benefit changes may require approval by the PEB Board at the time of procurement of benefits for the next calendar year. For example, prescription drugs newly approved by the U.S. Food and Drug Administration (FDA) may require approval by the PEB Board before they will be covered by the Plan.

**Health Technology Clinical Committee (HTCC)**

**ALERT!** HTCC decisions are usually implemented by UMP at the beginning of the calendar year after the HTCC decision is issued. If UMP implements an HTCC decision mid-year, the plan will notify you in writing before the change in coverage becomes effective.

**What is the HTCC?**

Created by Washington State law chapter 70.14 RCW, the Health Technology Clinical Committee (HTCC) is a committee of eleven independent health care professionals that reviews health technologies (services) to determine appropriate coverage, if any, for the services. These may include medical or surgical devices and procedures, medical equipment, and diagnostic tests.

In public meetings, the HTCC considers public comments and scientific evidence regarding the safety, medical effectiveness, and cost-effectiveness of the services in making its determination.
How does HTCC affect my UMP benefits?

**ALERT!** HTCC decisions implemented by the plan take precedence over any other coverage policies.

Under state law, the plan must comply with an HTCC determination. Determinations will either be covered, covered with conditions, or not covered. The HTCC determines the conditions, if any, under which the health technology will be included as a covered benefit and, if covered, the criteria the plan must use to decide whether the technology is medically necessary.

When the HTCC determines that a service is not covered, that means the service is not medically necessary in any circumstance.

Some HTCC decisions include a requirement to follow Food and Drug Administration (FDA) or Centers for Medicare and Medicaid Services (CMS) guidelines. You may review these guidelines at [www.fda.gov](http://www.fda.gov) or [www.cms.gov](http://www.cms.gov).

Where do I find HTCC decisions?

This certificate of coverage contains a summary of how HTCC decisions are covered. You may view the list of services that the HTCC has reviewed or currently has under review at [www.hca.wa.gov/about-hca/health-technology-assessment/health-technology-reviews](http://www.hca.wa.gov/about-hca/health-technology-assessment/health-technology-reviews). The website includes:

- The decisions and criteria for coverage
- Evidence reports
- Public comments
- The public meeting schedule
- Instructions on providing public comments on pending reviews or re-reviews

You may also call UMP Customer Service at 1-888-849-3681 (TRS: 711) with questions about coverage conditions, if any, for HTCC technologies.

List of HTCC decisions

<table>
<thead>
<tr>
<th>Topic</th>
<th>Coverage level</th>
</tr>
</thead>
<tbody>
<tr>
<td>Applied Behavioral Analysis</td>
<td>Covered with limitations</td>
</tr>
<tr>
<td>Appropriate imaging for breast cancer screening in special populations</td>
<td>Covered with limitations</td>
</tr>
<tr>
<td>Artificial disc replacement</td>
<td>Covered with limitations</td>
</tr>
<tr>
<td>Autologous blood and platelet-rich plasma injections</td>
<td>Not a covered benefit</td>
</tr>
<tr>
<td>Bariatric surgery</td>
<td>Covered with limitations</td>
</tr>
<tr>
<td>Bone growth stimulators</td>
<td>Covered with limitations</td>
</tr>
<tr>
<td>Bone morphogenic proteins for use in lumbar fusion</td>
<td>Covered with limitations</td>
</tr>
<tr>
<td>Topic</td>
<td>Coverage level</td>
</tr>
<tr>
<td>----------------------------------------------------------------------</td>
<td>-----------------------------------------------</td>
</tr>
<tr>
<td>Breast MRI</td>
<td>Covered with limitations</td>
</tr>
<tr>
<td>Bronchial thermoplasty for asthma</td>
<td>Not a covered benefit</td>
</tr>
<tr>
<td>Cardiac nuclear imaging</td>
<td>Covered with limitations</td>
</tr>
<tr>
<td>Cardiac stents</td>
<td>Covered with limitations</td>
</tr>
<tr>
<td>Carotid artery stenting</td>
<td>Covered with limitations</td>
</tr>
<tr>
<td>Catheter ablation procedures for supraventricular tachyarrhythmia,</td>
<td>Covered with limitations</td>
</tr>
<tr>
<td>including atrial flutter and atrial fibrillation</td>
<td></td>
</tr>
<tr>
<td>Cervical spinal fusion for degenerative disc disease</td>
<td>Covered with limitations</td>
</tr>
<tr>
<td>Chronic migraine and chronic tension-type headache</td>
<td>Covered with limitations</td>
</tr>
<tr>
<td>Cochlear implant</td>
<td>Covered with limitations</td>
</tr>
<tr>
<td>Computed tomographic angiography for detection of coronary artery</td>
<td>Covered with limitations</td>
</tr>
<tr>
<td>disease</td>
<td></td>
</tr>
<tr>
<td>Computed tomographic colonography</td>
<td>Not a covered benefit</td>
</tr>
<tr>
<td>Coronary artery calcium scoring</td>
<td>Not a covered benefit</td>
</tr>
<tr>
<td>Discography</td>
<td>Covered with limitations</td>
</tr>
<tr>
<td>Electrical neural stimulation</td>
<td>Not a covered benefit</td>
</tr>
<tr>
<td>Extracorporeal membrane oxygenation in adults</td>
<td>Covered with limitations</td>
</tr>
<tr>
<td>Extracorporeal shock wave therapy for musculoskeletal conditions</td>
<td>Not a covered benefit</td>
</tr>
<tr>
<td>Facet neurotomy</td>
<td>Covered with limitations</td>
</tr>
<tr>
<td>Fecal microbiota transplantation</td>
<td>Covered with limitations</td>
</tr>
<tr>
<td>Functional neuroimaging for primary degenerative dementia or mild</td>
<td>Not a covered benefit</td>
</tr>
<tr>
<td>cognitive impairment</td>
<td></td>
</tr>
<tr>
<td>Gene expression profile testing of cancer tissue</td>
<td>Covered with limitations</td>
</tr>
<tr>
<td>Topic</td>
<td>Coverage level</td>
</tr>
<tr>
<td>----------------------------------------------------------------------</td>
<td>----------------------------------------------------</td>
</tr>
<tr>
<td>Genomic micro-array and whole exome sequencing</td>
<td>Covered with limitations</td>
</tr>
<tr>
<td>Glucose monitoring</td>
<td>Covered with limitations</td>
</tr>
<tr>
<td>Hip resurfacing</td>
<td>Not a covered benefit</td>
</tr>
<tr>
<td>Hip surgery for femoroacetabular impingement syndrome</td>
<td>Not a covered benefit</td>
</tr>
<tr>
<td>Hyaluronic acid/viscosupplementation</td>
<td>Covered with limitations</td>
</tr>
<tr>
<td>Hyperbaric oxygen therapy for tissue damage including wound care and treatment of central nervous system conditions</td>
<td>Covered with limitations</td>
</tr>
<tr>
<td>Imaging for rhinosinusitis</td>
<td>Covered with limitations</td>
</tr>
<tr>
<td>Implantable drug delivery system for chronic non-cancer pain</td>
<td>Not a covered benefit</td>
</tr>
<tr>
<td>Intensity modulated radiation therapy</td>
<td>Covered with limitations</td>
</tr>
<tr>
<td>Knee arthroscopy for osteoarthritis of the knee</td>
<td>Not a covered benefit</td>
</tr>
<tr>
<td>Lumbar fusion for degenerative disc disease</td>
<td>Not a covered benefit</td>
</tr>
<tr>
<td>Microprocessor-controlled lower limb prosthesis</td>
<td>Covered with limitations</td>
</tr>
<tr>
<td>Negative pressure wound therapy</td>
<td>Covered with limitations</td>
</tr>
<tr>
<td>Nonpharmacological treatments for treatment-resistant depression</td>
<td>Covered with limitations</td>
</tr>
<tr>
<td>Novocure (i.e., Optune) (tumor treating fields)</td>
<td>Not a covered benefit</td>
</tr>
<tr>
<td>Osteochondral allograft and autograft transplantation</td>
<td>Covered with limitations</td>
</tr>
<tr>
<td>Pharmacogenetic testing for patients being treated with oral anticoagulants</td>
<td>Not a covered benefit</td>
</tr>
<tr>
<td>Pharmacogenomic testing for selected conditions</td>
<td>Not a covered benefit</td>
</tr>
<tr>
<td>Positron emission tomography scans for lymphoma</td>
<td>Covered with limitations</td>
</tr>
<tr>
<td>Proton beam therapy</td>
<td>Covered with limitations</td>
</tr>
<tr>
<td>Topic</td>
<td>Coverage level</td>
</tr>
<tr>
<td>----------------------------------------------------------------------</td>
<td>-------------------------------------</td>
</tr>
<tr>
<td>Robotic assisted surgery</td>
<td>Covered with limitations</td>
</tr>
<tr>
<td>Routine ultrasound for pregnancy</td>
<td>Covered with limitations</td>
</tr>
<tr>
<td>Screening and monitoring tests for osteopenia/osteoporosis</td>
<td>Covered with limitations</td>
</tr>
<tr>
<td>Sleep apnea diagnosis and treatment in adults</td>
<td>Covered with limitations</td>
</tr>
<tr>
<td>Spinal cord stimulation for chronic neuropathic pain</td>
<td>Not a covered benefit</td>
</tr>
<tr>
<td>Spinal injections</td>
<td>Covered with limitations</td>
</tr>
<tr>
<td>Stereotactic radiation surgery and stereotactic body radiation therapy</td>
<td>Covered with limitations</td>
</tr>
<tr>
<td>Surgery for symptomatic lumbar radiculopathy/sciatica</td>
<td>Covered with limitations</td>
</tr>
<tr>
<td>Testosterone testing</td>
<td>Covered with limitations</td>
</tr>
<tr>
<td>Total knee arthroplasty</td>
<td>Covered with limitations</td>
</tr>
<tr>
<td>Tympanostomy tubes in children</td>
<td>Covered with limitations</td>
</tr>
<tr>
<td>Upper endoscopy for GERD and GI symptoms</td>
<td>Covered with limitations</td>
</tr>
<tr>
<td>Upright/positional MRI</td>
<td>Not a covered benefit</td>
</tr>
<tr>
<td>Vagal nerve stimulation</td>
<td>Covered with limitations</td>
</tr>
<tr>
<td>Varicose veins</td>
<td>Covered with limitations</td>
</tr>
<tr>
<td>Vertebroplasty, kyphoplasty, sacroplasty</td>
<td>Not a covered benefit</td>
</tr>
<tr>
<td>Vitamin D screening and testing</td>
<td>Covered with limitations</td>
</tr>
</tbody>
</table>

**Summary of benefits**

Only certain services are listed in the table below. For those not listed, see the alphabetical list of covered benefits on pages 43–71.

Please read the pages listed in the “For more information” column for each benefit. Not all details are included in the table. Also review:

- Services that require preauthorization. See page 89 for details.
- Services for which your provider must notify the plan. See page 90 or call 1-888-849-3681 (TRS: 711).
- Services that aren’t covered (exclusions). See pages 92–99.

If you have questions about services that require preauthorization or plan notification, or services not covered by the plan, call UMP Customer Service at 1-888-849-3681 (TRS: 711).

<table>
<thead>
<tr>
<th>Benefit/service and provider type</th>
<th>How much will I pay? (See pages 25–26 for description of payment types)</th>
<th>For more information See page(s)</th>
<th>Any limitations or exclusions?</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Acupuncture</strong></td>
<td>Standard</td>
<td>43</td>
<td>16 treatments maximum per calendar year.</td>
</tr>
<tr>
<td><strong>Ambulance</strong></td>
<td>Special:</td>
<td>43, 92, 98</td>
<td>Covered only for a medical emergency (see page 156) or when other means of transportation are considered unsafe due to your medical condition.</td>
</tr>
<tr>
<td></td>
<td>20% of the allowed amount.</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Applied Behavior Analysis (ABA) Therapy</strong></td>
<td>Standard</td>
<td>44</td>
<td>Specific preauthorization requirements. Only specified providers are covered.</td>
</tr>
<tr>
<td>Other providers (page 44)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Breast health</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>See “Mammograms” on page 37.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Chiropractic physician services</strong></td>
<td></td>
<td>65</td>
<td>See “Spinal and extremity manipulations” on page 40.</td>
</tr>
<tr>
<td><strong>Contraceptive services</strong></td>
<td>Preventive</td>
<td>52–53, 62</td>
<td>Office visits may be covered as primary care services when you see a network primary care provider (page 25).</td>
</tr>
</tbody>
</table>

*For services requiring preauthorization or plan notification: See the list of services at [www.hca.wa.gov/ump-preauth-plus](http://www.hca.wa.gov/ump-preauth-plus) or call 1-888-849-3681 (TRS: 711). Many services require both preauthorization and plan notification. See page 89 for how this works.*
<table>
<thead>
<tr>
<th>Benefit/service and provider type</th>
<th>How much will I pay? (See pages 25–26 for description of payment types)</th>
<th>For more information See page(s)</th>
<th>Any limitations or exclusions?</th>
</tr>
</thead>
<tbody>
<tr>
<td>Dental services</td>
<td>Special: You pay 20% of the allowed amount. No network dentists; providers may balance bill (see definition on page 150).</td>
<td>46, 93</td>
<td>See “Dental services” on page 46 for limitations on covered services.</td>
</tr>
<tr>
<td>Diabetes care supplies</td>
<td>Special: Most diabetic care supplies are paid under the prescription drug benefit. Insulin pump and pump supplies are covered under the medical benefit as durable medical equipment.</td>
<td>47, 51, 104</td>
<td>See “How are diabetes care supplies covered when UMP pays second?” on page 104 if another plan pays first.</td>
</tr>
<tr>
<td>Diabetes Control Program</td>
<td>Preventive</td>
<td>48</td>
<td>Only this plan’s diabetes control program is covered.</td>
</tr>
<tr>
<td>Diabetes Prevention Program</td>
<td>Preventive</td>
<td>48</td>
<td>Only this plan’s diabetes prevention program is covered.</td>
</tr>
<tr>
<td>Diagnostic tests, laboratory, and x-rays</td>
<td>Standard</td>
<td>49, 61, 92–99</td>
<td>Usually billed separately from related office visits or inpatient services.</td>
</tr>
</tbody>
</table>

*For services requiring preauthorization or plan notification: See the list of services at [www.hca.wa.gov/ump-preauth-plus](http://www.hca.wa.gov/ump-preauth-plus) or call 1-888-849-3681 (TRS: 711). Many services require both preauthorization and plan notification. See page 89 for how this works.*
<table>
<thead>
<tr>
<th>Benefit/service and provider type</th>
<th>How much will I pay? (See pages 25–26 for description of payment types)</th>
<th>For more information See page(s)</th>
<th>Any limitations or exclusions?</th>
</tr>
</thead>
<tbody>
<tr>
<td>Durable medical equipment, supplies, and prostheses</td>
<td>Standard</td>
<td>49–51, 70, 93, 96, 152</td>
<td>May require preauthorization.*</td>
</tr>
<tr>
<td>Ancillary providers (page 13)</td>
<td></td>
<td></td>
<td>Some breast pumps are covered as preventive. See “Services covered as preventive” on page 60.</td>
</tr>
<tr>
<td>Emergency room (ER)</td>
<td>Standard plus an ER copay of $75, medical deductible, and coinsurance.</td>
<td>51, 156</td>
<td>If you are admitted as an inpatient directly from the ER, you won’t owe the ER copay, but will pay the inpatient copay.</td>
</tr>
<tr>
<td></td>
<td>You are usually billed separately for:</td>
<td></td>
<td>If your emergency room visit is determined to be a medical emergency, it will be paid at the network rate for both network, and out-of-network facilities.</td>
</tr>
<tr>
<td></td>
<td>▪ Facility charges</td>
<td></td>
<td>Services determined not to be due to a medical emergency (page 156) may not be covered in an ER setting.</td>
</tr>
<tr>
<td></td>
<td>▪ Professional (physician) services</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>▪ Lab tests, x-rays, and other imaging tests</td>
<td></td>
<td></td>
</tr>
<tr>
<td>End-of-life counseling</td>
<td>If received as part of hospice services: paid at 100% after meeting medical deductible.</td>
<td>51</td>
<td>Total of 30 visits, all services combined per calendar year.</td>
</tr>
<tr>
<td></td>
<td>If received outside of hospice services: standard.</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

*For services requiring preauthorization or plan notification: See the list of services at [www.hca.wa.gov/ump-preauth-plus](http://www.hca.wa.gov/ump-preauth-plus) or call 1-888-849-3681 (TRS: 711). Many services require both preauthorization and plan notification. See page 89 for how this works."
<table>
<thead>
<tr>
<th>Benefit/service and provider type</th>
<th>How much will I pay? (See pages 25–26 for description of payment types)</th>
<th>For more information See page(s)</th>
<th>Any limitations or exclusions?</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Family planning services</strong></td>
<td>Standard</td>
<td>52–53, 95</td>
<td>Not covered:</td>
</tr>
<tr>
<td></td>
<td>Office visits may be covered as primary care</td>
<td></td>
<td>▪ Fertility or infertility</td>
</tr>
<tr>
<td></td>
<td>services when you see a primary care provider in</td>
<td></td>
<td>services</td>
</tr>
<tr>
<td></td>
<td>the core network (page 25).</td>
<td></td>
<td>▪ Reversal of sterilization</td>
</tr>
<tr>
<td><strong>Headaches, chronic migraines or tension</strong></td>
<td>Standard: Covered Botox injections for migraines</td>
<td>53</td>
<td>Botox injections for migraines covered with limitations. Not covered:</td>
</tr>
<tr>
<td></td>
<td>All other specified treatments not covered</td>
<td></td>
<td>▪ Botox injections for tension-type headaches.</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>▪ Treatment of chronic migraines with acupuncture, massage, trigger point injections, transcranial magnetic stimulation, or manipulation therapy.</td>
</tr>
<tr>
<td><strong>Hearing aids</strong> (Not subject to medical deductible)</td>
<td>Special: Plan pays up to $800.</td>
<td>54</td>
<td>Limited to $800 plan payment per three calendar years.</td>
</tr>
<tr>
<td></td>
<td>Ancillary providers (page 13)</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Hearing exams, routine</strong></td>
<td>Preventive</td>
<td>54, 62</td>
<td>One per calendar year.</td>
</tr>
<tr>
<td></td>
<td>Ancillary providers (page 13)</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

*For services requiring preauthorization or plan notification: See the list of services at [www.hca.wa.gov/ump-preauth-plus](http://www.hca.wa.gov/ump-preauth-plus) or call 1-888-849-3681 (TRS: 711). Many services require both preauthorization and plan notification. See page 89 for how this works.*
<table>
<thead>
<tr>
<th>Benefit/service and provider type</th>
<th>How much will I pay? (See pages 25–26 for description of payment types)</th>
<th>For more information See page(s)</th>
<th>Any limitations or exclusions?</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Home health care</strong>&lt;br&gt;Ancillary providers (page 13)</td>
<td>Standard</td>
<td>54, 67, 94, 151, 154, 156</td>
<td>See page 54 for what is covered. Specific services are not covered; see page 94. Maintenance care (page 156) and custodial care (page 151) are not covered.</td>
</tr>
<tr>
<td><strong>Hospice care</strong>&lt;br&gt;(Includes respite care and prescription drugs)&lt;br&gt;Ancillary providers (page 13)</td>
<td>Special:&lt;br&gt;Medical services paid at 100% after meeting medical deductible.&lt;br&gt;Prescription drugs paid at 100%.&lt;br&gt;End-of-life counseling while in hospice paid at 100% after meeting medical deductible.</td>
<td>55, 155, 165</td>
<td>Covered for terminally ill members for up to six months. Respite care is limited to 14 visits per lifetime. Prescription drugs: 100% coverage is limited to covered drugs purchased through a network pharmacy.</td>
</tr>
<tr>
<td><strong>Hospital services</strong>&lt;br&gt;(Inpatient services)&lt;br&gt;Other providers: children's hospitals</td>
<td>Inpatient</td>
<td>56, 59–61, 94</td>
<td>Plan notification is required for all hospital admissions within 24 hours of admission.<em>&lt;br&gt;Inpatient rehabilitation services require preauthorization.</em></td>
</tr>
<tr>
<td><strong>Hospital services</strong>&lt;br&gt;(Outpatient services)</td>
<td>Standard</td>
<td>56</td>
<td>Some services require preauthorization.*</td>
</tr>
<tr>
<td><strong>Immunizations</strong>&lt;br&gt;(Vaccines)</td>
<td>Preventive (usually)</td>
<td>63, 95, 159</td>
<td>Covered under CDC recommendations. Not covered for travel or employment.</td>
</tr>
</tbody>
</table>

*For services requiring preauthorization or plan notification: See the list of services at [www.hca.wa.gov/ump-preauth-plus](http://www.hca.wa.gov/ump-preauth-plus) or call 1-888-849-3681 (TRS: 711). Many services require both preauthorization and plan notification. See page 89 for how this works.*
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</tr>
</thead>
<tbody>
<tr>
<td><strong>Mammograms</strong></td>
<td>Standard</td>
<td>57</td>
<td>Must be billed as diagnostic by the provider.</td>
</tr>
<tr>
<td>(Diagnostic)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Mammograms</strong></td>
<td>Preventive</td>
<td>57</td>
<td><strong>Women age 40 and older:</strong> Covered every year. <strong>Women under age 40:</strong> Covered as preventive only for women at increased risk. Covered with limitations for women not at increased risk. See “Breast health screening tests” (page 45) for more services covered or not covered by the plan.</td>
</tr>
<tr>
<td>(Screening)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Massage therapy</strong></td>
<td>Standard</td>
<td>58, 95</td>
<td>Limited to 16 visits per calendar year. Only network massage therapists are covered.</td>
</tr>
<tr>
<td>Ancillary providers</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(see page 13)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Mastectomy and breast reconstruction</strong></td>
<td>Inpatient (Standard for related outpatient visits)</td>
<td>50, 58</td>
<td>All inpatient services require plan notification. *</td>
</tr>
<tr>
<td><strong>Mental health treatment</strong></td>
<td>Inpatient</td>
<td>58, 97</td>
<td>See page 58 about preauthorization of inpatient services. Plan notification is required at the time of admission. *</td>
</tr>
<tr>
<td>(Inpatient services)</td>
<td></td>
<td></td>
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<tr>
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<tr>
<td>Mental health treatment</td>
<td>Standard</td>
<td>58, 95, 97</td>
<td>See page 58 for services that require plan notification. *</td>
</tr>
<tr>
<td>(Outpatient services)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Ancillary providers (page 13)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Naturopathic physician services</td>
<td>Primary care</td>
<td>10, 59, 87, 93</td>
<td>Herbs, vitamins, and other supplements are not covered. See “Exceptions covered” on page 80 for exceptions.</td>
</tr>
<tr>
<td>Obstetric and newborn care</td>
<td>Inpatient</td>
<td>59–61, 97</td>
<td>For non-routine services for a newborn, you may pay toward the baby’s medical deductible or inpatient copay. See page 60 for coverage of circumcision for males, which is not a preventive service.</td>
</tr>
<tr>
<td></td>
<td>Some breast pumps are covered as preventive. See page 60.</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Standard or Inpatient</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Some ancillary providers; see page 13. Examples include birth centers and licensed midwives.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Office visits, non-primary care</td>
<td>Standard</td>
<td>61, 96</td>
<td></td>
</tr>
<tr>
<td>Office visits, primary care</td>
<td>Primary care, only when you see a primary care provider in the core network (page 11).</td>
<td>11, 61, 96</td>
<td>See pages 62–64 for routine exams covered as preventive.</td>
</tr>
</tbody>
</table>

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| Physical, occupational, speech, and neuro-developmental therapy | Standard Charges for inpatient services are not included in the inpatient copay. | 61, 95, 156 | Inpatient: 60 days maximum per calendar year.  
Outpatient: 60 visits maximum per calendar year. |
| Ancillary providers (see page 13) | | | |
| Preventive care | Preventive | 57, 60, 62–64, 81, 163 | Only certain services are covered as preventive. See pages 62–64.  
See page 60 for contraception covered as preventive. |
| (Includes vaccines, routine exams, some screening tests) | | | |
| Primary care services | Primary care or standard  
Although there is no cost for office visit charges for primary care services, other services provided at a primary care visit may be subject to the medical deductible and coinsurance. | See page 11. | To receive primary care office visits at no cost, you must see a primary care provider in the core network (see description on page 11). |
| Skilled nursing facility | Inpatient Some services may be billed separately, such as physical therapy. | 65, 95, 98, 165 | Maintenance care (page 156) and custodial care (page 151) are not covered. |
| Ancillary providers (see page 13) | | | |

*For services requiring preauthorization or plan notification: See the list of services at [www.hca.wa.gov/ump-preauth-plus](http://www.hca.wa.gov/ump-preauth-plus) or call 1-888-849-3681 (TRS: 711). Many services require both preauthorization and plan notification. See page 89 for how this works.*
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<th>Any limitations or exclusions?</th>
</tr>
</thead>
<tbody>
<tr>
<td>Spinal and extremity manipulations</td>
<td>Standard</td>
<td>65, 95</td>
<td>Limited to 10 visits per calendar year.</td>
</tr>
<tr>
<td>Ancillary providers (see page 13)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Substance use disorder treatment</td>
<td>Inpatient</td>
<td>65, 97</td>
<td>See page 65 for preauthorization of inpatient services. Plan notification is required at the time of admission. *</td>
</tr>
<tr>
<td>(Inpatient services)</td>
<td></td>
<td></td>
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<td></td>
<td></td>
</tr>
<tr>
<td>Substance use disorder treatment</td>
<td>Standard</td>
<td>65, 97</td>
<td>See page 65 for services that may require preauthorization. *</td>
</tr>
<tr>
<td>(Outpatient services)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Ancillary providers (page 13)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Surgery</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Some ancillary providers (page 13). Examples include anesthesiologists, pathologists, and maxillofacial surgeons.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>47, 56, 58, 61, 66, 70, 94 98, 150, 160, 164</td>
<td>See page 44 for coverage of bariatric surgery.  See page 70 for coverage of transgender surgery.</td>
<td></td>
</tr>
<tr>
<td>Surgery</td>
<td>Inpatient</td>
<td></td>
<td>Some services require preauthorization and/or plan notification. *</td>
</tr>
<tr>
<td>(Inpatient services)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Surgery</td>
<td>Standard</td>
<td></td>
<td>Some services require preauthorization. *</td>
</tr>
<tr>
<td>(Outpatient services)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Telemedicine services</td>
<td>Standard</td>
<td>67</td>
<td></td>
</tr>
<tr>
<td>Benefit/service and provider type</td>
<td>How much will I pay? (See pages 25–26 for description of payment types)</td>
<td>For more information See page(s)</td>
<td>Any limitations or exclusions?</td>
</tr>
<tr>
<td>----------------------------------</td>
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<td>----------------------------------</td>
<td>-----------------------------</td>
</tr>
<tr>
<td><strong>Tobacco cessation services</strong></td>
<td>Preventive</td>
<td>68</td>
<td>See page 68 for coverage of drugs and nicotine replacement supplies. See page 69 for tobacco cessation services for members ages 17 and under.</td>
</tr>
<tr>
<td><strong>Transgender services</strong></td>
<td>Standard</td>
<td>70</td>
<td>Some services require preauthorization and/or plan notification. See page 70 for covered services.</td>
</tr>
<tr>
<td><strong>Urgent care</strong></td>
<td>Special:</td>
<td>70</td>
<td></td>
</tr>
<tr>
<td></td>
<td>- Network providers:</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>You pay 15%.</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>- Out-of-network providers:</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>You pay 50% and the provider may balance bill.</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>You don’t pay the ER copay for urgent care services.</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Vision care</strong></td>
<td>Standard</td>
<td>70, 92, 94, 96</td>
<td></td>
</tr>
<tr>
<td><strong>Vision exams, routine</strong></td>
<td>Preventive</td>
<td>71, 94, 96</td>
<td>One per calendar year. The plan pays $65 per year for contact lens fitting fees; you pay any additional charges.</td>
</tr>
</tbody>
</table>

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</table>
| Vision hardware, adults (over age 18)  | **Special:**  
You pay any amount over $150; network status of provider does not matter. No medical deductible. | 71 | Plan pays up to $150 per two calendar years (resets every even year). |
| Vision hardware, children (age 18 and under)  | **Special:**  
No medical deductible.  
**Eyeglasses:** You pay $0 for one set of standard frames and lenses per year; or  
**Contact lenses:** You pay $0 for a one-year supply when purchased in lieu of eyeglasses. | 71 | Plan pays for one pair of eyeglasses per year at 100% of the allowed amount, or a one-year supply of contact lenses (when purchased in lieu of eyeglasses). See page 71 for options that aren’t covered. No limit on the number of contact lenses up to a one-year supply. |
| Well-child visits | Preventive | 62–64 | *For services requiring preauthorization or plan notification: See the list of services at [www.hca.wa.gov/ump-preauth-plus](http://www.hca.wa.gov/ump-preauth-plus) or call 1-888-849-3681 (TRS: 711). Many services require both preauthorization and plan notification. See page 89 for how this works.*
List of benefits

Acupuncture

Ancillary provider type: You may use a UW Medicine ACN provider or Regence network provider and receive network-level benefits (see description on page 13).

The plan covers up to 16 visits for acupuncture treatment per calendar year. See definition of “Limited benefit” on page 155.

Ambulance

The plan will pay 80% of the allowed amount for ambulance services, which must be medically necessary (see definition on page 157). Out-of-network providers may balance bill you. See page 150 for how this works. For these services, balance billed amounts will count toward your medical out-of-pocket limit. Ambulance services for personal or convenience purposes are not covered.

Ground ambulance

Professional ground ambulance services are covered in a medical emergency:

- From the site of the medical emergency to the nearest facility equipped to treat the medical emergency (see definition of medical emergency on page 156).
- From one facility to the nearest other facility equipped to give further treatment.

In addition, when other means of transportation are considered unsafe due to your medical condition, the plan covers professional ambulance services:

- From one facility to another facility, for inpatient or outpatient treatment.
- From home to a facility.
- From a facility to your home.

Air or water ambulance

Air and water professional ambulance services are covered only when all of the following conditions are met:

- Ground ambulance is not appropriate.
- The situation is a medical emergency (see definition on page 156).
- Air or water ambulance is medically necessary (see definition on page 157).
- Transport is to the nearest facility able to provide the care you need.

Alert! The plan will not pay for air ambulance or other forms of air transport to move you to a facility closer to your home residence. If you travel outside the U.S., consider getting separate insurance that covers such air ambulance services.
**Applied Behavior Analysis (ABA) Therapy**

**TIP:** You may see a provider from either the UW Medicine ACN or Regence network for the services listed below and receive network-level benefits (see page 14).

The plan covers Applied Behavior Analysis (ABA) Therapy only for a diagnosis of autism spectrum disorder. ABA Therapy services must be preauthorized by the plan before services are performed, or all claims will be denied.

Like other preauthorized services, approved preauthorization is specific to the provider who made the preauthorization request. ABA therapy hours preauthorized for one provider are not automatically transferable to another provider. A change in the provider requires a new preauthorization.

Providers of ABA Therapy services must be appropriately credentialed and qualified to prescribe or perform ABA Therapy services.

As for other covered services, you receive the highest-level benefit by using network providers. See page 16 for differences in your cost for network and out-of-network providers. To find a network provider, call UMP Customer Service at 1-888-849-3681 (TRS: 711).

More information on ABA Therapy, including how to request preauthorization, is available at www.hca.wa.gov/ump by typing “ABA Therapy” in the Search box at the upper right.

**ALERT!** All ABA Therapy services must be preauthorized before services are provided, including those by plan-approved out-of-network providers. The plan will deny coverage when services are not preauthorized, or when preauthorization is requested but is denied by the plan. You (the patient) will pay all charges associated with noncovered ABA Therapy services, and these noncovered services do not count toward your medical deductible or medical out-of-pocket limit.

**Autism treatment**

To determine how a particular service, supply, or intervention is covered, please see that specific benefit. For example, speech or occupational therapy is addressed on page 61 under the “Physical, speech, occupational, or neurodevelopmental therapy” benefit, while mental health coverage is found under “Mental health treatment” on page 58. If a specific benefit is subject to limits, such as number of visits, these limits apply to services, supplies, or interventions for an autism diagnosis the same as for any other diagnosis.

**TIP:** This description does not apply to applied behavior analysis (ABA) therapy. See “Applied Behavior Analysis (ABA) Therapy” above for details.

**Bariatric surgery**

**TIP:** You may see a provider from either the UW Medicine ACN or Regence network for the services listed below and receive network-level benefits (see page 14).

For the plan to cover bariatric surgery, you must get preauthorization from the plan and follow all of your chosen facility’s bariatric surgery requirements. This includes working with a multidisciplinary bariatric surgery team, ensuring that your surgery and postsurgical treatment meet all plan medical policies.
The plan covers only certain types of bariatric surgery procedures. If you meet the plan’s clinical criteria, non-Medicare adults age 18 and over are covered for Roux-en-Y, sleeve gastrectomy, and laparoscopic adjustable gastric banding procedures. No other procedure will be considered for coverage.

If you are Medicare-eligible or close to becoming eligible for Medicare and are considering bariatric surgery, contact Customer Service at 1-888-849-3681 (TRS: 711).

**Related care following bariatric surgery**

If you need surgical follow-up care related to bariatric surgery, any follow-up surgery must be appropriate and essential to the long-term success of the initial bariatric surgery. Such follow-up surgery must be preauthorized by the plan as meeting plan medical policy and criteria.

Panniculectomy (removal of loose skin) is covered following bariatric surgery only when specific medical criteria are met. Most panniculectomies are considered cosmetic and are not covered.

UMP will cover surgical follow-up care related to a bariatric procedure such as complications, needed revisions, and Lap Band fills to prior bariatric surgery if the follow-up surgery is appropriate and essential to the long-term success of the initial bariatric surgery.

Members who had a bariatric procedure prior to coverage under a UMP plan and have complications, need for revision, or require Lap Band fills for ongoing medically necessary services are not required to verify prior coverage or that they met Regence medical policy criteria for the initial bariatric procedure. However, you must follow plan requirements for follow-up care, including requesting preauthorization.

**Breast health screening tests**

See also “Mammograms” on page 57 for more information about breast health testing. The tests listed below may be covered for diagnostic purposes as indicated under plan medical policy.

**Services covered**

**Women ages 40 and older:** Covered as preventive in addition to a digital mammogram; see “How much will I pay?” on page 57.

**For women under age 40:** See page 57 under “Mammograms” for how preventive breast health testing is covered for high-risk women.

**Services not covered**

When performed supplementary to digital mammography for screening purposes for women with or without dense breasts, the following procedures are not covered by the plan:

**Non-high-risk patients:**
- Magnetic Resonance Imaging (MRI)
- Hand Held Ultrasound (HHUS)
- Automated Breast Ultrasound (ABUS)

**High-risk patients:**
- Hand Held Ultrasound (HHUS)
- Automated Breast Ultrasound (ABUS)

**Chiropractic physician services**

See “Spinal and extremity manipulations” on page 65.
Dental services

ALERT! Dentists and other dental providers are not included in the provider network, even if they are listed in the Regence provider directory.

Most dental services are not covered. For example, dental implants, orthodontic services, and treatment for damage to teeth or gums caused by biting, chewing, grinding, or any combination of these is not covered. However, your PEBB dental plan may cover these services. Refer to your dental plan’s certificate of coverage for more information: www.hca.wa.gov/employee-retiree-benefits/public-employees/dental-plans-and-benefits.

Fluoride treatment

Under certain circumstances, the plan may cover fluoride supplements (see page 80). The application of fluoride varnish may be covered for infants and children starting at the age of primary tooth eruption in primary care practices, for prevention of dental caries (tooth decay); coverage depends on the network status of the medical provider as described on pages 25–26. Note that health care providers, such as your child’s medical primary care provider, may apply fluoride varnish.

For dental services that are covered by the plan, you pay 20% of the allowed amount and the provider may balance bill you (see page 150). Only the following dental services are covered:

General anesthesia during a dental procedure

General anesthesia performed during a dental procedure is covered only when:

- It is provided by an anesthesiologist in a hospital or ambulatory surgery center, and
- The charges for the hospital or ambulatory surgery center are covered by the plan.

Dental procedures performed in a hospital or ambulatory surgery center

Dental procedures performed in a hospital or ambulatory surgery center are covered only when the enrollee:

- Is under age 7 with a dental condition that cannot be safely and effectively treated in a dental office; or
- Has a dental condition that cannot be safely and effectively treated in a dental office because of a physical or developmental disability; or
- Has a medical condition that would put the enrollee at undue risk if the procedure were performed in a dental office.

Accidental injuries

To receive coverage for repair of an accidental injury to natural teeth, the injury must be evaluated, and a treatment plan developed and finalized within 30 days of the injury.

The actual treatment may extend beyond 30 days if your provider determines upon the initial assessment that treatment should start later or continue longer. Treatment must be completed by the end of the calendar year following the accident, and you must be currently enrolled in the plan during the entire course of treatment. The plan does not cover treatment after UMP coverage ends.

Example: You have an accident on March 12, 2019, resulting in injuries that are covered by the plan. Your treatment plan must be finalized no later than April 11, 2019. All related treatment must be completed by December 31, 2020 (the calendar year following the accident).

The plan does not cover treatment that:
• Was not included in the treatment plan developed within the first 30 days following the accident, or
• Extends past the end of the calendar year following the accident or your enrollment in the plan.

**Oral surgery**

See page 68 for information about TMJ disorder treatment.

**Ancillary provider type:** You may use a UW Medicine ACN provider or Regence network provider and receive network-level benefits (see description on page 13).

Only the following oral surgery procedures are covered, whether performed by a dentist or a medical professional:

Excision of tumors or cysts of the jaw, cheeks, lips, tongue, gums, roof and floor of the mouth, or restorative surgery required by the excision.

• Incision of salivary glands or ducts.
• Obturator maintenance for cleft palate.
• Gum reduction for gingival hyperplasia due to Dilantin® or phenytoin use.
• Services related to cancer and treatment of cancer, including but not limited to jaw reconstruction.
• Treatment of a fracture or dislocation of the jaw or facial bones.
• Treatment related to chronic conditions that result in loss or damage of teeth.

**Note:** UMP Plus is not affiliated with the Uniform Dental Plan (UDP). If you are enrolled in UDP, please contact UDP for information.

**Diabetes care supplies**

**FOR MORE INFORMATION:** If a health plan other than UMP is your primary payer (see definition on page 164), claims for diabetes care supplies may be paid differently. See page 104 for more information.

Diabetic supplies listed below are covered under your plan’s prescription drug benefit according to the designated tier in the UMP Preferred Drug List. To be covered, you must get a written prescription for these drugs and supplies and purchase them from a pharmacy. To find out the tier of a product, see the online list or call Washington State Rx Services at 1-888-361-1611 (TRS: 711).

You save money and avoid having to submit your own claims when you purchase these diabetic supplies from a Washington State Rx Services network pharmacy. Find a network pharmacy at [www.hca.wa.gov/ump/find-drugs](http://www.hca.wa.gov/ump/find-drugs) or call 1-888-361-1611 (TRS: 711).

When covered under the prescription drug benefit, the following diabetes care supplies are covered under the tier listed in the UMP Preferred Drug List:

• Preferred glucose meters
• Preferred test strips
• Insulin syringes
• Lancets

Insulin pump and pump supplies are covered under the medical benefit as durable medical equipment. See page 51 for coverage of insulin pumps and related supplies.

Certain nonpreferred test strips and nonpreferred glucometers may be available through preauthorization (see page 83).
Continuous glucose monitors must be preauthorized and are covered only under the medical benefit. See the definition of medical benefit on page 156.

**Diabetes Control Program**

**TIP:** The Diabetes Control Program is exempt from the medical deductible and is free for UMP members ages 18 and older.

For non-Medicare members ages 18 and older with a diagnosis of diabetes, the plan covers 100% for Diabetes Control Program administered by the Case Management Program at Regence. Case managers are trained to help you reduce the risk of complications of diabetes by tracking and controlling blood sugar, cholesterol levels, blood pressure, and weight in a series of quarterly consultations.

You can find out if you qualify for the program at screening events scheduled at your employer worksite, or you can visit your primary care provider for a blood sugar laboratory test. If you see a screening vendor, they will tell you if you meet criteria to participate in the program at the time of the screening. If you see your primary care provider, they will tell you if you meet criteria once the laboratory results are available. If you qualify for the Diabetes Control Program, you can self-refer by calling 866-543-5765.

**Diabetes education**

**Ancillary provider type:** You may use a UW Medicine ACN provider or Regence network provider and receive network-level benefits (see description on page 13).

The plan covers diabetic self-management training and education, including nutritional therapy by registered dieticians. When diabetes education includes nutritional therapy, the nutritional therapy services are not subject to the three-visit lifetime limit stated under “Nutrition counseling and therapy” on page 59.

**Diabetes Prevention Program**

For non-Medicare members ages 18 and older, the plan covers 100% for the Diabetes Prevention Program (DPP).

**Virtual DPP**

If you have prediabetes or are at high risk of developing prediabetes you have access to a virtual (online) DPP through Omada Health.

You can take an online screening questionnaire to see if you meet the program’s criteria by visiting [www.omadahealth.com/wapeebb](http://www.omadahealth.com/wapeebb) and creating an account. If you meet the criteria, you can participate in the program at no cost to you. The virtual program includes a professional health coach, a wireless scale, and weekly online classes with a small group of participants who provide real-time support.

Instead of the online questionnaire, you can qualify for the program:

- If your provider ordered a blood sugar test in the last 12 months; and
- The test showed you are in the prediabetes range.

Contact UMP Customer Service at 1-888-849-3681 (TRS: 711) for more information.

**In-person DPP**

Members already enrolled in the YMCA’s DPP classes who have additional classes remaining, may continue to participate in the in-person classes.
Diagnostic tests, laboratory, and x-rays

Ancillary provider type: You may use a UW Medicine ACN provider or Regence network provider and receive network-level benefits (see description on page 13).

This benefit covers tests that are appropriate for your diagnosis or symptoms reported by the ordering provider and must be medically necessary as defined on page 157. If there are alternative diagnostic approaches with different fees, the plan will cover the least expensive, evidence-based diagnostic method. See www.hca.wa.gov/ump-preauth-plus or call 1-888-849-3681 (TRS: 711) for a list of services requiring preauthorization.

Covered services include:

- Diagnostic laboratory tests, x-rays (including diagnostic mammograms), and other imaging studies.
- Colonoscopy performed to diagnose disease or illness. See the list on page 62 for coverage of preventive or screening colonoscopy.
- Electrocardiograms (EKG, ECG).
- Prostate cancer screening (prostate-specific antigen [PSA] testing): All PSA testing is covered under the medical benefit (subject to the medical deductible and coinsurance), even if billed as preventive.
- Skin allergy testing.

FOR MORE INFORMATION: See page 57 to learn how the plan covers mammograms.

Tests not covered

The plan does not pay for the following tests (this list does not include all tests not covered by the plan):

- Carotid Intima Media Thickness testing.
- Computed Tomographic Colonography (CTC) (also called a virtual colonoscopy) for routine screening.
- Upright Magnetic Resonance Imaging (uMRI): Also known as “positional,” “weight-bearing” (partial or full), or “axial loading.”

Dialysis

Ancillary provider type: You may use a UW Medicine ACN provider or Regence network provider and receive network-level benefits (see description on page 13).

For covered professional and facility services necessary to perform dialysis, you pay:

- 15% for network facilities (see page 13 for description).
- 20% for out-of-network facilities. For dialysis services, amounts paid to out-of-network facilities (including balance-billed amounts; see page 150) will count toward your medical out-of-pocket limit.

Durable medical equipment, supplies, and prostheses

TIP: Durable medical equipment (DME) suppliers are considered ancillary providers (see page 13) under UMP Plus. To find network DME supplies, see “Finding a network DME provider” on page 51.
If you receive a higher-cost durable medical equipment (DME) item when a less expensive, medically appropriate option is available, the plan may not pay for the more expensive item. Some items require preauthorization; see page 90 for how to find the list at www.hca.wa.gov/ump or call 1-888-849-3681 (TRS: 711).

The DME benefit covers services and supplies that are prescribed by a provider practicing within his/her scope of practice, medically necessary, and used to treat a covered condition, including:

- Artificial limbs or eyes (including implant lenses prescribed by a physician and required as a result of cataract surgery or to replace a missing portion of the eye).
- Automatic Positive Airway Pressure (APAP) devices and related supplies.
- Bilevel Positive Airway Pressure (BiPAP) devices and related supplies.
- Bone growth (osteogenic) stimulators (requires preauthorization).
- Breast prostheses and bras as required by mastectomy. (See “Mastectomy and breast reconstruction” on page 58.)
- Breast pumps for pregnant and nursing women (see page 60).
- Casts, splints, crutches, trusses, and braces.
- Continuous positive airway pressure (CPAP) devices and related supplies.
- Diabetic shoes, only as prescribed for a diagnosis of diabetes (see “Foot orthotics” below).
- Elemental formulas for Eosinophilic Gastrointestinal Disorders (EGIDs).
- Insulin pumps and related pump supplies (see “Insulin pumps and related pump supplies” on page 51).
- Ostomy supplies.
- Oxygen and rental equipment for its administration.
- Penile prosthesis when other accepted treatment has been unsuccessful, and the impotence is:
  - Caused by a covered medical condition, or
  - A complication directly resulting from a covered surgery, or
  - A result of an injury to the genitalia or spinal cord.
- Rental or purchase (at the plan’s option) of DME such as wheelchairs, hospital beds, and respiratory equipment. (The combined rental fees cannot exceed full purchase price; may require preauthorization.)
- Wig or hairpiece to replace hair lost due to radiation therapy or chemotherapy for a covered condition, up to a lifetime maximum of $100. Other wigs and hairpieces are not covered.

The plan limits coverage of DME to one item of a particular type of equipment and the accessories needed to operate the item. The plan also covers the repair or replacement of DME due to normal use or a change in the patient’s condition (including the growth of a child). You are responsible for the entire cost of any additional pieces of the same or similar equipment you purchase or rent for personal convenience or mobility. Note: The plan does not cover replacement of lost, stolen, expired, or damaged DME.

**Foot orthotics**

Items such as shoe inserts, foot orthotics, and other shoe modifications are covered only when both of the following conditions are met:

- The patient has been diagnosed with diabetes.
- Specialized (including customized) orthotics are prescribed to treat or reduce the risk of diabetic complications.

If you have questions about what services are covered, call UMP Customer Service at 1-888-849-3681 (TRS: 711).
**Insulin pumps and related pump supplies**

Insulin pumps and related pump supplies are covered as durable medical equipment. For the highest benefit level, use a network DME supplier.

**Finding a network DME supplier**

To find a preferred DME supplier, go to [www.hca.wa.gov/ump-providers-plus](http://www.hca.wa.gov/ump-providers-plus) and click on the network name under “More ancillary providers” or go to [regence.com](http://regence.com). Select “UMP Plus – UW Medicine ACN” in the Plan Name field.

In the “Search for a doctor, hospital name, or specialty box,” begin typing “durable medical”; a drop-down list will appear. Select “Durable Medical Equipment & Supplies Supplier” and click “Search.”

**Note:** You do not have to sign in to the Regence member site to search for a provider, but you will get more relevant results if you do.

You should now have a list of network DME suppliers. Note that different DME suppliers carry different types of supplies. You may need to call to confirm that a particular supplier has what you need. **Note:** These supplies are not available through PPS, the network mail-order pharmacy.

**Emergency room**

| **TIP:** If you need immediate care but your situation isn’t a medical emergency (page 156), see “Urgent care” on page 70 for how to get treatment at a lower cost than in an emergency room. |

You may see a provider from either the UW Medicine ACN or Regence network for the services listed below and receive network-level benefits (see page 14).

Facility charges for emergency room treatment are covered for diagnosis and treatment of an injury or illness covered by the plan. You must pay a $75 copay and 15% coinsurance for each emergency room visit, in addition to any amount owed toward your medical deductible.

Charges for professional services may be billed separately from facility (hospital or emergency room) charges. The plan pays these professional services based on the allowed amount, network status of the provider, and services provided.

If your emergency room visit is determined to be a medical emergency, it will be paid at the network rate for network and out-of-network facilities.

If your emergency room visit is not the result of a medical emergency (see page 156), the plan may not pay for emergency services.

If you are admitted to the hospital directly from the emergency room, the $75 emergency room copay will be waived. However, you must pay the inpatient copay (see page 22).

| **ALERT!** Medical emergencies will be paid at the network rate. Non-medical emergencies treated at an out-of-network emergency room may not be covered by the plan. If the plan does pay, it will be at the out-of-network rate. |

**End-of-life counseling**

End-of-life counseling is the counseling and discussion regarding advanced directives or end-of-life planning and decision making, and discussion of available treatments options. The plan covers end-of-life counseling for
all members up to 30 visits per year. There is no requirement to be terminally ill, on hospice, or in the final stages of life to receive end-of-life counseling services. End-of-life counseling associated with hospice services is paid at 100% after you meet your medical deductible. Outside of hospice, these services are paid as a medical benefit (see page 156), subject to the medical deductible and coinsurance.

**Family planning services**
The plan covers a variety of contraceptive drugs and devices as preventive—you don’t pay a deductible (medical or prescription) or coinsurance.

Services related to voluntary and involuntary termination of pregnancy (abortion or miscarriage) are covered under the medical benefit (see definition on page 156).

Education and counseling related to contraception are covered as preventive (see page 62).

If you receive care from an out-of-network provider or non-network pharmacy, you may have to pay upfront and submit a claim for reimbursement (see pages 105–108). However, note that you must get over-the-counter contraceptive supplies from a network pharmacy for these items to be covered. See “Over-the-counter products” on page 52 for more information.

**Contraceptives**

<table>
<thead>
<tr>
<th>ALERT!</th>
<th>Visits for placement and removal of contraceptive devices that require professional insertion and removal are covered as preventive when you see a network provider (page 10).</th>
</tr>
</thead>
</table>

Contraceptives are covered under the prescription drug benefit. Contraceptives include but are not limited to birth control pills, emergency contraception (the “morning after” pill), vaginal rings, patches, implants, injectables (such as Depo-Provera), condoms, and spermicides.

You may purchase up to a 12-month supply for contraceptives. Call Washington State Rx Services at 1-888-361-1611 (TRS: 711) for information on how to obtain a 12-month supply. The replacement of lost, expired, or stolen contraceptives is not covered.

Women may receive emergency contraception over the counter without a prescription. When possible, it is best to obtain a prescription as not all pharmacies have prescribing authority. If you go to a pharmacy without a prescription and the pharmacy does not have prescribing authority, you will need to submit a claim to Washington State Rx Services. Members will need to contact the pharmacy directly for information on prescribing authority.

**Barrier devices**

All barrier devices requiring a prescription or fitting are covered as preventive when you see a preferred provider or use a network pharmacy. Barrier devices requiring a prescription or fitting include intrauterine devices (IUDs), diaphragms, and cervical caps. Fitting, insertion, and removal of barrier devices that require it are also covered as preventive.

**Over-the-counter contraceptives**

Only over-the-counter contraceptives that are approved by and registered with the U.S. Food and Drug Administration (FDA) are covered.

For the plan to cover FDA-registered over-the-counter contraceptives, you must present your UMP ID card and make your purchase at the pharmacy counter. When possible, it is best to obtain a prescription as not all pharmacies have prescribing authority. If you go to a pharmacy without a prescription and the pharmacy does not have prescribing authority, you will need to submit a claim to Washington State Rx Services.
**Sterilization**

When you see a UMP Plus network provider, sterilization procedures such as tubal ligation or vasectomy, are covered at 100% and are not subject to the deductible, coinsurance, or copays.

**What is not covered under the family planning benefit?**

The following services and products are not covered by the plan as a family planning benefit:

- Over-the-counter products not approved by and registered with the FDA.
- Reversal of voluntary sterilization.
- Treatment of fertility or infertility, including direct complications resulting from such treatment.

**Foot care, maintenance**

Maintenance foot care includes services such as trimming of toenails and removal or trimming of corns or calluses. These services are covered only for a diagnosis of diabetes, and when provided by an approved provider type. Maintenance foot care provided outside the diagnosis of diabetes is not covered.

**Genetic services**

Covered genetic tests require preauthorization. With preauthorization, the plan covers medically necessary, evidence-based genetic testing services. Some genetics tests are not covered. For information about genetic services related to the fetus during pregnancy, see page 59. Call UMP Customer Service at 1-888-849-3681 (TRS: 711) with any questions.

**Headaches**

The treatment for chronic migraine headaches is limited.

Treatment of chronic migraine with OnabotulinumtoxinA (Botox) is only covered when both the following criteria are met:

- The condition has not responded to at least three prior pharmacological prophylaxis therapies from two different classes of drugs.
- The condition is appropriately managed for prescription drug overuse.

Botox injections must be discontinued when:

- The condition has shown inadequate response to treatment (defined as less than 50% reduction in headache days per month after two treatment cycles).
- The patient has received a maximum of five treatment cycles.

The following treatment is not covered:

- Treatment of chronic tension-type headache with Botox is not covered.
- Treatment of chronic migraine or chronic tension-type headache with acupuncture, massage, trigger point injections, transcranial magnetic stimulation, or manipulation/manual therapy (such as chiropractic services) are not covered.
Hearing care (diseases and disorders of the ear)
The plan covers treatment for diseases and disorders of the ear or auditory canal not related to routine hearing loss under the medical benefit. Routine hearing care benefit limits (see below) do not apply.

Hearing exams and hearing aids

Ancillary provider type: You may use a UW Medicine ACN provider or Regence network provider and receive network-level benefits (see description on page 13).

This benefit is exempt from the medical deductible and includes the following services and supplies.

Hearing exams (routine)

ALERT! The plan pays for a hearing exam performed as part of a newborn screening as preventive (not subject to the deductible and paid at 100% for network providers).

One routine hearing exam is covered per calendar year. When you see a network provider, these services are paid at 100% of the allowed amount. However, if you see an out-of-network provider, you pay 50% of the allowed amount and the provider may balance bill you.

Hearing aids

The plan pays up to $800 per member every three calendar years for:

- Purchase of a hearing aid (monaural or binaural) prescribed as a result of an exam when necessary for the treatment of hearing loss, including:
  - Ear mold(s).
  - Hearing aid instrument.
  - Initial battery, cords, and other ancillary equipment.
  - Warranty (only as included with the initial purchase).
  - Follow-up consultation within 30 days after delivery of hearing aid.
- Rental charges up to 30 days, if you return the hearing aid before actual purchase.
- Repair of hearing aid equipment.

The maximum benefit of $800 applies no matter where you shop for your hearing aids and supplies.

Hearing aid items not covered

The following hearing-related items are not covered:

- Charges incurred after your UMP coverage ends, unless you ordered the hearing aid before that date and it is delivered within 45 days after your coverage ended.
- Extended warranties, or warranties not related to the initial purchase of the hearing aid(s).
- Purchase of replacement batteries or other ancillary equipment, except those covered under terms of the initial hearing aid purchase.

Home health care

See page 94 for services not covered by the plan.
Ancillary provider type: You may use a UW Medicine ACN provider or Regence network provider and receive network-level benefits (see description on page 13).

The plan covers medically necessary services provided and billed by a licensed home health agency for medical treatment of a covered illness or injury. These services must be part of a treatment plan written by your provider (such as a physician or advanced registered nurse practitioner [ARNP]). The provider must certify that you are homebound and would require hospital or skilled nursing facility care if you did not receive home health care.

Examples of covered services are:

- Visits for part-time or occasional skilled nursing care and for physical, occupational, and speech therapy.
- Related services such as occasional care (less frequently than daily visits, and under two hours per visit) from home health aides and clinical social services, provided in conjunction with the skilled services of a registered nurse (RN), licensed practical nurse (LPN), or physical, occupational, or speech therapist.
- Disposable medical supplies and prescription drugs provided by the home health agency.
- Home infusion therapy.
- Home care of wounds resulting from injury or surgery.
- End-of-life counseling (see page 51).

For services that may be covered under another benefit, such as nutritional counseling or follow-up care for bariatric surgery, see that benefit in this book for coverage rules and limitations. These limitations apply even if the services are provided in the home or by a home health provider. Call UMP Customer Service at 1-888-849-3681 (TRS: 711) if you have questions.

Hospice care (inpatient, outpatient, and respite care)

Ancillary provider type: You may use a UW Medicine ACN provider or Regence network provider and receive network-level benefits (see description on page 13).

Hospice care is services provided by a state-licensed hospice program in the home or in a hospice facility to terminally ill patients. Services include pain relief care and support services that address the needs of terminally ill patients and their families without intent to cure.

Medical

Services received from network providers are covered at 100% of the allowed amount after you meet your medical deductible. The plan covers hospice care for terminally ill enrollees for no more than six months. See page 51 for coverage of end-of-life counseling.

If you need hospice care, your provider will refer you to the program. For alternative caregivers, you may call UMP Customer Service at 1-888-849-3681 (TRS: 711).

Prescription drugs

For covered prescription drugs, UMP members in hospice care receive special coverage when using network pharmacies, including the network specialty pharmacy and the network mail-order pharmacy. The plan pays for all covered prescription drugs purchased through a network pharmacy at 100%.

This applies only to the member in hospice care. Other members covered under the same account will pay for their covered prescription drugs as described on pages 72–88.

All quantity limits, preauthorization requirements, and coverage limits apply.
\textbf{ALERT!} The member still pays the full cost for noncovered drugs. If the member purchases covered prescription drugs from a non-network pharmacy (see page 79), the plan covers under normal benefits as described on page 73.

\textbf{Respite care}

Respite care is continuous care of more than four hours a day to give family members temporary relief from caring for a homebound, hospice patient. The plan covers these services at 100\% of the allowed amount after you pay the medical deductible, up to 14 visits per the patient’s lifetime.

\textbf{Hospital services}

\textbf{ALERT!} Many services provided in a hospital setting require preauthorization or plan notification, or both. Failure to request or receive preauthorization, or to notify the plan, may result in complete denial of claims. See pages 89–90 for a description of how preauthorization and plan notification work.

This benefit covers hospital accommodations and inpatient, outpatient, and ambulatory care services, supplies, equipment, and prescribed drugs to treat covered conditions. Room and board is limited to the hospital’s average semiprivate room rate, except where a private room is determined to be medically necessary (see definition on page 157). Some services require preauthorization. See page 90 for how to find the list or call 1-888-849-3681 (TRS: 711).

If you receive a higher-cost service or device at a hospital when a less expensive, medically appropriate option is available, you may have to pay the difference in cost. A network hospital can’t charge you for the difference in cost between the standard and higher-cost item (unless you agreed in writing to pay before receiving the services).

If benefits change under the plan while you are in the hospital (or any other facility as an inpatient), coverage will be provided based on the benefit in effect when the stay began.

\textbf{Inpatient}

\textbf{TIP:} You may see a provider from either the UW Medicine ACN or Regence network for the services listed below and receive network-level benefits (see page 14) for inpatient services at a children’s hospital.

Services are considered “inpatient” when you are admitted as inpatient to a hospital. Your provider must notify the plan upon admission. You pay an inpatient copay for facility charges at a network facility; see page 22 for details. Professional services provided during an inpatient admission resulting from a medical emergency will be paid at the network level, but if you are treated by an out-of-network provider, you may be balance billed. The plan pays these services according to the network status of the provider, unless your condition is a medical emergency (see “Emergency room” on page 51). All covered professional services are paid based on the allowed amount.

\textbf{Outpatient}

Services are considered “outpatient” when you are not admitted to the hospital. Your cost depends on the services provided, such as lab tests, and the network status of the provider(s) involved in your care. You do not pay the inpatient copay for outpatient services. Some services require preauthorization. See page 90 for how to find the list or call 1-888-849-3681 (TRS: 711).
Not all providers at a network hospital are network providers

Some hospital-based physicians (such as, but not limited to, anesthesiologists and emergency room doctors) who work in a network hospital, or other network facility, may not be network providers. If an out-of-network provider bills separately from the hospital, you will pay 50% of the allowed amount. For out-of-network providers, you may also be balance billed (see page 150). For examples of how much you pay, see “Sample payments to different provider types” on page 16.

To see the network status of anesthesiologists and emergency room doctors in Washington State hospitals, call UMP Customer Service at 1-888-849-3681 (TRS: 711).

Knee arthroplasty

Treatment of end-stage osteoarthritis and rheumatoid arthritis of the knee is covered only as follows:

- Total knee arthroplasty, performed with or without computer navigation is covered.
- For individuals with unicompartmental disease, unicompartmental partial knee arthroplasty is covered.
- Multi-compartmental partial knee arthroplasty (including bicompartamental and bi-unicompartmental) is not covered.

Mammograms

Alert! Not all mammograms are paid at 100% (preventive). Only screening mammograms are considered preventive. Diagnostic mammograms are subject to the medical deductible and coinsurance. Claims will be paid based on how the service is billed by your provider.

Screening (preventive)

For women ages 40 and older, with or without a clinical breast exam, the plan covers screening mammograms every year, not subject to the medical deductible.

For women under age 40, the plan covers screening mammograms for women who are at an increased risk for breast cancer. The service must be ordered by a health care provider, and the claim must be billed with an “at risk” diagnosis to be covered under the preventive care benefit.

How much will I pay?

For all women, if you see a:

- Network provider: You pay nothing.
- Out-of-network provider: You pay 50% of the allowed amount and the provider may balance bill you.

See descriptions of providers’ network status on page 10.

Diagnostic (medical)

The plan pays for medically necessary mammograms to diagnose a medical condition under the “Diagnostic tests, laboratory, and x-rays” benefit, subject to the medical deductible and coinsurance. Coverage of diagnostic mammograms is not related to age.

Women under age 40 who receive a mammogram that is not for an “at risk” diagnosis may have services paid as a diagnostic (medical) mammography under the “Diagnostic tests, laboratory, and x-rays” benefit, subject to the medical deductible and coinsurance. The service must be ordered by a health care provider and billed as a diagnostic mammogram.
ALERT! See “Breast health screening tests” on page 45 for coverage of diagnostic testing other than mammograms.

**Massage therapy**

**Ancillary provider type:** You may use a UW Medicine ACN provider or Regence network provider and receive network-level benefits (see description on page 13).

The plan covers up to 16 massage therapy visits per calendar year for covered diagnoses. If you pay for visits before you meet your medical deductible, those visits count toward the 16-visit limit. See the definition of “Limited benefit” on page 155. You must have a prescription for massage therapy treatment from another covered provider type, such as a physician.

ALERT! Services by out-of-network massage therapists (see page 14) are not covered. To find a network massage therapist, use the Provider Search at [www.hca.wa.gov/ump-providers-plus](http://www.hca.wa.gov/ump-providers-plus) or call UMP Customer Service at 1-888-849-3681 (TRS: 711).

**Mastectomy and breast reconstruction**

ALERT! See page 70 for coverage of breast reconstruction or mastectomy services related to transgender services.

This benefit covers mastectomy as treatment for disease, illness, or injury, as well as:

- Reconstruction of the breast on which the mastectomy was performed.
- Surgery and reconstruction of the other breast to produce a symmetrical appearance.
- Prostheses.
- Physical complications of all stages of mastectomy.

Please note that you must use a covered provider type (see page 14) for services to be covered.

**Mental health treatment**

The plan covers mental health services for members with neuropsychiatric and mental health conditions. Marriage or family counseling is not covered. Please see page on page 65 for details about coverage for substance use disorder treatment.

Your provider must notify the plan upon admission when you receive the following services:

- Inpatient admission, including to a residential treatment facility.
- Partial Hospitalization Program (PHP).

**Inpatient**

**Ancillary provider type:** You may use a UW Medicine ACN provider or Regence network provider and receive network-level benefits (see description on page 13).
Services are considered “inpatient” when you are admitted to a facility. To be covered, residential treatment programs must be licensed to provide residential treatment solely to persons requiring residential substance use disorder treatment or to persons diagnosed with a mental health condition requiring residential treatment. Non-emergency inpatient services must be preauthorized by the plan. See page 89 for details. Contact UMP Customer Service at 1-888-849-3681 (TRS: 711) about preauthorization requirements. See the bullets on page 58 for services that require plan notification.

You pay an inpatient copay for facility charges at a network facility. See page 22 for details. Professional services (for example, doctors) may be billed separately from the facility charges. The plan pays for these services according to the network status of the provider, unless your condition is a medical emergency (see page 156). All covered professional services are paid based on the allowed amount.

**Outpatient**

| ALERT! See page 44 for preauthorization requirements related to Applied Behavior Analysis (ABA) Therapy services. |

Outpatient mental health services are covered the same as any other medical service. The plan pays based on the allowed amount and the network status of the provider. Most outpatient mental health services do not require preauthorization. See bullets on page 58 for services requiring plan notification.

**Naturopathic physician services**

While naturopaths are a covered provider type, naturopaths may recommend services that the plan doesn’t cover. You will pay all costs for excluded and non-medically necessary services, even if your naturopath physician recommends or prescribes them. See the definition of medical necessity on page 157. The plan does not cover herbal, homeopathic, or other dietary supplements (including vitamins and minerals, except as described on page 80), even if prescribed by a covered provider type.

**Nutrition counseling and therapy**

| Ancillary provider type: You may use a UW Medicine ACN provider or Regence network provider and receive network-level benefits (see description on page 13). |

The plan covers up to three visits per lifetime for nutrition counseling and therapy services. Similar services may be covered under other benefits that are not subject to the three-visit limit, including but not limited to “Diabetes Control Program” (page 48), “Diabetes education” (page 48), and “Diabetes Prevention Program” (page 48).

See “Diabetic education” on page 48 for how these services are covered for diabetics.

**Obstetric and newborn care**

| Ancillary provider type: You may use a UW Medicine ACN provider or Regence network provider and receive network-level benefits (see description on page 13). |

Services for pregnancy and its complications are covered. See “Covered provider types” on page 14 for providers whose services are covered by the plan. Covered professional services include:

- Prenatal and postnatal care.
- Amniocentesis and related genetic counseling and testing during pregnancy.
- Prenatal testing (follows state regulations in Washington Administrative Code 246-680-020).
- Vaginal or Cesarean delivery.
- Care of complications associated with pregnancy, including pregnancies resulting from fertility or infertility treatment.

**Early elective deliveries may not be covered.** See “When deliveries before 39 weeks gestation may not be covered” on page 60.

For inpatient hospital charges related to a routine childbirth, you pay:
- Any remaining medical deductible for the mother.
- The mother’s inpatient copay (see page 22).
- Coinsurance for professional services for the mother while hospitalized.
- The medical deductible for the newborn. However, if only covered preventive care services (see page 62) are billed for the newborn, you will not pay the newborn’s medical deductible, inpatient copay, or coinsurance when you see a network provider.

For non-routine hospitalization of the newborn, you will also pay a separate inpatient copay for the newborn.

Circumcision is covered as a medical benefit for males only, subject to the medical deductible and coinsurance. As this is not a preventive service, your out-of-pocket cost may include the newborn’s medical deductible, coinsurance for professional provider services, and an inpatient copay for inpatient services.

A newborn dependent of a female enrollee is covered from birth to at least 21 days following birth. Even if the newborn is later enrolled in different coverage, the newborn will still be covered under the mother’s UMP coverage for the first 21 days. See “Adding a new dependent to your coverage” on page 61 for what you need to do for continued coverage.

If your obstetric care began while covered under another health plan, and the providers are not part of the plan network, call UMP Customer Service at 1-888-849-3681 (TRS: 711).

**When deliveries before 39 weeks gestation may not be covered**

Vaginal or Cesarean deliveries before 39 weeks of gestation are covered when the services are medically necessary. Examples include:
- Due to a medical emergency (see definition on page 156) affecting the mother or baby.
- Indicated due to a medical condition of the mother or baby for which a delivery is medically necessary (see definition on page 157).
- Labor begins spontaneously (without medical intervention) before the mother reaches 39 weeks of gestation.

Vaginal or Cesarean deliveries before 39 weeks of gestation are **not** covered when the services are:
- Scheduled for convenience and not for medical necessity or medical emergency affecting the mother or baby.
- Neither the mother nor baby have a medical condition for which immediate delivery is medically necessary.

Talk to your doctor about whether early delivery is for a medically necessary reason. For questions about this policy, call UMP Customer Service at 1-888-849-3681 (TRS: 711).

**Services covered as preventive**

The following services are covered as preventive (not subject to the medical deductible or coinsurance when you see a network provider):
- Screening for diabetes during pregnancy.
- HIV counseling and testing.
- Purchase of manual and electric breast pumps for pregnant and nursing women, plus supplies included with the initial purchase. Hospital-grade pumps are not covered.
- Use of low dose aspirin (81mg/day) after 12 weeks' gestation in women at high risk of preeclampsia. You must have a prescription from your provider and purchase from a network pharmacy to get the prescription drug at no cost; see “Products covered under the preventive care benefit” on page 81.

See pages 62–64 for more prenatal, newborn, and well-baby services that are covered as preventive. See page 80 for coverage of prenatal vitamins.

**Lactation (breastfeeding) counseling**

Lactation counseling is covered under the preventive benefit during pregnancy and after birth to support breastfeeding when members receive services by a covered provider type.

**Limitations on ultrasounds during pregnancy**

The following limits do not apply to high-risk pregnancies. For example, a multiple pregnancy is considered high risk. Call UMP Customer Service at 1-888-849-3681 (TRS: 711) to understand what is covered for high-risk pregnancies.

Ultrasounds during pregnancy are covered as follows:
- One in week 13 or earlier.
- One during weeks 16-22.

**Adding a new dependent to your coverage**

For information about how to enroll new dependents in your health plan, read the Employee Enrollment Guide or the Retiree Enrollment Guide at www.hca.wa.gov/erb.

**Office visits**

Office visits to a primary care provider in the core network (see page 11) are covered in full; you pay nothing. Office visits to all other providers, as well as tests or procedures performed during any office visit, are covered according to the table on page 16 and are subject to the medical deductible and coinsurance. Also see “Preventive care” beginning on page 62 for how the plan covers preventive care services.

**Orthognathic surgery**

Orthognathic surgery (see definition on page 160) must be preauthorized by the plan according to the plan's medical policy. Call UMP Customer Service at 1-888-849-3681 (TRS: 711) if you have questions. See page 68 for treatment of temporomandibular joint syndrome (TMJ) disorder.

**Physical, occupational, speech, and neurodevelopmental therapy**

| Ancillary provider type: You may use a UW Medicine ACN provider or Regence network provider and receive network-level benefits (see description on page 13). |

The plan covers inpatient and outpatient services to improve or restore function lost due to:
- An acute injury or illness.
- Worsening or aggravation of a chronic injury.
- A congenital anomaly (such as cleft lip or palate).
- Conditions of developmental delay, including autism.

You must have a prescription for the above therapies from another covered provider type (see page 14), such as a physician.

**Inpatient services**

Preauthorization is required for inpatient admissions for physical, occupational, speech, and neurodevelopmental therapy services. The plan covers rehabilitation therapy services provided during inpatient hospitalization up to 60 days per calendar year (see definition of “Limited benefit” on page 155). You must pay the inpatient copay (see page 22) and your coinsurance for inpatient services.

**Outpatient services**

The plan covers outpatient physical, occupational, speech, and neurodevelopmental therapy services up to 60 visits per calendar year, counting all types of therapies listed here (see definition of “Limited benefit” on page 155).

For the purposes of this benefit, developmental delay (see definition on page 152) means a significant lag in achieving skills such as:
- Language—speech, reading, writing.
- Motor—crawling, walking, feeding oneself.
- Cognitive—thinking.
- Social—getting along with others.

**Prescription drugs**

Please see “Your prescription drug benefit” starting on page 72.

**Preventive care**

**ALERT!** This benefit covers only services that meet the criteria below. If you receive services during a preventive care visit that do not meet these requirements, or your provider bills your visit as medical treatment instead of a preventive service, the services will not be covered as preventive care. Instead, when medically necessary, the services are covered under the standard rate (see page 25).

You don’t have to meet your medical deductible before the plan pays for services covered under the preventive care benefit. When you see a network provider (see page 10) for these services, you pay nothing. If you see an out-of-network provider, you pay 50% of the allowed amount (see definition on page 149) and may be balance billed. See the table on page 15 for descriptions of provider types.

If you do not have access to a network provider for preventive services, the plan may pay 100% of billed charges. See page 17 for how to request a network consent.

For a list of services covered as preventive, see [www.healthcare.gov/preventive-care-benefits/](http://www.healthcare.gov/preventive-care-benefits/). This site also features links to specific preventive services covered for women and children. Note that recommendations added during the calendar year may not be covered as preventive until later years. For a list of immunizations covered as preventive, see “Covered Immunizations” on page 63.

Examples of services covered under the preventive care benefit include:
- Preventive visits such as well-baby care and annual physical exams.
• Preventive vision acuity screening from birth through 18 years of age.
• Intensive behavioral counseling for adults who are overweight or obese and have additional cardiovascular disease risk factors.
• Screening for hepatitis B for non-pregnant adolescents and adults at high risk.
• Routine screenings for men and women.
• Certain radiology and lab tests such as screening mammograms (see page 57).
• Screening procedures such as colonoscopy. See page 49 for coverage of colonoscopy performed to diagnose or treat disease or illness.
• One-time screening by ultrasound for abdominal aortic aneurysm, for men ages 65-75 who have ever smoked.
• Immunizations as specified under “Covered immunizations” below.
• Hearing tests as part of a newborn screening.
• Fluoride for prevention of caries (dental decay) when prescribed by primary care provider to children age 6 months and older and when water is fluoride deficient (see page 80 for coverage and page 46 for coverage of fluoride varnish).
• Certain screening tests performed during pregnancy (see page 59 for more on prenatal care).
• Low to moderate dose of statin prescription drugs to adults ages 40 and over (statin prescription drugs that are designated with a PV in the Tier column on the UMP Preferred Drug List).

You may call UMP Customer Service at 1-888-849-3681 (TRS: 711) to ask if a medical service is covered as preventive. Call Washington State Rx services Customer Service at 1-888-361-1611 (TRS: 711) for questions about preventive prescription drugs.

The following specific services for women are covered as preventive:
• Human Papillomavirus (HPV) testing for women ages 30 and over, once every three years.
• Chlamydia and gonorrhea testing in sexually active women age 24 years and younger, and for women age 25 and older who are at increased risk for infection.
• Education and counseling regarding contraception.
• Counseling and screening for HIV, counseling and screening for interpersonal and domestic violence, and counseling for sexually transmitted infections.
• Low to moderate dose of statin prescription drugs to adults ages 40 and over (statin prescription drugs that are designated as preventive on the UMP Preferred Drug List (with a “PV” in the Tier column).

For additional services covered as preventive for women, see “Family planning services” on page 52, “Mammograms” on page 57, and “Obstetric and newborn care” on page 59.

Note: Prostate cancer screening (prostate-specific antigen [PSA] testing) is not covered under the preventive care benefit but is covered as a medical benefit (subject to the medical deductible and coinsurance).

ALERT! Follow-up visits or tests are not covered under the preventive care benefit. If the test or visit is normally covered by the plan and is medically necessary, the plan pays under the medical benefit (see definition on page 156).

Covered immunizations
The plan covers immunizations as included on the applicable immunization schedule (children, adolescents, adults) for U.S. residents by the Centers for Disease Control and Prevention (CDC). Visit www.hca.wa.gov/ump/find-drugs to find a link to the CDC schedules or call UMP Customer Service at 1-888-849-3681 (TRS: 711).
Note that some covered immunizations are classified as “may be recommended” by the CDC depending on medical condition or lifestyle. For those immunizations to be covered as preventive, you must meet the criteria specified on the CDC schedule.

Immunizations covered under the preventive care benefit are not subject to the medical deductible. Covered immunizations given by the providers listed under “Where can I get immunizations?” below are paid under the preventive care benefit. If you see an out-of-network provider for covered immunizations, you pay 50% of the allowed amount and may be balance billed.

**FOR MORE INFORMATION:** For a list of immunizations covered as preventive, find a link to the CDC immunization schedules at [www.hca.wa.gov/ump/find-drugs](http://www.hca.wa.gov/ump/find-drugs) or call 1-888-849-3681 (TRS: 711).

**Where can I get immunizations?**

Immunizations covered under the preventive care benefit are covered at 100% when received from a:

- Network provider (see description on page 10).
- Network vaccination pharmacy (see page 159 and check at [www.hca.wa.gov/find-drugs](http://www.hca.wa.gov/find-drugs) or call Washington State Rx Services at 1-888-361-1611 (TRS: 711) to find a pharmacy).
- Public health department.

The plan does not cover immunizations for travel or employment, even when recommended by the CDC or required by travel regulations.

**TIP:** Flu shots are covered as included on the applicable CDC immunization schedule.

**Primary care services**

When you see a primary care provider (PCP) in the core network for primary care services, office visits are paid at 100%. Related services, like x-rays or labs that you receive during a primary care visit may be subject to the medical deductible and coinsurance.

**Note:** Primary care providers in the core network: See page 11 for the list of provider types that are considered primary care providers. Other services you receive during a primary care office visit may be covered under the standard benefit.

If you receive primary care office visits from the following providers, services are subject to the medical deductible and the following coinsurance:

- **Specialty providers in the core or support network:** You pay 15% of the allowed amount.
- **Out-of-network providers:** You pay 50% of the allowed amount, and the provider may balance bill you (see page 150).

**ALERT!** If you see an out-of-network provider (see page 14) for primary care services, you’ll pay 50% of the cost, and services will be subject to the medical deductible. You may be balance billed, which means you may pay any amount the provider charges that exceeds the allowed amount.

**Second opinions**

This benefit covers:

- **Second opinions you choose to get.** The plan covers these under the medical benefit subject to the medical deductible and coinsurance.
- **Second opinions required by the plan.** The plan covers these at 100% (you don’t pay toward your medical deductible or coinsurance). If you don’t get a second opinion when required by the plan, coverage for services may be denied.

**Skilled nursing facility**

**Ancillary provider type:** You may use a UW Medicine ACN provider or Regence network provider and receive network-level benefits (see description on page 13).

Services must be preauthorized by the plan before you are admitted to a skilled nursing facility (see page 89). In addition, the facility must notify the plan within 24 hours of your admission (see page 90).

This benefit covers skilled nursing facility charges for services, supplies, and room and board, including charges for services such as general nursing care made in connection with room occupancy. UMP covers up to 150 days per calendar year. Room and board is limited to the skilled nursing facility’s average semiprivate room rate, except where a private room is determined to be medically necessary (see definition on page 157).

Skilled nursing facility confinement that is primarily convalescent or custodial in nature is not covered.

**Spinal and extremity manipulations**

**Ancillary provider type:** You may use a UW Medicine ACN provider or Regence network provider and receive network-level benefits (see description on page 13).

Up to 10 visits per calendar year for manipulations (adjustments) of the spine and extremities (arms and legs) are covered. When you have reached your 10-visit limit, no further payment for manipulations of the spine and extremities will be made.

Visits that count toward your medical deductible also count toward your 10-visit limit (see “Limited benefit” on page 155).

**Spinal injections**

Some spinal injections must be preauthorized by the plan. See page 89 for how this works. The following therapeutic injections are covered for treatment of chronic pain:

- Lumbar epidural injections
- Cervical-thoracic epidural injections
- Sacroiliac joint injections

See page 98 for a list of spinal injections that are not covered by the plan.

Spinal injections not specified above may be covered subject to the plan’s medical review. Call 1-888-849-3681 (TRS: 711) for more information.

**Substance Use Disorder treatment**

**Ancillary provider type:** You may use a UW Medicine ACN provider or Regence network provider and receive network-level benefits (see description on page 13).
Substance use disorder is defined as an illness characterized by a physiological or psychological dependence on a controlled substance or alcohol. Substance use disorder does not include dependence on tobacco, caffeine, or food.

Non-emergency inpatient services for substance use disorder treatment must be preauthorized by the plan (see page 89 for details). Contact UMP Customer Service at 1-888-849-3681 (TRS: 711) about preauthorization requirements. To be covered, residential treatment programs must be licensed to provide residential treatment solely to persons requiring residential substance use disorder treatment or to persons diagnosed with a mental health condition requiring residential treatment. See page 58 for more information on mental health treatment.

Your provider must notify the plan upon admission when you receive the following services:

- Detoxification.
- Inpatient admission, including to a residential treatment facility.
- Intensive Outpatient Program (IOP).
- Partial Hospitalization Program (PHP).

**Inpatient**

**ALERT!** Your provider must notify the plan upon admission when you receive inpatient services for substance use disorder treatment. Inpatient services for which the plan is not notified may not be covered. Inpatient substance use disorder treatment is subject to clinical review (see definition on page 151).

Services are considered “inpatient” when you are admitted to a facility. You pay an inpatient copay for facility charges at a network facility (see page 22 for details). Professional services (e.g., doctors or lab tests) may be billed separately from the facility charges. The plan pays for these services according to the network status of the provider, unless your condition is a medical emergency (see page 156).

**Outpatient**

Outpatient substance use disorder services are covered the same as any other medical service. The plan pays based on the allowed amount and the network status of the provider.

Preauthorization for substance use disorder services is not required in most cases. However, the plan may require that your provider submit a treatment plan in order to determine medical necessity. The plan will review your provider’s treatment plan to determine if it meets the following conditions:

- The purpose of the service is to treat or diagnose a medical condition;
- Outpatient services are the appropriate level of services considering the potential benefits of the services;
- The level of service is known to be effective in improving health outcomes; and
- The level of service recommended for your condition is cost-effective compared to alternative interventions including no intervention. See the definition of “Medically necessary services, supplies, drugs, or interventions” on page 157.

**Surgery**

**Ancillary provider type:** Some provider types commonly practicing in hospitals—including but not limited to anesthesiologists, pathologists, and labs—are ancillary providers and are network when contracted with Regence (see page 13 for details). However, even if your doctor is network, the facility or other providers may not be. You pay 50% of the allowed amount for out-of-network services and may be balance billed (see page 150).
The plan pays for covered surgical services according to the network status of the provider. See page 16 for coinsurance amounts. The surgeon and other professional providers may bill separately from the facility.

Some outpatient procedures require preauthorization (see page 89). In addition, your provider must notify the plan (see page 90) when you receive certain services, including admission as an inpatient. See the list of services that require preauthorization at www.hca.wa.gov/ump-preauth-plus. Call UMP Customer Service at 1-888-849-3681 (TRS: 711) if you have questions.

If services are inpatient (see definition on page 155), you will also pay an inpatient copay for facility charges at a network facility (see page 22).

The plan covers the following services as outpatient:

- Outpatient surgery at a hospital.
- Surgery and procedures performed at an ambulatory surgery center.
- Short-stay obstetric (childbirth) services (released within 24 hours of admission).

**ALERT!** All surgeries must follow the plan’s coverage rules. We recommend that you or your network provider contact UMP Customer Service at 1-888-849-3681 (TRS: 711) before any procedure to ask if it’s covered or requires preauthorization.

**Telemedicine services**

Telemedicine is the delivery of health care services through audio-visual technology, allowing real-time communication between the patient at the originating site and a provider for the purpose of diagnosis, consultation, or treatment. Telemedicine does not include the use of audio-only telephone, facsimile, or email.

“Store and forward technology” is a term used for the transfer of a covered person’s medical information from one health care provider to another at a distant site, which results in medical diagnosis and management of the covered person. The purpose of telemedicine and store and forward technology is diagnosis, consultation, or treatment of the patient. It does not include the use of audio-only telephone, facsimile, or email.

If you see a network provider, telemedicine services will be paid at the network rate. If you see an out-of-network provider, telemedicine services will be paid at the out-of-network rate.

The plan covers store and forward technology and telemedicine from authorized originating sites under the medical benefit if:

- The plan provides coverage for the service when provided in person by the provider; and
- The health care services are medically necessary; and
- The health care service is determined to be safely and effectively provided through telemedicine or store and forward technology according to generally accepted health care practices and standards; and
- The technology used to provide the health care service meets the standards required by state and federal laws governing the privacy and security of protected health information; and
- The health care services are recognized as an essential health benefit under section 1302(b) of the federal Patient Protection and Affordable Care Act (PPACA) in effect on January 1, 2015.

If services are provided through store and forward technology, there must be an associated office visit between the covered person and the referring health care provider. The associated office visit can be in person or via telemedicine.

The originating site (the physical location where the patient is) for a telemedicine health care services must be one of the following sites:

- Hospitals.
- Rural health clinics.
- Federally qualified health centers.
- Physician’s or other health care provider’s offices.
- Community mental health centers.
- Skilled nursing facilities.
- Home.
- Renal dialysis centers (except independent renal dialysis centers).

Any originating site except home may charge a facility fee for infrastructure and preparation of the patient.

Telemedicine and store and forward technology are subject to all terms and conditions of the plan, including utilization review, preauthorization requirements, deductibles, and copayment requirements. Services obtained from non-network providers will be reimbursed at the out-of-network rate.

The following are **not** covered by the plan:

- Audio-only telephone, email or facsimile transmissions between doctor and patient.
- Originating sites’ professional fees.
- Installation or maintenance of any telecommunication devices or systems.
- Home health monitoring.
- Store and forward technology without an associated office visit between the covered person and the referring health care provider.
- Telemedicine visits originating from a location other than the specified originating sites.
- Services that would not be covered if delivered in person.
- Services that are not medically necessary.
- Telemedicine or store and forward services that cannot be safely and effectively provided through telemedicine or store and forward technology.
- Telemedicine or store and forward services that use technology that does not meet state and federal requirements for privacy and security of protected health information.
- Telemedicine or store and forward services for services that are not recognized as essential health benefits under section 1302(b) of the PPACA in effect on January 1, 2015.

**Temporomandibular Joint (TMJ) Treatment**

The plan covers diagnosis and medically necessary treatment of temporomandibular joint (TMJ) disorders, including surgery and non-surgical services. Treatment must follow plan medical policy and requires preauthorization.

Treatment that is experimental or investigational, or primarily for cosmetic purposes, is not covered.

**Tobacco cessation services**

**ALERT!** If you get nicotine replacement therapy or prescription drugs for tobacco cessation at a non-network pharmacy, or purchase at a cash register other than the pharmacy counter, and submit a claim, you may not receive full reimbursement from the plan. See page 77 for how to find a network pharmacy.

The services described below are covered only for tobacco cessation. Nicotine replacement therapy and prescription drugs for tobacco cessation that are designated as preventive on the UMP Preferred Drug List (with a “PV” in the Tier column) are not subject to coinsurance.

**TIP:** You do not have to enroll in the *Quit for Life* program to get coverage of nicotine replacement therapy or prescription drugs for tobacco cessation. See on page 69 for limits and rules on accessing these services.
Nicotine replacement therapy

The plan covers only certain nicotine replacement therapy products as preventive (at no cost to you), designated on the UMP Preferred Drug List with “PV” in the Tier column. Over-the-counter drugs are normally not covered by UMP, but nicotine replacement products are covered when they are purchased at a pharmacy using your UMP ID card.

You may get nicotine replacement therapy directly from the Quit for Life program (see “Quit for Life Program” below), or by following these steps:

1. Get a prescription from your provider.
2. Take the prescription to a network pharmacy.
3. Make your purchase at the pharmacy counter of the network pharmacy. Give your prescription and your UMP ID card to the pharmacist. The purchase must be submitted through the prescription drug system to be covered.

If you get a nicotine replacement therapy product not designated as preventive, you will pay Tier 3 coinsurance. To request full coverage of non-preventive nicotine replacement therapy for a medical reason, see “How to request an exception” below.

The plan does not cover e-cigarettes or vaporizers (“vapes”).

Counseling

The plan covers in-person counseling related to tobacco cessation at the preventive rate (see table on pages 32–42) when you see a network provider.

Phone or online counseling is covered only through the Quit for Life program described below. UMP members age 17 and under may use the Smokefree Teen program as explained below.

How to request an exception

To request coverage of a prescription drug or nicotine replacement therapy not usually covered under this benefit, see “Preauthorizing drugs” on page 83 for how to request an exception. If your exception is approved, you will receive the approved product or drug at no cost.

Quit for Life Program

TIP: UMP members age 17 and under may access similar support services through the Smokefree Teen program at www.teen.smokefree.gov in addition to the services listed above.

UMP members age 18 and older may participate in the Quit for Life tobacco cessation program. This program offers phone counseling in addition to the services described above at no cost to members. If you get nicotine replacement therapy or prescription drugs for tobacco cessation that are not designated as preventive on the UMP Preferred Drug List (“PV” in the Tier column), you will pay as described above.

For nicotine replacement therapy, you may get supplies sent to you from Quit for Life or get a prescription from your provider and purchase as described under “Nicotine replacement therapy” above.

FOR MORE INFORMATION: You can only re-attest for an exemption to the PEBB tobacco premium surcharge if you are tobacco-free for two months, enroll in Quit for Life (for members over age 18), or access the information and resources in Smokefree Teen (for members under age 18). Visit the PEBB Program website at www.hca.wa.gov/pebb for details about the surcharge.
Transgender health

**TIP:** You may see a provider from either the UW Medicine ACN or Regence network for the services listed below and receive network-level benefits (see page 14).

The following services associated with a diagnosis of gender dysphoria are covered.

- Non-surgical services, including but not limited to hormone therapy, office visits, mental health/counseling, and tests.
- Covered surgical services.

Visit [www.hca.wa.gov/ump/ump-administration/clinical-policies](http://www.hca.wa.gov/ump/ump-administration/clinical-policies) to find a link to the clinical criteria for transgender services. Some services and drugs may require preauthorization.

Transplants

**TIP:** You may see a provider from either the UW Medicine ACN or Regence network for the services listed below and receive network-level benefits (see page 14).

You must receive preauthorization from the plan for all transplants (except kidney and cornea). This benefit covers services related to transplants, including professional and facility fees for inpatient accommodation, diagnostic tests and exams, surgery, and follow-up care.

Donor coverage

If a UMP member receives an organ, eye, or tissue donation from a live donor, UMP pays the donor’s covered expenses as primary, regardless of any other coverage the donor may have. Covered donor expenses include costs to remove the donor’s organ and treat complications directly resulting from the donor’s surgery.

Urgent care

**TIP:** You may see a provider from either the UW Medicine ACN or Regence network for the services listed below and receive network-level benefits (see page 14).

See “Emergency room” on page 51 for care during a medical emergency (see definition on page 156).

If you need immediate care or need care when your usual provider is closed, and your situation is not a medical emergency (see definition on page 156), you may use an urgent care facility contracted with UW Medicine ACN or Regence to receive care at a lower cost than an emergency room. You don’t pay the emergency room copay for urgent care services. Urgent care facilities are considered ancillary providers (see page 13). You receive network-level benefits when you see a UW Medicine ACN or Regence network provider. Go to [www.hca.wa.gov/ump-providers-plus](http://www.hca.wa.gov/ump-providers-plus) to find urgent care facilities paid at the network rate.

Vision care (diseases and disorders of the eye)

The plan covers treatment for diseases and disorders of the eye that are not part of a routine vision exam under the medical benefit. Orthoptic therapy is not covered except for the diagnosis of strabismus, a muscle disorder of the eye. LASIK surgery is not covered.

Following cataract surgery, vision hardware—contact lenses or eyeglasses, including frames and prescription lenses—is covered as durable medical equipment (see page 49). These services are subject to the medical
deductible, and coinsurance depends on the network status of the provider. Contact the plan at 1-888-849-3681 (TRS: 711) if you have questions.

**Vision exams (routine)**

The plan covers one routine eye exam for each enrollee per calendar year. This visit is exempt from the medical deductible and will be paid at the preventive rate (see page 25).

**ALERT!** The plan pays up to $65 per year for contact lens fitting fees. You may pay for charges exceeding that amount. For example, if the charge for a contact lens fitting is $100, you will pay $35 for the fitting fee (the amount over $65).

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**Vision hardware (eyeglasses and contact lenses)**

**Adults (over age 18)**

The plan pays up to $150 every two calendar years for prescription eyeglass lenses, frames, and contact lenses, including repairs. You do not need to meet your medical deductible. This $150 limit is renewed on January 1 of even years (2018, 2020, etc.). Any unused amount does not carry over into the next even plan year. The plan will not pay more than your actual cost for these items and services. You are responsible for any costs above the $150 limit.

**Note:** See “Vision care (diseases and disorders of the eye)” on page 70 for vision hardware coverage following cataract surgery.

You can buy your vision hardware anywhere. The maximum benefit of $150 applies no matter where you shop. If you go to a provider that does not bill the plan directly, you can submit a claim for glasses or contacts. See “Billing & payment: filing a claim” starting on page 105 for instructions.

**Children ages 18 and under**

Vision hardware (eyeglasses: frames and lenses; contact lenses) is not subject to the medical deductible.

The plan will cover one hardware benefit per calendar year for children ages 18 and under as follows:

- **Eyeglasses:** The plan pays 100% of the allowed amount for one pair of standard frames plus lenses (including high-index); or
- **Contact lenses:** You may purchase contact lenses instead of eyeglasses. The plan pays 100% of the allowed amount for a one-year supply of contact lenses.

**Note:** The only other feature covered under this benefit is scratch-resistant coating. You will pay for any other additional features, such as but not limited to anti-reflective coating or tint.

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**TIP for members with other primary coverage:** If your primary coverage has a vision hardware benefit and you submit a claim to UMP as your secondary coverage, any charges paid by your primary plan will also count against your UMP vision hardware limit.
Your prescription drug benefit

See page 88 for prescription drug contact information.

Your plan’s drug benefit is managed by a partnership of companies known as Washington State Rx Services. These companies are:

- **Moda Health**—Administration (including preauthorization and appeals) and customer service.
- **MedImpact Healthcare Systems Inc.**—Pharmacy network management and prescription drug claims processing.
- **PPS (Postal Prescription Services)**—Mail-order pharmacy.
- **Ardon Health**—Specialty drug pharmacy.

When you have questions about your prescription drug coverage or need help finding a network vaccination pharmacy, call Washington State Rx Services at 1-888-361-1611 (TRS: 711). Contact the mail-order or specialty pharmacy directly for help placing or tracking prescription orders.

**Note:** Regence BlueShield does not provide prescription drug benefits for UMP. Always contact Washington State Rx Services with questions about your prescription drug coverage.

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**TIP:** The UMP Preferred Drug List is available at [www.hca.wa.gov/ump/find-drugs](http://www.hca.wa.gov/ump/find-drugs). You can also check drug prices online with the Prescription Price Check tool.

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**What drugs are covered? The UMP Preferred Drug List**

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**ALERT!** Not all drugs are listed on the UMP Preferred Drug List. If your drug isn’t listed, call 1-888-361-1611 (TRS: 711).

The UMP Preferred Drug List (sometimes called a “formulary”) lists the following:

- If a drug is covered by the plan.
- How much you will pay for a drug based on the drug’s tier.
- If the drug must be preauthorized (see “Preauthorizing drugs” on page 83).
- If the drug must be purchased from the plan’s specialty pharmacy, Ardon Health (see page 84).
- If there are any limits on a drug’s coverage (see page 82).
- If there are less expensive alternatives.

The UMP Preferred Drug List is updated online at least monthly. However, a drug may change tiers at any time, particularly when a generic equivalent becomes available. You can look up your prescription drugs online at [www.hca.wa.gov/ump/find-drugs](http://www.hca.wa.gov/ump/find-drugs) or by calling Washington State Rx Services. New brand-name drugs may not be covered during the first 180 days they are available. To check if a new drug is covered, call Washington State Rx Services at 1-888-361-1611 (TRS: 711).

**ALERT!** When a generic equivalent for a brand-name drug becomes available, the brand-name drug immediately becomes Tier 3 (nonpreferred). Always ask your doctor to allow substitution on your prescriptions to save you money.
Who decides which drugs are preferred?
As a state-sponsored health plan, UMP must follow coverage recommendations made by the Washington State P&T Committee, which consists of Washington health care professionals, including physicians and pharmacists. The UMP Preferred Drug List includes these coverage recommendations.

Not all drug classes are reviewed by the Washington State P&T Committee. For these drugs, the Washington State Rx Services P&T Committee makes coverage recommendations for UMP’s review and final determination of a drug’s tier level.

For the plan to approve a drug for you, it must be medically necessary for your health condition. Your provider may prescribe a drug or drug dosage that does not meet the plan’s definition of medically necessary (see page 157).

**ALERT!** A drug may be designated as Tier 3 (nonpreferred) even if no generic equivalent is available. See page 76 for how you may request an exception.

How much will I pay for prescription drugs?
The amount you pay for your prescription depends on the drug’s tier and where you purchase your prescriptions. The UMP Preferred Drug List classifies drugs into five tiers:

- **Preventive Tier**: preventive drugs required under the Affordable Care Act or recommended by the US Preventive Services Task Force.
- **Value Tier**: specific high-value prescription drugs used to treat certain chronic conditions.
- **Tier 1**: primarily low-cost generic drugs.
- **Tier 2**: preferred brand-name drugs and high-cost generic drugs.
- **Tier 3**: nonpreferred drugs.

Preventive tier drugs are covered in full. In general, Value Tier and Tier 1 drugs cost you less money than Tier 3, which are the most expensive. Even though Tier 3 drugs are called “nonpreferred,” the plan still covers them, but you pay more. See “What you pay for prescription drugs” below for more information.

You can find a drug’s tier by searching the UMP Preferred Drug List at [www.hca.wa.gov/ump/find-drugs](http://www.hca.wa.gov/ump/find-drugs) or by calling Washington State Rx Services at 1-888-361-1611 (TRS: 711). You can purchase up to a 90-day supply for most drugs, except for specialty drugs.

To check your cost, do either of the following:

- Use the Prescription Price Check tool at [www.hca.wa.gov/ump/find-drugs](http://www.hca.wa.gov/ump/find-drugs).
- Call Washington State Rx Services at 1-888-361-1611 (TRS: 711).

See the table on page 74 for how much you pay for each of the drug tiers. Using Value Tier and Tier 1 drugs reduces prescription costs for both you and the plan. Generic drugs, follow-on biologics, and biosimilars have the same active ingredient as their brand-name counterparts and are usually less expensive.

Your coinsurance for prescription drugs

**ALERT!** Hospice care: See page 55 for special prescription drug coverage while in hospice.

You pay your coinsurance for all covered prescription drugs, which is a percentage of the drug’s cost. You may get up to a 90-day supply for most drugs, except for specialty drugs (see page 84). You don't pay a deductible for prescription drugs.
<table>
<thead>
<tr>
<th>Tier</th>
<th>All network pharmacies retail and mail-order</th>
<th>The most you’ll pay (prescription cost-limit) network pharmacies only</th>
</tr>
</thead>
<tbody>
<tr>
<td>Preventive</td>
<td>0% coinsurance</td>
<td>$0</td>
</tr>
<tr>
<td>Value Tier</td>
<td>5% coinsurance</td>
<td>$10—Up to a 30-day supply</td>
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<td>$20—31-60 days’ supply</td>
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<td>$30—61-90 days’ supply</td>
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<tr>
<td>Tier 1</td>
<td>10% coinsurance</td>
<td>$25—Up to a 30-day supply</td>
</tr>
<tr>
<td>Select generic drugs</td>
<td></td>
<td>$50—31-60 days’ supply</td>
</tr>
<tr>
<td></td>
<td></td>
<td>$75—61-90 days’ supply</td>
</tr>
<tr>
<td>Tier 2</td>
<td>30% coinsurance</td>
<td>$75—Up to a 30-day supply</td>
</tr>
<tr>
<td>Preferred drugs</td>
<td></td>
<td>$150—31-60 days’ supply</td>
</tr>
<tr>
<td></td>
<td></td>
<td>$225—61-90 days’ supply</td>
</tr>
<tr>
<td>Tier 3</td>
<td>50% coinsurance</td>
<td>Specialty drugs* only: $150</td>
</tr>
<tr>
<td>Nonpreferred drugs</td>
<td></td>
<td>No cost-limit for non-specialty drugs</td>
</tr>
</tbody>
</table>

*Specialty drugs must be purchased through the plan’s network specialty pharmacy, Ardon Health (see page 84).

**How does the prescription cost-limit work?**

**ALERT!** For annual limits to your prescription drug costs, see “Your prescription drug out-of-pocket limit” on page 75.

The prescription drug cost-limit is the maximum you pay for an individual prescription at a network pharmacy. See “The most you’ll pay” column in the table on page 73 for the dollar amounts according to the tier and days’ supply.

The prescription cost-limit applies in the following circumstances:

- **Value Tier, Tier 1, and Tier 2 drugs:** All network pharmacies (including the UMP network mail-order pharmacy, PPS).
- **Tier 3 drugs:** Only for specialty drugs; see “Prescription cost-limit for specialty drugs” on page 84. (Non-specialty Tier 3 drugs do not have a cost limit per prescription.)

**ALERT!** If you get your prescription filled at a non-network pharmacy, the prescription cost-limit does not apply. See “Non-network pharmacies—retail or mail-order” on page 79 for details.

If your normal coinsurance is **less than** the prescription cost-limit, you pay the normal coinsurance. If the normal coinsurance is **more than** the prescription cost-limit, you pay the prescription cost-limit. See the table on page 75 for examples.
Your prescription drug out-of-pocket limit

Expenses are counted from January 1, 2019, or your first day of enrollment, whichever is later, and December 31, 2019, or your last day of enrollment, whichever is earlier.

For each person enrolled in UMP Plus, the prescription drug out-of-pocket limit is $2,000 per person, with no family maximum. Each member must meet their own prescription drug out-of-pocket limit separately.

After you reach this limit, the plan pays 100% of the allowed amount for covered drugs and products. If you receive prescription drugs from a non-network pharmacy that charges more than the allowed amount, you must still pay the difference.

How does the prescription drug out-of-pocket limit work?

What counts toward this limit?

Your prescription drug coinsurance up to the prescription cost-limit, when it applies (see table on page 74), counts toward your prescription drug out-of-pocket limit.

What doesn’t count toward this limit?

1. Amounts paid by the plan, including services covered in full.
2. Amounts exceeding the allowed amount for drugs (see page 150) paid to non-network pharmacies. *(Non-network pharmacies may charge more than the allowed amount for prescription drugs. You are responsible for paying this amount in addition to your coinsurance.)*
3. Drugs and products not covered by the plan. See “Guidelines for drugs not covered” on page 87.
4. Costs for medical services, including drugs covered under the medical benefit. See page 22 for how the medical out-of-pocket limit works.
5. Costs paid for other members’ prescription drugs and products.

What will I pay for after reaching my prescription drug out-of-pocket limit?

You will still be responsible for paying numbers 2-5 above after you meet your individual prescription drug out-of-pocket limit.

### Tier of drug | Allowed amount | Normal coinsurance | The most you’ll pay (prescription cost-limit) | You pay…
---|---|---|---|---
Tier 1 | $300 | 10% \((10\% \times $300=\$30)\) | $75 | $30
Tier 1 | $1500 | 10% \((10\% \times $1500=\$150)\) | $75 | $75
Tier 2 | $500 | 30% \((30\% \times $500=\$150)\) | $225 | $150
Tier 2 | $2500 | 30% \((30\% \times $2500=\$750)\) | $225 | $225
Requesting an exception to the Tier 3 drug cost-share

**ALERT!** The UMP Preferred Drug List may not show every alternative drug you must try before an exception may be granted. If your tier exception request is denied, the plan’s response letter will list every drug that must be tried.

You or your prescribing provider may request an exception to the cost-share (50% of the allowed amount) for Tier 3 (nonpreferred) brand-name drugs by calling Washington State Rx Services at 1-888-361-1611 (TRS: 711).

Your prescribing provider must submit clinical information to request preauthorization of an exception. When an exception is approved by the plan based on the criteria below, you will pay based on the Tier 2 cost-share (30% of the allowed amount, $75 maximum payment per 30-day supply).

Because requesting a Tier 3 exception requires medical information, only your prescribing provider may submit the request.

The following criteria must be established before the plan will grant a Tier 3 cost-share exception:

1. An explanation from your prescribing provider of why an exception should be granted, including documentation of medical necessity for the requested drug over all other preferred products (Value Tier, Tier 1, and Tier 2).

2. And at least one of the following:

   (A) Confirmation and documentation from your prescribing provider that all preferred therapeutic alternatives (Value Tier, Tier 1, and Tier 2) have been tried for a clinically appropriate duration of treatment and failed to produce a therapeutic response. If the requested exception is for a brand-name drug that has an FDA-approved generic equivalent, your prescribing provider must document your inadequate response to at least 5 manufacturers of the generic drugs, or to all manufacturers of generic drugs if there are fewer than 5 manufacturers, in addition to all other preferred therapeutic alternatives before an exception will be granted.

   OR

   (B) Confirmation and documentation from your prescribing provider that all preferred therapeutic alternatives (Value Tier, Tier 1, and Tier 2), including the required number of manufacturers of the same generic drugs, caused an adverse drug reaction that prevents the patient from taking the prescription drug as directed. If the requested exception is for a brand-name drug that has an FDA-approved generic equivalent, your prescribing provider must document your adverse drug reaction to at least 5 manufacturers of the generic drugs, or to all manufacturers of the generic drugs if there are fewer than 5 manufacturers, in addition to all other preferred therapeutic alternatives before an exception will be granted.

If you have other medical coverage

If you have primary medical coverage through another plan that covers prescription drugs, some of the limits and restrictions to prescription drug coverage listed on pages 82–85 will apply when UMP pays secondary to another plan. See “Submitting a claim for prescription drugs” beginning on page 107 for how to submit your prescription drug claim.

Using network pharmacies when UMP is secondary

If you have primary coverage through another plan that covers prescription drugs, show both plan cards to the pharmacy and make sure they know which plan is primary. It is important that the pharmacy bills the plans in the correct order, or claims may be denied or paid incorrectly.
Using mail-order pharmacies when UMP is secondary

If your primary plan uses PPS, the plan’s network mail-order pharmacy, PPS can process payments for both plans and charge you only what’s left. Make sure that PPS has your information for both plans and knows which plan is primary.

However, if your primary plan uses a different mail-order pharmacy, you will have to use your primary plan’s mail-order pharmacy, then submit a paper claim for payment by UMP. See “Submitting a claim for prescription drugs” beginning on page 107 for how to do this.

Where to purchase your prescription drugs

**ALERT!** If you use a non-network pharmacy of any type, you will pay the entire cost of the drug upfront and must submit a claim. However, only the allowed amount for covered drugs (see page 150) will count toward your prescription drug out-of-pocket limit.

Pharmacies are contracted through a different network than medical providers. See below through page 78 for how to confirm a pharmacy is in the plan’s network.

Retail pharmacies

Washington State Rx Services has a large network of retail pharmacies, which includes many independent and regional pharmacies in Washington State as well as national chains. Search for a network pharmacy at [www.hca.wa.gov/ump/find-drugs](http://www.hca.wa.gov/ump/find-drugs) or call 1-888-361-1611 (TRS: 711).

You can use any pharmacy, but you will save money if you use a network pharmacy. When you get your prescriptions at a network pharmacy, the pharmacy sends the claim to the plan for you, and you pay only your coinsurance as described in the table on page 73.

Many network retail pharmacies have vaccination pharmacists who are able to administer preventive immunizations at no cost to you. Find the list of network vaccination pharmacies at [www.hca.wa.gov/ump/find-drugs](http://www.hca.wa.gov/ump/find-drugs) or call Washington State Rx Services at 1-888-361-1611 (TRS: 711).

**TIP:** If you take an ongoing prescription drug and purchase between an 84- and 90-day supply, you may be able to save money by using a Choice90 network pharmacy or PPS mail-order pharmacy. Search for a network pharmacy at [www.hca.wa.gov/ump/find-drugs](http://www.hca.wa.gov/ump/find-drugs) to find a Choice90 network pharmacy and compare prices.

Mail-order pharmacy

**ALERT!** PPS cannot ship outside of the United States. See “Travel overrides for prescription drugs” on page 86 if you will be traveling.

Postal Prescription Services (PPS) is the plan’s only network mail-order pharmacy. Prescriptions purchased through other mail order pharmacies may not be covered. You may call PPS at 1-800-552-6694 or Washington State Rx Services at 1-888-361-1611 (TRS: 711) for more information about mail order. To get started:

1. Set up an account with PPS by going to [www.ppsrx.com](http://www.ppsrx.com) or calling PPS at the phone number listed above.
2. Mail your prescription to PPS. Your provider can also electronically send or fax your prescription to PPS at 1-800-723-9023. Prescriptions faxed to PPS must:
- Be faxed from the provider’s office fax machine.
- Be on the provider’s letterhead.
- Include the patient’s name, address, phone number, plan ID number, and date of birth.

**Note:** Only a provider can fax in a prescription. You must follow these instructions to avoid a delay in filling your prescription.

**ALERT!** UMP does not cover other mail order pharmacies outside of PPS if UMP is your primary insurance. If UMP is your secondary insurance, you may use another mail order pharmacy.

Refills can be ordered through your online pharmacy account at [www.ppsrx.com](http://www.ppsrx.com), or by calling PPS directly. Prescriptions are usually delivered within 7 to 10 days after the pharmacy receives your prescription.

When using PPS, the same coinsurance, preauthorization requirements, and limits on coverage apply as for prescription drugs purchased at retail network pharmacies.

**Note:** If there is a shortage of a specific drug that PPS cannot control, and it doesn’t have the quantity you ordered, PPS will contact you to discuss your options for obtaining your prescription(s).

**ALERT!** Some durable medical equipment (DME) items are not available through PPS. You will need to get them through a network retail pharmacy or network DME provider (see page 49).

**Use network pharmacies and show your ID card to get the plan discount**

The plan pays for prescription drugs based on the allowed amount (Washington State Rx Services’ standard reimbursement). If you use a non-network pharmacy or do not show your ID card at a network pharmacy, and the amount charged is more than the allowed amount, you will pay the difference in addition to your coinsurance.

If you are a Washington State resident and have a prescription UMP does not cover, you may be able to get a discount with the WPDP Discount Card. All Washington State residents are eligible for a card and joining the discount card program is free. The WPDP Discount Card:

- Cannot be combined with UMP or Medicare pharmacy benefits. If UMP or Medicare covers the prescription, you cannot use the card to get a discount.
- Cannot be used to cover any out-of-pocket payment, like coinsurance, for prescriptions.
- Does not cover prescription drugs prescribed to animals.

To learn more about the WPDP Discount Card, including how to enroll, visit [www.hca.wa.gov/free-or-low-cost-health-care/prescription-assistance/alternate-help-prescriptions](http://www.hca.wa.wa.gov/free-or-low-cost-health-care/prescription-assistance/alternate-help-prescriptions).

If UMP is your primary insurance coverage, always show your UMP ID card at the pharmacy to make sure you pay the right amount for your prescription. If UMP is your secondary insurance coverage, show both plan ID cards at the pharmacy and make sure they know which plan pays first so the pharmacy can bill the plans in the correct order. If UMP does not cover your prescription, and you have a WPDP Discount Card or another prescription discount card, show that card at the pharmacy to see if you can get a discount on prescriptions UMP does not cover.
Non-network pharmacies—retail or mail-order

**ALERT!** The plan does not cover prescription drugs ordered through foreign (non-U.S.) mail-order pharmacies.

You can purchase your prescriptions (except specialty drugs) at a non-network pharmacy, but you'll pay more if you do. If you get your prescriptions filled at a non-network pharmacy, whether a retail, internet, or mail-order pharmacy (other than PPS), the following applies:

- You will need to submit your own claim to Washington State Rx Services for reimbursement (see “Submitting a claim for prescription drugs” starting on page 107).
- You don’t get the plan discount.
- You’ll pay the difference between the allowed amount (see page 150) and what the pharmacy charges, and it won’t count toward your prescription drug out-of-pocket limit.
- The plan pays for prescription drugs covered by the plan, whether from a network or non-network pharmacy, under the coinsurance percentages as shown in the table on page 73.
- The prescription cost-limit (see table on page 75) does not apply to prescriptions filled at non-network pharmacies.
- Non-network pharmacies will not know if a drug must be preauthorized, has a quantity limit, or has other coverage limits. If you purchase a drug from a non-network pharmacy and limits apply, the plan may not cover it.
- Unless noted on the UMP Preferred Drug List, specialty drugs purchased anywhere but through the plan’s network specialty drug pharmacy are not covered. See “Specialty drugs” on page 84.

**TIP:** To submit claims for prescriptions purchased from non-network pharmacies (U.S. retail, internet, or mail-order pharmacies, or foreign retail pharmacies), see “Submitting a claim for prescription drugs” on page 107.

Drugs purchased outside the U.S.

If you purchase drugs outside the U.S. for any reason, the following rules apply:

- If the drug is available only by prescription in the U.S. but does not require one outside the U.S., the drug is covered only if prescribed by a provider practicing within his/her scope of practice.
- If you get a drug that is approved for use in another country but not in the U.S., the plan will not cover it.
- If you get a drug that is available over-the-counter in the U.S., the plan will not cover the drug, even if you have a prescription from a provider prescribing within his/her scope of practice. The plan does not cover over-the-counter drugs except for certain preventive medicines as required by the Accountable Care Act. These drugs are indicated with a “PV” in the UMP Preferred Drug List.
- If you get a drug that is designated as not covered in the UMP Preferred Drug List, the plan will not cover the drug.

To submit a claim for a prescription drug purchased outside the U.S., see “Submitting a claim for prescription drugs” beginning on page 107. All necessary information must be included on the prescription drug claim form with drugs and dosage documented.

**ALERT!** The plan does not cover prescription drugs purchased through mail-order pharmacies located outside the U.S.
Guidelines for drugs UMP covers

UMP Plus is a self-funded health plan offered through the Washington State Health Care Authority’s Public Employees Benefits Board (PEBB) Program and administered by Regence BlueShield and Washington State Rx Services. All prescription drugs, services, or other benefit changes may require approval by the PEB Board at the time of procurement of benefits for the next calendar year. For example, prescription drugs newly approved by the U.S. Food and Drug Administration (FDA) may require approval by the PEB Board before they will be covered by the Plan.

To be covered, a prescription drug must meet all of the following criteria:

- Has been reviewed by one of the following: the Washington State Pharmacy & Therapeutics (P&T) Committee or Washington State Rx Services (see list on page 72) and has been placed on the UMP Preferred Drug List.
- Be medically necessary (see definition on page 157).
- Can be legally obtained in the United States only with a written prescription.
- Is approved by the Food and Drug Administration (FDA).
- Does not have a nonprescription alternative (see definition on page 159), including an over-the-counter alternative with similar safety, efficacy, and ingredients. (See “Exceptions covered” below.)
- Is not classified as a vitamin (except as listed below), mineral, dietary supplement, homeopathic drug, or medical food.
- Has been prescribed by a provider with prescribing authority within their scope of license.
- Has been dispensed from a licensed pharmacy employing licensed, registered pharmacists.
- Meets plan coverage criteria.

The plan may require that you try standard treatment(s) before it will cover a drug for off-label use (prescribed for a use other than its FDA-approved label).

The plan will not cover any drug when the FDA has determined its use to be unsafe.

Exceptions covered

**ALERT!** Only select generic prenatal vitamins and generic fluoride supplements are covered. The plan does not cover brand-name prenatal vitamins and fluoride supplements. The plan also does not cover prescriptions that contain DHA (docosahexaenoic acid). DHA is a dietary supplement, and dietary supplements are not covered by the plan.

The plan covers the following prescription drugs as exceptions to the above rules when you have a written prescription from your provider:

- Activated vitamin D for patients on renal dialysis or with parathyroidism.
- Select generic fluoride supplements for prevention of dental caries for children ages 6 months to 18 years.
- Select generic prescription prenatal vitamins without docosahexaenoic acid (DHA) for women of childbearing age; and
- Limited products for the treatment of congenital metabolic disorders such as generic phenylketonuria (PKU) detected by newborn screening when specialized formulas are medically necessary.

Your pharmacy benefit also includes the following nonprescription drugs and supplies:

- Insulin and diabetic supplies such as blood glucometers, test strips, lancets, and insulin syringes used in the treatment of diabetes. (See “Diabetes care supplies” on page 47 for more information).
- Contraceptive devices and drugs (see pages 52–53).
- Low-dose aspirin for pregnant women (see page 61 for coverage details).
Select generic over-the-counter prenatal vitamins without DHA for women of childbearing age.

Certain nicotine replacement therapy products (see page 68).

FDA approved over-the-counter contraceptives. For the Plan to cover FDA-approved over-the-counter contraceptives, you must present your UMP ID card and make your purchase at the pharmacy counter. When possible, it is best to obtain a prescription, as not all pharmacies have prescribing authority. If you go to a pharmacy without a prescription and the pharmacy does not have prescribing authority, you will need to submit a claim to Washington State Rx Services.

Other over-the-counter products that are specifically noted in the UMP Preferred Drug List as covered by the plan.

The plan covers FDA-approved drugs used for off-label use (prescribed for a use other than its FDA-approved label) only if recognized as effective for treatment:

- In a standard reference compendium (defined on page 166) as supported by peer-reviewed clinical evidence;
- In most relevant peer-reviewed medical literature (defined on page 161), if not recognized in a standard reference compendium; or
- By the federal Secretary of Health and Human Services.

**Products covered under the preventive care benefit**

**ALERT!** For products covered as preventive—even if normally available over-the-counter without a prescription—you must have a prescription and purchase at a network pharmacy to receive 100% reimbursement. You may not receive full reimbursement for claims from register receipts and non-network pharmacies.

Some products are covered under the preventive care benefit, if they:

- Are recommended by the U.S. Preventive Services Task Force (USPSTF) as described on pages 62–64; and
- Conform to coverage guidelines stated above.

The brand and type of products covered are limited. Call 1-888-361-1611 (TRS: 711) for more information on which ones are covered. You pay nothing if your provider writes you a prescription and you purchase these products from the pharmacy counter at a network pharmacy. If you purchase over-the-counter and send in a paper claim, you may pay part of the cost.

Contraceptive drugs and supplies are covered as preventive (see “Family planning services” on pages 52–53 for details). See “Tobacco cessation services” on page 68 for products covered as preventive for tobacco cessation.

**Some injectable drugs are covered only under the prescription drug benefit**

Certain drug classes, including but not limited to those listed below, are covered only under the prescription drug benefit and not the medical benefit:

- Growth hormones
- Self-administered drugs for multiple sclerosis
- Self-administered drugs for rheumatoid arthritis
- Drugs to treat hepatitis C

A drug may be approved for use for another condition but is still available only through the prescription drug benefit. Call 1-888-361-1611 (TRS: 711) if you have questions.
Compounded prescription drugs

Compounded prescription drugs are the result of combining, mixing, or altering of ingredients by a pharmacist in response to a physician’s prescription to create a new drug tailored to the specialized medical needs of an individual patient. Traditional compounding typically occurs when an FDA-approved drug is unavailable, or a licensed health care provider decides that an FDA-approved drug is not appropriate for a patient’s medical needs. Compounded prescription drugs are covered under Tier 3. Compounded drugs costing more than $150 require preauthorization. Claims for compounded drugs require additional information submitted on the claim form. This information is available from the compounding pharmacy.

Limits on your prescription drug coverage

Washington State Rx Services may exclude, discontinue, or limit coverage for any drug manufacturer’s version of a drug—or shift a drug to a different tier—for any of the following reasons:

- New drugs are developed.
- Generic, biosimilar, interchangeable biosimilar, or follow-on biologic drugs become available.
- A nonprescription alternative (see definition on page 159), including an over-the-counter alternative (see definition on page 160) becomes available.
- There is a sound medical reason.
- There is lack of scientific evidence a drug is as safe and effective as existing drugs used to treat the same or similar conditions.
- One of the following recommends a change: The Washington State Pharmacy & Therapeutics (P&T) Committee, or Washington State Rx Services (see list on page 72).
- A drug receives Food and Drug Administration (FDA) approval for a new use.
- A drug is found to be less than effective by the FDA’s Drug Efficacy Study Implementation (DESI) classifications.
- The FDA denies, withdraws, or limits the approval of a product.
- A more cost-effective alternative is available to treat the same condition.

For approval, the drug must be covered by the plan and be medically necessary for your health condition. Your provider may prescribe a drug or drug dose that is not medically necessary (see definition on page 157).

Experimental or Investigational Prescription Drugs are those that involve one or more of the following:

- A prescription drug, device (supply) or biologic product for which the approval of one or more government agencies (such as the FDA) is required, but has not been obtained at the time the treatment is requested or administered
- A treatment for which scientific or medical assessment has not been completed, or the effectiveness of the treatment has not been generally established
- Is only available in the United States as part of a clinical trial or research program for the illness or condition being treated
- Is the subject of an on-going phase I or phase II clinical trial, or is the research/experimental/study/investigational arm of an on-going phase III clinical trial
- Is used within a regimen that may be individually proven, but when utilized in combination, scientific literature does not support the use
- Is used within a regimen that is proven in combination with other prescription drugs, but when utilized individually, scientific literature does not support the use

The limits and restrictions described from “Limits on your prescription drug coverage” above through “Refill too soon” on page 86 help us monitor drug usage, safety, and costs. Drugs may be added to any of these programs
Risk Evaluation and Mitigation Strategies (REMS) Program

Risk Evaluation and Mitigation Strategies (REMS) programs make sure drugs are used safely. The Food and Drug Administration (FDA) requires a REMS program for a drug if they determine that safety measures are needed to ensure that the drug's benefits outweigh its risks.

Some REMS programs require the drug to be prescribed, dispensed, and used according to the REMS program guidelines to ensure safe use. If the REMS program is not followed, UMP may not cover the restricted drug.

Preauthorizing drugs

Some prescription drugs require preauthorization to determine whether they are medically necessary and meet criteria, or the plan will not cover them. You can find out if your drug requires preauthorization by calling Washington State Rx Services or checking the UMP Preferred Drug List at www.hca.wa.gov/ump/find-drugs. You and your prescribing provider can also find the coverage criteria for your drug at www.hca.wa.gov/ump.

Some examples (not a complete list) of the drugs requiring preauthorization include:

- Certain injectable drugs when purchased through a retail or network mail-order pharmacy.
- Compounded drugs costing more than $150.

If your drug requires preauthorization, your pharmacist or prescribing provider must call Washington State Rx Services at 1-888-361-1611 (TRS: 711) to request it.

Note: Drugs covered under the medical benefit rather than the prescription drug benefit have different rules for preauthorization. Call UMP Customer Service at 1-888-849-3681 (TRS: 711) for details.

**ALERT!** Preauthorization of drug coverage only means that the plan will cover the drug—it does not change the drug's tier or your coinsurance. You still pay according to the drug's tier as assigned in the UMP Preferred Drug List. See page 76 for how to request an exception for some Tier 3 drugs.

Emergency fill

Emergency fill lets you get a limited quantity of certain drugs while the plan processes your preauthorization request. This option is only available when a delay could result in emergency care, hospital admission, or a serious threat to your health or others in contact with you.

A list of emergency prescription drugs is available at www.hca.wa.gov/ump/ump-plus/what-you-pay-drugs or by calling 1-888-361-1611 (TRS: 711).

- You must bring your prescription to a network pharmacy and state that you need an emergency fill while the plan processes your preauthorization request. You pay your coinsurance under the drug’s tier.
- The plan will cover an emergency fill of up to a 7-day prescription drug supply; preauthorization requests are usually resolved within three to five business days.
- If your preauthorization request is denied, you will pay the full cost of the drug for any quantity you receive after the emergency fill.

Emergency fill limits

Note that the following limits still apply to emergency fill prescription drugs:

- **Refill too soon:** If you have a filled prescription for a prescription drug (or its therapeutic equivalent), you cannot get an emergency fill until you have used 84% or more of the filled prescription.
Quantity limits

Certain drugs have a quantity limit per prescription (how much or how many you get). If you need more than this limit allows, your pharmacist or prescribing provider must call Washington State Rx Services at 1-888-361-1611 (TRS: 711).

If Washington State Rx Services denies your request or your provider or pharmacist does not get preauthorization, we will cover the drug only up to the quantity limit amount. You will pay for any extra amount.

Specialty drugs

Specialty drugs are high-cost injectable, infused, oral, or inhaled drugs or products that require special handling and storage and are subject to additional rules. You can find out if a drug is a specialty drug by checking the UMP Preferred Drug List at www.hca.wa.gov/ump/find-drugs, or by calling Washington State Rx Services. Specialty drugs are covered under the cost-share tier listed on the UMP Preferred Drug List.

Specialty drugs are covered only when purchased through the plan’s network specialty drug pharmacy, Ardon Health, (1-855-425-4085 Monday through Friday, 8 a.m. to 7 p.m., or Saturday 8 a.m. to 12 p.m. Pacific Time).

You may receive up to a 30-day supply for most specialty prescription drugs per prescription or refill. However, some may be limited to a 15-day supply due to high discontinuation rate or a short duration of use, or to ensure that the prescription drug is not causing harmful side effects.

Specialty drugs require preauthorization. See “Preauthorizing drugs” (on page 83) on how to request preauthorization. A Patient Care Coordinator will work with you to schedule a delivery time for the prescription drug. The specialty pharmacy will deliver your prescription drugs anywhere in the country you choose, such as to your workplace or to a neighbor if you cannot be home for the delivery. Specialty prescription drugs often require special handling and storage. The plan is not responsible for replacement of lost, stolen, or damaged prescription drugs or products (see page 96).

If your provider will administer a prescription drug, you can have it shipped to the provider’s office. However, once the provider’s office receives the drug, the provider takes responsibility for it.

Prescription cost-limit for specialty drugs

The prescription cost-limit is the most you’ll pay for an individual prescription; however, you may pay less based on normal coinsurance—see the table on page 73.

See “How does the prescription cost-limit work?” on page 74 for details about the prescription cost-limit. This limit applies to individual prescriptions only. See “Your prescription drug out-of-pocket limit” on page 75 for the annual limit to your prescription drug costs.

Specialty drugs are usually limited to no more than a 30-day supply. The prescription cost-limit for a 30-day (or under) supply corresponds to the “The most you’ll pay” column in the table on page 73.
However, some specialty prescription drugs are available only in packages with more than a 30-day supply. In such cases, the prescription cost-limit shown in the table on page 73 will be calculated by multiplying the standard 30-day prescription cost-limit amount as follows:

- A 31- to 60-day supply, multiply the standard prescription cost-limit by 2.
- A 61-day and greater supply, multiply the standard prescription cost-limit by 3.

Example: If your specialty drug is Tier 3 and you receive a 45-day supply, the most you’ll pay (prescription cost-limit) is $300 (standard 30-day limit of $150 x 2 = $300).

**Step therapy**

**ALERT!** If a Step 2 or Step 3 drug is approved for coverage by Washington State Rx Services, you will pay the applicable cost-share of that drug according to its tier in the UMP Preferred Drug List.

When a drug is part of the step therapy program, you have to try certain drugs (Step 1) before the prescribed Step 2 drug will be covered. When a prescription for a step therapy drug is submitted “out of order,” meaning you haven’t tried the Step 1 drug before submitting a prescription for a Step 2 drug, your prescription will not be covered. When this happens, your provider will need to prescribe the Step 1 drug for you.

If you or your provider feels that you need the Step 2 prescription filled as originally written without first trying the Step 1 drug, your pharmacist or prescribing provider can call Washington State Rx Services at 1-888-361-1611 (TRS: 711) and request coverage. You will have to pay the entire cost of the drug if you have not tried the Step 1 drug and coverage hasn’t been authorized before you get the Step 2 drug.

To find out if step therapy applies to your drug, check the UMP Preferred Drug List at www.hca.wa.gov/ump/find-drugs, or call Washington State Rx Services at 1-888-361-1611 (TRS: 711).

**Note:** Only network pharmacies will check to see if step therapy applies to your prescription drug. If you get a step therapy drug at a non-network pharmacy, the drug may not be covered.

**Substitution under Washington State law**

**ALERT!** New generic drugs are released throughout the year. If you want to save money by using generics, ask your provider to allow substitution on your prescriptions, even if a generic drug isn’t available now. That way, when one becomes available, the pharmacist can automatically refill with the generic.

When a brand-name or biological drug has a generic equivalent or interchangeable biosimilar (see definition on page 154), pharmacists in Washington State must substitute the generic equivalent or interchangeable biosimilar drug for the brand-name or biologic drug. Your provider may write the prescription “dispense as written” if they want you to get only the prescribed brand-name or biologic drug, or you can tell the pharmacist you want the brand-name or biologic drug. You pay according to the drug’s tier as assigned in the UMP Preferred Drug List.

**Therapeutic Interchange Program (TIP)**

The Washington State Therapeutic Interchange Program (TIP) allows a pharmacist to substitute a “therapeutic alternative” drug for a nonpreferred brand-name drug (Tier 3) in certain cases. Therapeutic alternatives are drugs that are chemically different from your prescribed drug but provide the same therapeutic benefit.

You can find out if your drug is affected by TIP by checking the UMP Preferred Drug List at www.hca.wa.gov/ump/find-drugs or by calling Washington State Rx Services at 1-888-361-1611 (TRS: 711). Not all nonpreferred drugs are affected by TIP.
The pharmacist will substitute the preferred drug when your prescribing provider has “endorsed” the Washington Preferred Drug List, and:

- You are filling your prescription in Washington State or through PPS.
- Your prescribing provider allows substitution on your prescription.

If you do not want your drug to be changed, simply ask the pharmacist to \textbf{fill the prescription as written.}

Regardless of whether you or your prescriber ask the pharmacist to “dispense as written,” if you get the nonpreferred drug, you will pay the higher Tier 3 coinsurance.

The pharmacy will contact your provider to request authorization for the substitution. If approved by the provider, you will receive the alternative preferred drug along with a letter of explanation. If the pharmacy cannot get an authorization from your provider within 48 hours, the prescription will be filled as written, and you will be charged the Tier 3 coinsurance.

\textbf{Travel overrides for prescription drugs}

You may request a travel override to get an extra supply of prescription drugs for extended travel. All of the conditions listed below apply.

- You may request a travel override up to two weeks before your departure.
- You may request no more than two travel overrides per calendar year, including all travel within or outside the United States:
  - \textit{Within} the United States, you may request up to a 90-day supply per prescription, or as allowed under that prescription.
  - \textit{Outside} the United States, you may request up to a 6-month supply per prescription, or as allowed under that prescription.
- Travel overrides will be granted only while you are covered by the plan. If your eligibility is ending, the plan does not cover drugs past the time when your enrollment in the plan ends.
- You will pay applicable coinsurance for each extra supply received.

To request a travel override, call Washington State Rx Services at 1-888-361-1611 (TRS: 711).

\textbf{Refill too soon}

The plan will not cover a refill until 84% of the last prescription should be used up. Claims for therapeutic equivalents of the previously prescribed drug will also be denied. This also applies if your prescription is damaged, destroyed, lost, or stolen. For example, if you get a 90-day supply and you try to refill this prescription before 76 days have passed, coverage will be denied. However, in the event of an emergency or other exigent circumstance, you may request an exception to override the refill too soon policy described above. The plan may require documentation to support your request. Approval of your request is at the sole discretion of the plan.

\textbf{Early refill for a natural disaster}

You may request an early refill for your prescription when you need to evacuate for a natural disaster. To request an early refill or to locate pharmacies that remain open near you, call Washington State Rx Services at 1-888-361-1611 (TRS: 711).
What can I do if coverage is denied?

**TIP:** If your prescription claims are denied by the pharmacy due to plan eligibility issues or termination of coverage, contact:

**Employees**—Your employer’s personnel, payroll, or benefits office.

**All other members**—PEBB Program at 1-800-200-1004 (TRS: 711).

If a network pharmacy (including a mail-order or specialty pharmacy) tells you that preauthorization is required, coverage is denied, or quantities are limited, you, your pharmacist or your prescribing provider may contact Washington State Rx Services at 1-888-361-1611 (TRS: 711) to request a coverage review or preauthorization.

If Washington State Rx Services denies the coverage request, you have the right to submit an appeal. (See instructions for appealing on pages 113–116.)

If your provider thinks that you need the prescription drug immediately, they may request an expedited review by submitting all clinically relevant information to the plan by phone or fax. An expedited appeal replaces the first and second level appeals. Washington State Rx Services will decide regarding coverage of the drug within 72 hours of the request. In this case, you may choose to purchase a three-day supply at your own expense.

**Guidelines for drugs UMP does not cover**

Drugs not covered under the plan include but are not limited to:

- Drugs that are not medically necessary (see definition on page 157).
- Experimental or investigational drugs.
- Dietary supplements, vitamins, minerals, herbal supplements, and medical foods.
- Homeopathic drugs, including FDA-approved prescription products.
- Dental preparations, such as rinses and pastes.
- Over-the-counter drugs or prescription drugs that have a nonprescription alternative (see page 159), except for the drugs specified under “Guidelines for drugs covered” on page 80. Note: Prescription drugs with a nonprescription alternative—including an over-the-counter alternative having similar safety, efficacy, and ingredients—are not covered.
- Drugs under a REMS program required by the Food and Drug Administration (FDA) when prescribed outside REMS guidelines. See page 83 for details.
- Drug costs covered by other insurance. See page 104 for coordination with other plans.

The plan also does not cover drugs to treat conditions that are not covered under the medical benefit. These include, but aren’t limited to, drugs for:

- Cosmetic purposes
- Fertility or infertility
- Obesity (or weight loss)
- Sexual dysfunction

**ALERT!** Drugs classified as proton pump inhibitors (PPIs) and nasal sprays for treatment of allergy have over-the-counter alternatives and are not covered for adults age 18 and over. The plan does cover PPIs or nasal sprays for children under age 18 with a prescription.
# Prescription drug contact information

<table>
<thead>
<tr>
<th>Organization or task</th>
<th>Contact information</th>
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| Washington State Rx Services                  | 1-888-361-1611 (TRS: 711)  
7:30 a.m. to 5:30 p.m. Pacific Time, Monday through Friday |
| Postal Prescription Services (PPS)            | 1-800-552-6694  
Fax: 1-800-723-9023 (providers only) |
| Postal Prescription order                     |                     |
| Ardon Health (specialty pharmacy):           | 1-855-425-4085  
Fax: 1-855-425-4096 (providers only) |
| Request preauthorization for prescription drugs (providers only) | 1-888-361-1611 (TRS: 711)  
Fax: 1-800-207-8235 |
| Submit paper claims                           | Washington State Rx Services  
Attn: Pharmacy Claims  
PO Box 40168  
Portland, OR 97240-0168  
Fax: 1-800-207-8235  
Find claim forms at [www.hca.wa.gov/ump-forms](http://www.hca.wa.gov/ump-forms).  
See instructions for submitting a claim on page 107. |
| Send appeals/complaints for prescription drugs | Washington State Rx Services  
Attn: Appeals  
PO Box 40168  
Portland, OR 97240-0168  
Fax: 1-866-923-0412 |
| Online services                               | [www.hca.wa.gov/ump-drugs-plus](http://www.hca.wa.gov/ump-drugs-plus)  
- Find a network pharmacy, including Choice90 or network vaccination pharmacies  
- Refill mail-order prescriptions  
- Get estimates of drug costs, retail or mail order  
- Review the UMP Preferred Drug List tier levels, covered or not, quantity limits, preauthorization coverage criteria, whether subject to TIP  
- Get drug information and check for interactions |
Limits on plan coverage

If you receive a service that is not medically necessary, is experimental or investigational, or is listed as an exclusion in the “What the plan doesn’t cover” section on pages 92–99, you are responsible for paying all associated charges.

Preauthorizing medical services

ALERT! This section does not apply to prescription drugs. See page 83 for how to request preauthorization of covered drugs under the prescription drug benefit.

Some medical services and supplies require preauthorization by UMP to determine whether the service or supply meets the plan’s medical necessity criteria in order to be covered.

The fact that a service or supply is prescribed or furnished by a provider does not, by itself, make it a medically necessary covered service (see definition on page 157).

A change after the plan has approved a preauthorization request—such as, but not limited to, a change of provider, or different/additional services—requires a new preauthorization request be submitted to and approved by the plan.

Your preauthorization role

ALERT! Excluded, experimental, and investigational services do not require a preauthorization because they are not covered by the plan. To confirm whether your procedure is a covered benefit, call UMP Customer Service at 1-888-849-3681 (TRS: 711).

To be covered, some services, including but not limited to Applied Behavior Analysis (ABA) Therapy (see page 44) and bariatric surgery (see page 44), must be preauthorized before services are received.

- A network provider may be required to request preauthorization before performing services.
- Out-of-network providers are not required to obtain preauthorization in advance of some services because they do not have a contract with Regence. A preauthorization may still be required.

Because your provider has the clinical details and technical billing information needed for the preauthorization request, it is to your benefit that they submit a preauthorization request on your behalf.

You are encouraged to request that an out-of-network provider preauthorize certain services on your behalf to determine medical necessity prior to the services being rendered.

Call UMP Customer Service at 1-888-849-3681 (TRS: 711) to ask if a service requires preauthorization and how to submit a request.

You may be liable for all charges if you receive services that are determined to be not medically necessary, experimental or investigational, or not covered under this plan (see “What the plan doesn’t cover” on pages 92–99).

ALERT! For how to appeal denial of a preauthorization request before receiving services, see pages 113–116.
Where can I find the list of services requiring preauthorization or notification?

For a list of services and treatments requiring preauthorization or plan notification:

- Call UMP Customer Service at 1-888-849-3681 (TRS: 711).

**ALERT!** The UMP preauthorization list is updated throughout the year. You may find a link to the current list of services that require preauthorization at [www.hca.wa.gov/ump-preauth-plus](http://www.hca.wa.gov/ump-preauth-plus) or call UMP Customer Service at 1-888-849-3681 (TRS: 711) to determine if services require preauthorization or notification. The fact that a service doesn’t require preauthorization or notification does not guarantee coverage.

Notification for facility admissions

Your provider must notify the plan upon your admission to a facility for services requiring notification as listed at [www.hca.wa.gov/ump-preauth-plus](http://www.hca.wa.gov/ump-preauth-plus) or call UMP Customer Service at 1-888-849-3681 (TRS: 711). Facility admissions for which the plan is not notified may not be covered. Notification is usually done by the facility at the time you are admitted. Notification is not the same as preauthorization and many services require both.

What is the difference between preauthorization and notification?

**ALERT!** Many services, including but not limited to inpatient services, require both preauthorization and notification. Call 1-888-849-3681 (TRS: 711) or talk to your provider if you have questions about services needing preauthorization or notification by the plan.

“Preauthorization” is when your provider sends a request for coverage of a service on the UMP preauthorization list at [www.hca.wa.gov/ump-preauth-plus](http://www.hca.wa.gov/ump-preauth-plus), and the plan sends either an approval or denial of coverage. If services that require preauthorization are not approved before being provided, coverage may be denied. The plan does not approve or deny preauthorization for services that are not on the UMP preauthorization list. Preauthorization is usually requested by the provider performing the services.

“Notification” means that your provider must contact the plan to let us know when you receive services. Notification is usually done by the facility at the time you receive these services.

**ALERT!** If the plan denies preauthorization and you receive those services anyway, you are responsible for the provider’s entire billed charge.

How long does the plan have to make a decision?

You will be notified in writing within 15 calendar days of the plan’s receipt of the preauthorization request whether the request has been approved, denied, or if more information is needed to make a determination.

If additional information is requested:

- You are allowed up to 45 calendar days from the date on the letter to submit the information requested.
- You will be notified in writing of the determination within 15 calendar days from either the plan’s receipt of the additional information or the end of the 45-day period if no additional information is received.
If you or your physician believes that waiting for a determination under the standard time frame could place your life, health, or ability to regain maximum function in serious jeopardy, your physician should notify the plan by phone or fax as a shorter time limit may apply.

**Genera information from customer service is not a guarantee that a service is covered**

For services not requiring preauthorization, you may call 1-888-849-3681 (TRS: 711) to ask if a particular service is generally covered by the plan, and for an estimate of how much you will pay. The plan does not approve or deny preauthorization for services that are not on the UMP preauthorization list.

Until a claim is submitted, the plan cannot guarantee that your service will be covered or give an exact amount you will pay out of pocket. This is because when a provider bills for a service, the plan pays for it based on procedure codes developed by independent organizations not affiliated with the plan. Each code describes a particular service in some detail, and there are many codes for similar-sounding services. Your provider, not the plan, determines which of these codes is used on the submitted claim.

**Case management**

Case management is a free service offered by the plan to help enrollees with serious or complex health care needs coordinate their care. A nurse case manager helps you find health care providers and services appropriate for your treatment. When preauthorization is requested for a condition that may benefit from case management services, or when the plan receives a claim for services indicating complex health needs, you will be contacted by case management staff to discuss your options.

This free service helps you:

- Ensure you get the most out of your UMP benefits.
- Find network providers, facilities, and other resources to assist in the coordination of your medical care.
- Keep your health care costs down (e.g., negotiating rates when no network providers are available).

You, your family, or any provider or facility (such as a hospital) involved in your treatment may call 1-866-543-5765 to request evaluation and consideration of case management services.

**Alternative benefits**

Alternative benefits means benefits for services or supplies that are not otherwise covered as specified in this certificate of coverage, but for which the plan may approve coverage after case management evaluation. The plan may cover alternative benefits through case management if the plan determines that alternative benefits are medically necessary and will result in overall reduced covered costs and improved quality of care.

Before alternative benefits will be covered, the plan, you (or your legal representative), and, if required by the plan, your physician or other provider must enter into a written agreement to the terms and conditions for payment. Alternative benefits are approved on a case-specific basis only. Approval of an alternative benefit applies to only the services and member as specified in the written agreement. The rest of this certificate of coverage remains in force.

**Case management as a condition of coverage**

An HCA or plan medical director may review medical records and determine that your use of certain services is potentially harmful, excessive, or medically inappropriate. Based on this determination, the plan may require you to participate in and comply with a case management plan as a condition of continued benefit payment. Case management may include assigning a primary physician affiliated with the plan (MD or DO) to coordinate care if you do not already have one and assigning a single hospital and pharmacy to provide covered services or prescription drugs. The plan may deny payment for any services and providers or facilities not included in your required case management plan, except medically necessary emergency services.
What the plan doesn’t cover

TIP: If you have any questions about services not covered by the plan, call UMP Customer Service at 1-888-849-3681 (TRS: 711). You may pay all costs associated with a noncovered service.

This plan covers only the services and conditions specifically identified in this certificate of coverage. Unless a service or condition fits into one of the specific benefit definitions, it is not covered.

Here are some examples of common services and conditions that are not covered. Many others are also not covered—these are examples only, not a complete list. These examples are called exclusions, meaning these services are not covered, even if the services are medically necessary.

1. Air ambulance, if ground ambulance would serve the same purpose.
3. Bariatric surgery under the following circumstances:
   - BMI 30 to 34 without Type II Diabetes Mellitus.
   - BMI less than 30.
   - Patients younger than 18 years of age.
4. Bone growth stimulators for:
   - Nonunion of skull, vertebrae or tumor related.
   - Ultrasonic stimulator – delayed fractures and concurrent use with another noninvasive stimulator.
5. Bone morphogenetic protein-7 (rhBMP-7) for use in lumbar fusion.
6. Bronchial thermoplasty for asthma.
7. Cardiac nuclear imaging for:
   - Asymptomatic patients (does not apply to pre-operative evaluation of patients undergoing high-risk non-cardiac surgery or patients who have undergone cardiac transplant).
   - Patients with known coronary artery disease and no changes in symptoms.
8. Carotid artery stenting of intracranial arteries.
9. Carotid intima media thickness testing.
10. Catheter ablation for non-reentrant supraventricular tachycardia.
11. Cervical spinal fusion without evidence of radiculopathy or myelopathy.
12. Complications arising directly from services that would not be covered by the plan during the current plan year. The plan will cover complications arising directly from services that a PEBB plan paid for you in the past.
13. Computed Tomographic Colonography (CTC), also called a virtual colonoscopy, for routine colorectal cancer screening.
14. Corneal Refractive Therapy (CRT), also called Orthokeratology.
15. Coronary artery tomographic angiography (CCTA) for:
   - Patients who are asymptomatic or at high risk of coronary artery disease;
   - CCTA used for coronary artery disease investigation outside of the emergency department or hospital setting; and
   - CT scanners that use lower than 64-slice technology.
16. Coronary or cardiac artery calcium scoring.
17. Cosmetic services or supplies, including drugs and pharmaceuticals. However, the plan does cover:
   ▪ Reconstructive breast surgery following a mastectomy necessitated by disease, illness, or injury.
   ▪ Reconstructive surgery of a congenital anomaly, such as cleft lip or palate, to improve or restore function.
18. Court-ordered care, unless determined by the plan to be medically necessary and otherwise covered.
19. Custodial care (see definition on page 151).
20. Deep brain stimulation and transcranial direct current stimulation when used as nonpharmacological treatments for treatment-resistant depression.
21. Dental care for the treatment of problems with teeth or gums, other than the specific covered dental services listed on pages 46–47.
22. Dietary or food supplements, including but not limited to:
   ▪ Herbal supplements, dietary supplements, medical foods, and homeopathic drugs.
   ▪ Infant or adult dietary formulas (see “Exceptions covered” by the plan on page 80).
   ▪ Medical foods.
   ▪ Minerals.
   ▪ Prescription or over-the-counter vitamins (see exceptions on page 80).
23. Dietary programs.
24. Discography for patients with chronic low back pain and lumbar degenerative disc disease. This does not apply to patients with the following conditions:
   ▪ Radiculopathy
   ▪ Functional neurologic deficits (motor weakness or EMG findings of radiculopathy)
   ▪ Spondylolisthesis greater than Grade 1
   ▪ Isthmic spondylolysis
   ▪ Primary neurogenic claudication associated with stenosis
   ▪ Fracture, tumor, infection, inflammatory disease
   ▪ Degenerative disease associated with significant deformity
25. Drugs or medicines not covered by the plan as described in the “Your prescription drug benefit” section, pages 72–88.
26. Drugs or medicines obtained through mail-order pharmacies located outside the U.S.
27. Educational programs, except as described under:
   ▪ “Diabetes education” on page 48.
   ▪ “Tobacco cessation services” on page 68.
28. Electrical Neural Stimulation (ENS), which includes Transcutaneous Electrical Nerve Stimulation (TENS), outside of medically supervised facility settings (e.g., in home use).
29. Email consultations or e-visits, except as described under the Telemedicine benefit.
30. Equipment not primarily intended to improve a medical condition or injury, including but not limited to:
   ▪ Air conditioners or air purifying systems
   ▪ Arch supports
- Communication aids
- Elevators
- Exercise equipment
- Massage devices
- Overbed tables
- Residential accessibility modifications
- Sanitary supplies
- Telephone alert systems
- Vision aids
- Whirlpools, portable whirlpool pumps, or sauna baths

31. Erectile or sexual dysfunction treatment with drugs or pharmaceuticals.

32. Experimental or investigational services, supplies, or drugs.

33. Extracorporeal shock wave therapy for musculoskeletal conditions.

34. Eye surgery to alter the refractive character of the cornea, such as radial keratotomy, photokeratectomy, or LASIK surgery.

35. Facet Neurotomy for the thoracic spine or headache.


37. Foot care not related to diabetes: cutting of toenails; treatment for diagnosed corns and calluses; or any other maintenance-related foot care.

38. Functional neuroimaging for primary degenerative dementia or mild cognitive impairment.

39. Gene expression profile testing for multiple myeloma or colon cancer.

40. Headaches: Treatment of chronic tension-type headache with Botox. Treatment of chronic migraine or chronic tension-type headache with acupuncture, massage, trigger point injections, transcranial magnetic stimulation, or manipulation/manual therapy (example: chiropractic services). For chronic migraines and tension-type headaches, see on page 53.

41. Hip resurfacing.

42. Hip surgery for treatment of Femoroacetabular Impingement (FAI) Syndrome.

43. Home health care, except as described on page 54. The plan does not cover the following services:
   - Private duty or continuous care in the member’s home.
   - Housekeeping or meal services.
   - Care in any nursing home or convalescent facility.
   - Care provided by or for a member of the patient’s family.
   - Any other services provided in the home that do not meet the definition of skilled home health care as described on page 54 or not specifically listed as covered in this certificate of coverage.

44. Hospital inpatient charges for non-essential services or features such as:
   - Admissions solely for diagnostic procedures that could be performed on an outpatient basis.
   - Reserved beds.
   - Services and devices that are not medically necessary (see definition on page 157).
   - Personal or convenience items.

45. Hyaluronic acid injections (viscosupplementation) for treatment of pain in any joint other than the knee.
46. Hyperbaric oxygen therapy treatment for:
   - Brain injury, including traumatic (TBI) and chronic brain injury
   - Cerebral palsy
   - Multiple sclerosis
   - Migraine or cluster headaches
   - Acute and chronic sensorineural hearing loss
   - Thermal burns
   - Non-healing venous, arterial and pressure ulcers

47. Imaging of the sinus for rhinosinusitis using X-ray OR ultrasound.

48. Immunizations for the purpose of travel or employment, even if recommended by the Centers for Disease Control and Prevention.

49. Implantable drug delivery systems (infusion pumps or IDDS) for chronic, non-cancer pain.

50. Incarceration: Services and supplies provided while confined in a prison or jail.

51. Infertility or fertility testing or treatment after initial diagnosis, including drugs, pharmaceuticals, artificial insemination, and any other type of testing, treatment, complications resulting from such treatment (e.g., selective fetal reduction), or visits for infertility.

52. In Vitro Fertilization (IVF) and all related services and supplies, including all procedures involving selection of embryo for implantation.

53. Knee arthroplasty: Multi-compartmental arthroplasty and partial knee arthroplasty (including bi-compartmental and bi-unicompartmental).


55. Late fees, finance charges, or collections charges.

56. Learning disabilities treatment after diagnosis, except as covered under the following benefits:
   - “Applied Behavior Analysis (ABA) Therapy” on page 44,
   - “Physical, occupational, speech, and neurodevelopmental therapy” on page 61, or
   - When part of treating a mental health disorder as described on page 58.

57. Lumbar artificial disc replacement.

58. Lumbar fusion for degenerative disc disease.

59. Lumbar radiculopathy/sciatica surgery: Minimally invasive procedures that do not include laminectomy, laminotomy, or foraminotomy including but not limited to energy ablation techniques, Automated Percutaneous Lumbar Discectomy (APLD), percutaneous laser, nucleoplasty, etc.

60. Magnetic resonance imaging, upright (uMRI), also known as “positional,” “weight-bearing” (partial or full), or “axial loading.”

61. Maintenance care (see definition on page 156).

62. Manipulations of the spine or extremities, except as described under “Spinal and extremity manipulations” on page 65.

63. Marriage, family, or other counseling or training services, except as provided to treat an individual member’s neuropsychiatric, mental health, or substance use disorder.

64. Massage therapy services when the massage therapist is not a network provider (see page 13).
65. Medicare-covered services or supplies delivered by a provider who does not offer services through Medicare, when Medicare is the patient’s primary coverage.

66. Microprocessor-controlled lower limb prostheses (MCP) for the feet and ankle.

67. Migraine headaches: Treatment of chronic tension-type headache with Botox. Treatment of chronic migraine or chronic tension-type headache with acupuncture, massage, trigger point injections, transcranial magnetic stimulation, or manipulation/manual therapy (example: chiropractic services). For chronic migraines and tension-type headaches, see page 53.

68. Missed appointment charges.

69. Negative pressure wound therapy in patients with contraindications referred to by the FDA Safety Communication dated February 24, 2011.

70. Noncovered provider types: Services delivered by providers not listed as a covered provider type (see page 14).

71. Novocure (i.e., Optune) (tumor treating fields).

72. Orthoptic therapy except for the diagnosis of strabismus, a muscle disorder of the eye.

73. Orthotics, foot or shoe: Items such as shoe inserts and other shoe modifications, except as specified on page 50.

74. Osteochondral allograft/autograft transplantation for joints other than the knee.

75. Out-of-network provider charges that are above the allowed amount.

76. Pharmacogenetic testing for patients being treated with oral anticoagulants.

77. Pharmacogenomics testing for depression, mood disorders, psychosis, anxiety, ADHD, and substance use disorder.

78. Positron emission tomography (PET) scans for routine surveillance of lymphoma.

79. Prescription drug charges over the allowed amount, regardless of where purchased.

80. Prescription drugs that require preauthorization unless the request is:
   ▪ Supported by medical justification from a clinician other than the patient or member of the patient’s family.
   ▪ Approved by the plan.

81. Printing costs for medical records.

82. Proton beam therapy for conditions other than:
   ▪ Ocular cancers.
   ▪ Pediatric cancers (e.g., medulloblastoma, retinoblastoma, Ewing’s sarcoma).
   ▪ Central nervous system tumors.
   ▪ Other non-metastatic cancers with the following conditions: patient has had prior radiation in the expected treatment field with contraindication to all other forms of therapy.

83. Provider administrative fees—Any charges for completing forms, copying records, or finance charges, except for records requested by the plan to perform retrospective (i.e., post-payment) review.

84. Recreation therapy.

85. Replacement of lost, stolen, or damaged durable medical equipment.

86. Replacement of prescription drugs that are any of the following:
   ▪ Confiscated or seized by Customs or other authorities
• Contaminated
• Damaged
• Expired
• Lost or stolen
• Ruined

87. Residential treatment programs that are not licensed to provide residential treatment solely to persons:
   Requiring residential substance use disorder treatment or diagnosed with a mental health condition and
   requiring residential treatment.

88. Reversal of voluntary sterilization (vasectomy, tubal ligation, or similar procedures).

89. Riot, rebellion, and illegal acts: Services and supplies for treatment of an illness, injury, or condition caused
   by a member’s voluntary participation in a riot, armed invasion or aggression, insurrection or rebellion, or
   sustained by a member arising directly from an act deemed illegal by a court of law.

90. Routine ultrasounds during pregnancy, except one in week 13 or earlier, one during weeks 16-22, or high-
    risk pregnancies. See description on page 61.

91. Screening and monitoring tests for osteopenia/osteoporosis:
   • Once treatment for osteoporosis has begun, serial monitoring is not covered.
   • Development of a fragility fracture alone is not a covered indication.

92. Separate charges for records or reports.

93. Service animals: Any expenses related to a service animal.

94. Services covered by other insurance, including but not limited to motor vehicle, homeowner’s, renter’s,
    commercial premises, personal injury protection (PIP), medical payments (Med-Pay), automobile no-fault,
    general no-fault, underinsured or uninsured motorist coverage. See page 104 for more about how this
    works.

95. Services delivered by providers or facilities delivering services outside the scope of their licenses.

96. Services or supplies:
   • That are not medically necessary for the diagnosis and treatment of injury or illness or restoration of
     physiological functions and are not covered as preventive care. This applies even if services are
     prescribed, recommended, or approved by your provider.
   • For which no charge is made, or for which a charge would not have been made if you had no health care
     coverage.
   • Provided by a family member or any household member.
   • Provided by a resident physician or intern acting in that capacity.
   • That are solely for comfort.
   • For which you are not obligated to pay.

97. Services performed during a noncovered service.

98. Services performed primarily to ensure the success of a noncovered service, including but not limited to a
    hiatal hernia repair done to ensure the success of a noncovered Laparoscopic Adjustable Gastric Banding
    surgery.

99. Services supplemental to digital mammography. When performed supplementary to digital mammography
    for screening purposes for women with or without dense breasts, the following procedures are not covered:
    • Non-high-risk patients:
      ♦ Magnetic resonance imaging (MRI)
♦ Hand held ultrasound (HHUS)
♦ Automated breast ultrasound (ABUS)

- **High-risk patients:**
  ♦ Hand held ultrasound (HHUS)
  ♦ Automated breast ultrasound (ABUS)

100. Services, supplies, or drugs related to occupational injury or illness (see definition on page 160).

101. Services, supplies, or items that require preauthorization unless the request is:
  - Supported by medical justification from a clinician other than the patient or member of the patient’s family.
  - Approved by the plan.

102. Skilled nursing facility services or confinement:
  - When primary use of the facility is as a place of residence.
  - When treatment is primarily custodial.

103. Sleep apnea diagnosis and treatment as indicated in referenced Medicare national and local coverage determinations.

104. Spinal cord stimulation for chronic neuropathic pain.

105. Spinal injections, therapeutic (except as described under “Spinal injections” on page 65) of the following types:
  - Medial branch nerve block injections
  - Intradiscal injections
  - Facet injections

106. Spinal surgical procedures known as vertebroplasty, kyphoplasty, and sacroplasty.

107. Stereotactic radiation surgery and stereotactic body radiation therapy: Stereotactic radiation surgery for conditions other than Central Nervous System primary and metastatic tumors and stereotactic body radiation therapy for conditions other than cancers of spine/paraspinal structures or inoperable non-small cell lung cancer, stage 1.

108. Telephone or virtual consultations or appointments, except as described under “Telemedicine services” on page 67.

109. Travel, transportation, and lodging expenses, except as specified for ambulance services covered by the plan (see page 43).

110. Treatment of Varicose veins with Endovenous Laser Ablation (EVLA), Radiofrequency Ablation (RFA), Sclerotherapy, and Phlebectomy in patients with pregnancy, active infection, peripheral arterial disease, or deep vein thrombosis (DVT).

111. Upright magnetic resonance imaging (uMRI), also known as “positional,” “weight-bearing” (partial or full), or “axial loading.”

112. Vagal nerve stimulation for the treatment of depression.

113. Vitamin D screening and testing as part of routine screening.

114. Weight control, weight loss, and obesity treatment:
  - **Non-surgical:** Any program, drugs, services, or supplies for weight control, weight loss, or obesity treatment. Exercise or diet programs (formal or informal), exercise equipment, or travel expenses associated with non-surgical or surgical services are not covered. Such treatment is not covered even if prescribed by a provider, except as covered under “Diabetes Control Program (see page 48),” “Diabetes
Prevention Program” (see page 48), “Nutrition counseling and therapy” (see page 59), or “Preventive care” on page 62.

- **Surgical:** Any bariatric surgery procedure, any other surgery for obesity or morbid obesity, and any related medical services, drugs, or supplies, except when approved by preauthorization review.

115. **Workers’ compensation:** When a claim for workers’ compensation is accepted as being caused by a work-related injury or illness, all services related to that injury or illness are not covered, even if some services are denied by workers’ compensation.

If you have questions about whether a certain service or supply is covered, call UMP Customer Service at 1-888-849-3681 (TRS: 711).
If you have other medical coverage

**Coordination of benefits**

Coordination of benefits (COB) happens when you have health coverage through two or more groups (such as your employer and your spouse’s employer), and these two group health plans both pay a portion of your health care claims. The rules beginning under “Who pays first?” on page 101 determine which plan pays first (“primary payer”) and which pays second (“secondary payer”). See page 103 for a description of how the plan coordinates benefits when it is secondary.

The plan processes claims differently depending on if it is the primary payer or the secondary payer. The differences are described in the next several pages.

**TIP:** If you have other health coverage, it is important that you let all of your providers know, including the pharmacies where you get your prescription drugs.

**Whom do I inform if I have other coverage?**

If you or your dependents have other insurance, you must let Regence BlueShield and Washington State Rx Services know so claims are paid correctly. To do this, you must complete and submit a separate form for medical services and prescription drugs; see the tables below.

<table>
<thead>
<tr>
<th>Contact type</th>
<th>Medical services</th>
</tr>
</thead>
<tbody>
<tr>
<td>Phone</td>
<td>Call 1-888-849-3681 (TRS: 711) to request a form.</td>
</tr>
</tbody>
</table>
| Online       | Go to [www.hca.wa.gov/ump-forms](http://www.hca.wa.gov/ump-forms).  
Or, sign in to [regence.com](http://regence.com):  
▪ In the Search box, type Coordination of Benefits.  
▪ Choose “UMP Multiple Coverage Inquiry–Coordination of Benefits.”  
▪ You may fill out and submit online, or print out and mail or fax in. |
| Fax          | 1-877-357-3418 |
| Mail         | Regence BlueShield  
Attn: UMP Claims  
PO Box 91015  
MS BU386  
Seattle, WA 98111-9115 |

<table>
<thead>
<tr>
<th>Contact type</th>
<th>Prescription drugs</th>
</tr>
</thead>
<tbody>
<tr>
<td>Phone</td>
<td>1-888-361-1611 (TRS: 711)</td>
</tr>
</tbody>
</table>
Contact type | Prescription drugs
---|---
**Online** | Go to [www.hca.wa.gov/ump-forms](http://www.hca.wa.gov/ump-forms) and select “Prescription Drug Multiple Coverage Inquiry Form.”
  Or submit through your pharmacy account at [www.hca.wa.gov/ump/log-your-accounts](http://www.hca.wa.gov/ump/log-your-accounts).

**Fax** | 503-412-4058

**Mail** | Washington State Rx Services
  PO Box 40168
  Portland, OR 97240-0168

Each person claiming payment for benefits under UMP is required to give Regence and Washington State Rx Services any facts needed to apply these coordination of benefits rules and determine the correct benefits payable. If your coverage under other plans changes, please call:

- For medical: UMP Customer Service at 1-888-849-3681 (TRS: 711)
- For prescription drugs: Washington State Rx Services at 1-888-361-1611 (TRS: 711)

**Who pays first?**

**Note:** If you cannot determine which plan pays first, call UMP Customer Service at 1-888-849-3681 (TRS: 711).

When UMP coordinates benefits with other plans, the following rules determine which plan pays first. These rules apply in order, so the first rule below that applies to your situation will determine which plan is your primary coverage, and subsequent rules will not apply.

The following plan pays first:

1. Any group plan that does not coordinate benefits.
2. The plan that covers the patient as a subscriber, not a dependent.
3. The plan that covers the patient (or their spouse or state-registered domestic partner) as an active employee pays before a plan that covers the patient as a retired employee.
4. The plan that has covered the patient (or their spouse or state-registered domestic partner) as a subscriber the longest, if there are two plans and numbers 1–3 do not determine which plan pays first.
5. The plan that covers the patient (or their spouse or state-registered domestic partner) as an active employee if the other coverage is Medicare.
6. A plan covering the patient as an employee, subscriber, retiree, or the dependent of such an employee, subscriber, or retiree will pay before a COBRA or a state right of continuation plan.

**For dependent children**

A group plan is usually primary over Medicaid programs that cover children. However, if a dependent child has group coverage through their employer, the child’s coverage pays first.
**Dependent children of married parents**

The group plan of the parent whose birthday is earlier in the year pays first. For example, the plan of a parent born April 14 is primary over the plan of a parent born August 21. This is called the “birthday rule.” This rule looks only at the month and day, not the year. If both parents have the same birthday, the plan that has covered either parent the longest is primary.

**Exception for newborn children:** Under Washington State law, the plan must cover newborns under the mother’s coverage for the first 21 days of life. Therefore, the mother’s plan pays first for covered charges during the first 21 days of life.

**Dependent children of legally separated or divorced parents**

When no court order specifies which parent is responsible for providing health insurance coverage, the following standard coordination of benefits rules determine which plan pays first:

1. The plan of the custodial parent.
2. The plan of the custodial parent’s spouse, if the custodial parent has remarried.
3. The plan of the non-custodial parent.
4. The plan of the non-custodial parent’s spouse, if the non-custodial parent has remarried.

The custodial parent is the parent awarded custody by a court decree or, in the absence of a court decree, is the parent with whom the child resides more than one half of the calendar year excluding any temporary visitation.

The birthday rule is used to determine which parent’s plan pays first if:

- The court order states that both parents are responsible for the child’s/children’s health coverage and expenses.
- The court order awards joint custody without specifying that one parent is responsible for the child’s/children’s health coverage and expenses.

If the court order states one parent is to assume primary financial responsibility for the child but does not specify that one parent is responsible for health coverage and health care expenses, the plan of the parent assuming financial responsibility is the primary payer.

In some cases, a court order determines payment for health care expenses. In those cases, standard coordination of benefits rules may not apply. You must promptly provide the plan with copies of the court order for the plan to determine which plan pays first.

If a dependent child is covered under more than one plan through persons who are not the child’s parent or stepparent (e.g., a grandparent or other guardian), the plan will use the birthday rule to determine which plan pays first.

If none of the preceding rules determine who pays first, then each plan covers half of the allowed expenses.

**When UMP pays first**

When the plan is the primary payer (pays first), UMP pays its normal benefit as described in this certificate of coverage. You may need to send UMP’s Explanation of Benefits and a copy of your provider’s bill to your secondary payer to receive payment. Check with that plan for more information.

**What happens when UMP is supposed to pay first, but another plan did instead?**

If another plan pays first on claims where UMP should have paid first:

- UMP may pay the other plan the amount UMP should have paid.
- Amounts paid by UMP to the other plan are considered benefits paid by UMP.
How UMP coordinates benefits when it pays second

UMP uses a type of coordination of benefits called **nonduplication of benefits** (see examples below), except for Medicare retirees. When UMP pays second to another group plan that covers you, we will pay only an amount needed to bring the total benefit up to the amount UMP would have paid if you did not have another plan.

The intent of this type of coordination of benefits is to maintain the level of benefits available through the UMP plan. The nonduplication of benefits type of coordination is not designed to pay your covered expenses in full.

**How much will I pay when UMP pays second?**

When you see providers considered network under UMP Plus (see description on page 10), you will owe only the balance of the UMP allowed amount after your primary plan and UMP pay benefits for covered services. Your cost will usually be higher if you see out-of-network providers. See “Sample payments to different provider types” on page 16 for examples.

The examples in the table below assume that you have met your medical deductible.

<table>
<thead>
<tr>
<th>Situation</th>
<th>Example</th>
<th>Network provider charge</th>
<th>UMP allowed amount</th>
<th>UMP normal benefit</th>
<th>Other plan pays</th>
<th>UMP pays</th>
<th>You pay your provider</th>
</tr>
</thead>
<tbody>
<tr>
<td>UMP is primary, other plan is secondary</td>
<td>EXAMPLE 1: When UMP pays first (or is the only plan)</td>
<td>$200</td>
<td>$100</td>
<td>$85 (85% of $100)</td>
<td>N/A</td>
<td>$85</td>
<td>$15</td>
</tr>
<tr>
<td>UMP is secondary, other plan is primary</td>
<td>EXAMPLE 2: The other plan pays less than the normal UMP benefit</td>
<td>$200</td>
<td>$100</td>
<td>$85</td>
<td>$80</td>
<td>$5</td>
<td>$15</td>
</tr>
<tr>
<td>UMP is secondary, other plan is primary</td>
<td>EXAMPLE 3: The other plan pays as much (or more than) the normal UMP benefit</td>
<td>$200</td>
<td>$100</td>
<td>$85</td>
<td>$85</td>
<td>$0</td>
<td>$15</td>
</tr>
</tbody>
</table>

Please contact UMP Customer Service at 1-888-849-3681 (TRS: 711) for help with any questions if you are covered by more than one plan.

**Submit secondary claims promptly**

All health plans have deadlines for filing a claim, called a “timely filing” requirement. The timely filing deadline for UMP is 12 months from the date of service. If a claim is not submitted within a plan’s timely filing deadline, the plan will deny it. If your primary plan delays payment on a claim, the claim should be submitted to UMP within the timely filing deadline to prevent denial of the claim. UMP will try to contact your primary plan for their
benefit payment information or may estimate it in order to provide you with timely processing of your secondary benefit. Adjustments may be made when the primary plan finally pays their portion of your claim. Promptly notifying your providers of any change to your coverage will help avoid errors and delays in processing of claims. See pages 105–108 for how to submit claims.

**How are diabetes care supplies covered when UMP pays second?**

UMP covers diabetes care supplies under the prescription drug benefit.

- If you get your supplies from a pharmacy, ask if the pharmacy can bill both your primary plan and UMP. If your pharmacy does, you don’t need to do anything further. If not, you will need to send a claim to Washington State Rx Services for secondary payment. See pages 107–107 for instructions.
- If you get your supplies from a diabetic care supplier, the primary plan may process the claim as medical. In this case, you will need to send your Explanation of Benefits and a claim form to Washington State Rx Services for secondary payment. See pages 107–107 for instructions.

**Note:** Nonduplication of benefits applies to these claims (see page on page 103), which means that UMP may pay nothing after your primary plan pays.

See “Diabetes care supplies” on page 47 for more about this benefit.

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**ALERT!** A secondary claim for diabetes care supplies submitted to Regence BlueShield will be denied. The claim must be submitted to Washington State Rx Services.

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**How does coordination of benefits work with prescription drugs?**

Some of the limits and restrictions to prescription drug coverage listed on pages 82–85 will apply when UMP pays second to another plan. See “Submitting a claim for prescription drugs” beginning on page 107 for how to submit your prescription drug claim.

When UMP pays second to another plan, nonduplication of benefits applies (see page 103). This means that UMP may pay nothing after your primary plan pays.

**Using network pharmacies when UMP is secondary**

If you have primary coverage through another plan that covers prescription drugs, show both plan cards to the pharmacy and make sure they know which plan pays first and which plan pays second. It is important that the pharmacy bills the plans in the correct order, or claims may be denied or paid incorrectly.

**Using mail-order pharmacies when UMP is secondary**

If your primary plan also uses PPS as the plan’s network mail-order pharmacy, PPS can process payments for both plans and charge only what’s left. Make sure that PPS has the information for both plans and knows which plan is primary.

However, if your primary plan uses a different mail-order pharmacy, you will have to use your primary plan’s mail order, then submit a paper claim for payment by UMP. See “Submitting a claim for prescription drugs” beginning on page 107 for how to do this.

**Does UMP coordinate with occupational injury or illness (workers’ compensation) claims?**

No. When a claim for workers’ compensation is accepted as being caused by a work-related injury or illness, all services related to that injury or illness are not covered, even if some services are denied by workers’ compensation. You must file a workers’ compensation claim with your workers’ compensation carrier. If your
Billing & payment: filing a claim

Submitting a claim for medical services

When UMP Plus is your primary insurance and your provider is in the core or support network, you don't need to submit claims. The provider will do it for you. If you have a question about whether your provider's office has submitted a claim, sign in to your account at regence.com or call UMP Customer Service at 1-888-849-3681 (TRS: 711).

TIP: In the following section, Uniform Medical Plan refers to the administrative functions for submitting claims for UMP. Medical claims are handled by Regence BlueShield, and claims involving prescription drugs are handled by Washington State Rx Services.

When do I need to submit a claim?

You may need to submit a claim to Uniform Medical Plan for payment if:

- You receive services from an out-of-network provider.
- You have other insurance that pays first, and UMP is secondary. See pages 100–104.

Out-of-network providers may submit a claim on your behalf; ask the provider.

How do I submit a claim?

TIP: If you purchase contact lenses or eyeglasses from an out-of-network provider that doesn't bill your plan, you must submit a claim for reimbursement. You can download the Medical Claim Form at www.hca.wa.gov/ump-forms or call UMP Customer Service for a copy.

To submit a claim yourself, you'll need to obtain and mail the following documents:

1. Medical Claim Form—You can find the form online at www.hca.wa.gov/ump-forms or you may request a form by calling Customer Service at 1-888-849-3681 (TRS: 711).

2. An itemized bill from your provider that describes the services you received and the charges.

   The following information must appear on the provider's itemized bill for the plan to consider the claim for payment:
   - Patient's name and plan ID number, including the alpha prefix (three letters before ID number).
   - Description of the injury or illness.
   - Date and type of service.
   - Provider's name, address, and phone number.
   - For ambulance claims, please also include the zip code of where the patient was picked up and where they were taken.

3. If UMP is secondary, you must include a copy of your primary plan's Explanation of Benefits, which lists the services covered and how much the other plan paid. You should wait until the primary plan has paid to submit a secondary claim to Uniform Medical Plan, unless the primary plan's processing of the claim is
Claims not submitted to Uniform Medical Plan within 12 months of the date of service will not be paid.

If we have to request additional information, the processing of your claim may be delayed.

Reimbursement for services received from an out-of-network provider may be sent to the provider or to you in the form of a check listing both you and the provider as payees.

Be sure to make copies of your documents for your records.

Mail both the claim form and the provider’s claim document (or bill) to:

Regence BlueShield
PO Box PO Box 1106
Lewiston, ID 83501-1106

Call UMP Customer Service at 1-888-849-3681 (TRS: 711) if you have a question about the processing of your claim.

**Important information about submitting claims**

**ALERT!** You or your provider must submit claims within 12 months of the date you received health care services. This is called the “timely filing” deadline. The plan will not pay claims submitted more than 12 months after the date of service. See “Submit secondary claims promptly” on page 103 for how this works when you have other coverage that pays first.

For information about submitting claims for services outside of the United States, see instructions at [www.hca.wa.gov/ump/ump-administration/access-coverage-while-traveling](http://www.hca.wa.gov/ump/ump-administration/access-coverage-while-traveling) or call UMP Customer Service at 1-888-849-3681 (TRS: 711). You may have to pay services upfront and submit a claim for reimbursement.

If you have other health care coverage, see “If you have other medical coverage” on pages 100–104 for information on how the plan coordinates benefits with other plans.

**Claims reimbursement**

Most of the time, the plan will directly pay providers in the core and support networks. For claims submitted by you or an out-of-network provider, the plan will determine whether to pay you, the provider, or both. For a child covered by a legal qualified medical child support order, the plan may pay the custodial parent or legal guardian of the child.

**Claims determinations**

You will be notified of action taken on a claim within 30 days of the plan receiving it. This 30-day period may be extended by 15 days when action cannot be taken on the claim due to:

- Circumstances beyond the plan’s control. Notification will include an explanation why an extension is necessary and when the plan expects to take action on the claim.
- Lack of information. The plan will notify you within the 30-day period that an extension is necessary, with a description of the information needed as well as why it is needed.

If the plan is asking you for additional information, you will be allowed at least 45 days to provide it. If the plan doesn’t receive the information requested within the time allowed, the claim will be denied.
**Submitting a claim for prescription drugs**

**ALERT!** See “Products covered under the preventive care benefit” on page 81 for coverage of products such as contraceptive drugs, tobacco cessation drugs, nicotine replacement, or over-the-counter products covered as preventive.

You may need to submit your own prescription drug claim to Washington State Rx Services for reimbursement if you:

- Purchase drugs at a non-network pharmacy.
- Fail to show your ID card at a network pharmacy.
- Have other prescription coverage that pays first, and UMP is secondary.

**TIP:** If you get a vaccine from an out-of-network provider, make sure that you submit your claim to Regence BlueShield as a medical claim (see page 105). Member-submitted vaccine claims sent to Washington State Rx Services will be denied.

Prescription drug claim forms are available online at [www.hca.wa.gov/ump-forms](http://www.hca.wa.gov/ump-forms) or by calling Washington State Rx Services at 1-888-361-1611 (TRS: 711). Send the completed claim form, along with your pharmacy receipt(s), to:

Washington State Rx Services  
Attn: Pharmacy Claims  
PO Box 40168  
Portland, OR 97240-0168  
Fax 1-800-207-8235

It’s a good idea to keep copies of all your paperwork for your records.

When you submit a prescription drug claim to Washington State Rx Services, the plan pays the claim based on the following rules, no matter where you purchased the drug:

- The plan pays based on the allowed amount. If the pharmacy charges you more than the allowed amount, you will pay your usual coinsurance, plus the difference between what the plan paid and the pharmacy’s charge.
- The plan pays all prescription drug claims, including non-network, based on coinsurance (as shown in the table on page 73).
- If your claim exceeds the quantity limit allowed by the plan or the maximum days’ supply, the plan will pay only for the amount of the drug up to the quantity limit or maximum days’ supply.
- If you receive a refill before 84% of the last supply you received should have been taken, the plan will not pay for it. This is called a “refill too soon” (see page 86).

You must submit prescription drug claims within 12 months of purchase. Claims for prescription drugs submitted more than 12 months after purchase will not be paid.

**ALERT!** If you do not show your plan ID card when purchasing a prescription at a Washington State Rx Services’ network pharmacy, you will have to pay the full cash price and submit a *Prescription Drug Claim Form*. You won’t receive the plan discount.
**False claims or statements**

Neither you nor your provider (or any person acting for you or your provider) may submit a claim for services or supplies that were not received, were resold to another party, or for which you are not expected to pay.

In addition, neither you nor any person acting for you may make any false or incomplete statements on any document for your plan coverage.

The plan may recover any payments or overpayments made as a result of a false claim or false statement by withholding future claim payments, by suing you, or by other means. False claims may also be crimes.

If you represent yourself as being enrolled in this plan when you are not, the plan will deny all claims.

**What you need to know: your rights and responsibilities**

To ensure UMP offers access to the best possible medical care, we must work together with you and your providers as partners. To achieve this goal, you must know your rights and responsibilities.

**As a plan member, you have the right to:**

- Be treated with respect.
- Be informed by your providers about all appropriate or medically necessary treatment options for your condition, regardless of cost or benefit coverage.
- On request, receive information from the plan about:
  - How new technology is evaluated for inclusion as a covered benefit.
  - Technologies and treatments currently under review by the Health Technology Clinical Committee (HTCC).
  - Services and treatments that have completed HTCC review and how that affects coverage by UMP.
  - How the plan reimburses providers.
  - Preauthorization review requirements.
  - Providers you select and their qualifications.
  - The plan and network providers.
  - Your covered expenses, exclusions, reductions, and maximums or limits.
- Keep your medical records and personal information confidential as described in the Notice of Privacy Practices, available online at [www.hca.wa.gov/ump](http://www.hca.wa.gov/ump).
- Get a second opinion about your provider’s care recommendations.
- Make decisions with your providers about your health care.
- Make recommendations about member rights and responsibilities.
- Have a translator’s assistance, if required, when calling the plan.
- Complain about or appeal plan services or decisions, or the care you receive.
- Receive:
  - All covered services and supplies determined to be medically necessary as described in this certificate of coverage, subject to the maximums, limits, exclusions, deductibles, coinsurance, and copayments.
  - Courteous, prompt answers from the plan.
  - Timely, proper medical care without discrimination of any kind—regardless of health status or condition, sex, ethnicity, race, marital status, color, national origin, age, disability, or religion.
  - Written explanation from the plan about any request to refund an overpayment.

**As a plan member, you have the responsibility to:**
Understand your plan benefits, including what’s covered, preauthorization and notification requirements, and other information described in this certificate of coverage.

Understand how to contact the plan for more information and assistance about any covered benefit or information described in this certificate of coverage.

Contact the plan as soon as possible if you do not understand what is covered, if you have any questions, or if you need information.

Keep your mailing address current by reporting changes as follows:
- Employees: to your personnel, payroll, or benefits office.
- Retirees and PEBB Continuation Coverage: to the PEBB Program. Send your address changes to:
  Health Care Authority
  PEBB Program
  PO Box 42684
  Olympia, WA 98504

Confirm provider and facility network status before every visit.

Understand how UMP coverage coordinates with other insurance coverage you may have.

Enroll in Medicare Part A and Part B if you are retired and you or your enrolled dependents are entitled to Medicare Part A and Part B.

Comply with requests for information by the date given.

Follow your providers’ instructions about your health care.

Give your providers complete information about your health to get the best possible care.

Know how to access emergency care.

Not engage in fraud or abuse in dealing with the plan or your providers.

Participate with your providers in making decisions about your health care.

Pay your copayments, coinsurance, and deductibles promptly.

Refund promptly any overpayment made to you or for you.

Report to the plan any outside sources of health care coverage or payment.

Return your completed Multiple Coverage Inquiry questionnaire you receive from the plan in a timely manner to prevent delay in claims payment.

Use network providers when available.

**Information available to you**

We support the goal of giving you and your family the detailed information you need to make the best possible health care decisions. You can find the following information in this certificate of coverage:

- List of covered expenses (pages 43–71).
- Benefit exclusions, reductions, and maximums or limits (pages 92–99).
- Clear explanation of complaint and appeal procedures (pages 112–118).
- Preventive health care benefits that are covered (pages 62–64, page 81).
- Definition of terms (pages 149–168).
- Process for preauthorization, notification, or review (page 83 and pages 89–90).
- Policies regarding drug coverage and how the plan adds and removes drugs from the UMP Preferred Drug List (pages 73 and 82).

**TIP:** Find UMP Plus providers in UW Medicine ACN at [www.hca.wa.gov/ump-providers-plus](http://www.hca.wa.gov/ump-providers-plus).
You can find the following at www.hca.wa.gov/ump, or by calling UMP Customer Service at 1-888-849-3681 (TRS: 711):

- Online directory of network providers; see more about your provider options and finding network providers on pages 10–16.
- The Summary of Benefits and Coverage (SBC) and Uniform Glossary of Terms (UGT).
- Notice of privacy practices (includes plan policy for protecting the confidentiality of health information; see “Confidentiality of your health information” on page 110).
- Clinical coverage criteria applicable to health care services and supplies that require preauthorization.
- When the plan may retroactively deny coverage for preauthorized medical services.
- Information on the plan’s care management programs.
- Procedures to follow for consulting with providers.
- General reimbursement or payment arrangements between the plan and preferred providers.
- Description and justification for provider compensation programs, including any incentives or penalties intended to encourage providers to withhold services.
- Accreditation information, including measures used to report the plan’s performance such as consumer satisfaction survey results or Health Plan Employer Data and Information Set (HEDIS) measures.

The following are available through your medical online account at regence.com or by calling UMP Customer Service at 1-888-849-3681 (TRS: 711):

- Medical claims history and medical deductible status.
- Online directory of network providers; see more about your provider options and finding network providers on pages 10–16.

The following are available at www.hca.wa.gov/ump or by calling Washington State Rx Services at 1-888-361-1611 (TRS: 711):

- The UMP Preferred Drug List.
- Prescription drug claims history (through your online prescription drug account).
- Clinical coverage criteria applicable to prescription drugs that require preauthorization.

You may also call UMP Customer Service for an annual accounting of all payments made by the plan that have been counted against medical payment limits, day limits, visit limits, or other limits on your coverage. The plan will provide a written summary of payments within 30 calendar days of your request. Some of this information is also available through your online account at regence.com.

You may call Washington State Rx Services at 1-888-361-1611 (TRS: 711) with questions about coverage of and limitations on prescription drugs.

The plan does not prevent or discourage providers from telling you about the care you require, including various treatment options and whether the provider thinks that care is consistent with the plan’s coverage criteria. You may, at any time, get health care outside of plan coverage for any reason; however, you must pay for those services and supplies. In addition, the plan does not prevent or discourage you from talking about other health plans with your provider.

**Confidentiality of your health information**

The plan follows our Notice of Privacy Practices, available online at www.hca.wa.gov/ump or by calling Customer Service. The plan will release member health information only as described in that notice or as required or permitted by law or court order.
How to designate an authorized representative

**TIP:** Because of privacy laws, the plan usually cannot share information on appeals or complaints with family members or other persons unless the patient is a minor, or the plan has received written authorization to release personal health information to the other person.

In most cases, UMP must have written authorization to communicate with anyone but the member (patient). However, a parent or legal guardian may act as a representative for a member under age 13 without written authorization, except for issues involving contraceptive use. For members age 13 to 17, a parent or legal guardian may usually act as a representative, except for certain specially protected types of information, for which the plan must receive written authorization as described below.

You may choose to authorize a representative to:

- Talk to UMP about claims or services.
- Share your protected health information.
- Communicate with the plan on your behalf regarding an appeal in process.

To authorize release of protected health information, you must complete an **Authorization to Disclose Protected Health Information** form. The forms for medical and prescription drug appeals are different. To get the forms, follow the instructions below.

- Medical appeals: Call UMP Customer Service at 1-888-849-3681 (TRS: 711) or use your [regence.com](http://regence.com) account.
- Prescription drug appeals: Call Washington State Rx Services at 1-888-361-1611 (TRS: 711) or download the form at [www.hca.wa.gov/ump-forms](http://www.hca.wa.gov/ump-forms).

Send the form to the address on the form. UMP cannot share information until we receive the completed form. On the form, you must specify:

- What information may be disclosed;
- The purpose of the disclosure (e.g., receiving an outcome of an appeal); and
- Who is designated to receive or release the information.

**Release of information**

The plan or Washington State Health Care Authority may require you to give information when needed to determine eligibility, administer benefits, or process claims. This could include medical and other records. The plan could deny coverage if you don’t provide the information when requested.
Complaint and appeal procedures

TIP: In the following section, Uniform Medical Plan refers to the administrative functions for appeals for UMP. Medical appeals are handled by Regence BlueShield, and appeals involving prescription drugs are handled by Washington State Rx Services. See below for contact information.

If you have any questions about appeals or complaints, contact us.

For questions about medical services:
1-888-849-3681 (TRS: 711)
Uniform Medical Plan
Attn: Correspondence, Intake, and Appeals
PO Box 2998
Tacoma, WA 98401-2998

For questions about prescription drugs:
1-888-361-1611 (TRS: 711)
Washington State Rx Services
Attn: Appeals
PO Box 40168
Portland, OR 97240-0168

ALERT! Appeals procedures may change during the year if required by federal or Washington State law.

What is a complaint or grievance?
A complaint (also known as a grievance) is an oral or written complaint submitted by or on behalf of a member regarding:

- Dissatisfaction with medical care.
- Waiting time for medical services.
- Provider or staff attitude or demeanor.
- Dissatisfaction with service provided by the health plan.

Note: If your issue is regarding denial of payment or nonprovision of medical services, it is an appeal. See “How to file an appeal” on page 113.

How to file a complaint or grievance
For all complaints or grievances, we recommend calling Customer Service first. Many issues can be resolved with a phone call. If an initial phone call does not resolve your grievance, you may submit your complaint or grievance:

- Over the phone: If you want a written response, you must request one.
- By mail, fax, or email (see contact information on page 115).

You will receive notice of the action on your written request, complaint, or grievance within 30 calendar days of our receiving it. We will notify you if we need more time to respond.
What is an appeal?

An appeal is an oral or written request made by you or your authorized representative to Regence BlueShield or Washington State Rx Services to reconsider a previous decision about:

- Claims payment, processing, or reimbursement for health care services or supplies.
- A decision to deny, modify, reduce, or terminate payment, coverage, certification, or provision of health care services or benefits, including the admission to, or continued stay in, a health care facility.
- A retroactive decision to deny coverage based on eligibility. See “Appeals related to eligibility” on page 118.
- A preauthorization.

The appeals process

**ALERT!** If your appeal is for an urgent or life-threatening condition, see “Expedited appeals” on page 115.

You, your treating provider, or an authorized representative (see “How to designate an authorized representative” 111) may request an appeal for you. There are three parts to the appeals process:

- First-level appeal
- Second-level appeal
- Independent review

Each of those parts are described in further detail below.

If your request involves a decision to change, reduce, or terminate coverage for services, supplies, or prescription drugs already being covered, the plan must continue coverage for these services during your appeal. However, if the plan or the Health Care Authority upholds the decision to change, reduce, or terminate coverage, you will be responsible for any payments made by the plan during that period. If you request payment for denied claims or approval of services, supplies, or prescription drugs not yet covered by the plan, the plan will not cover the services, supplies, or prescription drugs while the appeal is under consideration.

The plan will consult with a health care professional on appeals where the plan’s decision was based in whole or in part on a medical judgment. That includes decisions based on determinations that a particular treatment, drug, or other item is experimental, investigational, or not medically necessary. In this case, the plan will consult with a health care professional who has appropriate training and experience in the field of medicine involved.

You may send written comments, documents, and any other information when you request an appeal. You may also request copies of documents the plan has that are relevant to your appeal, which the plan will provide at no cost. Our review will consider any information submitted to us.

How to file an appeal

You can send an appeal by telephone, mail, fax, or email (see contact information on page 115). The plan will send confirmation upon receipt of your appeal. You will also receive notice of the action on your appeal within 30 calendar days. We will ask your permission if we need more time to respond.

Information to provide with an appeal

Your appeal will be handled more quickly if you provide all the necessary information when you file it. Please include the following information when requesting an appeal:

- The subscriber’s full name (the name of the employee or retiree covered by the plan).
- The patient’s full name (the name of the employee, retiree, or dependent covered by the plan).
- The subscriber’s ID number (starting with a “W” on your ID card).
- The name(s) of any providers involved in the issue you are appealing.
- The dates when services were provided.
- Your mailing address.
- Your daytime phone number(s).
- A statement of what the issue is and what you are asking for.
- A copy of the Explanation of Benefits, if applicable.
- Medical records from your provider, if applicable. For cases in which the denial of coverage is based on medical necessity or other clinical reasons, your provider should supply clinically relevant information such as medical records or any other relevant information along with your appeal. Because of the time limits on deciding appeals, getting this information in advance will help us make the most accurate decision on your case.

**First-level appeals**

You may request a first-level appeal orally or in writing no more than 180 days after you receive notice of the action being appealed. Although you may request an appeal by phone or in person, putting your appeal in writing will help lead to more informed decisions. If you don’t request an appeal within this time period, your appeal will not be reviewed, and you will not be able to continue further appeals (second-level and independent review).

First-level appeals for medical services are handled by Regence BlueShield and first-level appeals for prescription drugs are handled by Washington State Rx Services. Employees from Regence BlueShield and Washington State Rx Services handling the appeals will not have been involved in the initial decision you are appealing. Claim processing disputes will be reviewed by administrative staff. Appeals that involve issues requiring medical judgment about covering, authorizing, or providing health care will be evaluated by the staff of health care professionals at Regence BlueShield or Washington State Rx Services.

**ALERT!** Deadlines for submitting an appeal are based on the first date you are notified of how a claim processed, usually when the plan sends you an Explanation of Benefits (including services that applied to the deductible or were denied). The plan does not waive deadlines based on untimely billing by your provider.

**Second-level appeals**

If you disagree with the decision made on your first-level appeal, you may request a second-level appeal. Second-level appeals must be submitted no more than 180 days after the date of the letter responding to your first-level appeal. If you don’t request an appeal within this time period, your appeal will not be reviewed, and you will not be able to continue further appeals (independent review).

Second-level appeals for medical services are reviewed by Regence BlueShield employees, and second-level appeals for prescription drugs are handled by Washington State Rx Services. Employees from Regence BlueShield and Washington State Rx Services handling the appeals will not have been involved in, or subordinate to anyone involved in, the first-level decision. You, or your authorized representative (see page 111), will be given a reasonable opportunity to provide written testimony for the Regence BlueShield panel or Washington State Rx Services to consider.
Expedited appeals

For medical service claims involving urgent care
If the plan denies coverage for services and your provider determines that taking the usual time allowed could seriously affect your life, health, or ability to regain maximum function, or would subject you to severe pain that cannot be adequately managed without the disputed care or treatment, ask your provider to request an expedited appeal. An expedited appeal replaces the first- and second-level appeals. Regence BlueShield will decide on your expedited appeal within 72 hours of the request. Your provider must submit all clinically relevant information to the plan by phone or fax at:

Phone: 1-888-849-3681 (TRS: 711)
Fax: 1-877-663-7526 (for providers only)

If you disagree with the expedited appeal decision, your provider may request an urgent expedited independent review.

For prescription drugs
If you or your provider thinks that you need a prescription drug immediately, you or your provider may request an expedited review by submitting all clinically relevant information to the plan by phone or fax at the numbers listed below. An expedited appeal replaces the first and second appeals levels. Washington State Rx Services will decide regarding coverage of the drug within 72 hours of the request. In this case, you may choose to purchase a three-day supply at your own expense. If Washington State Rx Services’ decision is to cover the drug, Washington State Rx Services will reimburse you up to the allowed amount minus the member coinsurance. If Washington State Rx Services decides not to cover the drug (denies the appeal), you are responsible for the full cost of the drug.

Phone: 1-888-361-1611 (TRS: 711)
Fax: 1-866-923-0412 (providers only)

Where to send complaints or appeals
We recommend calling first with a complaint or appeal about prescription drugs, since many problems can be resolved quickly over the phone.

<table>
<thead>
<tr>
<th>Contact type</th>
<th>Medical services—Regence</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Phone</strong></td>
<td>1-888-849-3681 (TRS: 711)</td>
</tr>
<tr>
<td></td>
<td>Monday through Friday, 5 a.m. to 8 p.m. and Saturday 8 a.m. to 4:30 p.m. Pacific Time</td>
</tr>
<tr>
<td><strong>Mail</strong></td>
<td>Uniform Medical Plan</td>
</tr>
<tr>
<td></td>
<td>Attn: Correspondence, Intake, and Appeals</td>
</tr>
<tr>
<td></td>
<td>PO Box 2998</td>
</tr>
<tr>
<td></td>
<td>Tacoma, WA 98401-2998</td>
</tr>
<tr>
<td><strong>Email</strong></td>
<td>Secure email through your account at regence.com</td>
</tr>
<tr>
<td><strong>Fax</strong></td>
<td>1-877-663-7526</td>
</tr>
</tbody>
</table>
Contact type | Prescription drugs—Washington State Rx Services
---|---
**Phone** | 1-888-361-1611 (TRS: 711)
Monday through Friday, 7:30 a.m. to 5:30 p.m. Pacific Time

**Mail** | Washington State Rx Services
Attn: Appeals
PO Box 40168
Portland, OR 97240-0168

**Email** | n/a

**Fax** | 1-866-923-0412

**Time limits for the plan to decide appeals**

**ALERT!** The plan will comply with shorter time limits than those below when required by Washington State law.

The time limits below apply to both first- and second-level appeals and are calculated from when the plan receives the appeal.

- The plan will decide on your appeal within 14 days of receipt but may take up to 30 days unless a different time limit applies as explained below. We will request written permission from you or your authorized representative (see page 111) when we need an extension to the 30-day timeline, to get medical records or a second opinion.

The time limits below apply to expedited appeals:

- When your provider determines a delay could seriously jeopardize your life, health, or ability to regain maximum function, or that delay would cause severe pain that could not be adequately managed without the care or treatment you are appealing, we will decide as soon as possible but always within 72 hours. We will notify you (or your authorized representative) of our decision verbally within 72 hours and will mail a written notification within 72 hours of the decision.

**External (or independent) review**

If you have gone through both a first- and second-level appeal (or expedited appeal) and your appeal was based on one of the issues listed below, you may request an external or independent review.

You may request an external or independent review when the denial is based on the plan’s decision to:

- Deny;  
- Modify;  
- Reduce; or  
- Terminate coverage of or payment for a health care service.

You may also immediately request external review in the following situations:

- If the plan has exceeded the timelines for response to your appeal without good cause and without reaching a decision.  
- If the plan has failed to adhere to the requirements of the appeals process.
You must request an independent review no more than 180 days after the date of the letter responding to your second-level appeal (or expedited appeal). Only the member or an authorized representative (see page 111) can request an independent review. You may authorize a representative to submit the appeal on your behalf in writing or verbally by contacting UMP Customer Service.

**TIP:** An Independent Review Organization (IRO) will conduct the external review. An IRO is a group of medical and benefit experts certified by the Washington State Department of Health and not related to the plan, Regence BlueShield, Washington State Rx Services, or the Health Care Authority. An IRO is intended to provide unbiased, independent clinical and benefit expertise as well as evidence-based decision making while ensuring confidentiality. The IRO reviews your appeal to determine if the plan’s decision is consistent with state law and the UMP Plus–UW Medicine ACN certificate of coverage. The plan will pay the IRO’s charges.

**Requesting an independent review**

To request an independent review, contact the plan at:

<table>
<thead>
<tr>
<th>Contact type</th>
<th>For medical services</th>
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<tbody>
<tr>
<td><strong>Mail</strong></td>
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</tr>
<tr>
<td><strong>Fax</strong></td>
<td>1-866-923-0412</td>
</tr>
</tbody>
</table>

The plan—Regence BlueShield for medical services, and Washington State Rx Services for prescription drugs—will send the relevant information and correspondence to the Independent Review Organization.

**Additional legal options**

You are required to have exercised the opportunity to seek IRO review of the plan’s decision before you are authorized to bring a cause of action in court against the plan or the Health Care Authority. The IRO decision is binding on both the plan and you except to the extent that other remedies are available under state or federal law. If you prevail at the IRO level, the plan must provide benefits (including by making payment on the claim) pursuant to the IRO’s decision without delay, regardless of whether the plan intends to seek judicial review of the IRO’s decision and unless and until there is a judicial decision otherwise.
**Complaints about quality of care**

For complaints or concerns about the quality of care you received from network providers only, call UMP Customer Service at 1-888-849-3681 (TRS: 711) or send a secure email through your regence.com account.

For complaints or concerns about the quality of care you received from any provider (network or out-of-network):

- Call Washington State Department of Health at 360-236-4700.
- Email HSQAComplaintIntake@doh.wa.gov.
- Visit [www.doh.wa.gov/AboutUs/DepartmentofHealth/Fileacomplaint](http://www.doh.wa.gov/AboutUs/DepartmentofHealth/Fileacomplaint).

**Appeals related to eligibility**

Appeals related to eligibility and enrollment are handled by the Public Employees Benefits Board (PEBB) Program and governed by Chapter 182-16 Washington Administrative Code (WAC).

Information on how to file an appeal is available:

- By contacting the PEBB Appeals Unit at 1-800-351-6827 or pebappeals@hca.wa.gov.
When another party is responsible for injury or illness

You may receive a letter from the plan asking if your injury or illness was the result of an accident or might be someone else’s responsibility. To ensure timely payment of claims, it is important that you respond as directed in the letter, even if the answer is no. If you don’t, coverage may be denied. You may call UMP Customer Service at 1-888-849-3681 (TRS: 711) if you have questions.

What are my and the plan’s legal rights and responsibilities?

Coverage under the plan is not provided for medical, dental, prescription or vision expenses you incur for treatment of an injury or illness if the costs associated with the injury or illness may be covered by another first party insurance or may be recoverable from any of the following:

- A third party; or
- Any other source, including no fault automobile medical payments ("Med-Pay"), no fault automobile personal injury protection ("PIP"), homeowner’s no-fault coverage, commercial premises no-fault medical coverage, sports policies including excess or similar contract or insurance, when the contract or insurance is either issued to, or makes benefits available to you, whether or not you make a claim under such coverage; or
- Services or supplies for work-related injury or illness, even when the service or supply is not a covered workers’ compensation benefit under the workers’ compensation plan.

**ALERT!** You must respond to any communication sent to you about other sources of benefits, or claims may be denied.

However, after expiration or exhaustion of the above no fault benefits, if you also have a potential right of recovery for illnesses or injuries from a third party who may have legal responsibility or from any other source, benefits may be advanced by the plan pending the resolution of a claim to the right of recovery if all the following conditions apply:

- By accepting or claiming benefits, you agree that the plan is entitled to reimbursement of the full amount of benefits paid out of any settlement or recovery from any source to the extent that the settlement or recovery exceeds full compensation to you for the injury or illness that you sustained. This includes any arbitration award, judgment, settlement, disputed claim settlement, underinsured or uninsured motorist payment or any other recovery related to the injury or illness for which benefits under the plan have been provided.
- The plan may choose to recover expenses through subrogation to the extent that the settlement or recovery exceeds full compensation to you for the injury or illness that you sustained. The plan is authorized, but not obligated, to recover any benefits to the extent that they were paid under the plan directly from any party liable to you, upon mailing of a written notice to the potential payer, to you or to your representative.
- The plan’s rights apply without regard to the source of payment for medical expenses, whether from the proceeds of any settlement, arbitration, award, or judgment; or other characterization of the recovery by the claimant or any third party or the recovery source. The plan is entitled to reimbursement from the first dollars received from any recovery to the extent that the settlement or recovery exceeds full compensation to you for the injury or illness that you sustained. This applies regardless of whether:
  - The third party or third party’s insurer admits liability;
  - The health care expenses are itemized or expressly excluded in the recovery; or
  - The recovery includes any amount (in whole or in part) for services, supplies, or accommodations covered under the plan.
You may be required to sign and deliver all legal papers and take any other actions requested to secure the plan’s rights (including an assignment of rights to pursue your claim if you fail to pursue your claim of recovery from the third party or other source). If you are asked to sign a trust/reimbursement agreement or other document to reimburse the plan from the proceeds of any recovery, you will be required to do so as a condition to advancement of any benefits. If you or your agent or attorney fail to comply during the course of the case, we may request refunds from the providers or offset future benefits.

You must agree that nothing will be done to prejudice the plan’s rights and that you will cooperate fully with the plan, including signing any documents within the required time and providing prompt notice of any settlement or other recovery. You must notify the plan of any facts that may impact the right to reimbursement or subrogation, including, but not necessarily limited to, the following:

- The filing of a lawsuit;
- The making of a claim against any third party;
- Scheduling of settlement negotiations in accordance with the plan (including, but not necessarily limited to, a minimum of 21 days advance notice of the date, time, location and participants to be involved in any settlement conferences or mediations); or
- Intent of a third party to make payment of any kind to your benefit or on your behalf and that in any manner relates to the injury or illness that gives rise to the plan’s right of reimbursement or subrogation (notification is required a minimum of five business days before the settlement).

You and your agent or attorney must agree to keep segregated in its own account any recovery or payment of any kind to your benefit that in any manner relates to the injury or illness giving rise to the plan’s right of reimbursement or subrogation, until the plan’s right is satisfied or released.

In the event you or your agent or attorney fails to comply with any of these conditions, any such benefits advanced for any illness or injury may be recovered through legal action to the extent that the settlement or recovery exceeds full compensation to you for the injury or illness that you sustained.

Any benefits provided or advanced under the plan are provided solely to assist you. By paying such benefits, the plan is not waiving any right to reimbursement or subrogation.

**Services covered by other insurance**

The plan does not cover services that are covered by other insurance, including but not limited to no fault automobile medical payments (“Med-Pay”), no fault automobile personal injury protection (“PIP”), homeowner’s no-fault coverage, commercial premises no fault medical coverage, sports policies including excess, underinsured or uninsured motorist coverage or similar contract or insurance. You are responsible for any cost-sharing required under the other coverage as allowed by state law. Once you have exhausted benefits (e.g., reached the maximum medical expenses amount of the other insurance policy(-ies), or services are no longer injury-related), the plan will cover services according to this certificate of coverage.

**Motor vehicle coverage**

If you are involved in a motor vehicle accident, whether as a driver, passenger, pedestrian, or other capacity, you may have rights under multiple motor vehicle insurance no fault coverages and also against a third party who may be responsible for the accident. In that case, this right of reimbursement and subrogation provision still applies.

**Fees and expenses**

You may incur attorney’s fees and costs in connection with obtaining a recovery. We may pay a proportional share of such attorney’s fees and costs incurred by you at the time of any settlement or recovery to otherwise reduce the amount of reimbursement paid to the plan to less than the full amount of benefits paid by the plan.
**Future medical expenses**

Benefits for otherwise covered services may be excluded as follows:

- When you have received a recovery from another source relating to an illness or injury for services for which we normally would provide benefits. The amount of any exclusions under this provision, however, will not exceed the amount of your recovery.
- Until the total amount excluded under this subrogation provision equals the third-party recovery.
Eligibility and enrollment for active employees

Eligibility

Eligible employees
In these sections, we may refer to employees as “subscribers” or “enrollees.” The employee’s employing agency will inform the employee whether or not they are eligible for benefits upon employment and whenever the employee’s eligibility status changes. The communication will include information about the employee’s right to appeal eligibility and enrollment decisions. Information about an employee’s right to an appeal can be found on page 112 of this certificate of coverage.

Eligible dependents
To enroll in a health plan, a dependent must be eligible, and the employee must follow the procedural requirements for enrolling the dependent. The PEBB Program or employing agency verifies the eligibility of all dependents and requires employees to provide documents that prove a dependent’s eligibility.

The following are eligible as dependents:
1. Legal spouse.
2. State-registered domestic partner as defined in state statute and substantially equivalent legal unions from other jurisdictions as defined in Washington State statute.
3. Children. Children are eligible through the last day of the month in which their 26th birthday occurred except as described in subsection (h) of this section. Children are defined as the subscriber’s:
   - Children as defined in state statutes that establish a parent-child relationship, except when parental rights have been terminated;
   - Children of the subscriber’s spouse, based on the spouse’s establishment of a parent-child relationship, except when parental rights have been terminated. The stepchild’s relationship to a subscriber (and eligibility as a dependent) ends on the same date the marriage with the spouse ends through divorce, annulment, dissolution, termination, or death;
   - Children for whom the subscriber has assumed a legal obligation for total or partial support in anticipation of the child;
   - Children for whom the subscriber has assumed a legal obligation for total or partial support in anticipation of adoption of the child;
   - Children of the subscriber’s state-registered domestic partner, based on the state-registered domestic partner’s establishment of a parent-child relationship, except when parental rights have been terminated. The child’s relationship to the subscriber (and eligibility as a dependent) ends on the same date the subscriber’s legal relationship with the state-registered domestic partner ends through divorce, annulment, dissolution, termination, or death;
   - Children specified in a court order or divorce decree for whom the subscriber has a legal obligation to provide support or health care coverage;
   - Extended dependent in the legal custody or legal guardianship of the subscriber, the subscriber’s spouse, or subscriber’s state-registered domestic partner. The legal responsibility is demonstrated by a valid court order and the child’s official residence with the custodian or guardian. Extended dependent child does not include a foster child unless the subscriber, the subscriber’s spouse, or the subscriber’s state-registered domestic partner has assumed a legal obligation for total or partial support in anticipation of adoption; and
• Children of any age with a developmental or physical disability that renders the child incapable of self-sustaining employment and chiefly dependent upon the subscriber for support and maintenance provided such condition occurs before the age 26. The following requirements apply to dependents with a disability:
  ♦ The subscriber must provide proof of the disability and dependency within 60 days of the child’s attainment of age 26.
  ♦ The subscriber must agree to notify the PEBB Program in writing no later than 60 days after the date that the child is no longer eligible under this subsection.
  ♦ A child with a developmental or physical disability who becomes self-supporting is not eligible as of the last day of the month in which they become capable of self-support.
  ♦ A child with a developmental or physical disability age 26 and older who becomes capable of self-support does not regain eligibility under (h) of this subsection if they later become incapable of self-support.
  ♦ The PEBB Program with input from the medical plan will periodically verify the eligibility of a dependent child with a disability, but no more frequently than annually after the two-year period following the child’s 26th birthday, which may require renewed proof from the subscriber.

**Alert!** Don’t forget to notify your employing agency of changes in dependent status. You may be required to pay for services received by ineligible dependents.

4. Parents of the subscriber.

• Parents covered under PEBB medical before July 1, 1990, may continue enrollment on a self-pay basis as long as:
  ♦ The parent maintains continuous enrollment in PEBB medical;
  ♦ The parent qualifies under the Internal Revenue Code as a dependent of the subscriber;
  ♦ The subscriber continues enrollment in PEBB insurance coverage; and
  ♦ The parent is not covered by any other group medical plan.

• Parents eligible under this subsection may be enrolled with a different medical plan than that selected by the subscriber. Parents may not enroll additional dependents to their PEBB insurance coverage.

**Enrollment**

**TIP:** if you are a retiring employee, an elected or full-time appointed official leaving public office, or a dependent becoming eligible as a survivor, you may be eligible to enroll or defer enrollment in PEBB retiree insurance coverage. You must meet eligibility and procedural requirements and enroll or defer enrollment in PEBB retiree insurance coverage within the PEBB Program’s time limits. If you do not enroll or formally defer, you will not be able to enroll in PEBB retiree insurance coverage later.

An employee or dependent is eligible to enroll in only one PEBB medical plan even if eligibility criteria is met under two or more subscribers. For example, a dependent child who is eligible for enrollment under two parents working for employers that participate in PEBB coverage may be enrolled as a dependent under only one parent.

An eligible employee may waive enrollment in PEBB medical if they are enrolled in another employer-based group medical, a TRICARE plan, or Medicare. If an employee waives enrollment in PEBB medical, the employee cannot enroll eligible dependents.
How to enroll

**ALERT!** Subscribers may change health plans at the following times:

- **During annual open enrollment:** Subscribers may change health plans during the PEBB Program’s annual open enrollment; see page 125.
- **During a special open enrollment:** Subscribers may change health plans outside of the annual open enrollment if a special open enrollment event occurs; see page 125.

Employees must submit an Employee Enrollment/Change form to their employing agency when they become newly eligible for PEBB benefits. The form must be received no later than 31 days after the date the employee becomes eligible. To enroll an eligible dependent, the employee must include the dependent’s enrollment information on the form and provide the required document(s) as proof of the dependent’s eligibility. The dependent will not be enrolled if their eligibility is not verified. If the employee does not return the Employee Enrollment/Change form by the deadline, the employee will be enrolled in UMP Classic, a tobacco use surcharge will be incurred, and any eligible dependents cannot be enrolled until the PEBB Program’s next annual open enrollment or when a qualifying event occurs that creates a special open enrollment.

An employee or their dependents may also enroll during the PEBB Program’s annual open enrollment (see “Annual Open Enrollment” on page 125) or during a special open enrollment (see “Special Open Enrollment” beginning on page 125). The employee must provide proof of the event that created the special open enrollment.

**ALERT!** Failure to notify your employing agency of changes in status affecting eligibility may result in termination of coverage. You are responsible for the cost of any services received when you or your dependent(s) were ineligible.

**Employees must notify their employing agency to remove dependents** within 60 days from the last day of the month when dependents no longer meet the eligibility criteria described under “Eligible Dependents” on page 122. Consequences for not submitting notice within 60 days may include, but are not limited to:

- The dependent losing eligibility to continue health plan coverage under one of the continuation coverage options described on page 131;
- The subscriber being billed for claims paid by the health plan for services that were rendered after the dependent lost eligibility;
- The subscriber being unable to recover subscriber-paid insurance premiums for dependents that lost their eligibility; and
- The subscriber being responsible for premiums paid by the state for the dependent’s health plan coverage after the dependent lost eligibility.

**TIP:** Keeping your address and other personal information up-to-date helps ensure that you receive important notices about your benefits. If your address or name changes:

**Employees** should notify their personnel, payroll, or benefits office as soon as possible.

**Retirees and PEBB continuation coverage subscribers** should contact the PEBB Program at 1-800-200-1004 (TRS: 711).
When medical coverage begins

**ALERT!** See “Adding a new dependent to your coverage” on page 61.

For an employee and the employee’s eligible dependent, **enrolling when the employee is newly eligible**, medical coverage will begin the first day of the month following the date the employee becomes eligible. If the employee becomes eligible on the first working day of the month, then coverage begins on that date.

For an employee or an employee’s eligible dependent **enrolling during the PEBB Program’s annual open enrollment**, medical coverage will begin on January 1 of the following year.

For an employee or an employee’s eligible dependent **enrolling during a special open enrollment**, medical coverage will begin the first day of the month following the later of the event date or the date the required form is received. If that day is the first of the month, the change in enrollment begins on that day.

**Exceptions:**

1. If the special open enrollment is due to the birth or adoption of a child, or when the subscriber has assumed a legal obligation for total or partial support in anticipation of adoption of a child, medical coverage will begin as follows:
   - For the newly born child, medical coverage will begin the date of birth;
   - For a newly adopted child, medical coverage will begin on the date of placement or the date a legal obligation is assumed in anticipation of adoption, whichever is earlier;
   - For a spouse or state registered domestic partner of a subscriber, medical coverage will begin the first day of the month in which the event occurs.

2. If adding a child who becomes eligible as an extended dependent through legal custody or legal guardianship, medical coverage will begin on the first day of the month following eligibility certification.

Annual open enrollment

Employees may make the following changes to their enrollment during the PEBB Program’s annual open enrollment:

- Enroll in or waive their enrollment in a medical plan;
- Enroll or remove eligible dependents; or
- Change their medical plan.

The employee must submit the required enrollment/change form to their employing agency. The form must be received no later than the last day of the annual open enrollment (usually November 30). The enrollment change will become effective January 1 of the following year.

**TIP:** You may be eligible to change medical plans if you move during the calendar year. See the list of special open enrollment events below for details.

Special open enrollment

Employees may change their enrollment outside of the annual open enrollment if a special open enrollment event occurs. However, the change in enrollment must be allowable under Internal Revenue Code (IRC) and Treasury Regulations and correspond to and be consistent with the event that creates the special open enrollment for the employee, the employee’s dependent, or both. The special open enrollment may allow an employee to:
Enroll in or change their medical plan;
Waive their medical plan enrollment;
Enroll after waiving medical plan enrollment; or
Enroll or remove eligible dependents.

To make an enrollment change, the employee must submit the required form(s) to their employing agency. Form(s) must be received no later than 60 days after the event that created the special open enrollment. In addition to the required forms, the PEBB Program or employing agency will require the employee to provide proof of the dependent’s eligibility, proof of the event that created the special open enrollment, or both.

**Exception:** If an employee wants to enroll a newborn or child whom the employee has adopted or has assumed a legal obligation for total or partial support in anticipation of adoption, the employee should notify their employing agency by submitting an enrollment/change form as soon as possible to ensure timely payment of claims. If adding the child increases the premium, the required enrollment/change form must be received no later than twelve months after the date of the birth, adoption, or the date the legal obligation is assumed for total or partial support in anticipation of adoption. Employees should contact their personnel, payroll, or benefits office for the required forms. See “Adding a New Dependent to Your Coverage” on page 61.

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**ALERT!** If an enrollee’s provider or health care facility discontinues participation with this plan, the enrollee may not change medical plans until the PEBB Program’s next annual open enrollment or when another qualifying event occurs that creates a special open enrollment, unless the PEBB Program determines that a continuity of care issue exists. The plan cannot guarantee that any one physician, hospital, or other provider will be available or remain under contract with us. Also, if an employee transfers from one employing agency to another during the year, the employee cannot change medical plans, except as outlined in this Enrollment section beginning on page 123.

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**When can an employee change their health plan?**

Any one of the following events may create a special open enrollment:

1. Employee gains a new dependent due to:
   - Marriage or registering a domestic partnership;
   - Birth, adoption or when the employee assumes a legal obligation for total or partial support in anticipation of adoption; or
   - A child becomes eligible as an extended dependent through legal custody or legal guardianship.

2. Employee or an employee’s dependent loses other coverage under a group health plan or through health insurance coverage, as defined by the Health Insurance Portability and Accountability Act (HIPAA);

3. Employee has a change in employment status that affects their eligibility for the employer contribution toward their employer-based group health plan;

4. Employee’s dependent has a change in their own employment status that affects their eligibility for the employer contribution under their employer-based group health plan;

5. Employee or an employee’s dependent has a change in residence that affects health plan availability. If the employee moves and their current health plan is not available in the new location, the employee must select a new health plan;

6. A court order requires the employee or any other individual to provide insurance coverage for an eligible dependent of the employee (a former spouse or former state-registered domestic partner is not an eligible dependent);
6. Employee or an employee’s dependent becomes entitled to coverage under Medicaid or a state Children’s Health Insurance Program (CHIP), or the employee or the employee’s dependent loses eligibility for coverage under Medicaid or CHIP;

7. Employee or an employee’s dependent becomes eligible for state premium assistance subsidy for PEBB health plan coverage from Medicaid or a state CHIP;

8. Employee or an employee’s dependent becomes entitled to coverage under Medicare, or the employee or an employee’s dependent loses eligibility for coverage under Medicare or enrolls in or terminates enrollment in a Medicare Part D plan. If the employee’s current health plan becomes unavailable due to the employee’s or an employee’s dependent’s entitlement to Medicare, the employee must select a new health plan;

9. Employee or an employee’s dependent’s current health plan becomes unavailable because the employee or enrolled dependent is no longer eligible for a health savings account (HSA);

10. Employee or an employee’s dependent experiences a disruption of care that could function as a reduction in benefits for the employee or the employee’s dependent for a specific condition or ongoing course of treatment. The employee may not change their health plan election if the employee’s or dependent’s physician stops participation with the employee’s health plan unless the PEBB Program determines that a continuity of care issue exists. The PEBB Program will consider but is not limited to considering the following:
   - Active cancer treatment such as chemotherapy or radiation therapy for up to 90 days or until medically stable; or
   - Transplant within the last 12 months; or
   - Scheduled surgery within the next 60 days (elective procedures within the next 60 days do not qualify for this continuity of care); or
   - Recent major surgery still within the postoperative period of up to 8 weeks; or
   - Third trimester of pregnancy.

Note: If an enrollee’s provider or health care facility discontinues participation with this plan, the enrollee may not change medical plans until the PEBB Program’s next annual open enrollment or when another qualifying event occurs that creates a special open enrollment, unless the PEBB Program determines that a continuity of care issue exists. The plan cannot guarantee that any one physician, hospital, or other provider will be available or remain under contract with us.

**When can an employee waive their medical plan coverage, or enroll after waiving coverage?**

Any one of the following events may create a special open enrollment:

1. Employee gains a new dependent due to:
   - Marriage or registering a state-domestic partnership;
   - Birth, adoption or when the employee has assumed a legal obligation for total or partial support in anticipation of adoption; or
   - A child becoming eligible as an extended dependent through legal custody or legal guardianship.

2. Employee or an employee’s dependent loses other coverage under a group health plan or through health insurance coverage, as defined by the Health Insurance Portability and Accountability Act (HIPAA);

3. Employee has a change in employment status that affects their eligibility for the employer contribution toward their employer-based group medical;

4. Employee’s dependent has a change in their own employment status that affects their eligibility for the employer contribution under their employer-based group medical;
4. Employee or an employee’s dependent has a change in enrollment under an employer-based group medical insurance plan during its annual open enrollment that does not align with the PEBB program’s annual open enrollment;

5. Employee’s dependent has a change in residence from outside of the United States to within the United States, or from within the United States to outside of the United States;

6. A court order requires the employee or any other individual to provide a health plan for an eligible dependent of the employee (a former spouse or former state-registered domestic partner is not an eligible dependent);

7. Employee or an employee’s dependent becomes entitled to coverage under Medicaid or a state Children’s Health Insurance Program (CHIP), or the employee or an employee’s dependent loses eligibility for coverage under Medicaid or CHIP;

8. Employee or an employee’s eligible dependent becomes eligible for a state premium assistance subsidy for PEBB health plan coverage from Medicaid or a state CHIP.

9. Employee or employee’s dependent becomes eligible and enrolls in a TRICARE plan, or loses eligibility for a TRICARE plan;

10. Employee becomes eligible and enrolls in Medicare or loses eligibility for Medicare.

**When can an employee enroll or remove eligible dependents?**

To enroll a dependent, the employee must include the dependent’s enrollment information and provide any required document(s) as proof of the dependent’s eligibility. The dependent will not be enrolled if their eligibility is not verified. Any one of the following events may create a special open enrollment:

1. Employee gains a new dependent due to:
   - Marriage or registering a state domestic partnership;
   - Birth, adoption or when an employee has assumed a legal obligation for total or partial support in anticipation of adoption; or
   - A child becoming eligible as an extended dependent through legal custody or legal guardianship.

2. Employee or an employee’s dependent loses other coverage under a group health plan or through health insurance coverage, as defined by the Health Insurance Portability and Accountability Act (HIPAA);

3. Employee has a change in employment status that affects their eligibility for the employer contribution toward their employer-based group health plan;

4. Employee’s dependent has a change in their own employment status that affects their eligibility for the employer contribution under their employer-based group health plan;

5. Employee or an employee’s dependent has a change in enrollment under an employer-based group medical insurance plan during its annual open enrollment that does not align with the PEBB Program’s annual open enrollment;

6. Employee’s dependent has a change in residence from outside of the United States to within the United States, or from within the United States to outside of the United States;

7. A court order requires the employee or any other individual to provide insurance coverage for an eligible dependent of the employee (a former spouse or former state-registered domestic partner is not an eligible dependent);

8. Employee or an employee’s dependent becomes entitled to coverage under Medicaid or a state Children’s Health Insurance Program (CHIP), or the employee or an employee’s dependent loses eligibility for coverage under Medicaid or CHIP; or

9. Employee or an employee’s dependent becomes eligible for state premium assistance subsidy for PEBB health plan coverage from Medicaid or a state CHIP.
National Medical Support Notice (NMSN)

When an NMSN requires an employee to provide health plan coverage for a dependent child the following provisions apply:

1. The employee may enroll their dependent child and request changes to their health plan coverage as described under subsection (3) of this section. Employees submit the required forms to their employing agency. All other subscribers submit the required forms to the PEBB Program.

2. If the employee fails to request enrollment or health plan coverage changes as directed by the NMSN, the employing agency or the PEBB Program may make enrollment or health plan coverage changes according to subsection (3) of this section upon request of:
   - The child’s other parent; or
   - Child support enforcement program.

3. Changes to health plan coverage or enrollment are allowed as directed by the NMSN:
   - The dependent will be enrolled under the employee’s health plan coverage as directed by the NMSN;
   - An employee who has waived PEBB medical will be enrolled in medical as directed by the NMSN, in order to enroll the dependent;
   - The employee’s selected health plan will be changed if directed by the NMSN;
   - If the dependent is already enrolled under another PEBB subscriber, the dependent will be removed from the other health plan coverage and enrolled as directed by the NMSN;
   - If the employee is eligible for and elects Consolidated Omnibus Budget Reconciliation Act (COBRA) coverage or other continuation coverage, the NMSN will be enforced and the dependent must be covered in accordance with the NMSN.

4. Changes to health plan coverage or enrollment as described in subsection (3)(a) through (c) of this section will begin the first day of the month following receipt of the NMSN. If the NMSN is received on the first day of the month, the change to health plan coverage or enrollment begins on that day. A dependent will be removed from the employee’s health plan coverage as described in subsection (3)(d) of this section the last day of the month the NMSN is received. If that day is the first of the month, the change in enrollment will be made the last day of the previous month.

5. The employee may be eligible to make changes to their health plan enrollment and salary reduction elections related to the NMSN.

Medicare entitlement

FOR MEDICARE RETIREES OR SURVIVORS: Retirees, permanently disabled employees, survivors, and their eligible dependents must enroll in Medicare Part A and Part B if entitled.

If an enrollee becomes entitled to Medicare, they should contact the nearest Social Security Administration office to ask about the advantages of immediate or deferred Medicare enrollment.

For employees and their enrolled spouse or state-registered domestic partner age 65 and older, the PEBB medical plan will provide primary insurance coverage, and Medicare coverage will be secondary. However, employees age 65 and older may choose to waive their PEBB medical plan and choose Medicare as their primary insurer. If an employee does so, the employee cannot enroll in PEBB medical. The employee can again enroll in PEBB medical during a special open enrollment or annual open enrollment.

In most situations, employees and their spouse or state-registered domestic partner can elect to defer Medicare Part B enrollment, without penalty, up to the date the employee terminates employment. If Medicare entitlement is
due to disability, the enrollee must contact Medicare about deferral of premiums. Upon retirement, Medicare will become the primary insurance, and the PEBB medical plan becomes secondary.

**ALERT!** A retired subscriber becoming eligible for Medicare must contact the PEBB Program about changing plans. Medicare-primary members may not be enrolled in UMP Plus.

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**When medical coverage ends**

**TIP:** If your coverage under this plan ends, you must pay the costs of any services or supplies, except when coverage is required by law.

Medical plan enrollment ends on the following dates:

1. On the last day of the month when any enrollee ceases to be eligible.
2. On the date a plan terminates. If that should occur, any enrollee losing coverage will be given the opportunity to enroll in another PEBB medical plan.

Premium payments and applicable premium surcharges become due the first of the month in which medical coverage is effective. Premium payments and applicable premium surcharges are not prorated during any month, even if an enrollee dies or asks to terminate their medical plan before the end of the month.

If an enrollee or newborn eligible for benefits under "Obstetric and Newborn Care" is confined in a hospital or skilled nursing facility for which benefits are provided when PEBB medical coverage ends and the enrollee is not immediately covered by other health plan coverage, benefits will be extended until whichever of the following occurs first:

- The enrollee is discharged from the hospital or from a hospital to which the enrollee is directly transferred;
- The enrollee is discharged from a skilled nursing facility when directly transferred from a hospital when the skilled nursing facility confinement is in lieu of hospitalization;
- The enrollee is discharged from the skilled nursing facility or from a skilled nursing facility to which the enrollee is directly transferred;
- The enrollee is covered by another health plan that will provide benefits for the services; or
- Benefits are exhausted.

When medical plan enrollment ends, the enrollees may be eligible for continuation coverage or conversion to other health plan coverage if application is made within the timelines explained in the following sections.

If a subscriber enrolls in continuation coverage, the subscriber is responsible for timely payment of premiums and applicable premium surcharges. If the monthly premium or applicable premium surcharge remains unpaid for 30 days, it will be considered delinquent. A subscriber is allowed a grace period of 30 days from the date the monthly premium or applicable premium surcharge becomes delinquent to pay the unpaid premium balance or surcharge. If the subscriber’s premium balance or applicable premium surcharge remains unpaid for 60 days from the original due date, the subscriber’s medical coverage (including enrolled dependents) will be terminated retroactive to the last day of the month for which the monthly premium and any applicable premium surcharge was paid.

An employee who needs the required forms for an enrollment or benefit change may contact their employing agency.

**TIP:** When your coverage under this plan ends, you are responsible for letting your providers know when you receive services. If you do not tell your provider your enrollment has ended, and your provider bills the plan for services you receive, the plan will deny all claims.
Options for continuing PEBB medical coverage

Employees and their dependents covered by this medical plan have options for continuing insurance coverage during temporary or permanent loss of eligibility. There are three continuation coverage options for PEBB medical plan enrollees:

1. PEBB Continuation Coverage (COBRA)
2. PEBB Continuation Coverage (Unpaid Leave)
3. PEBB retiree insurance coverage

The first two options temporarily extend group insurance coverage when the employee or dependent’s PEBB medical plan coverage ends due to a qualifying event. PEBB Continuation Coverage (COBRA) includes eligibility and administrative requirements under federal law and regulation and also includes coverage for some enrollees who are not qualified beneficiaries under federal COBRA continuation coverage. PEBB Continuation Coverage (Unpaid Leave) is an alternative created by the PEBB Program with wider eligibility criteria and qualifying event types. Enrollees who qualify for both PEBB Continuation Coverage (COBRA and Unpaid Leave) may choose to enroll in only one of the options.

The third option, PEBB retiree insurance coverage is available only to retiring employees, eligible elected or full-time appointed officials leaving public office, and dependents becoming eligible as a survivor who meet eligibility and procedural requirements.

The PEBB Program administers all three continuation coverage options. Refer to the PEBB Continuation Coverage Election Notice booklet or the PEBB Retiree Enrollment Guide for details.

Employees also have the right of conversion to individual medical insurance coverage when continuation of group medical insurance coverage is no longer possible. The employee’s dependents also have options for continuing insurance coverage for themselves after losing eligibility.

Family and Medical Leave Act of 1993

Employees on approved leave under the federal Family and Medical Leave Act (FMLA) may continue to receive the employer contribution toward insurance coverage in accordance with the FMLA. The employing agency determines if the employee is eligible for leave and the duration of the leave under FMLA. The employee must continue to pay the employee monthly premium contribution and applicable premium surcharge during this period to maintain eligibility. If the employee’s monthly premium or applicable premium surcharge remains unpaid for 60 days from the original due date, insurance coverage will be terminated retroactive to the last day of the month for which the monthly premium and applicable premium surcharge was paid.

If an employee exhausts the period of leave approved under FMLA, they may continue insurance coverage by self-paying the monthly premium and applicable premium surcharge set by the HCA, with no contribution from the employer while on approved leave. For additional information on continuation coverage, see the section titled “Options for Continuing PEBB Medical Coverage.”

Payment of premium during a labor dispute

Any employee or dependent whose monthly premiums are paid in full or in part by the employer may pay premiums directly to the plan or the Health Care Authority (HCA) if the employee’s compensation is suspended or terminated directly or indirectly as a result of a strike, lockout, or any other labor dispute for a period not to exceed six months.

While the employee’s compensation is suspended or terminated, the employee shall be notified immediately by the HCA by mail addressed to the last address of record with the HCA, that the employee may pay premiums as they become due.
If coverage is no longer available to the employee under this certificate of coverage, then the employee may purchase an individual medical plan from this plan at a premium rate consistent with premium rates filed with the Washington State Office of the Insurance Commissioner.

**Conversion of coverage**

Enrollees (including spouses and dependents of a subscriber terminated for cause) have the right to switch from PEBB group medical to an individual conversion plan offered by this plan when they are no longer eligible to continue the PEBB group medical plan and are not eligible for Medicare or covered under another group insurance coverage that provides benefits for hospital or medical care. Enrollees must apply for conversion coverage no later than 31 days after their group medical plan ends or within 31 days from the date the notice of termination of coverage is received, whichever is later.

Evidence of insurability (proof of good health) is not required to obtain the conversion coverage. Rates, coverage, and eligibility requirements of our conversion program differ from those of the enrollee’s current group medical plan. To receive detailed information on conversion options under this medical plan, call UMP Customer Service at 1-888-849-2681 (TRS: 711).

**Termination for Just Cause**

The purpose of this provision is to allow for a fair and consistent method to process the plan-designated provider’s request to terminate coverage from this plan for Just Cause.

An eligible dependent may have coverage terminated by HCA for the following reasons:

1. Failure to comply with the PEBB program’s procedural requirements, including failure to provide information or documentation requested by the due date in written requests from the PEBB program;
2. Knowingly providing false information;
3. Failure to pay the monthly premium and applicable premium surcharge when due;
4. Misconduct. Examples of such termination include, but are not limited to the following:
   - Fraud, intentional misrepresentation or withholding of information the subscriber knew or should have known was material or necessary to accurately determine eligibility or the correct premium;
   - Abusive or threatening conduct repeatedly directed to an HCA employee, a health plan, or other HCA contracted vendor providing PEBB insurance coverage on behalf of the HCA, its employees, or other persons.

The PEBB Program will enroll the employee and their eligible dependents in another medical plan upon termination from this plan.

**Appeal Rights**

Any current or former employee of a state agency and their dependent may appeal a decision by the employing state agency regarding PEBB eligibility, enrollment, or premium surcharges to the employing agency.

Any current or former employee of an employer group or their dependent may appeal a decision made by an employer group regarding PEBB eligibility, enrollment, or premium surcharges to the employer group.

Any enrollee may appeal a decision made by the PEBB Program regarding PEBB eligibility, enrollment, premium payments, or premium surcharges to the PEBB Appeals Unit.

Any enrollee may appeal a decision regarding administration of a health plan by following the appeal provisions of the plan, except when regarding eligibility, enrollment, and premium payment decisions.
**Relationship to law and regulations**

Any provision of this certificate of coverage that is in conflict with any governing law or regulation of the state of Washington is hereby amended to comply with the minimum requirements of such law or regulation.
Eligibility and enrollment for retirees and Survivors

Eligibility

In these sections, we may refer to retirees and survivors as “subscribers” or “enrollees.” The term “retiree” or “retiring employee” as used in these sections includes elected and full-time appointed officials of the legislative and executive branch of state government eligible to continue enrollment in PEBB retiree insurance coverage.

The Public Employee’s Benefits Board (PEBB) Program determines if a retiring employee is eligible to enroll in PEBB retiree insurance coverage upon receipt of a completed Retiree Coverage Election form. If the retiring employee does not have substantive eligibility or does not meet the procedural requirements for enrollment in PEBB retiree insurance coverage, the PEBB Program will notify the retiring employee of their right to an appeal. Information about appealing a decision made by the PEBB Program can be found on page 112 of this certificate of coverage.

The PEBB Program determines if a dependent is eligible to enroll or continue enrollment in PEBB retiree insurance coverage as a survivor upon receipt of a completed Retiree Coverage Election form. If the survivor does not meet the eligibility and procedural requirements for enrollment in PEBB retiree insurance coverage, the PEBB Program will notify the survivor of their right to an appeal. Information about appealing a decision made by the PEBB Program can be found on page 112 of this certificate of coverage.

Retirees, survivors, and their enrolled dependents, are required to enroll in Medicare Part A and Part B if entitled. Enrollees who are entitled to Medicare must enroll and maintain enrollment in Medicare Part A and Part B. This is a condition of their enrollment in a PEBB retiree health plan. Enrollees must provide a copy of their Medicare card or entitlement letter from the Social Security Administration with Medicare Part A and Part B dates to the PEBB Program as proof of enrollment in Medicare. If an enrollee is not entitled to either Medicare Part A or Part B on their 65th birthday, the enrollee must provide the PEBB Program with a copy of the denial letter from the Social Security Administration. The only exception to this rule is for employees who retired on or before July 1, 1991.

Eligible dependents

To be enrolled in a medical plan, a dependent must be eligible, and the subscriber must follow the procedural requirements described in the “Enrollment” section beginning on page 136.

The PEBB Program verifies the eligibility of all dependents and requires documents from subscribers that prove a dependent’s eligibility.

The following are eligible as dependents:

1. Legal spouse.
2. State-registered domestic partner as defined in state statute and substantially equivalent legal unions from other jurisdictions as defined in state statute.
3. Children. Children are eligible through the last day of the month in which their 26th birthday occurred except as described in subsection (h) of this section. Children are defined as the subscriber’s:
   ▪ Children as defined in state statutes that establish a parent-child relationship, except when parental rights have been terminated;
   ▪ Children of the subscriber’s spouse, based on the spouse’s establishment of a parent-child relationship, except when parental rights have been terminated. The stepchild’s relationship to a subscriber (and eligibility as a dependent) ends on the same date the marriage with the spouse ends through divorce, annulment, dissolution, termination, or death;
- Children for whom the subscriber has assumed a legal obligation for total or partial support in anticipation of the child;
- Children for whom the subscriber has assumed a legal obligation for total or partial support in anticipation of adoption of the child;
- Children of the subscriber’s state-registered domestic partner, based on the state-registered domestic partner’s establishment of a parent-child relationship, except when parental rights have been terminated. The child’s relationship to the subscriber (and eligibility as a dependent) ends on the same date the subscriber’s legal relationship with the state-registered domestic partner ends through divorce, annulment, dissolution, termination, or death;
- Children specified in a court order or divorce decree for whom the subscriber has a legal obligation to provide support or health care coverage;
- Extended dependent in the legal custody or legal guardianship of the subscriber, the subscriber’s spouse, or subscriber’s state-registered domestic partner. The legal responsibility is demonstrated by a valid court order and the child’s official residence with the custodian or guardian. Extended dependent child does not include a foster child unless the subscriber, the subscriber’s spouse, or the subscriber’s state-registered domestic partner has assumed a legal obligation for total or partial support in anticipation of adoption; and
- Children of any age with a developmental or physical disability that renders the child incapable of self-sustaining employment and chiefly dependent upon the subscriber for support and maintenance provided such condition occurs before the age 26. The following requirements apply to dependents with a disability:
  ♦ The subscriber must provide proof of the disability and dependency within 60 days of the child’s attainment of age 26.
  ♦ The subscriber must agree to notify the PEBB Program in writing no later than 60 days after the date that the child is no longer eligible under this subsection.
  ♦ A child with a developmental or physical disability who becomes self-supporting is not eligible as of the last day of the month in which they become capable of self-support.
  ♦ A child with a developmental or physical disability age 26 and older who becomes capable of self-support does not regain eligibility under (h) of this subsection if they later become incapable of self-support.
  ♦ The PEBB Program with input from the medical plan will periodically verify the eligibility of a dependent child with a disability, but no more frequently than annually after the two-year period following the child’s 26th birthday, which may require renewed proof from the subscriber.

**ALERT!** Notify the PEBB Program at 1-800-200-1004 (TRS: 711) as soon as possible of changes in dependent status. You may be required to pay for services received by ineligible dependents.

4. Parents of the subscriber.
- Parents covered under PEBB medical before July 1, 1990, may continue enrollment on a self-pay basis as long as:
  ♦ The parent maintains continuous enrollment in PEBB medical;
  ♦ The parent qualifies under the Internal Revenue Code as a dependent of the subscriber;
  ♦ The subscriber continues enrollment in PEBB insurance coverage; and
  ♦ The parent is not covered by any other group medical plan.
- Parents eligible under this subsection may be enrolled with a different medical plan than that selected by the subscriber. Parents may not enroll additional dependents to their PEBB insurance coverage.
**Enrollment**

**Deferring enrollment in a PEBB retiree health plan**

Retiring employees and dependents becoming eligible as a survivor who want to defer enrollment must submit a *Retiree Coverage Election* form to the PEBB Program. If a retiree or a survivor defers enrollment in a PEBB health plan, they also defer enrollment for all eligible dependents, except as described below. Retiring employees and dependents becoming eligible as a survivor that do not enroll in a PEBB health plan are only eligible to enroll later if they have deferred enrollment as identified below:

- **Beginning January 1, 2001**, enrollment in a PEBB health plan may be deferred when the subscriber is enrolled in employer-based group medical insurance as an employee or the dependent of an employee, or such medical insurance continued under COBRA coverage or continuation coverage.
- **Beginning January 1, 2001**, enrollment in a PEBB health plan may be deferred when the subscriber is enrolled as a retiree or the dependent of a retiree in a federal retiree medical plan.
- **Beginning January 1, 2006**, enrollment in a PEBB health plan may be deferred when the subscriber is enrolled in Medicare Parts A and B and a Medicaid program that includes payment of medical and hospital benefits. You may cover eligible dependents who are not enrolled in Medicaid coverage that includes payment of medical and hospital benefits.
- **Beginning January 1, 2014**, subscribers who are not eligible for Part A and Part B of Medicare may defer enrollment in a PEBB health plan when the subscriber is enrolled in coverage through a health care exchange developed under the Affordable Care Act.
- **Beginning July 17, 2018**, enrollment in a PEBB health plan may be deferred when the subscriber is enrolled as a retiree or the dependent of a retiree in the Civilian Health and Medical Program of the Department of Veterans Affairs (CHAMPVA).

To defer enrollment in a PEBB health plan, the retiree or survivor must submit a *Retiree Coverage Election* form to the PEBB Program. The form must be received within the required enrollment time limits. Exception: A retiree may defer enrollment in a PEBB health plan during the period of time they are enrolled as a dependent in a medical plan sponsored by PEBB, a Washington State school district, a Washington State educational service district, or a Washington State charter school including such coverage under COBRA or continuation coverage. They do not need to submit a *Retiree Coverage Election* form.

If a retiree or a survivor defers enrollment in PEBB medical, enrollment must also be deferred for PEBB dental.

Enrollees can enroll in only one PEBB medical plan even if eligibility criteria is met under two or more subscribers.

**Note:** PEBB retiree health plan enrollment is deferred if a retiree or a survivor becomes newly eligible for PEBB benefits as a new employee and enrolls in a PEBB health plan.

**How to enroll**

Retiring employees and dependents becoming eligible as a survivor must submit a *Retiree Coverage Election* form along with any other required forms to the PEBB Program to enroll in PEBB retiree insurance coverage. The form(s) must be received within the required enrollment time limits listed under "When Medical Coverage Begins."

Survivors of emergency service personnel killed in the line of duty must submit a *Retiree Coverage Election* form along with any other required forms to the PEBB Program. The completed form(s) must be received no later than 180 days after the later of:

- The date on the letter from the Department of Retirement Systems or the Board for Volunteer Firefighters and Reserve Officers that informs the survivor that they are determined to be an eligible survivor; or
• The date of the emergency service worker’s death; or
• The last day the survivor was covered under a health plan through the emergency service worker’s employer or COBRA coverage from the emergency service worker’s employer.

A retiree or a survivor who requests to voluntarily terminate their enrollment in a PEBB health plan must do so in writing to the PEBB Program. Once coverage is terminated, a retiree or a survivor may not enroll again in the future unless they reestablish eligibility for PEBB insurance coverage by becoming newly eligible. Retirees or survivors who deferred coverage may later enroll in a PEBB health plan if they provide proof of continuous enrollment (see Enrollment Following Deferral section).

Retiring employees and dependents becoming eligible as a survivor who request to enroll an eligible dependent must include the dependent’s enrollment information on the form and provide any required document(s) as proof of the dependent’s eligibility to the PEBB Program. The PEBB Program will not enroll or reenroll dependents if the PEBB Program is unable to verify a dependent’s eligibility.

Retirees and survivors may also enroll eligible dependents during the PEBB Program’s annual open enrollment (see “Annual Open Enrollment” on page 139) or during a special open enrollment (see “Special Open Enrollment” on page 139). The retiree or survivor must provide proof of the event that created the special open enrollment.

If a retiree or a survivor elects to enroll a dependent in medical coverage, the dependent must be enrolled in the same PEBB medical as the retiree or surviving dependent.

**Exception:** If a retiree or a survivor selects a Medicare Supplement Plan, non-Medicare enrollees will be enrolled in UMP Classic.

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**ALERT!** Failure to notify the PEBB Program of changes in status affecting eligibility may result in termination of coverage. You are responsible for the cost of any services received when you or your dependent(s) were ineligible.

**Subscribers are required to remove dependents** within 60 days from the last day of the month when dependents no longer meet the eligibility criteria described under “Eligible Dependents” on page 134 to 135. Consequences for not submitting the notice within 60 days may include, but are not limited to:

• The dependent losing eligibility to continue health plan coverage under one of the continuation coverage options described on page 144;
• The subscriber being billed for claims paid by the health plan for services that were rendered after the dependent lost eligibility;
• The subscriber being unable to recover subscriber-paid insurance premiums for dependents that lost their eligibility; and
• The subscriber being responsible for premiums paid by the state for the dependent’s health plan coverage after the dependent lost eligibility.

**When medical coverage begins**

**ALERT!** See “Adding a new dependent to your coverage” on page 61.

For retiring employees and their dependents enrolling **no later than 60 days after the employee’s employer-paid coverage, COBRA coverage, or continuation coverage ends**, PEBB retiree insurance coverage begins the first day of the month after the loss of employer-paid coverage, COBRA coverage, or continuation coverage.
For an eligible elected or full-time appointed official and their dependents enrolling **no later than 60 days after the official leaves public office**, PEBB retiree insurance coverage begins the first day of the month following the date the official leaves public office.

For an eligible survivor of a retiree and their dependents enrolling **no later than 60 days after the death of the retiree**, PEBB retiree insurance coverage will be continued without a gap subject to payment of premiums and any applicable premium surcharges.

For an eligible survivor of an employee (not including emergency service personnel killed in the line of duty) and their dependents enrolling **no later than 60 days after the later of the date of the employee’s death or the date the survivor’s PEBB, school district, educational service district, or charter school coverage ends**, PEBB retiree insurance coverage begins the first day of the month following the later of the date of the employee’s death or the date the survivor’s PEBB, school district, educational service district, or charter school coverage ends.

For a retiree or a survivor who deferred enrollment and is enrolling in a PEBB health plan **no later than 60 days after a loss of other qualifying coverage**, PEBB health plan coverage begins the first day of the month after the loss of the other qualifying coverage.

For a retiree’s or a survivor’s dependent enrolling **during the PEBB Program’s annual open enrollment**, medical coverage will begin on January 1 of the following year.

For a retiree’s or a survivor’s dependent enrolling **during a special open enrollment**, medical coverage will begin the first of the month following the later of the event date or the date the required form is received. If that day is the first of the month, the change in enrollment begins on that day.

**Exceptions:**

- If the special open enrollment is due to the birth or adoption of a child, or when the subscriber has assumed a legal obligation for total or partial support in anticipation of adoption of a child, medical coverage will begin as follows:
  - For the newly born child, medical coverage will begin the date of birth;
  - For a newly adopted child, medical coverage will begin on the date of placement or the date a legal obligation is assumed in anticipation of adoption, whichever is earlier;
  - For a spouse or state registered domestic partner of a subscriber, medical coverage will begin the first day of the month in which the event occurs.
- If adding a child who becomes eligible as an extended dependent through legal custody or legal guardianship, medical coverage will begin on the first day of the month following eligibility certification.

**TIP:** Retirees or survivors should notify the PEBB Program at 1-800-200-1004 (TRS: 711) of address, name, or other changes as soon as possible. This helps ensure that you receive important information about your benefits and helps us serve you better.

**Enrollment following deferral**

Retirees or survivors who defer enrollment **while enrolled in employer-based group medical or such coverage under COBRA coverage or continuation coverage** may enroll in a PEBB medical plan during the PEBB Program’s annual open enrollment period or no later than 60 days after the date their enrollment in employer-based group medical coverage or such coverage under COBRA coverage or continuation coverage ends.
Retirees or survivors who defer enrollment while enrolled in a federal retiree medical plan as a retiree or dependent will have a one-time opportunity to enroll in a PEBB medical plan during the PEBB Program’s annual open enrollment period, or no later than 60 days after their enrollment in a federal retiree medical plan ends.

Retirees or survivors who defer enrollment while enrolled in Medicare Parts A and B and a Medicaid program that provides creditable coverage may enroll in a PEBB medical plan during the PEBB Program’s annual open enrollment period, or no later than 60 days after their Medicaid coverage ends, or no later than the end of the calendar year when their Medicaid coverage ends if they were also enrolled in a subsidized Medicare Part D plan.

Retirees or survivors who defer enrollment while enrolled in coverage through a health care exchange developed under the Affordable Care Act will have a one-time opportunity to enroll or reenroll in a PEBB medical plan during the PEBB Program’s annual open enrollment period or no later than 60 days after exchange coverage ends.

Retirees or survivors who defer enrollment while enrolled in CHAMPVA as a retiree or dependent will have a one-time opportunity to enroll in a PEBB medical plan during the PEBB Program’s annual open enrollment period, or no later than 60 days after their enrollment in a CHAMPVA medical plan ends.

Retirees or survivors who defer enrollment while enrolled as a dependent in a medical plan sponsored by PEBB, a Washington State school district, a Washington State educational service district, or a Washington State charter school, including coverage under COBRA or continuation coverage, may enroll in a PEBB medical plan during the PEBB Program’s annual open enrollment period or no later than 60 days after the enrollment in a medical plan sponsored by PEBB, a Washington State school district, a Washington State educational service district, or Washington State charter school ends, or such coverage under COBRA or continuation coverage ends.

Retirees or survivors who defer enrollment may enroll in a PEBB medical plan if they receive formal notice that the HCA has determined it is more cost-effective to enroll in PEBB medical than a medical assistance program.

To enroll in a PEBB medical plan, the retiree or survivor must send a Retiree Coverage Election form along with any other required forms and proof of continuous enrollment in one or more qualifying coverages to the PEBB Program.

Retirees and survivors should contact the PEBB Program or visit www.hca.wa.gov/pebb-retirees to get the required forms, information on premiums, and available medical plans.

Annual open enrollment

Subscribers may make the following changes to their enrollment during the PEBB Program’s annual open enrollment:

- Enroll in a medical plan following a deferral or defer their enrollment in a medical plan;
- Enroll or remove eligible dependents; or
- Change their medical plan.

The subscriber must submit the required form(s) and any other required documents to the PEBB Program. The forms must be received no later than the last day of the annual open enrollment (usually November 30). The enrollment change will become effective January 1 of the following year.

Special open enrollment

TIP: You may be eligible to change medical plans if you move during the calendar year. See “When may a subscriber change their health plan?” on page 140 for a list of special open enrollment events.
Subscribers may change their enrollment outside of the annual open enrollment if a special open enrollment event occurs. However, the change in enrollment must be allowable under Internal Revenue Code (IRC) and Treasury Regulations and correspond to and be consistent with the event that creates the special open enrollment for the subscriber, the subscriber’s dependent, or both.

**Exception:** A retiree or a survivor may defer or terminate enrollment in a PEBB health plan or terminate a dependent’s enrollment at any time by providing written notice to the PEBB Program.

Retirees or survivors who have deferred their enrollment in a PEBB health plan may only enroll as described in the “Enrollment Following Deferral” section.

To make an enrollment change, the subscriber must submit the required form(s) to the PEBB Program. Forms must be received no later than 60 days after the event that created the special open enrollment. In addition to the required forms, the PEBB Program will require the subscriber to provide proof of the dependent’s eligibility, proof of the event that created the special open enrollment, or both.

Exceptions: A subscriber has six months from the date of their or their dependents enrollment in Medicare Part B to change their enrollment to a PEBB Medicare Supplement Plan. The PEBB Program must receive the forms no later than six months after the enrollment in Medicare Part B for either the subscriber or the subscriber’s dependent. If a subscriber wants to enroll a newborn or child whom the subscriber has adopted or has assumed a legal obligation for total or partial support in anticipation of adoption, the subscriber should notify the PEBB Program by submitting an enrollment form as soon as possible to ensure timely payment of claims. If adding the child increases the premium, the required enrollment/change form must be received no later than twelve months after the date of the birth, adoption, or the date the legal obligation is assumed for total or partial support in anticipation of adoption.

**When may a subscriber change their health plan?**

Any one of the following events may create a special open enrollment:

1. Subscriber gains a new dependent due to:
   - Marriage or registering a domestic partnership;
   - Birth, adoption or when the subscriber has assumed a legal obligation for total or partial support in anticipation of adoption; or
   - A child becoming eligible as an extended dependent through legal custody or legal guardianship.

2. Subscriber or a subscriber’s dependent loses other coverage under a group health plan or through health insurance coverage, as defined by the Health Insurance Portability and Accountability Act (HIPAA);

3. Subscriber has a change in employment status that affects the subscriber’s eligibility for the employer contribution toward their employer-based group health plan;

4. Subscriber’s dependent has a change in their own employment status that affects their eligibility for the employer contribution under their employer-based group health plan;

5. Subscriber or a subscriber’s dependent has a change in residence that affects health plan availability. If the subscriber moves and their current health plan is not available in the new location, the subscriber must select a new health plan;

6. A court order requires the subscriber or any other individual to provide insurance coverage for an eligible dependent of the subscriber (a former spouse or former state-registered domestic partner is not an eligible dependent);

7. Subscriber or a subscriber’s dependent becomes entitled to coverage under Medicaid or a state Children’s Health Insurance Program (CHIP), or the subscriber or the subscriber’s dependent loses eligibility for coverage under Medicaid or CHIP;

8. Subscriber or a subscriber’s dependent becomes eligible for state premium assistance subsidy for PEBB health plan coverage from Medicaid or a state CHIP;
9. Subscriber or a subscriber’s dependent becomes entitled to coverage under Medicare, or the subscriber or a subscriber’s dependent loses eligibility for coverage under Medicare or enrolls in or terminates enrollment in a Medicare Part D plan. If the subscriber’s current health plan becomes unavailable due to the subscriber’s or a subscriber’s dependent’s entitlement to Medicare the subscriber must select a new health plan;

10. Subscriber or a subscriber’s dependent’s current health plan becomes unavailable because the subscriber or enrolled dependent is no longer eligible for a health savings account (HSA);

11. Subscriber or a subscriber’s dependent experiences a disruption of care that could function as a reduction in benefits for the subscriber or the subscriber’s dependent for a specific condition or ongoing course of treatment. The subscriber may not change their health plan election if the subscriber’s or dependent’s physician stops participation with the subscriber’s health plan unless the PEBB Program determines that a continuity of care issue exists. The PEBB Program will consider but is not limited to considering the following:
   - Active cancer treatment such as chemotherapy or radiation therapy for up to 90 days or until medically stable; or
   - Transplant within the last 12 months; or
   - Scheduled surgery within the next 60 days (elective procedures within the next 60 days do not qualify for continuity of care); or
   - Recent major surgery still within the postoperative period of up to 8 weeks; or
   - Third trimester of pregnancy.

**ALERT!** If an enrollee’s provider or health care facility discontinues participation with this plan, the enrollee may not change medical plans until the PEBB Program’s next annual open enrollment or when another qualifying event occurs that creates a special open enrollment, unless the PEBB Program determines that a continuity of care issue exists. The plan cannot guarantee that any one physician, hospital, or other provider will be available or remain under contract with us.

**When can a subscriber enroll or remove eligible dependents?**

Any one of the following events may create a special open enrollment:

1. Subscriber gains a new dependent due to:
   - Marriage or registering for a state domestic partnership;
   - Birth, adoption, or when a subscriber has assumed a legal obligation for total or partial support in anticipation of adoption; or
   - A child becoming eligible as an extended dependent through legal custody or legal guardianship.

2. Subscriber or a subscriber's dependent loses other coverage under a group health plan or through health insurance coverage, as defined by the Health Insurance Portability and Accountability Act (HIPAA);

3. Subscriber has a change in employment status that affects the subscriber's eligibility for their employer contribution toward their employer-based group health plan;

4. Subscriber's dependent has a change in their own employment status that affects their eligibility for the employer contribution under their employer-based group health plan;

5. Subscriber or a subscriber's dependent has a change in enrollment under an employer-based group health insurance plan during its annual open enrollment that does not align with the PEBB Program's annual open enrollment;

6. Subscriber’s dependent has a change in residence from outside of the United States to within the United States, or from within the United States to outside of the United States;
7. A court order requires the subscriber or any other individual to provide insurance coverage for an eligible dependent of the subscriber. (A former spouse or former state-registered domestic partner is not an eligible dependent.);

8. Subscriber or a subscriber’s dependent becomes entitled to coverage under Medicaid or a state Children’s Health Insurance Program (CHIP), or the subscriber or a subscriber’s dependent loses eligibility for coverage under Medicaid or CHIP;

9. Subscriber or a subscriber’s dependent becomes eligible for state premium assistance subsidy for PEBB health plan coverage from Medicaid or a state CHIP.

**Medicare entitlement**

**ALERT!** A retired subscriber becoming eligible for Medicare must contact PEBB Program about changing plans. Medicare-primary members may not be enrolled in UMP Plus.

**Medicare Part A and Medicare Part B**

If an enrollee becomes entitled to Medicare, they should contact the nearest Social Security Administration Office to ask about Medicare enrollment. Unless retirement occurred before July 1, 1991, or the enrollee is a dependent of an employee who retired before July 1, 1991 and is enrolled in PEBB retiree insurance coverage, the enrollee must enroll and maintain enrollment in Medicare Part A and Medicare Part B. Medicare will become the primary insurance coverage, in most cases, and the PEBB retiree medical plan will become the secondary insurance coverage.

**FOR MEDICARE RETIREES:** PEBB rules do not require you to enroll in Medicare’s prescription drug coverage, Medicare Part D. You cannot have both this plan and Medicare Part D. If you sign up for Medicare Part D, you will need to select a Medicare supplement plan offered through PEBB. If you do not sign up with a PEBB Medicare supplement plan, you cannot keep your PEBB health plan coverage.

**Medicare Part D**

PEBB has determined that this plan has prescription drug coverage that is, on average, as good as or better than the standard Medicare Part D prescription drug coverage (it is “creditable coverage”). Therefore, you cannot enroll in Medicare Part D and remain in this plan. If you choose to enroll in Medicare Part D, you may continue your PEBB coverage only by enrolling in the PEBB-sponsored Medicare supplement plan.

**FOR MEDICARE RETIREES:** PEBB includes an “annual notice of creditable prescription drug coverage” in the October For Your Benefit newsletter sent to each retiree subscriber. If you or your covered dependent(s) decide to terminate this plan, you may contact the PEBB Program to request a certificate of creditable coverage. If you do not show that you had creditable prescription drug coverage, you may have to pay higher premiums for Medicare Part D prescription drug coverage.

**When medical coverage ends**

**TIP:** If your coverage under this plan ends, you must pay the costs of any services or supplies, except when coverage is required by law.
Medical plan enrollment ends on the following dates:

1. On the last day of the month when any enrollee ceases to be eligible.

2. On the date a plan terminates. If that should occur, any enrollee losing coverage will be given the opportunity to enroll in another PEBB medical plan.

3. For an enrollee who declines the opportunity or is ineligible to continue enrollment under one of the options described in the “Options for Continuing PEBB Medical Coverage” on page 144, coverage ends for the enrollee on the last day of the month in which they cease to be eligible.

4. The subscriber is responsible for timely payment of premiums and applicable premium surcharges. If the monthly premium or applicable premium surcharge remains unpaid for 30 days, it will be considered delinquent. A subscriber is allowed a grace period of 30 days from the date the monthly premium or applicable premium surcharge becomes delinquent to pay the unpaid premium balance or surcharge. If the subscriber’s premium balance or applicable premium surcharge remains unpaid for 60 days from the original due date, coverage will be terminated for the subscriber and enrolled dependents retroactive to the last day of the month for which the monthly premium and applicable premium surcharge was paid.

A full month's premium is charged for each calendar month of coverage. Premium payments and applicable premium surcharges become due the first of the month in which medical coverage is effective. Premium payments and applicable premium surcharges are not prorated during any month, even if an enrollee dies or if the subscriber requests to terminate their medical plan before the end of a month.

The subscriber is responsible for timely payment of premiums and applicable premium surcharges, and reporting changes in eligibility or address. The subscriber and their covered dependent(s) or beneficiary is responsible for reporting changes no later than 60 days after the event, such as divorce, termination of a state-registered domestic partnership, death, or when a dependent no longer meets the eligibility criteria described under “Eligible Dependents.”

Failure to report changes can result in loss of premiums and loss of the subscriber and their dependent’s right to continue coverage under one of the continuation coverage options described in the “Options for Continuing PEBB Medical Coverage” on page 144 of this certificate of coverage. To find forms, retirees and survivors can visit www.hca.wa.gov/pebb-retirees or can call the PEBB Program at 1-800-200-1004 (TRS: 711).

If an enrollee, or newborn eligible for benefits under “Obstetric and Newborn Care” (on page 59), is confined in a hospital or skilled nursing facility for which benefits are provided when PEBB coverage ends and the enrollee is not immediately covered by other health care coverage, benefits will be extended until whichever of the following occurs first:

- The enrollee is discharged from the hospital or from a hospital to which the enrollee is directly transferred;
- The enrollee is discharged from a skilled nursing facility when directly transferred from a hospital when the nursing facility confinement is in lieu of hospitalization;
- The enrollee is discharged from a skilled nursing facility or from a skilled nursing facility to which the enrollee is directly transferred;
- The enrollee is covered by another health plan that will provide benefits for the services; or
- Benefits are exhausted.

When medical plan enrollment ends, the enrollees may be eligible for continuation coverage or conversion to other health care coverage if application is made within the time limits explained in the following sections.

**TIP:** If your coverage under this plan ends, you are responsible for letting your providers know when you receive services. If you do not tell your provider your enrollment has ended, and your provider bills this plan for services you receive, the plan will deny all claims.
Options for continuing PEBB medical coverage

Subscribers and their dependents covered by this medical plan may be eligible to continue enrollment if they lose eligibility and are eligible under one of the following options for continuing coverage:

1. PEBB Continuation Coverage (COBRA)
2. PEBB retiree insurance coverage

The first option above temporarily extends group insurance coverage if certain circumstances occur that would otherwise end your or your dependent’s PEBB medical coverage. PEBB Continuation Coverage (COBRA) includes eligibility and administrative requirements in federal law and regulation and also includes coverage for some enrollees who are not qualified beneficiaries under federal COBRA continuation coverage.

The second option above is available only to dependents becoming eligible as a survivor who meet eligibility and procedural requirements.

The PEBB Program administers both options. Contact the PEBB Program at 1-800-200-1004 (TRS: 711) or refer to the PEBB Continuation Coverage Election Notice booklet or the Retiree Enrollment Guide for details.

Conversion of coverage

Enrollees (including spouses and dependents of a subscriber terminated for cause) have the right to switch from PEBB group medical coverage to an individual conversion plan offered by this plan when they are no longer eligible to continue the PEBB group medical plan and are not eligible for Medicare or covered under another group insurance coverage that provides benefits for hospital or medical care. Enrollees must apply for conversion coverage no later than 31 days after their group medical plan ends or within 31 days from the date the notice of the termination of coverage is received, whichever is later.

Evidence of insurability (proof of good health) is not required to obtain the conversion coverage. Rates, coverage, and eligibility requirements of our conversion plan differ from those of the enrollee’s current group medical plan. To obtain detailed information on conversion options under this medical plan, call UMP Customer Service at 1-888-849-3681 (TRS: 711).

Termination for Just Cause

The purpose of this provision is to allow for a fair and consistent method to process the plan-designated provider’s request to terminate coverage from this plan for Just Cause.

A retiree or an eligible dependent may have coverage terminated by HCA for the following reasons:

1. Failure to comply with the PEBB program’s procedural requirements, including failure to provide information or documentation requested by the due date in written requests from the PEBB program;
2. Knowingly providing false information;
3. Failure to pay the monthly premium and applicable premium surcharge when due;
4. Misconduct. If a retiree’s PEBB insurance coverage is terminated for misconduct, PEBB insurance coverage will not be reinstated at a later date. Examples of such termination include, but are not limited to the following:
   - Fraud, intentional misrepresentation or withholding of information the subscriber knew or should have known was material or necessary to accurately determine eligibility or the correct premium;
   - Abusive or threatening conduct repeatedly directed to an HCA employee, a health plan, or other HCA contracted vendor providing PEBB insurance coverage on behalf of the HCA, its employees, or other persons.

If a retiree’s PEBB insurance coverage is terminated by HCA for the above reasons, PEBB insurance coverage for all of the retiree’s eligible dependents is also terminated.
**Appeal rights**

Any enrollee may appeal a decision made by the PEBB Program regarding PEBB eligibility, enrollment, premium payments, or premium surcharges (if applicable) to the PEBB Appeals Unit.

Any enrollee may appeal a decision regarding the administration of a health plan by following the appeal provisions of the plan, except when regarding eligibility, enrollment, and premium payment decisions.

**Relationship to law and regulations**

Any provision of this certificate of coverage that is in conflict with any governing law or regulation of the state of Washington is hereby amended to comply with the minimum requirements of such law or regulation.

**Customer service**

If you have questions about your PEBB retiree eligibility and benefit information, please contact the PEBB Program at 1-800-200-1004 (TRS: 711) or visit [www.hca.wa.gov/pebb-retirees](http://www.hca.wa.gov/pebb-retirees). For questions about Medicare, please contact the Centers for Medicare and Medicaid Services (CMS) at 1-800-MEDICARE or visit [www.medicare.gov](http://www.medicare.gov).
General provisions
UMP is administered by a third-party vendor under contract with the Washington State Health Care Authority.

Relationship to Blue Cross and Blue Shield Association
The Washington State Health Care Authority (HCA), on behalf of itself and you, expressly acknowledges its understanding that the administrative services contract constitutes an agreement solely between the HCA and Regence BlueShield. Regence BlueShield is an independent corporation operating under a license from the Blue Cross and Blue Shield Association, an association of independent Blue Cross and Blue Shield plans (the association). The association permits Regence BlueShield to use the Blue Cross and Blue Shield service marks in the state of Washington, for those counties designated in the service area, and that Regence BlueShield is not contracting as the agent of the association.

The HCA, on behalf of itself and you, further acknowledges and agrees that it has not entered into the administrative services contract based upon representations by any person or entity other than Regence BlueShield. The HCA also acknowledges that no person or entity other than Regence BlueShield will be held accountable or liable to HCA or you for any of Regence BlueShield's obligations to the HCA or you created under such agreement. This paragraph will not create any additional obligations whatsoever on the part of Regence BlueShield other than those obligations created under other provisions of the administrative services contract.

Out-of-area services
Regence BlueShield has a variety of relationships with other Blue Cross and/or Blue Shield Licensees referred to generally as “BlueCard Programs.” Whenever you obtain health care services outside of Regence’s service area, the claims for these services may be processed through one of these BlueCard Programs, and may include negotiated National Account arrangements available between Regence and other Blue Cross and Blue Shield Licensees.

Typically, when accessing care outside the Regence’s service area, you will obtain care from health care providers that have a contractual agreement with the local Blue Cross and/or Blue Shield Licensee in that other geographic area (“Host Blue”). In some instances, you may obtain care from out-of-network providers. Regence’s payment practices in both instances are described below.

BlueCard Program
Under the BlueCard Program, when you access covered services within the geographic area served by a Host Blue, Regence will remain responsible for fulfilling contractual obligations. However, the Host Blue is responsible for contracting with and generally handling all interactions with its network providers.

Whenever you access covered services outside Regence’s service area and the claim is processed through the BlueCard Program, the amount you pay for covered services is calculated based on the lower of:

- The billed covered charges for your covered services; or
- The negotiated price that the Host Blue makes available to Regence.

Often, this “negotiated price” will be a simple discount that reflects an actual price that the Host Blue pays to your health care provider. Sometimes, it is an estimated price that takes into account special arrangements with your health care provider or provider group that may include types of settlements, incentive payments, and/or other credits or charges. Occasionally, it may be an average price, based on a discount that results in expected average savings for similar types of health care providers after taking into account the same types of transactions as with an estimated price.

Estimated pricing and average pricing, going forward, also take into account adjustments to correct for over- or underestimation of modifications of past pricing for the types of transaction modifications noted above.
However, such adjustments will not affect the price Regence uses for your claim because they will not be applied retroactively to claims already paid.

Laws in a small number of states may require the Host Blue to add a surcharge to your calculation. If any state laws mandate other liability calculation methods, including a surcharge, Regence would then calculate your liability for any covered services according to applicable law.

**Negotiated National Account arrangements**

As an alternative to the BlueCard Program, your claims for covered services may be processed through a negotiated National Account arrangement with a Host Blue.

The amount you pay for covered services under this arrangement will be calculated based on the lower of either billed covered charges or negotiated price (refer to the description of negotiated price above) made available to Regence by the Host Blue.

**Out-of-network providers outside Regence’s service area**

- **Member Liability Calculation.** When covered services are provided outside of Regence’s service area by out-of-network providers, the amount you pay for such services will generally be based on either the Host Blue’s out-of-network provider local payment or the pricing arrangements required by applicable state law. In these situations, you may be liable for the difference between the amount that the out-of-network provider bills and the payment Regence will make for the covered services as set forth in this paragraph.

- **Exceptions.** In certain situations, Regence may use other payment bases, such as billed covered charges, the payment Regence would make if the health care services had been obtained within Regence’s service area, or a special negotiated payment, as permitted under Inter-Plan Programs Policies, to determine the amount Regence will pay for services rendered by out-of-network providers. In these situations, you may be liable for the difference between the amount that the out-of-network provider bills and the payment Regence will make for the covered services as set forth in this paragraph.

**Right to receive and release needed information**

Regence may need certain facts about your health care coverage or services provided in order to process your claims correctly. Regence may get these facts from or give them to other organizations or persons without your consent. You must give Regence any facts necessary for processing of claims to get benefits under UMP. See page 110 for more information about the confidentiality of your health information.

**Right of recovery**

UMP has the right to a refund of incorrect payments. UMP may recover excess payment from any:

- Person that received an excess payment.
- Person on whose behalf an excess payment was made.
- Other issuers of payment.
- Other plans involved.

**Limitations on liability**

In all cases, you have the exclusive right to choose a health care provider. Since neither UMP nor Regence BlueShield provides any health care services, neither can be held liable for any claim or damages connected with injuries you may suffer while receiving health services or supplies provided by professionals who are neither employees nor agents of either UMP or Regence BlueShield. Neither Regence BlueShield nor UMP is responsible for the quality of health care you receive, except as provided by law.
In addition, Regence BlueShield will not be liable to any person or entity for the inability or failure to procure or provide the benefits of the plan by reason of epidemic, disaster or other cause or condition beyond Regence BlueShield's control.

**Governing law and discretionary language**

The Uniform Medical Plan (the plan) will be governed by and construed in accordance with the laws of the United States of America and by applicable laws of the state of Washington without regard to its conflict of law rules. The Washington State Health Care Authority delegates discretion to Regence BlueShield for the purposes of paying benefits under this coverage only if it is determined that you are entitled to them and of interpreting the terms and conditions of the plan. Final determinations pursuant to this reservation of discretion do not prohibit or prevent a claimant from seeking judicial review of those determinations. The reservation of discretion made under this provision only establishes the scope of review that a court will apply when you seek judicial review of a determination of the entitlement to and payment of benefits or interpretation of the terms and conditions applicable to the plan. Regence BlueShield is not the plan administrator, but does provide claims administration under the plan, and the court will determine the level of discretion that it will accord determinations.

**Anti-assignment**

Members may not assign this certificate of coverage, or any rights, interests or obligations contained in this certificate of coverage, in whole or in part, to a third party (including, but not limited to, providers of medical services), without the written consent of the plan. Any attempt to assign any rights, interests or obligations contained in this certificate of coverage, in whole or in part, to a third party is void and/or invalid and will not be recognized by the plan.

**No waiver**

The failure or refusal of either party to demand strict performance of the plan or to enforce any provision will not act as or be construed as a waiver of that party's right to later demand its performance or to enforce that provision. No provision of the plan will be considered waived unless such waiver is reduced to writing and signed by one of the Washington State Health Care Authority's authorized officers.
Definitions

**Allowed amount, medical services**

*Allowed amount* is the most the plan pays for a specific covered service or supply. The allowed amount is determined as follows:

- **For network providers** that are within the Regence service area, the preferred provider organization contract with Regence BlueShield is the relevant contract that determines the allowed amount.

- **For network providers** that are outside the Regence service area, the contract with another Blue Cross or Blue Shield organization in the BlueCard® program for its "Preferred Provider Organization (‘PPO’) network" is the relevant contract that determines the allowed amount.

- **For out-of-network providers** (providers not contracted with Regence BlueShield) within the Regence service area, the amount Regence has determined to be reasonable charges for covered services and supplies.

The allowed amount may be based upon the billed charges for some services, as determined by Regence or as otherwise required by law. Where, although it does not qualify as a network provider hereunder, one of these providers has a contract with Regence, the provider will accept the allowed amount as payment in full.

- **For out-of-network providers** accessed through the BlueCard Program, the allowed amount is the lower of the provider’s billed charges and the amount that the other Blue plan identifies as the amount on which it would base a payment to that provider.

Under the BlueCard Program, when you access covered services within the geographic area served by a Host Blue, Regence will remain responsible for fulfilling contractual obligations. However, the Host Blue is responsible for contracting with and generally handling all interactions with its network providers.

Whenever you access covered services outside Regence’s service area and the claim is processed through the BlueCard Program, the amount you pay for covered services is calculated based on the lower of:

- The billed covered charges for your covered services; or
- The negotiated price that the Host Blue makes available to Regence.

Often, this “negotiated price” will be a simple discount that reflects an actual price that the Host Blue pays to your health care provider. Sometimes, it is an estimated price that takes into account special arrangements with your health care provider or provider group that may include types of settlements, incentive payments, and/or other credits or charges. Occasionally, it may be an average price, based on a discount that results in expected average savings for similar types of health care providers after taking into account the same types of transactions as with an estimated price.

Estimated pricing and average pricing, going forward, also take into account adjustments to correct for over- or underestimation of modifications of past pricing for the types of transaction modifications noted above. However, such adjustments will not affect the price Regence uses for your claim because they will not be applied retroactively to claims already paid.

Laws in a small number of states may require the Host Blue to add a surcharge to your calculation. If any state laws mandate other liability calculation methods, including a surcharge, Regence would then calculate your liability for any covered services according to applicable law.

Charges in excess of the allowed amount are not reimbursable. For questions regarding the basis for determination of the allowed amount, call UMP Customer Service at 1-888-849-3681 (TRS: 711).
**Allowed amount, prescription drugs**
The allowed amount for prescription drugs is based on Washington State Rx Services’ contractually agreed reimbursement, unless other contractual arrangements or terms apply. All covered prescription drug claims are paid based on this allowed amount.

**Ambulatory surgery center (ASC)**
An ambulatory surgery center (ASC) is a health care facility that specializes in providing surgery, pain management, and certain diagnostic services in an outpatient setting. ASC-qualified procedures are typically more complex than those done in a doctor’s office but not so complex as to require an overnight stay. Procedures commonly performed in these centers include colonoscopies, endoscopies, cataract surgery, orthopedic, and ENT (ear, nose, and throat) procedures. An ASC may also be known as an outpatient surgery center or same-day surgery center.

**Ancillary providers and services**
An ancillary provider or service is a provider or service designated by the plan that is paid at the network provider level (see page 25). See page 13 for a list of provider types and services covered.

**Annual open enrollment**
Open enrollment is a period defined by the HCA when you have the opportunity to change to another health plan offered by the PEBB Program and make certain other account changes for an effective date beginning January 1 of the following year.

**Appeal**
See pages 113–116 for an explanation of appeals and how the process works.

**Authorized representative**
An authorized representative is someone you have designated in writing to communicate with the plan on your behalf. See page 111 for how this works.

**Balance billing**
Balance billing is a provider billing you for the difference between the provider’s or facility’s charge and the allowed amount. For example, if the provider’s charge is $100 and the allowed amount is $70, the provider may bill you for the remaining $30. ACP network and other Blue Cross and/or Blue Shield providers may not balance bill you for covered services above the allowed amount. See an example of how this works on page 16.

**Brand-name drug**
A brand-name drug is a drug sold under the proprietary name or trade name selected by the manufacturer.

**Business day**
Business days are Mondays through Fridays, except for holidays observed by Washington State.
**Calendar day**
A calendar day is any day of the week regardless of whether it is observed as a holiday by Washington State.

**Calendar year**
A calendar year is January 1 through December 31.

**Clinical review**
Clinical review is when a plan clinical professional reviews medical records related to inpatient treatment in order to determine if inpatient treatment is medically necessary.

**Coinsurance**
Coinsurance is the percentage of the allowed amount you must pay the provider on claims for which the plan pays less than 100% of the allowed amount. This includes most medical services and prescription drugs.

**Coordination of benefits**
For members covered by more than one group health plan, coordination of benefits is the method the plan uses to determine which plan pays first, which pays second, and the amount paid by each plan. Please see description and examples in “If you have other medical coverage” on pages 100–104.

**Copayment**
Copayment (or copay) is a set dollar amount you pay when receiving specific services, treatments, or supplies, such as inpatient hospitalization or emergency room visits.

**Core network providers**
Primary care providers (PCP), specialty providers, ancillary providers, and facilities (such as hospitals and clinics) contracted with UW Medicine ACN.

**Cost share**
Cost share means the amount you pay for a service, supply, or drug. This may be a deductible (page 20), coinsurance (page 21), copay (page 21), or amounts not covered by the plan.

**Custodial care**
Custodial care is care primarily to assist in activities of daily living, including institutional care primarily to support self-care and provide room and board. Custodial care includes, but is not limited to, help in walking, getting into and out of bed, bathing, dressing, feeding and preparing special diets, and supervising prescription drugs that are ordinarily self-administered.

**Deductible**
See the definition of “Medical deductible.”
**Dependent**

A dependent is a spouse, state-registered domestic partner, child, or other eligible family member covered by the plan under the subscriber’s account (see “Eligible dependents” on pages 122–123 and pages 134–135).

**Developmental delay**

Developmental delay is a significant lag in reaching developmental milestones as expected during infancy and early childhood. The cause may be present at birth or acquired after birth from a disease or disorder of the body, an injury, a disorder of the mind or emotions, or harmful effects of the surrounding environment. Only a physician or other provider can diagnose a developmental delay.

**Durable medical equipment**

Durable medical equipment (DME) is:

- Designed for prolonged use.
- For a specific therapeutic or clinical purpose, or to assist in the treatment of an injury or illness.
- Medically necessary (meeting all plan medical necessity criteria).
- Primarily and customarily used only for a medical purpose.

See page on page 96 for examples of DME that are not covered.

**Efficacy**

Efficacy is the extent to which a specific intervention, procedure, service, supply, or prescription drug produces the desired effect under ideal conditions (in a controlled environment under lab circumstances).

**Emergency**

See “Medical emergency.”

**Emergency fill**

Emergency fill is a process where the plan covers a limited quantity of a prescription drug on an emergency basis while the plan processes your drug preauthorization request.

**Enrollee**

An enrollee is an eligible employee, retiree, former employee or former dependent, survivor, or dependent enrolled in this plan (see also “Member,” “Subscriber,” and “Dependent”).

**Experimental or investigational**

Experimental or investigational means a service, supply, intervention, or drug that the plan has classified as experimental or investigational, and therefore is not covered, even if the service, supply, intervention, or drug is considered medically necessary. The plan will review scientific evidence from well-designed clinical studies found in peer-reviewed medical literature, if available, and information obtained from the treating provider regarding the service, supply, intervention, or drug to determine if it is experimental or investigational. A service, supply, or drug not meeting all of the following criteria is, in the plan’s judgment, investigational:

- If a prescription drug or device, the health intervention must have final approval from the United States Food and Drug Administration (FDA) as being safe and efficacious for general marketing. However, if a prescription
drug is prescribed for other than its FDA-approved use and is recognized as “effective” for the use for which it is being prescribed, benefits for that use will not be excluded. To be considered “effective” for other than its FDA-approved use(s), a prescription drug must be so recognized in one of the standard reference compendia (see definition on page 166) or, if not, then in a majority of relevant peer-reviewed medical literature (see definition on page 161); or by the United States Secretary of Health and Human Services. See on page 82 for more information on experimental or investigational drugs.

- The scientific evidence must permit conclusions concerning the effect of the service, supply, intervention, or drug on health outcomes, which include the disease process, injury or illness, length of life, ability to function, and quality of life.
- The service, supply, intervention, or drug must improve net health outcome.
- The scientific evidence must show that the service, supply, intervention, or drug is as beneficial as any established alternatives.
- The improvement must be attainable outside the laboratory or clinical research setting.
- The service, supply, intervention, or drug is provided by a provider that has demonstrated medical proficiency in the provision of the service, supply, or drug. The service, supply, intervention, or drug is recognized by the medical community in the service area in which they are received.
- The service, supply, intervention, or drug is not considered to be experimental or investigational by U.S. standards.

When the plan receives a claim or request for preauthorization that includes all information necessary to make a decision, you will be informed within 20 business days if the service, supply, or drug is considered experimental or investigational. To determine the necessary documentation, call UMP Customer Service at 1-888-849-3681 (TRS: 711). You may be liable for all charges if you receive services that are determined to be experimental or investigational (see “What the plan doesn’t cover” section on pages 92–99). You may have the right to an expedited appeal. See page 115 to learn about that process.

**Explanation of Benefits (EOB)**

An Explanation of Benefits (EOB) is a detailed account of each medical claim processed by the plan, which is sent to you to notify you of claim payment or denial. You can also get this online on your account at regence.com or call UMP Customer Service to request a copy of an EOB (you will need to provide identifying information).

**Family**

Family is defined as all eligible family members (subscriber and dependents) who are enrolled on a single account.

**Fee schedule**

A fee schedule is a list of the plan’s maximum payment amounts for specific services or supplies. Providers in the core and support networks have agreed to accept these fees as payment in full for services to enrollees. See “Allowed amount, medical services” on page 149 for more details.

**Formulary**

See “What drugs are covered? The UMP Preferred Drug List” on page 72.
**Generic drug**

A generic drug is a drug with the same active ingredient(s), but not necessarily the same inactive ingredients, as a brand-name drug that is no longer protected by a commercial patent. A generic drug is therapeutically equivalent to the brand-name drug, which means it works like the brand-name drug in dosage, strength, performance, and use. All generic drugs sold in the United States must be reviewed and approved by the U.S. Food and Drug Administration (FDA), and meet the same quality and safety standards as brand-name drugs.

**Generic equivalent**

A generic equivalent is a generic drug that has the same active ingredients as its brand-name counterpart. For a generic drug to be considered “equivalent,” it has to be approved by the FDA as being interchangeable with that brand-name drug. Under Washington State law, the pharmacist is required to dispense a generic equivalent in place of a brand-name drug, unless your provider objects. See “Substitution under Washington State Law” on page 85 for how this works.

**Grievance**

A grievance is also called a complaint. See page 112 for details on how these are handled.

**Health Care Authority (HCA)**

The Health Care Authority is the Washington State agency that administers the Uniform Medical Plan (UMP Classic, the UMP Consumer-Directed Health Plan, and the UMP Plus Plans: UMP Plus–UW Medicine Accountable Care Network and UMP Plus–Puget Sound High Value Network) in addition to the following health care programs: Washington Prescription Drug Program, Public Employees Benefits Board (PEBB) Program, and Apple Health, formerly called Medicaid.

**Health intervention**

Health intervention is a prescription drug, service, or supply provided to prevent, diagnose, detect, treat, or palliate the following: disease, illness, injury, genetic or congenital anomaly, pregnancy or biological or psychological condition that lies outside the range of normal, age-appropriate human variation; or to maintain or restore functional ability. A health intervention is defined not only by the intervention itself, but also by the medical condition and patient indications for which it is being applied. A health intervention is considered to be new if it is not yet in widespread use for the medical condition and the patient indications being considered.

**High-cost generic drugs**

High-cost generic drugs are generic drugs (see “Generic drug” above) that the plan covers under Tier 2 (see table on page 73).

**Home health agency**

A home health agency is an agency or organization that:

- Provides a program of home health care;
- Practices within the scope of its license as a provider of home health services; and
- Is Medicare-certified, accredited by the Joint Commission on Accreditation of Healthcare Organizations, or a provider in the core or support network.
**Hospice**

_Hospice_ is services provided by a state-licensed hospice program in the home or in a hospice facility to terminally ill patients. Services include pain relief care and support services that address the needs of terminally ill patients and their families without intent to cure.

**Hospital**

_A hospital_ is an institution accredited under the Hospital Accreditation Program of the Joint Commission and licensed by the state where it’s located. Any exception to this must be approved by the plan.

The term hospital **does not** include a convalescent nursing home or institution (or a part of one) that:

- Furnishes primarily domiciliary or custodial care (see definition on page 151).
- Is operated as a school.
- Is used principally as a convalescent facility, rest facility, nursing facility, or facility for the aged.

**Inpatient copay**

The _inpatient copay_ is what you pay for inpatient services at a network facility—hospital, skilled nursing, mental health, substance use disorder: $200 per day for facility charges, with a $600 maximum per person per calendar year. The inpatient copay does not count toward your medical deductible but does count toward the medical out-of-pocket limit.

_Note:_ Professional charges, such as for physicians or lab work, may be billed separately and are not included in this copay.

**Inpatient stay**

From when you are admitted to a hospital or other medical facility, until you are discharged from that facility.

**IRO**

Independent Review Organization (see page 116).

**Limited benefit**

_A limited benefit_ is a benefit that is limited to a certain number of visits or a maximum dollar amount. The limit applies to these benefits even if the provider prescribes additional visits and even if the visits are medically necessary. The plan does not make exceptions to benefit limits.

For benefits limited to a certain number of visits, any visits that are applied to your medical deductible (see page 20) also count against your annual visit or dollar limit. In addition, visits that are paid by another health plan that is primary apply to the plan limit. For example, if your primary plan applies your first six massage therapy sessions to your medical deductible, you may receive coverage for 10 more sessions in that calendar year, for a total of 16 visits (the visit maximum for massage therapy). _Note:_ These limits apply per enrollee.

Services are counted against a limited benefit according to the type of service, not the provider type. When a provider practicing within the scope of his/her license provides services coded under a limited benefit (e.g., spinal manipulation or physical therapy), those services will be counted against the benefit regardless of the provider type. In addition, if more than one type of limited benefit service is provided during a single visit, the services will count against all of the limited benefits. For example, if both manipulation and physical therapy codes are billed for a visit, that visit will count against both the spinal and extremity manipulation and physical therapy benefits.
**TIP:** This definition applies only to those benefits in which it is used in this certificate of coverage. Other benefits have additional limits related to medical necessity (see page 157) or preauthorization of services (see page 89).

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**Maintenance care**

_Maintenance care_ is a health intervention after the patient has reached maximum rehabilitation potential or functional level and has shown no significant improvement for one to two weeks, and instruction in the maintenance program has been completed.

Maintenance care may apply to a number of different services, including but not limited to physical therapy, speech therapy, neurodevelopmental therapy, home health care, and skilled nursing care.

**Medical**

_Medical_ generally refers to all plan benefits and services other than those covered under preventive care and prescription drug benefits (except as the term is used in the eligibility sections of this certificate of coverage).

**Medical benefit**

_Medical benefit_ refers to services subject to the medical deductible, and copayment or coinsurance. See pages 20–23 for a description of how this works.

**Medical deductible**

The _medical deductible_ is a dollar amount you must pay each calendar year for health care expenses before the plan starts paying for services. You pay the first $125 per person in medical expenses to your providers ($375 maximum if you have a family of three or more on one account). Only expenses covered by the plan count toward your deductible. For example, if you receive LASIK surgery (see exclusion on page 94), the plan does not apply this payment to your medical deductible. Some services are exempt from this deductible (see the “Summary of benefits” on pages 31–42). See page 20 for details on how the medical deductible works. Prescription drug costs do not count toward your medical deductible.

**Medical emergency**

_A medical emergency_ means a medical condition that manifests itself by acute symptoms of sufficient severity (including severe pain) so that a prudent layperson who has an average knowledge of medicine and health would reasonably expect the absence of immediate medical attention at a hospital emergency room to result in any one of the following:

- Placing the person’s health, or with respect to a pregnant female, her health or the health of her unborn child, in serious jeopardy;
- Serious impairment to bodily functions; or
- Serious dysfunction of any bodily organ or part.
**Medically necessary services, supplies, drugs, or interventions**

**ALERT!** The provider or patient must provide documentation demonstrating medical necessity when requested by the plan, or services may be denied as not medically necessary. Some services that are medically necessary may not be covered by the plan. All benefits or services that are medically necessary are subject to the coverage limitations, exclusions, and provisions of the plan. It is important to review this certificate of coverage or verify coverage with Customer Service at 1-888-849-3681 (TRS: 711) before receiving services.

Medically necessary or medical necessity means health care services, drugs, supplies, or interventions that a treating licensed health care provider recommends, and all of the following conditions are met:

1. The purpose of the service, supply, intervention, or drug is to treat or diagnose a medical condition.
2. It is the appropriate level of service, supply, or intervention, or drug dose considering the potential benefits and harm to the patient.
3. The level of service, supply, intervention, or drug dose is known to be effective in improving health outcomes.
4. The level of service, supply, intervention, or drug recommended for this condition is cost-effective compared to alternative interventions, including no intervention.

The fact that a physician or other provider prescribes, orders, recommends, or approves a service or supply, drug, or drug dose does not, in itself, make it medically necessary.

The plan may require proof that services, interventions, supplies, or drugs (including court-ordered care) are medically necessary. No benefits will be provided if the proof isn't received or isn't acceptable, or if the service, supply, drug, or drug dose is not medically necessary. Claims processing may be delayed if proof of medical necessity is required but not provided by the health service provider.

The plan uses scientific evidence from peer-reviewed medical literature to determine effectiveness for services and interventions not yet in widespread use for the medical condition and patient indications being considered. State law requires that UMP determine whether a service or intervention is covered based on decisions made by the Health Technology Clinical Committee (HTCC) (see page 27); these decisions may be referenced at [www.hca.wa.gov/about-hca/health-technology-assessment/health-technology-reviews](http://www.hca.wa.gov/about-hca/health-technology-assessment/health-technology-reviews). If the HTCC determines that a health technology will be covered only under certain conditions, the plan is required by law to use the HTCC coverage criteria when evaluating whether the technology is medically necessary. If the HTCC determines that a health technology will not be covered, then the health technology is considered to be not medically necessary by the plan.

For other services, interventions, or supplies the plan first uses scientific evidence, then professional standards, then expert opinion to determine effectiveness. “Effective” means that the drug, drug dose, intervention, supply, or level of service can reasonably be expected to produce the intended results and to have expected benefits that outweigh potential harmful effects. The scientific evidence should be considered first and, to the greatest extent possible, should be the basis for determining medical necessity. If no scientific evidence is available, professional United States (U.S.) standards of care should be considered. If professional standards of care do not exist, or are outdated or contradictory, decisions about interventions should be based on expert opinion. Giving priority to scientific evidence does not mean that the plan should deny coverage of interventions in the absence of conclusive scientific evidence. Interventions can meet the plan’s definition of medical necessity in the absence of scientific evidence if there is a strong conviction of effectiveness and benefit expressed through up-to-date and consistent professional standards of care, or, in the absence of such standards, convincing expert opinion.
A level of service, supply, drug, or intervention is considered "cost effective" if the benefits and harms relative to the costs represent an economically efficient use of resources for the patients with this condition. The plan applies this criterion based on the characteristics of the individual patient. Cost-effective does not necessarily mean the lowest price.

Preventive services not covered by the plan’s preventive care benefit will still be covered under the medical benefit if medically necessary.

A “health intervention” is an item or service delivered or undertaken primarily to prevent, diagnose, detect, treat, or palliate a medical condition (such as a disease, illness, injury, genetic or congenital defect, pregnancy, or a biological or psychological condition that lies outside the range of normal, age-appropriate human variation) or to maintain or restore functional ability. For purposes of this definition of “medical necessity” the plan does not consider a health intervention separately from the medical condition and patient indications it is applied to.

“Treating provider” means a licensed health care provider who has personally evaluated the patient.

“Health outcomes” are results that affect health status as measured by the length or quality (primarily as perceived by the patient) of a person’s life.

Scientific evidence consists primarily of controlled clinical trials that either directly or indirectly demonstrate the effect of the intervention on health outcomes. If controlled clinical trials are not available, observational studies that demonstrate a causal relationship between the intervention and health outcomes can be used. Partially controlled observational studies and uncontrolled clinical series may be suggestive, but do not by themselves demonstrate a causal relationship unless the magnitude of the effect observed exceeds anything that could be explained either by the natural history of the medical condition or potential experimental biases.

Interventions for which clinical trials have not been conducted because of epidemiological reasons (that is, rare or new diseases or orphan populations) shall be evaluated on the basis of professional standards of care or expert opinion.

**Medical out-of-pocket limit**

See “Out-of-pocket limit, medical” on page 160.

**Member**

A member is an eligible employee, retiree, former employee or former dependent, survivor, or dependent enrolled in the plan (see also “Enrollee”).

**Network**

Network is the facilities, providers, and suppliers your health plan contracts with to provide health care services.

**Network rate**

The network rate means payment at the in-network level.

**Network pharmacy**

A network pharmacy contracts with Washington State Rx Services to provide prescription drug coverage to UMP members at the contracted rate (allowed amount). See page 77 for details of the advantages of using network pharmacies.
Network provider(s)

A network provider is a:

- Primary care provider (see page 11).
- Specialty provider (see page 12).
- Ancillary provider (see page 13).
- Network facility (see page 13).

See page 15 how services by these providers are covered.

Network status

Network status refers to whether a provider is in the core network, support network, or out-of-network with the plan.

Network vaccination pharmacy

A network vaccination pharmacy is a pharmacy that contracts with Washington State Rx Services to give immunizations to plan enrollees at the network rate. You can find out which pharmacies are contracted at www.hca.wa.gov/ump/find-drugs or by calling Washington State Rx Services at 1-888-361-1611 (TRS: 711).

Noncovered services

Noncovered services refers to any service that is not covered by the plan. Some services may be medically necessary, yet still are not covered. See “What the plan doesn’t cover” on pages 92–99 and “Guidelines for drugs not covered” on page 87 for details.

Nonduplication of benefits

Nonduplication of benefits is how UMP coordinates benefits when UMP is your secondary coverage (see definition on page 165). When another plan is primary (pays first), that plan pays their normal benefit. UMP then pays up to the amount we would have paid if UMP had been the primary plan. If the primary plan pays as much or more than the normal UMP benefit, UMP pays nothing. UMP does not pay the rest of the allowed amount. See examples on page 103.

Non-network pharmacy

A non-network pharmacy does not contract with Washington State Rx Services. See page 79 for what happens if you use a non-network pharmacy to purchase covered prescription drugs.

Nonpreferred drug

A nonpreferred drug is a prescription drug designated as Tier 3 (nonpreferred) in the UMP Preferred Drug List (see page 72).

Nonprescription alternative

A nonprescription alternative includes an over-the-counter drug, dietary supplement, herbal supplement, vitamin, mineral, medical food, or medical device that you can buy without a prescription that has similar safety, efficacy, and ingredients as a prescription drug.
**Nonprescription drug**
A nonprescription drug includes an over-the-counter drug, dietary supplement, herbal supplement, vitamin, mineral, medical food, or medical device that you can buy without a prescription.

**Normal benefit**
The plan’s normal benefit is the dollar amount of the benefit the plan would normally pay if no other group health plan had the primary responsibility to pay the claim.

**Occupational injury or illness**
An occupational injury or illness is one resulting from work that is for pay or profit.

**Orthognathic surgery**
Orthognathic surgery is surgery to correct conditions of the jaw and face related to structure, growth, sleep apnea, or TMJ disorders; or to correct orthodontic problems that cannot be easily treated with braces.

**Out-of-network provider(s)**
An out-of-network provider is a health care provider that is:

- In the Regence service area, but is not contracted as part of Regence BlueShield’s preferred provider organization network; or
- Outside the Regence service area but is not contracted with another Blue Cross or Blue Shield organization in the BlueCard® program (designated as a Provider in the “Preferred Provider Organization ("PPO") Network”) to provide services and supplies to plan members.

See page 15 for a description of how services by these providers are covered.

**Out-of-pocket limit, medical**
The medical out-of-pocket limit is the most you pay during a calendar year before the plan pays 100% of the allowed amount to network providers. This limit doesn’t include your premium, balance-billed charges, or services the plan doesn’t cover; also see page 23 for other costs that do not count toward this limit. For more information on how this works, see page 22 under “Your medical out-of-pocket limit.”

**Out-of-pocket limit, prescription drugs**
The prescription drug out-of-pocket limit is the maximum you pay for covered prescription drugs and products during a calendar year. Once the $2,000 limit per enrolled member is met, the plan pays 100% of the allowed amount for covered prescription drugs and products for that member. See page 75 for a list of services that don’t count toward this limit and that you pay even after you have met it.

**Over-the-counter alternative**
An over-the-counter alternative drug is a drug that you can buy without a prescription that has similar safety, efficacy, and ingredients as a prescription drug.

**Over-the-counter drugs**
Over-the-counter drugs are medications you can get without a prescription.
Over-the-counter equivalent

An over-the-counter equivalent is a drug you can buy without a prescription that has identical active ingredients and strengths as a prescription drug or product in a comparable dosage form.

Participating provider

A participating provider is contracted but is in another network. The plan pays these providers at the out-of-network rate (most covered services are paid at 60%), but the provider may not balance bill you. Coinsurance paid to a participating provider applies to the medical out-of-pocket limit. Covered preventive services from participating providers will be paid by the plan at 100% of the allowed amount. Covered mental health or substance use disorder services from participating providers will be considered network.

Note: If a participating provider is not in the core or support network, they will be considered out-of-network and services will be paid at the out-of-network rate.

P&T Committee

See “Pharmacy & Therapeutics Committee.”

PEBB

The Public Employees Benefits Board is a group of representatives, appointed by the governor, that approves insurance benefit plans for employees and establishes eligibility criteria for participation in insurance benefit plans.

PEBB plan

A PEBB plan is one of several health benefit plans, including the Uniform Medical Plan (UMP Classic, the UMP Consumer-Directed Health Plan, and the UMP Plus plans: UMP Plus–UW Medicine Accountable Care Network and UMP Plus–Puget Sound High Value Network), offered through the Public Employees Benefits Board (PEBB) Program to public eligible employees, former employees, retirees, survivors, and their dependents. Benefits and eligibility are designed by the PEBB Board and administered by the Health Care Authority (HCA) as part of a comprehensive benefits package.

PEBB Program

The PEBB Program is the Washington State Health Care Authority program that administers PEBB benefit eligibility and enrollment.

Peer-reviewed medical literature

Peer-reviewed medical literature is scientific studies printed in journals or other publications in which original manuscripts are published only after being critically reviewed for scientific accuracy, validity, and reliability by unbiased independent experts. Peer-reviewed medical literature, for example, does not include information from health-related websites or in-house publications of pharmaceutical manufacturers.

Pharmacy & Therapeutics (P&T) Committee

Pharmacy & Therapeutics Committee: A group of providers and other health care professionals who review prescription drugs and make recommendations on the preferred status of prescription drugs on the Preferred Drug List (see page 73).
**Physician services**

**Physician services** are health care services provided or coordinated by a licensed medical physician:

- Medical Doctor (M.D.)
- Doctor of Osteopathic Medicine (D.O.)
- Naturopathic physician (N.D.)

Find the complete list of covered provider types at [www.hca.wa.gov/ump-providers-plus](http://www.hca.wa.gov/ump-providers-plus).

**Plan**

*Plan* as referred to in this document means the UMP Plus as affiliated with UW Medicine ACN, a self-funded PPO plan offered by the PEBB Program. In the eligibility sections (pages 122–145), “plan” refers to any PEBB-sponsored plan. In the “If you have other medical coverage” section on pages 100–104, “plan” may mean any health insurance coverage.

**PPO**

A Preferred Provider Organization (PPO) is a health plan that has a network of providers who have agreed to provide services for the plan’s enrollees at discounted rates. Enrollees may self-refer to most specialists. UMP Plus is a PPO.

**Preauthorization**

*Preauthorization* is approval by the plan for coverage of specific services, supplies, or drugs before they are provided to the member. Preauthorization is not a guarantee of coverage. If you or your provider do not receive preauthorization for certain medical services or drugs, the claim may be denied. See “Preauthorizing medical services” on page 89 for how this works. A list of medical services that require preauthorization is available at [www.hca.wa.gov/ump-preauth-plus](http://www.hca.wa.gov/ump-preauth-plus) or by calling UMP Customer Service at 1-888-849-3681 (TRS: 711). See page 83 for information on prescription drugs that must be preauthorized.

**Preferred drug**

A *preferred drug* is a prescription drug that is listed on the UMP Preferred Drug List and covered under the Value Tier, Tier 1, or Tier 2.

**Preferred Drug List**

The [UMP Preferred Drug List](http://www.hca.wa.gov/ump-preauth-plus) is a list available online that specifies how prescription drugs are covered by the plan. By using this list, you can find out if a drug is covered, how much you’ll pay, if the drug must be ordered through the plan’s specialty drug pharmacy, and whether the drug has any limitations (such as needing preauthorization or quantity limits; see pages 82–85).

Drugs are designated by “tiers”: Preventive Tier drugs (contraceptives) are covered in full; Value Tier are cost-effective drugs for treatment of certain chronic conditions; Tier 1 are primarily generic drugs; Tier 2 are preferred brand-name drugs and some high-cost generic drugs; and Tier 3 are nonpreferred brand-name drugs.

“NC” designates a drug not covered under the prescription drug benefit; however, some drugs—such as IV drugs that require administration by a physician—may be covered under the medical benefit. Call Washington State Rx Services at 1-888-361-1611 (TRS: 711) for more information about drugs listed as NC.
The UMP Preferred Drug List is based on the Washington Preferred Drug List and recommendations by one of the Pharmacy & Therapeutics Committees that partner with Washington State Rx Services (see “Who decides which drugs are preferred?” on page 73 for details).

If your drug is not listed, call Washington State Rx Services at 1-888-361-1611 (TRS: 711).

### Preferred provider(s)

A preferred provider is a provider:

- In the Regence service area and contracted as part of Regence BlueShield’s preferred provider organization network (most services are paid at 85%. Preferred providers may not balance bill you); or
- Outside the Regence service area and contracted with another Blue Cross or Blue Shield organization in the BlueCard® program (designated as a Provider in the “Preferred Provider Organization (“PPO”) Network”) to provide services and supplies to plan members.

**Note:** If a preferred provider is not in the core or support network, they will be considered out-of-network and services will be paid at the out-of-network rate.

### Prenatal

**Prenatal** means during pregnancy.

### Prescription cost-limit

The **prescription cost-limit** is the most you pay for a Value Tier drug, Tier 1 drug, Tier 2 drug, and Tier 3 specialty drug at a network pharmacy; non-specialty Tier 3 drugs do not have a cost limit per prescription. See page 74 for how this works. See “Your prescription drug out-of-pocket limit” on page 75 for annual limits to covered prescription drug costs.

### Prescription drug out-of-pocket limit

See “Your prescription drug out-of-pocket limit” on page 75.

### Preventive care

In this certificate of coverage, **preventive care** means those services described by the Public Health Services Act, Section 2713:

- Services with an A or B rating by the United States Preventive Services Task Force (USPSTF).
- Covered immunizations recommended by Centers for Disease Control and Prevention (CDC).
- Evidence-informed preventive care screenings for infants, children, and adolescents supported by the Health Resources and Services Administration (HRSA).
- Evidence-informed preventive care and screenings for women as described in HRSA Guidelines in accordance with 45 CFR 147.131 (a).

### Primary care provider

A **primary care provider** is a physician, nurse practitioner, or physician assistant who is affiliated with UW Medicine ACN (see “Physician services” on page 162) and provides, coordinates, or helps a patient access a range of health care services. See page 11 for a list of specialties that may be a primary care provider.

A naturopathic physician who is contracted with the Regence network may also be a primary care provider.
Primary payer
The primary payer is the insurance plan that processes the claim first when a member has more than one group insurance plan covering the services and the plans must coordinate benefits.

Professional services
Professional services are non-facility medical services performed by professional providers such as (but not limited to) medical doctors, doctors of osteopathy, naturopathic physicians, and advanced registered nurse practitioners.

Provider
A provider is an individual medical professional (such as a doctor or nurse), hospital, skilled nursing facility, pharmacy, program, equipment and supply vendor, or other facility, organization, or entity that provides care or bills for health care services or products.

Provider network(s)
A provider network is a group of providers who are contracted to provide health care services to plan members. These providers have agreed to see members under certain rules, including billing at contracted rates (see “Allowed amount, medical services” on page 149). Network providers for UMP Plus members consist of primary care providers in the core network, ancillary providers in the core or support network (see page 13), and specialty providers or facilities affiliated with UW Medicine ACN. See also “Out-of-network providers” on page 14.

Quantity limit
A quantity limit is a limit on how much of a particular drug you can get for a specific time period (days’ supply).

Reconstructive surgery
Reconstructive surgery is surgery and follow-up treatment needed to correct or improve a part of the body because of birth defects, accidents, injuries, or medical conditions.

Regence service area
The Regence service area means the Washington counties of Clallam, Columbia, Cowlitz, Jefferson, King, Kitsap, Klickitat, Lewis, Mason, Pacific, Pierce, San Juan, Skagit, Skamania, Snohomish, Thurston, Yakima, Wahkiakum, Walla Walla, Whatcom, and any other areas designated by Regence. Please check the website regence.com for up-to-date information.

Residential treatment facility
A residential treatment facility is a facility licensed to provide residential treatment 24 hours per day to patients requiring residential services such as individual and group counseling and education related to substance use disorder or a mental health diagnosis.

Respite care
Respite care is continuous care for a homebound hospice patient of more than four hours a day to provide family members temporary relief from caring for the patient.
Routine

Routine services are those provided as preventive, not as a result of an injury or illness. In the case of immunizations, routine refers to immunizations included on the Centers for Disease Control and Prevention (CDC) schedules (see page 63).

Scientific evidence

Scientific evidence means scientific studies published in or accepted for publication by medical journals that meet nationally recognized requirements for scientific manuscripts and that submit most of their published articles for review by experts who are not part of the editorial staff; or findings, studies, or research conducted by or under the auspices of federal government agencies and nationally recognized federal research institutes. However, scientific evidence shall not include published peer-reviewed literature sponsored to a significant extent by a pharmaceutical manufacturing company or medical device manufacturer or a single study without other supportable studies.

Scope of practice

Scope of practice refers to the services a provider may perform and bill for, based on the provider’s professional license as issued by local authorities. For example, some provider types may prescribe prescription drugs, and some may not.

Screening

Screening refers to services performed to prevent or detect illness in the absence of disease or symptoms.

Secondary coverage

When you are covered by more than one group health plan, you have secondary coverage that may pay a part or the rest of a provider’s bill after your primary payer has paid. See “If you have other medical coverage” starting on page 100 for more information on how this plan coordinates benefits.

Skilled nursing care

Skilled nursing care is services from licensed nurses in your own home or in a nursing home. Skilled care services are from technicians and therapists in your own home or in a nursing home.

Skilled nursing facility

A skilled nursing facility is an institution, or part of an institution, that provides skilled nursing care 24 hours a day and is classified as a skilled nursing facility by Medicare. Medicaid-eligible, long-term care facilities are not necessarily skilled nursing facilities.

SmartHealth

SmartHealth is a wellness program offered by the PEBB Program. SmartHealth offers a $125 wellness incentive in 2019 to eligible non-Medicare subscribers who met eligibility requirements. More details on eligibility and program requirements are at www.hca.wa.gov/pebb-smarthealth.
**Specialty drugs**

Specialty drugs are high-cost injectable, infused, oral, or inhaled drugs or products that require special storage or handling and are subject to additional rules. Specialty drugs are identified on the UMP Preferred Drug List. See page 84 for information on how specialty drug prescriptions are handled.

**Specialty provider(s)**

A specialty provider is:
- A professional provider affiliated with UW Medicine ACN (who is not a primary care provider); or
- A provider or facility considered “ancillary” (see description on page 13) who is contracted with the Regence BlueShield network.

See page 15 for how services for these providers are covered.

**Standard reference compendium**

Standard reference compendium refers to any of these sources:
- The American Hospital Formulary Service Drug Information
- The American Medical Association Drug Evaluation
- The United States Pharmacopoeia Drug Information
- Other authoritative compendia as identified from time to time by the U.S. Secretary of Health and Human Services

**State-registered domestic partner**

State registered domestic partner means an adult who meets the requirements for a valid state registered domestic partnership and has been issued a certificate of state registered domestic partnership by the Washington state secretary of state or an adult whose legal union (other than a marriage) was validly formed in another jurisdiction and is substantially equivalent to a domestic partnership under Washington law.

**Subscriber**

A subscriber is an eligible employee, retiree, former employee or former dependent, or survivor who is the primary certificate holder and plan member.

**Substance use disorder**

Substance use disorder is an illness characterized by a physiological or psychological dependency on a controlled substance or alcohol.

**Substance use disorder treatment facility**

A substance use treatment facility is an institution, or part of an institution, that specifically treats alcoholism or drug addiction and meets all of these criteria:
- Is licensed by the state.
- Keeps adequate patient records that contain course of treatment, progress, discharge summary, and follow-up programs.
- Provides services, for a fee, to persons receiving alcoholism or drug addiction treatment including room and board as well as 24-hour nursing.
• Performs the services under full-time supervision of a physician or registered nurse.
• Certified by the Washington State Division of Behavioral Health and Recovery (DBHR), or for facilities outside of the Regence service area (see page 164), contracted with the local BlueCard network.

Support network providers
Certain providers contracted with Regence but not in the UW Medicine ACN network. All of the providers in this network are ancillary.

Note: You may choose a naturopath from the support network as your primary care provider. See “How to find a network provider” on page 11.

Therapeutic alternative
A therapeutic alternative is a drug that isn’t chemically identical to a nonpreferred drug but has similar effects when given in therapeutically equivalent doses.

Therapeutic equivalent
A therapeutic equivalent is a drug that is chemically identical to a nonpreferred drug and is expected to have the same efficacy and toxicity when given in the same doses.

Therapeutic interchange
Therapeutic interchange is substitution of a nonpreferred drug by a pharmacist with a preferred drug that is a therapeutic alternative or equivalent, with the endorsing provider’s permission (see page 85).

Tier
Tier is a term that tells you how much you will have to pay for a covered prescription drug. The UMP Plus prescription drug benefit categorizes covered prescription drugs into four tiers. See page 73 for details on the prescription drug tiers.

Tobacco cessation services
Tobacco cessation services are provided for the purpose of quitting tobacco use, usually cigarette smoking. UMP members under age 18 who use tobacco may participate in the online Smokefree Teen program. See page 68 for more information.

UMP Plus
UMP Plus is a self-funded health plan offered through the Public Employees Benefits Board (PEBB) Program and managed by the Health Care Authority.

UMP Plus–UW Medicine Accountable Care Network (UW Medicine ACN)
UW Medicine Accountable Care Network (UW Medicine ACN) is an integrated network of providers offering comprehensive, high-quality health care services through UMP Plus as one of two provider network options in 2019.
**UMP Plus–UW Medicine ACN service area**

The UMP Plus-UW Medicine Accountable Care Network (UW Medicine ACN) service area for UMP Plus-UW Medicine ACN for 2019 includes the following counties of Washington State: King, Kitsap, Pierce, Skagit, Snohomish, and Thurston.

**Value Tier**

Value Tier refers to cost-effective drugs that are used to treat certain chronic conditions. See table on page 73 for details. For a list of Value Tier drugs, go to [www.hca.wa.gov/ump-drugs-plus](http://www.hca.wa.gov/ump-drugs-plus), or call 1-888-361-1611 (TRS: 711).