



UMP Plus (PEBB) 2025 Quick Start Guide

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.

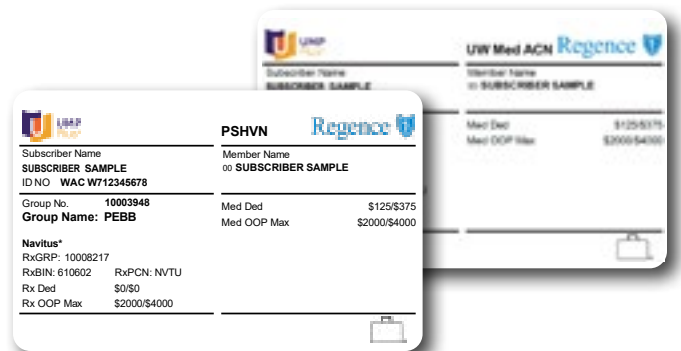
UMP Plus networks: Puget Sound High Value Network (UMP Plus–PSHVN), UW Medicine Accountable Care Network (UMP Plus–UW Medicine ACN)

1. Always use your UMP member ID card.

UMP Plus–PSHVN members will receive a new UMP ID card from Regence for the 2025 plan year.

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.



2. Use providers in the core and support networks whenever possible.

The amount you pay for services will depend on the network status of your provider. Services are subject to the medical deductible unless otherwise noted.

- Core network: Includes primary care providers (PCPs), specialty providers, and facilities (such as hospitals, surgery centers, and clinics) contracted with your UMP Plus network.
 - When you see a PCP for primary care services, office visits are paid at 100 percent (not subject to the deductible). Related services, like x-rays or labs that you receive during a primary care visit, may be subject to the medical deductible and coinsurance.
 - You pay 15 percent after you meet your deductible when you see other providers in this network.
 - Providers cannot bill you for charges that exceed the allowed amount (called balance billing).
- Support network: Includes certain providers contracted with Regence BlueShield to supplement the core network. Most of the providers in this network are specialty providers. Not all Regence providers participate in the support network.
 - You pay 15 percent for most covered services.
 - Providers will not balance bill you.
 - Naturopaths are considered PCPs. If you select a naturopath as your PCP, you pay \$0 for most covered services.
- Out-of-network providers: Includes providers who are not in the core or support networks. For more information about out-of-network providers, read your plan's 2025 certificate of coverage, available by visiting forms and publications at hca.wa.gov/umpplus-pebb-coc.
 - You pay 50 percent for most covered services.
 - Out-of-network providers may balance bill you.
 - Coinsurance will not count toward your deductible or out-of-pocket limit.

To find network providers, call UMP Customer Service at 1-888-849-3681 (TRS: 711) or visit the UMP provider search:

- **UMP Plus–PSHVN:**
ump.regence.com/go/PEBB/UMP-Plus-PSHVN
- **UMP Plus–UW Medicine ACN:**
ump.regence.com/go/PEBB/UMP-Plus-UWMACN

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 Plus plan detail pages:
 - UMP Plus–PSHVN: ump.regence.com/pebb/plans/2025/plus-pshvn
 - UMP Plus–UW Medicine ACN: ump.regence.com/pebb/plans/2025/plus-uw-medicine-acn
- **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 to find a

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 plan's 2025 certificate of coverage, available by visiting forms and publications at hca.wa.gov/umplus-pebb-coc.

- **Changes to coverage for supplemental and diagnostic breast exams**
Starting January 1, 2025, 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 and 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.
- **Deductible waived on the covered prescription drugs listed below**

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

6. 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

new provider or see if your provider is in your plan's network.

- UMP Plus–PSHVN: ump.regence.com/go/PEBB/UMP-Plus-PSHVN
- UMP Plus–UW Medicine ACN: ump.regence.com/go/PEBB/UMP-Plus-UWMACN
- **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 pages:
 - UMP Plus–PSHVN: ump.regence.com/pebb/plans/2025/plus-pshvn
 - UMP Plus–UW Medicine ACN: ump.regence.com/pebb/plans/2025/plus-uw-medicine-acn

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

- Epinephrine product containing at least two autoinjectors
- 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. Visit 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.

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.

(CDC) at select network pharmacies. Find a network vaccination pharmacy by calling ArrayRx Customer Service or by using the Pharmacy Locator tool located

on the 2025 plan detail page. You will need to call and verify that your pharmacy offers vaccinations.

- UMP Plus–PSHVN: ump.regence.com/pebb/plans/2025/plus-pshvn
- UMP Plus–UW Medicine ACN: ump.regence.com/pebb/plans/2025/plus-uw-medicine-acn

You can also visit a network provider or a public health department to get vaccinated. For a list of vaccines, visit the CDC website at cdc.gov/vaccines/imz-schedules to see the CDC immunization schedules or call

7. 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. The pharmacies listed on the tool are subject to change.

- UMP Plus–PSHVN: ump.regence.com/pebb/plans/2025/plus-pshvn
- UMP Plus–UW Medicine ACN: ump.regence.com/pebb/plans/2025/plus-uw-medicine-acn

Pharmacies are part of a different network than medical providers. That means pharmacies listed on the medical

8. Learn about your prescription drug benefit.

To save money, 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

9. Find out what you pay for prescription drugs.

With UMP Plus, there is no prescription drug deductible.

Prescription drug out-of-pocket limit: \$2,000 per person, \$4,000 family maximum.

UMP Customer Service. UMP does not cover immunizations for travel or employment.

You also pay \$0 for some preventive care services when you see a network provider, such as 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 website at healthcare.gov/preventive-care-benefits](http://Healthcare.gov).

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 prescription drugs purchased at a non-pharmacy register. Balance billing amounts do not apply to your prescription drug deductible or out-of-pocket limit.

webpage at ump.regence.com/pebb/benefits/prescriptions and use the Pharmacy Locator.

Check how much your prescription drugs will cost in 2025 by using the Drug Price Check Estimator located at:

- UMP Plus–PSHVN: ump.regence.com/pebb/plans/2025/plus-pshvn
- UMP Plus–UW Medicine ACN: ump.regence.com/pebb/plans/2025/plus-uw-medicine-acn

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

Tier	All network pharmacies (retail, mail-order, and specialty)	The most you’ll pay per 30-day supply (network pharmacies only)
Preventive	No coinsurance	\$0
Value Tier (Value)	5% coinsurance	\$10
Tier 1 (Tier 1 specialty) Select generic drugs	10% coinsurance	\$25
Tier 2 (Tier 2 specialty) Preferred drugs	30% coinsurance, Deductible applies (except for certain drugs - see the PDL)	\$75 Up to \$35 for certain drugs (see the PDL)

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

Customer Service. Excluded prescription drugs and products are not eligible for an exception. If an exception is approved, you will pay the Tier 2 cost share (30% coinsurance up to \$75 per 30-day supply). If an exception is not approved, UMP will not cover the drug.

10. 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.

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 balanced billed. Amounts above the allowed amount do not count towards your prescription drug deductible or out of pocket limit.

UMP Plus–PSHVN Contact Center (medical benefits)

- Call:** 1-855-776-9503 (TRS: 711)
Monday through Friday: 7 a.m. to 7 p.m.
- Online:** pugetsoundhighvaluenetwork.org

UMP Plus–UW Medicine ACN Contact Center (medical benefits)

- Call:** 1-888-402-4237 (TRS: 711)
Monday through Friday: 5am – 8pm
Saturday – Sunday: 6am – 2pm
- Online:** pebb.uwmedicine.org

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 Plus plan detail webpage at:
 - o UMP Plus–PSHVN: ump.regence.com/pebb/plans/2025/plus-pshvn
 - o UMP Plus–UW Medicine ACN: ump.regence.com/pebb/plans/2025/plus-uw-medicine-acn

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 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).