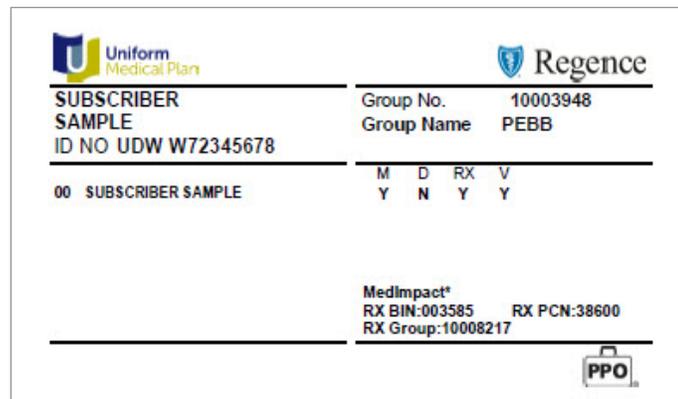


Health insurance can seem complicated, especially if you're new to the plan. Below are some tips to help you get the most out of your benefits and save money.

1. Always use your UMP member ID card.

Be sure to show your ID card whenever you see a provider or fill a prescription. Providers and pharmacists use the information on the card to make sure they bill for the service correctly.

Note: PPO stands for preferred provider organization. The PPO in the suitcase icon means you are a PPO BlueCard member and have access to Blue Cross or Blue Shield plan providers worldwide.



2. Use preferred providers whenever possible.

When you see a preferred provider, you'll pay much less (15 percent coinsurance for most covered services after meeting your deductible) than what you would pay if you see an out-of-network provider. Preferred providers will never bill you more than the plan allows (the allowed amount).

If you see an out-of-network provider, you'll pay 40 percent coinsurance for most covered services after meeting your deductible. Out-of-network providers may also bill you for any amounts above the allowed amount (called balance billing).

To find preferred providers, visit regence.com/ump/pebb and select "Find a doctor" or call UMP Customer Service at 1-888-849-3681 (TRS: 711).

Preferred versus out-of-network provider cost comparison examples

Provider type	Provider's billed charge	Allowed amount	Amount the plan pays (% of allowed amount)	What you pay after deductible is met
Preferred provider	\$150	\$100	\$85 (85% of \$100)	\$15 (15% of \$100) The provider cannot balance bill you.
Out-of-network provider	\$150	\$100	\$60 (60% of \$100)	\$90 (40% of \$100) Plus the amount the provider may balance bill you (the amount charged above the allowed amount, \$50).

3. Check out UMP's new website and helpful online tools

UMP's website has moved! Visit regence.com/ump/pebb for 2020 UMP information.

- **Looking for a provider?** Visit regence.com/ump/pebb/finding-doctors to find a new provider or see if your provider is in your plan's network.
- **Want specific information about 2020 costs and benefit limits or exclusions?** Start on the "Understanding your coverage" webpage at regence.com/ump/pebb/benefits/understanding-coverage.
- **Need UMP forms and publications?** Select the "Find forms" link at the top of any page to get to a searchable forms and publications page.
- **Want to sign in to your Regence account?** Select "Sign in" at the top-right corner of any page.
- **Need prescription drug information?** Visit regence.com/ump/pebb/benefits/prescriptions.
 - Use the Drug Price Check tool and get an estimated cost for your prescription drugs.
 - Find a UMP network pharmacy near you.
 - Review the UMP Preferred Drug List.
 - Access your online pharmacy account to view your prescription drug claims history, find member resources, and use the Drug Information and Interaction Checker.

4. Learn about new benefits for 2020

UMP has several new benefits to help you stay healthy and reach your wellness goals. Here are a few you might want to check out. Visit regence.com/ump/pebb for more information about these and other benefits.

- Explore virtual care through Doctor On Demand. This virtual care service gives you access to primary care and behavioral health providers 24 hours a day, 7 days a week.
- Enjoy more comfort and support through BabyWise, a maternity program that supports expectant parents. Call 1-888-569-2229 to learn more.
- Get 24/7 medical advice through Advice24 nurse line. Advice24 provides access to registered nurses who can provide immediate support for everyday health issues and questions that otherwise might lead to unnecessary doctor or emergency room visits. Access the nurse line 24/7 by calling 1-800-267-6729 (TRS: 711).
- Make more informed decisions by using Expert Second Opinion. This program provides second opinions for a select set of complex services to help members learn more about their medical conditions.
- Discover UMP's infusion drug site of care program. This program directs members to more convenient, cost effective locations to receive infused drugs covered under the medical benefit.

To learn more about these new benefits read your UMP CDHP certificate of coverage at hca.wa.gov/ump-pebb-coc.

5. Learn about your health savings account (HSA)

Your HSA is where your tax-advantaged funds are stored until you need them to pay for your plan deductible and other qualified health care expenses that the plan does not pay. HealthEquity, Inc. administers the HSA. New UMP CDHP members will receive an HSA debit card from HealthEquity in the mail.

In mid-December 2019, HealthEquity will be sending out new debit cards for existing HSA accounts that have reenrolled in UMP CDHP for plan year 2020. While they are mailing the new cards, **there will be a two-week period during which neither your existing card nor the new card will work.** To learn more, go online to learn.healthequity.com/pebb or call HealthEquity at their new customer service number: 1-844-351-6853 (TRS: 711).

Your employer or the PEBB Program makes equal monthly deposits into your HSA for an annual total of \$700.08 for an individual or \$1,400.04 for more than one person. You can also make contributions to your account. To find annual contributions limits, visit the Internal Revenue Service (IRS) website at irs.gov. If you're an employee, check with your employer to see if you can have money deducted from your paycheck and deposited as pretax dollars directly into your HSA.

Your HSA belongs to you, even if you change jobs, move out of state, switch health plans, or retire. The balance rolls over from year to year, and you can use the funds to pay for qualified medical expenses, including ones the plan does not cover. You can even use HSA funds to pay for qualified medical expenses when you're not enrolled in a Consumer-Directed Health Plan (CDHP). See IRS publication 502 at irs.gov for the complete list of qualified medical expenses.

For more information about HSAs, visit the HealthEquity website at learn.healthequity.com/pebb.

6. Learn how to use your HSA to pay for medical services and prescription drugs.

You can use your HSA debit card to pay for qualified medical services and drugs without filing a claim with HealthEquity. However, if you do not use your HSA debit card to pay for services, you may submit a claim for reimbursement by visiting learn.healthequity.com/pebb and logging in to your HealthEquity account.

If you have questions about how to submit a claim, contact HealthEquity by phone at 1-844-351-6853 (TRS: 711) or send an email to memberservices@healthequity.com.

7. Take advantage of your vision benefit.

You don't need to meet your deductible before UMP pays for routine vision exams or hardware.

UMP covers one routine eye exam per calendar year for each person enrolled in the plan. You can get this exam at no cost to you when you see a preferred provider. The plan also pays up to \$65 per year for contact lens fitting fees (you pay any amount over that). Vision hardware for adults (over age 18) is covered up to \$150 every two calendar years. Children's vision

hardware is covered as follows: one set of standard frames and lenses per year paid at 100 percent of the allowed amount or an annual supply of contact lenses instead of eyeglasses. Call UMP Customer Service at 1-888-849-3681 (TRS: 711) for more information about this benefit.

8. Get preventive care, including covered vaccines, at no cost to you.

Get covered vaccines, such as flu shots, that are recommended by the Centers for Disease Control and Prevention (CDC) at select network pharmacies. No appointment needed! Find a network vaccination pharmacy at regence.com/ump/pebb/benefits/prescriptions or by calling Washington State Rx Services (WSRxS) Customer Service at 1-888-361-1611 (TRS: 711). You can also visit your preferred provider or a public health department to get vaccinated. For a list of vaccines, visit cdc.gov/vaccines/schedules to see the CDC immunization schedules or call UMP Customer Service at 1-888-849-3681 (TRS: 711).

In addition to covered vaccines, some preventive care services are covered 100 percent when you see a preferred provider. These services include things like a wellness visit and tobacco cessation products. To see which services are covered as preventive, call UMP Customer Service at 1-888-849-3681 (TRS: 711) or visit healthcare.gov/preventive-care-benefits.

Note: UMP does not cover immunizations for travel or employment, even when recommended by the CDC or required by travel regulations.

9. Use network pharmacies.

Visit regence.com/ump/pebb/benefits/prescriptions or call WSRxS Customer Service at 1-888-361-1611 (TRS: 711) to find UMP network pharmacies. Pharmacies are part of a different network than medical providers.

That means pharmacies listed on the medical provider search on Regence's website are **not** network pharmacies. If you use a non-network pharmacy, you will pay more and may have to submit your own prescription drug claim forms for reimbursement.

10. Learn about your prescription drug benefit.

You have to pay the entire cost of your prescription drugs until you meet your combined deductible. The deductible amount for a single person (subscriber only) enrolled in the plan is \$1,400; for more than one person enrolled in the plan, the deductible is \$2,800.

Once you meet the combined deductible, you pay 15 percent of the drug's cost for covered prescription drugs that you buy from a UMP network pharmacy. UMP CDHP does not categorize drugs into tiers to determine how much you pay.

Specialty drugs must be purchased through the plan's network specialty pharmacy, Ardon Health.

To save money on your prescription drugs, try these tips:

- Talk to your provider about prescribing generic or lower-cost brand-name drugs.
- Ask your pharmacist to substitute a brand-name drug with a generic whenever possible.
- Use the Drug Price Check tool at regence.com/ump/pebb/benefits/prescriptions or call WSRxS Customer Service at 1-888-361-1611 (TRS: 711) to find out if less expensive alternatives are available.
- Use the Washington Prescription Drug Discount Card for prescription drugs not covered by your plan. To learn more about the Washington Prescription Drug Program, visit hca.wa.gov/pdp.
- Check to see if you are able to save more money by using Postal Prescription Services (PPS) or a Choice90Rx network pharmacy to fill prescription drugs that you take regularly.
 - **PPS mail-order pharmacy:** You can save on select brand-name drugs when you order from PPS, UMP's only mail-order pharmacy. Typically, you will receive your prescriptions within 7 to 10 days. Use of PPS mail-order pharmacy is an option, but not required if you prefer to use a retail pharmacy.
 - **Choice90Rx network pharmacies:** If you purchase between an 84 to 90 day supply of a prescription drug, you may be able to save money by going to a Choice90Rx network pharmacy. For a list of Choice90Rx network pharmacies, visit regence.com/ump/pebb/benefits/prescriptions, select "Network pharmacies," then click on "Find a network pharmacy." You can also call WSRxS Customer Service at 1-888-361-1611 (TRS: 711).

How to request an exception for a noncovered drug

If you are prescribed a noncovered drug, you or your prescribing provider can request an exception by calling WSRxS Customer Service at 1-888-361-1611 (TRS: 711).

In order to receive coverage of a noncovered prescription drug, you must have tried all of the preferred alternatives and found none to be effective or your provider must demonstrate that the alternatives are not medically appropriate. Your provider must submit clinical documentation of these scenarios for UMP to grant an exception request.

If an exception is approved, after you meet your deductible, you will pay 15 percent coinsurance. If an exception is not approved, UMP will not cover the drug.

See back for contact information.

11. Contact us with any questions.

All times are listed as Pacific.

Organization	Contact information	Business hours
UMP Customer Service (medical benefits)	Call: 1-888-849-3681 (TRS: 711) Live chat: login at regence.com to participate in a live chat. Email: Send secure email via your Regence account at regence.com . If you are a UMP member living internationally and you have questions about your benefits and coverage, you can use email, live chat, or Skype to contact UMP Customer Service. You may request to have a customer service representative call you at a scheduled time during normal business hours. If you're outside the U.S. and need to find a provider, make an appointment, or be hospitalized, call Blue Cross Blue Shield Global® Core at 1-800-810-2583 or call collect at 1-804-673-1177, 24 hours a day, 7 days a week.	Call center is available: Monday through Friday: 5 a.m. to 8 p.m. Saturday: 8 a.m. to 4:30 p.m. Live chat is available: Monday through Friday: 7 a.m. to 5 p.m.
HealthEquity, Inc. (health savings account)	Call: 1-844-351-6853 (TRS: 711) Sign in to your account at: learn.healthequity.com/pebb	Call center and website are available 24 hours a day, 7 days a week
Washington State Rx Services (WSRxS) Customer Service (prescription drug benefits)	Call: 1-888-361-1611 (TRS: 711) Find a link to your pharmacy account at: regence.com/ump/pebb/benefits/prescriptions	Call center and website are available 24 hours a day, 7 days a week
Postal Prescription Services (PPS) (network mail-order pharmacy)	Call: 1-800-552-6694 Sign in to your account at: ppsr.com	Call center is available: Monday through Friday: 6 a.m. to 6 p.m. Saturday: 9 a.m. to 2 p.m.
Ardon Health (specialty pharmacy)	Call: 1-855-425-4085 (TRS: 711) Providers fax: 1-855-425-4096 Visit: ardonhealth.com	Call center is available: Monday through Friday: 8 a.m. to 7 p.m. Saturday: 8 a.m. to 12 p.m.

UMP is administered by Regence BlueShield and Washington State Rx Services under contract with the Washington State Health Care Authority.

HCA is committed to providing equal access to our services. If you need an accommodation, or require documents in another format please contact the following:

Employees: Your personnel, payroll, or benefits office.

Retirees and PEBB Continuation Coverage members: The Health Care Authority at 1-800-200-1004 (TRS: 711).