

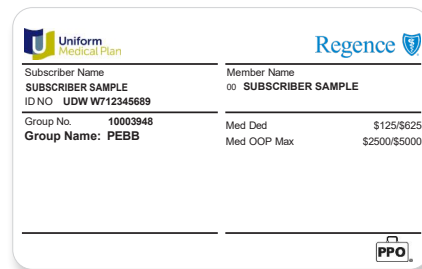
Health insurance can seem complicated, especially if you're new to the plan. Below are some tips to help you get the most out of your benefits and save money.

UMP Classic Medicare medical benefits are administered by Regence BlueShield

1. Always use your UMP member ID card.

You will receive a new UMP ID card from Regence for the 2025 plan year to be used for medical services. You will also receive a separate ID card from ArrayRx for your Part D prescription drug services. You do not use these ID cards for dental services.

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.



2. Seeing Regence preferred providers who accept Medicare will save you money.

When services are covered by Medicare, you must see providers who accept Medicare for the services to be covered by Medicare and UMP Classic Medicare with Part D (PDP). If your provider is not contracted with Medicare, or has chosen to "opt out" of participating in Medicare, this plan will not cover services by that provider, even

if the provider is in the Regence or Blue Card network (preferred). See the UMP Classic Medicare with Part D (PDP) Certificate of Coverage (COC) for exceptions, a definition of preferred provider, and an example of how UMP coordinates with Medicare.

Example of when Medicare pays first for medical services and UMP Classic Medicare with Part D pays second

Benefit calculation	Amount
Provider's (who accepts Medicare) billed charge	\$300
Medicare allowed amount	\$100
Medicare pays	\$80 (80% of \$100)
Remaining amount	\$20
UMP Classic Medicare with Part D allowed amount	\$100
UMP Classic Medicare with Part D normal benefit	\$85 (85% of \$100)
UMP Classic Medicare with Part D pays	\$20
You pay	\$0

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 Classic Medicare with Part D (PDP) plan detail page at ump.regence.com/pebb/plans/2025/classic/medicare
- **For information on your Part D Prescription drug benefit,** visit ArrayRxSolutions.com/UMP

- **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.

To learn more about medical benefits, you can also call UMP Customer Service.

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 Classic

Medicare with Part D (PDP) Certificate of Coverage, available by visiting Forms and publications at hca.wa.gov/ump-pebb-coc.

5. 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, 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.

6. Take advantage of your vision benefit.

UMP provides vision coverage in collaboration with Regence Choice Vision Plan, administered by Vision Service Plan (VSP). VSP administers benefits for routine eye exams and hardware (lenses, frames, or contact lenses) and provides claims administration for this plan. To get the most out of your vision benefit, see a provider in the Choice

Network. Visit the **VSP website at vsp.com/eye-doctor** to search for a Choice Network provider.

For more information about VSP and your vision benefit, read your plan's certificate of coverage by visiting forms and publications at hca.wa.gov/ump-pebb-coc or call UMP Customer Service.

7. 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.

Vision Service Plan (VSP) Member Services (vision services)

Call: 1-844-299-3041

Monday through Saturday: 6 a.m. to 5 p.m.

Deaf, DeafBlind, Late Deafened and Hard of Hearing members call (TTY): 1-800-428-4833

Online: VSP website at vsp.com

8. UMP Classic Medicare with Part D (PDP) Pharmacy benefits are administered by ArrayRx

What's the difference between UMP Classic Medicare with Part D (PDP) and the UMP Classic Plan?

The UMP Classic Medicare with Part D (PDP) plan has some differences from the current UMP plan. Some main differences are:

With this plan you pay a copay, instead of coinsurance where you pay a percentage. A copay is a fixed dollar amount that you pay per fill. If your prescription's cost is less than the copay amount, you will pay the lesser amount. For example, if a copay is \$10 and your

prescription drug costs \$8, you will pay \$8. This plan has different prescription drug tiers than the current UMP plan.

Another difference is the list of covered prescription drugs on the UMP Classic Medicare with Part D (PDP) which is called a Formulary. The Formulary must be approved by the Centers for Medicare and Medicaid Services (CMS). The Tiers are defined by CMS. A majority of prescription drugs currently on UMP's plan will be covered on the UMP Classic Medicare with Part D (PDP), however certain prescription drugs are covered under the current UMP plan that are not covered under the Part D plan, and vice versa. Visit ArrayRxSolutions.com/UMP

to search and view which prescription drugs are covered on the formulary.

This plan also has a different pharmacy network. The majority of pharmacies on UMP's current network are also on the Part D network. Another difference in this plan is that drugs purchased outside the U.S. and its territories are not covered. Visit ArrayRxSolutions.com/UMP to find network pharmacies in your area.

Your prior authorizations will not transfer over to the UMP Classic Medicare with Part D (PDP) plan. However, during the first 90 days of your coverage, you can fill up to a 30-day transition supply while your provider submits a prior authorization request. You will receive a transition notice that will tell you what your prescriber needs to submit to ArrayRx to request your prescription drug to

be covered. Prior authorizations can be submitted by your prescribing provider no earlier than January 1, 2025.

There is a new website for this plan. Visit ArrayRxSolutions.com/UMP to access resources such as finding a network pharmacy and getting an estimate on what you will pay for a prescriptions drug. You will also find benefit information and more at this site.

This plan will have a different Customer Service phone Number and availability: 1-833-599-8539 (TTY: 711)

- **April – September:** Monday – Friday 8 a.m. – 8 p.m. (Pacific);
- **October – March:** 7 days a week 8 a.m. – 8 p.m (Pacific), Except Thanksgiving Day and Christmas Day

9. Use network pharmacies.

Check which pharmacies are available in our 2024 pharmacy network, by using the Pharmacy Locator tool located at ArrayRxSolutions.com/UMP. The pharmacies listed on the 2025 Pharmacy Locator tool are subject to change.

When you use network, retail, or mail-order pharmacies, you pay based on the prescription drug's allowed amount, a discounted price negotiated by the plan. If you use

a non-network pharmacy, the pharmacy may charge more than the plan's allowed amount and you will need to submit a prescription drug claim form. You must pay the additional amount, which does not apply to your prescription drug deductible or out-of-pocket limit. Prescriptions purchased from an excluded pharmacy will not be covered.

10. Learn about your prescription drug benefit

To save money, 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.
- 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.

Note: If Medicare is your primary coverage, your CGM supplies are covered under your medical benefit, and you will purchase them through a durable medical equipment (DME) supplier.

- Check how much your prescription drugs will cost in 2025, by using the Drug Price Estimator located at ArrayRxSolutions.com/UMP.

11. Prescription drug deductible

The Evidence of Coverage (EOC) will provide detailed information on the prescription drug coverage. The EOC is part of the UMP Classic with Part D (PDP) COC. You can view the EOC at ArrayRxSolutions.com/UMP or call ArrayRx customer service to request a hard copy be sent to you.

Out of pocket costs

- **Deductible:** \$100 (Waived on Tier 1, Tier 2 and Tier 6)
- **Initial coverage stage:** When you (or those paying on your behalf) have spent a total of \$2,000 in out-of-pocket costs
- **Catastrophic:** \$0 cost sharing

	0-30-day supply* Standard Network Retail or Mail Order pharmacy	31-60-day supply* Standard Network Retail or Mail Order	61-90-day* Standard Network Retail or Mail Order
Tier 1 Preferred Generic	\$0	\$0	\$0
Tier 2 Generic	\$10	\$20	\$20
Tier 3 Preferred Brand	\$40	\$80	\$80
Tier 4 Non-Preferred Drug	\$75	\$150	\$150
Tier 5 Specialty	\$90	Not offered	
Tier 6 Vaccines	\$0	Not offered	
Provisions for certain drugs (see the PDL)	Cost sharing not to exceed \$35 copay for one month supply as required by CMS. Deductible does not apply.		

*Member pays the copay of the drug, or the cost of the drug, whichever is less.

How to request an exception for a noncovered drug

An exception can be requested when you are prescribed a non-covered drug if any of the following apply, and your prescribing provider submits documentation outlining the medical necessity of the non-covered prescription drug:

- Your Part D-eligible prescription drug is not on the formulary;
- The Plan asks you to try a different prescription drug before you use the prescription drug you've requested (step therapy); or
- The quantity limits and/or the dosage exceeds the amount the Plan allows.

To request an exception, you or your prescribing provider may do one of the following:

- Complete the online coverage determination and exception request (members and providers);
- Complete the **coverage determination and exception request form** and fax to 1-800-207-8235 or mail to PO Box 40327, Portland, OR 97204-0327; or
- Contact ArrayRx at 1-833-599-8539 (TTY: 711).

Prescription drugs purchased outside the US and its territories are not covered.

12. Contact us with questions.

All times are listed as Pacific.

ArrayRx Customer Service (prescription drug benefits)

Call: 1-833-599-8539 (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 Classic Medicare with Part D (PDP) plan detail page at ump.regence.com/pebb/plans/2025/classic/medicare

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 Services 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).