

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.

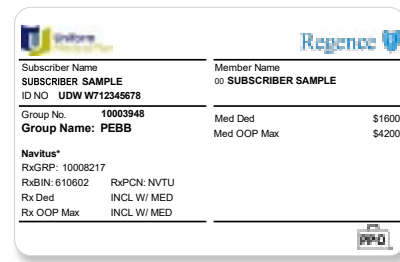
1. Always use your UMP member ID card.

You will receive a new UMP ID card from Regence for the 2025 plan year. Your new card will have an updated deductible, per IRS requirements.

You use the same ID card for both medical and prescription drug services. You do not use your UMP ID card for dental services or for routine vision services, such as your annual vision exam or getting glasses or contact lenses.

Be sure to show your ID card whenever you see a provider or fill a prescription. Providers and pharmacies 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 on your ID card 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 than what you would pay if you see an out-of-network provider. At a preferred provider you'll pay 15 percent coinsurance for most covered services after meeting your deductible. Preferred providers also cannot bill you more than the plan allows (called 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) and your coinsurance will not count toward your deductible or out-of-pocket limit.

To find preferred providers, visit the UMP provider search at ump.regence.com/go/pebb/UMP-CDHP 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	What you pay after deductible is met	Amount the plan pays (% of allowed amount)
Preferred provider	\$150	\$100	\$15 (15% of \$100) The provider cannot balance bill you.	\$85 (85% of \$100)
Out-of-network provider	\$150	\$100	\$90 (40% of \$100 plus \$50, the amount the provider may balance bill you for costs above the allowed amount)	\$60 (60% of \$100)

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

Visit UMP's website at ump.regence.com/pebb to find resources that help you understand your health benefits, find providers, and more.

- **Want an overview of your plan benefits in 2025?** Visit the UMP CDHP plan detail page at ump.regence.com/pebb/plans/2025/cdhp for 2025 information.
- **Want to sign in to your Regence account?** Select "Sign in" at the top-right corner of any page.
- **Need UMP forms and publications?** Select the "Find forms" link at the top of any page to find commonly used forms or access HCA's searchable forms and publications page.

- **Looking for a provider?** Select “Find a doctor” at the top-right corner of any page or visit the UMP provider search at ump.regence.com/go/pebb/UMP-CDHP to find a new provider or see if your provider is in your plan’s network.
- **Curious about prescription drug coverage?** To find a network pharmacy or get a general

idea of drug prices and drugs on the Preferred Drug List, visit the 2025 plan detail page at ump.regence.com/pebb/plans/2025/cdhp.

To learn more about medical benefits, you can also call UMP Customer Service at 1-888-849-3681 (TRS: 711). For questions about prescription drug coverage, contact ArrayRx at 1-888-361-1611 (TRS: 711).

4. Learn about new benefits for 2025.

UMP has new benefits to help you stay healthy and reach your wellness goals. For more information about these and other benefits, read your 2025 UMP CDHP Certificate of Coverage, available by visiting forms and publications at hca.wa.gov/ump-pebb-coc.

- **UMP CDHP + HSA annual combined deductible for medical and prescription drugs (\$1,650 for individual, \$3,300 for family).**
The deductible for UMP CDHP members is increasing to \$1,650 for a single subscriber and \$3,300 for a family. This is an increase from \$1,600 for a single subscriber and \$3,200 for a family. This deductible increase is required to maintain compliance with IRS rules, so that a subscriber can make eligible health savings account (HSA) contributions in 2025. UMP CDHP members will be receiving a new ID card for 2025 with the updated deductible amounts.
- **Changes to coverage for supplemental and diagnostic breast exams**
Starting January 1, 2025, after your deductible is met, you will pay \$0 for medically necessary diagnostic and supplemental breast exams.
- **A new Diabetes Management Program**
The Diabetes Management Program is a new online program available in 2025 to members age 18 or older with Type 1 or Type 2 diabetes. This program includes extensive support tools such as glucose tracking, live coaching, and mental and emotional resources to help improve your health and manage your diabetes.

- **Washington State Rx Services (WSRxS) is changing its name to ArrayRx**
Your prescription drug benefits are not changing, but you will see ArrayRx referenced instead of Washington State Rx Services on benefit documents and on your new member ID card.
- **Deductible waived on the covered prescription drugs listed below for the treatment of asthma:**
 - Inhaled corticosteroids (asthma inhalers)
 - Inhaled corticosteroid combinations

Check the Preferred Drug List for more information on covered prescription drugs and if the deductible applies.

- **See changes to the UMP Preferred Drug List**
Starting in November, you can view a list of anticipated changes to the UMP Preferred Drug List at ump.regence.com/pebb/benefits/prescriptions. Select “Find Forms” at the top of the page, then click “Visit HCA’s website to access UMP’s forms & publications database.” Type “preferred drug list changes” into the search box and click the “Search” button.

The list is updated monthly and is subject to change. It does not contain every anticipated change to the UMP Preferred Drug List. It only contains changes that may negatively impact members, such as increasing a drug’s cost or limiting the amount of drug available per refill.

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 administers the HSA. New UMP CDHP members will receive an HSA debit card from HealthEquity in the mail.

Your employer or the State of Washington 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/government-entities/federal-state-local-governments/where-can-i-learn-more-about-health-savings-accounts-hsa-and-health-reimbursement-arrangements-hra. 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 no longer enrolled in a High Deductible Health Plan (HDHP). See IRS publication 502 on the IRS website 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 will need to submit a claim for reimbursement by visiting the HealthEquity website

at [learn.healthequity.com/pebb](https://www.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. Online mental health tool. ———

Teladoc Health Mental Health is a self-guided health and resiliency online tool clinically proven to improve emotional health. Teladoc Health's interactive and activity-based tools are personalized and address conditions such as depression, anxiety, stress, substance use disorders, and chronic pain. This secure resource is available 24

hours a day, 7 days a week to members age 13 or older at no cost. Visit Teladoc Health's Mental Health website at [TeladocHealth.com/start/mental-health-digital](https://www.teladoc.com/start/mental-health-digital), click *Register Now* and use the Teladoc Health code: **WAPEBB** to sign up and learn more or download the app in the Apple App Store or on Google Play.

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

Get covered vaccines, such as flu, COVID vaccines, and other preventative vaccinations that are recommended by the Centers for Disease Control and Prevention (CDC) at select network pharmacies. Find a network vaccination pharmacy by using the Pharmacy Locator Tool located on the 2025 plan detail page at ump.regence.com/pebb/plans/2025/cdhp or by calling ArrayRx Customer Service at 1-888-361-1611 (TRS:711). You will need to call and verify that your pharmacy offers vaccinations. You can also visit a preferred provider, participating provider, or a public health department to get vaccinated. For a list of vaccines

and immunization schedules, visit the CDC website at [cdc.gov/vaccines/imz-schedules](https://www.cdc.gov/vaccines/imz-schedules) or call UMP Customer Service. UMP does not cover immunizations for travel or employment.

In addition to covered vaccines, you pay \$0 for some preventive care services when you see a preferred or participating provider. These include things like wellness visits and tobacco cessation products. To see which services are covered under the preventive benefit, call UMP Customer Service or visit the [Healthcare.gov](https://www.healthcare.gov/preventive-care-benefits) website at [healthcare.gov/preventive-care-benefits](https://www.healthcare.gov/preventive-care-benefits).

9. Use network pharmacies. ———

Check which pharmacies are available in our 2025 pharmacy network by using the Pharmacy Locator Tool located on the 2025 plan detail page at ump.regence.com/pebb/plans/2025/cdhp. The pharmacies listed on the 2025 Pharmacy Locator Tool are subject to change.

Pharmacies are part of a different network than medical providers. That means pharmacies listed on the medical provider search on Regence BlueShield's website are **not** network pharmacies.

Non-network pharmacies and prescription drugs purchased from a non-pharmacy register are paid at the prescription drug out-of-network rate. You pay all amounts above the allowed amount (known as balance billing). You will be billed the out-of-network rate for drugs purchased at a non-pharmacy register. Balance billing amounts do not apply to your prescription drug deductible or out-of-pocket limit.

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

10. Learn about your prescription drug benefit. ———

You have to pay the entire cost for most prescription drugs until you meet your combined deductible. The deductible amount for a single person (subscriber only) enrolled in the plan is \$1,650; for more than one person enrolled in the plan, the deductible is \$3,300.

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

Exception: Certain prescription drugs used to treat specific conditions will not be subject to the deductible.

To learn more, read the UMP CDHP Certificate of Coverage by visiting forms and publications at hca.wa.gov/ump-pebb-coc or by calling ArrayRx Customer Service.

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

- Talk to your provider about prescribing generic or lower-cost brand-name prescription drugs.
- Ask your pharmacist to substitute a brand-name prescription drug with a generic whenever possible.
- Purchase your continuous glucose monitor (CGM) supplies at a network pharmacy.

To find a network pharmacy, visit the Prescription drug coverage webpage at ump.regence.com/pebb/benefits/prescriptions and use the Pharmacy Locator Tool.

- Check how much your prescription drugs will cost in 2025 by using the Drug Price Estimator Tool located on the 2025 plan detail page at ump.regence.com/pebb/plans/2025/cdhp.


How to request an exception for a noncovered drug

If you are prescribed a noncovered drug and you have tried all the alternative prescription drugs and none are found to be effective, or if the alternatives are found to not be medically appropriate, you or your prescribing provider can request an exception by calling ArrayRx at 1-888-361-1611 (TRS: 711). Excluded prescription drugs and products are not eligible for an exception.

11. Contact us with any questions.

All times are listed as Pacific.


UMP Customer Service (medical benefits)

 Call: 1-888-849-3681 (TRS: 711)

Monday through Friday: 5 a.m. to 8 p.m.

Saturday: 8 a.m. to 4:30 p.m.

 Online: ump.regence.com/pebb

 Chat now: Sign in to your Regence account at ump.regence.com/ump/signin to access chat now.

Monday through Friday: 5 a.m. to 8 p.m.


Saturday: 8 a.m. to 4:30 p.m.

 Email: Send secure email via your Regence account at ump.regence.com/ump/signin

If you are outside the United States and you have questions about your benefits and coverage, you can use email, chat now, 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 are outside the United States and need to find a local 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.

HealthEquity (health savings account)

 Call: 1-844-351-6853 (TRS: 711)

Call center is available: 24 hours a day,

7 days a week


 Online: learn.healthequity.com/pebb


If an exception is approved, after you meet your deductible, you will pay 15 percent coinsurance except for certain drugs, where a different coinsurance will apply. See the Preferred Drug List by visiting forms and publications at hca.wa.gov/ump-pdl for more details. If an exception is not approved, UMP will not cover the drug.

Pharmacies outside the United States are out-of-network


There are no network pharmacies available outside of the United States. If you purchase prescriptions at a pharmacy outside of the United States, you will need to submit a claim for reimbursement and you will be reimbursed at the prescription drug out-of-network rate and may be balance billed. Amounts above the allowed amount do not count toward your prescription drug deductible or out-of-pocket limit.

ArrayRx Customer Service (prescription drug benefits)

 Call: 1-888-361-1611 (TRS: 711) Monday through Friday: 7:30 a.m. to 5:30 p.m. Available outside these hours with limited services.


 Online: Find a link to your pharmacy account on the UMP CDHP plan detail page at ump.regence.com/pebb/plans/2025/cdhp

Postal Prescription Services (PPS) (network mail-order pharmacy)

 Call: 1-800-552-6694 (TRS: 711)


Monday through Friday: 6 a.m. to 6 p.m.

Saturday: 9 a.m. to 2 p.m.

 Online: ppsr.com

Costco Mail-Order Pharmacy (network mail-order pharmacy)

UMP members do not need to be Costco members to use their mail-order service.


 Call: 1-800-607-6861 (TRS: 711)

Monday through Friday: 5 a.m. to 7 p.m.

Saturday: 9:30 a.m. to 2 p.m.

 Online: costco.com/pharmacy/home-delivery

Ardon Health (network specialty pharmacy)

 Call: 1-855-425-4085 (TRS: 711)

Monday through Friday: 8 a.m. to 7 p.m.

Saturday: 8 a.m. to noon

 Online: ardonhealth.com

UMP is administered by Regence BlueShield and ArrayRx under contract with the Washington State Health Care Authority (HCA).

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 payroll or benefits office. **Retirees and continuation coverage members:** Call us at 1-800-200-1004 (TRS: 711).