2013

UMP Consumer-Directed Health Plan

Certificate of Coverage

Self-insured by the State of Washington
Effective January 1, 2013

Printed under the direction of the Washington State Health Care Authority Public Employees Benefits Board

HCA 54-549 (11/12)

Directory

Customer Service	**1-888-849-3681** (TTY 711)	Monday–Friday 7 a.m. to 5 p.m. Pacific Time
Network Provider Directory *Use any of the options shown*	Use the Provider Search at **www.ump.hca.wa.gov** Log in to your **myRegence.com** account	24 hours, 7 days a week
	Call 1-888-849-3681 (TTY 711) LiveHelp via **www.myRegence.com**	Monday–Friday 7 a.m. to 5 p.m. Pacific Time
Medical Appeals and General Correspondence	Correspondence and Appeals PO Box 2998 Tacoma, WA 98401-2998	Fax 1-877-663-7526
Preauthorization (Medical Services)	Providers call 1-888-849-3682	Fax 1-877-663-7526
Online Access to Medical Claims	**www.myRegence.com**	
Claims Mailing Address (Medical Services) *Member submitted*	Regence BlueShield PO Box 30271 Salt Lake City, UT 84130-0271	Fax 1-877-357-3418
Prescription Drugs **Customer service, network pharmacies, preferred drug questions, complaints**	Washington State Rx Services	1-888-361-1611 *See page 46 for more detailed prescription contact information*
Network mail-order pharmacy	Postal Prescription Services (PPS)	1-800-552-6694
Paper claims or prescription drug appeals	Washington State Rx Services PO Box 40168 Portland, OR 97240-0168	1-888-361-1611 Fax 1-866-923-0412
Drug preauthorization *Providers and pharmacists only*	Washington State Rx Services	1-888-361-1611 Fax 1-800-207-8235
HealthEquity Health Savings Account trustee	**www.healthequity.com/pebb** Or link from **www.ump.hca.wa.gov**	1-877-873-8823 24 hours, 7 days a week
Medicare	**www.medicare.gov** **www.MyMedicare.gov**	1-800-MEDICARE (1-800-633-4227)
Eligibility and Enrollment, Address Changes **www.pebb.hca.wa.gov**	**Employees:** Contact your personnel, payroll, or benefits office	**All other members:** PEBB Benefits Services 1-800-200-1004 Local 360-725-0440 Monday–Friday 8 a.m. to 5 p.m. Pacific Time
Tobacco Cessation	***Quit for Life***	**www.quitnow.net/ump/** 1-866-784-8454 Monday–Friday 8 a.m. to 6 p.m. Pacific Time

To obtain this booklet in another format (such as Braille or audio), call 1-888-849-3681.
TTY users may call this number through the Washington Relay service by dialing 711.

How to Use This Book

Finding Information

- For general topics, check the Table of Contents; for example, "How to Find a Preferred Provider," "How Much Will I Pay for Prescription Drugs?"
- For specific subjects, check the Index starting on page 114.
- For an at-a-glance view of the most common benefits, see the "Summary of Benefits" (pages 10–15). The table also shows you how much you will pay, any limits on the benefit (such as number of visits or dollar amount), whether preauthorization or notification is required, and the page numbers where you can find more about that benefit.
- To look up unfamiliar terms, see the "Definitions" section beginning on page 99.

Helpful Symbols

TIP: Indicates information that may be helpful in understanding a subject.

FOR MORE INFORMATION: Refers you to information found elsewhere.

ALERT! Important information you should know or something you need to do.

If You Still Have Questions

If you have a specific question for which you can't find the answer:

- Use our online search function at **www.ump.hca.wa.gov**
- Call Customer Service at 1-888-849-3681 (Monday–Friday, 7 a.m. to 5 p.m. Pacific Time)

See the Directory page on the inside front cover of this document for more contact information.

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About the UMP Consumer-Directed Health Plan

The UMP Consumer-Directed Health Plan (UMP CDHP) is a self-insured health plan offered through the Washington State Health Care Authority's Public Employees Benefits Board (PEBB) Program and administered by Regence BlueShield in partnership with HealthEquity and Washington State Rx Services.

UMP CDHP is a high-deductible health plan that meets the requirements of Section 223 (c) (2) of the Internal Revenue Code. The health care coverage described in this Certificate of Coverage is designed to be compatible for use with a Health Savings Account (HSA) under federal tax law.

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

This plan is designed to keep you and your family healthy, as well as provide benefits in case of injury or illness. Please review this booklet carefully so you can get the most from your health care benefits.

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

Online Services

You can access many services on the plan's website at **www.ump.hca.wa.gov**. Visit the site when you want to:

- Find a preferred provider.
- Find a network pharmacy.
- Find out what your prescription will cost.
- Order prescription refills through your mail-order pharmacy account.
- Search a knowledge base of plan benefits.
- Download or print documents and forms.
- Review Regence BlueShield medical policies.
- Review decisions on coverage of health technology.
- Access the Summary of Benefits and Coverage (SBC) and Uniform Glossary of Terms (UGT).

You'll also find a link on the UMP website to **www.myRegence.com**, an award-winning website that helps you efficiently manage your health care by providing access to:

- Your Explanation of Benefits (medical claims processing details).
- Customer service via live chat (Live Help).
- Your general health assessment.
- Your personal health record.
- Health and wellness information.
- Preferred providers.
- Hospital cost comparison.
- Cost estimates for treatment of common medical conditions.

The trustee (manager) of your Health Savings Account, HealthEquity, features a member

portal at **www.healthequity.com/pebb** through which you can:

- Check your Health Savings Account balance.
- View and pay a provider's claim that's already been processed by UMP CDHP.
- Make deposits directly from your bank account using electronic funds transfer.
- Manage your investments (for accounts with more than $2,000).
- Check your transaction history.
- Access forms to reimburse yourself for expenses you paid out of pocket.
- Research healthcare costs (based on national data).
- View and print monthly account statements.
- Access tutorials and demos on how to use your account.

What Is UMP CDHP?

UMP CDHP is a health plan that covers the same services as UMP Classic, including free preventive care (see pages 31–32). For a lower premium, you have a higher deductible for covered services other than those covered as preventive. However, you have only one combined deductible and your out-of-pocket limit includes your deductible and prescription drug costs, in addition to medical services.

A major feature of UMP CDHP is a Health Savings Account (HSA), which allows you to save money for qualified medical expenses. Unlike a flexible spending account (FSA), you don't have to spend all the money in your account each year; it rolls over into the next year. And if you use your HSA funds only to cover qualified medical expenses, you will realize tax savings.

How Does a Health Savings Account Work?

The subscriber is the owner of the Health Savings Account (HSA). He or she gets the tax advantages associated with an HSA and pays any taxes or penalties that result if the HSA does not comply with IRS rules. Within certain limits, you can contribute funds to the HSA. Money from the HSA can be used tax free on qualified medical expenses of the subscriber and his or her IRS dependents (able to be claimed as a tax dependent). See page 9 for details of how this works with UMP CDHP.

Finding a Health Care Provider

How to Find a Preferred Provider

UMP CDHP members have access to Regence BlueShield preferred providers and Blue Cross and Blue Shield plan providers worldwide through the BlueCard® and BlueCard Worldwide programs, so your health coverage is with you wherever you are. Your access to care includes most acute care hospitals, urgent care and ambulatory surgery centers, physicians, and other health care professionals.

To find a preferred provider, choose one of the following:

- Use the Provider Search at **www.ump.hca.wa.gov**.
- Call Customer Service at 1-888-849-3681.
- Log in to your **myRegence.com** account, where you have access to more information about providers, as well as other tools (see page 1).

To find a network pharmacy, see page 38.

Services Received Outside the U.S.

The plan covers the same benefits outside of the United States (U.S.) if they are:

- Medically necessary (see definition on pages 105–106).
- Appropriate for the condition being treated.
- Not considered to be experimental or investigational by U.S. standards.
- Otherwise covered by the plan.

Foreign claims and any requested medical records must be translated into English with specific services, charges, drugs and dosage documented, along with the currency exchange rate. The plan does not pay for that translation and documentation. For coverage of drugs outside the U.S., see "Drugs Purchased Outside the U.S." on page 40.

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

Finding a Preferred Provider Outside the U.S.—BlueCard Worldwide®

BlueCard Worldwide coverage is also accessible to you. With BlueCard Worldwide, you have access to inpatient and outpatient hospital care and physician services when you're traveling or living outside the United States or any other areas covered by the domestic BlueCard program, as well as medical assistance and claims support services. When you need health care outside of the United States or any other areas covered by the domestic BlueCard program, follow these simple steps:

- Always carry your current plan identification card.
- If you need emergency medical care outside the United States or any other areas covered by the domestic BlueCard program, go to the nearest hospital.
- If you are admitted, call the BlueCard Worldwide service center at 1-800-810-BLUE (2583) or call collect at 1-804-673-1177.
- For non-emergency medical care, call the BlueCard Worldwide service center. The service center will facilitate hospitalization if necessary at a contracted facility

or make an appointment with a physician. BlueCard Worldwide service center staff are available to assist you 24 hours a day, 7 days a week.

You will be responsible only for out-of-pocket expenses such as any applicable deductible, coinsurance, and noncovered services for your inpatient care at a contracted hospital upon verification of eligibility and benefits by the BlueCard Worldwide service center. For inpatient care at a non-contracted hospital or all outpatient services, including outpatient hospital care or physician services, you will be responsible for paying the hospital or physician at the time of service and then must complete an international claim form and send it to the BlueCard Worldwide service center for reimbursement of covered services.

You can obtain an international claim form and find additional information about the BlueCard Worldwide program at **www.bcbs.com/already-a-member/traveling-outside-of-the.html**.

TIP: To find a provider outside the United States, go to **http://provider.bcbs.com/** and click on the link "Locate Doctors Worldwide."

Why Choose a Preferred Provider?

ALERT! Some providers are considered preferred at one practice location but not another. If you see a provider at an out-of-network location, services will be covered as out-of-network, even if the provider is preferred elsewhere. If you see a provider at a new or different location than usual, make sure he or she is a preferred provider at the alternate location as well.

Here's why you get the most from your plan when you choose preferred providers:

- You pay 15% of the allowed amount for most services by a preferred provider, after you pay your deductible.
- You pay nothing for covered preventive care services and immunizations when you see a preferred provider. See pages 31–32 for examples of services covered.
- A preferred provider won't bill you for more than the allowed amount.
- You won't have to file a claim if the plan is your primary coverage.

Note: You will have to pay for services or supplies that exceed benefit limits or are not covered, even if you see a preferred provider.

Using Out-of-Network Providers Costs You Money

TIP: The allowed amount is the amount preferred providers agree to accept as payment in full (definition on pages 99–100). Out-of-network providers may charge more than this amount, and you are responsible for paying that difference. This is called "balance billing."

When you see an out-of-network provider:

- For most services, you pay 40% of the allowed amount, **plus** any amount the out-of-network provider charges above the allowed amount; this is called balance billing.
- You still have to meet your deductible before the plan begins to pay. Any amount you pay above the allowed amount does not count toward your deductible.
- You may have to pay upfront and send the claim to the plan yourself.

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

How Are Participating Providers Different From Preferred Providers?

A participating provider contracts with Regence BlueShield or another BlueCard network, but is not preferred under the Preferred

Provider Organization ('PPO') network that applies to UMP CDHP members. You pay 40% of the amount allowed under the provider's contract, but these providers may not balance bill you.

When You Don't Have Access to a Preferred Provider

If you do not have access within 30 miles of your residence to a preferred provider able to provide medically necessary services, you may request a network waiver by submitting the following documentation

- A letter of explanation from you or your provider stating why the patient saw or needs to see the out-of-network provider.
- Details of the research conducted by you or your provider to locate a preferred provider (in effect, names and phone numbers of preferred providers that have been researched and may have been contacted).

If the waiver is related to services for which preauthorization is being requested, or for which care is ongoing, the following additional information should be included:

- Performing provider's name, address, phone number, and National Provider Identifier (NPI) or Tax ID number (TIN).
- Diagnosis codes.
- Procedure codes.
- Length of treatment requested or required for services.
- Estimated charges.

Your waiver request should be sent to:

Regence BlueShield
Attn: Appeals and Correspondence
PO Box 2998
Tacoma, WA 98401-2998

Covered Provider Types

The plan pays for covered services only when performed by a covered provider type. All preferred providers are covered provider types. If you see an out-of-network provider that is not a covered provider type, the plan will not pay for any of the services received. As with all noncovered services, any payments you make to a noncovered provider type will not apply toward your deductible or out-of-pocket limit. See the list of covered provider types at **www.ump.hca.wa.gov**.

TIP: A provider can be a covered provider type but not a preferred provider. Find preferred providers by using the Provider Search at **www.ump.hca.wa.gov**, logging in to **myRegence.com**, or calling 1-888-849-3681.

What Is a Primary Care Provider?

A primary care provider (PCP) is a medical professional who provides services directly to patients, as well as coordinating access to a range of other health care services. To be designated as a PCP, a provider must be one of the provider types and practice under one of the specialties listed in the table below.

Provider Type	Specialties
Medical Doctor (M.D)	Adult Medicine
Doctor of Osteopathic Medicine (D.O.)	Family Practice
Naturopathic Physician (N.D.)	General Practice
Nurse Practitioner	Internal Medicine
Physician Assistant	OB/GYN or Obstetrics
	Pediatrics (for patients under age 18)

Comparing Payments to Preferred and Out-of-Network Providers

The chart below shows how much you pay for professional services when UMP CDHP is your primary insurance. For these examples, assume you have paid your deductible and haven't reached your out-of-pocket limit.

Preferred Provider				
Billed Charge	**Allowed Amount**	**Must Provider Accept Allowed Amount?**	**Plan Pays**	**You Owe Provider**
$1,000	$900	Yes (Provider discount = $100)	$765 (85% x $900)	$135 ($900–$765) (Member coinsurance: 15% of plan allowed)
Out-of-Network Provider				
Billed Charge	**Allowed Amount**	**Must Provider Accept Allowed Amount?**	**Plan Pays**	**You Owe Provider**
$1,000	$900	No (No provider discount)	$540 (60% x $900)	Member coinsurance (40% of plan allowed): $360 Difference between allowed and billed charge $100* Total you pay: $460*

**This amount does not apply to your deductible or out-of-pocket limit.*

Please note that these are examples only and may not reflect your specific situation.

What You Pay for Medical Services

Your Deductible

ALERT! Prescription drug costs do count toward your deductible. You pay the entire cost of your drugs, even those covered by the plan, until you have met your entire deductible.

A deductible is a fixed dollar amount you pay each calendar year before the plan begins paying most benefits. For this plan, the deductible for a single person on an account is $1,400; for more than one person on an account, $2,800; see "How Does the Deductible Work With More Than One Person?" on this page. You pay your providers until you meet your deductible for the year, then the plan begins to pay benefits for your care. See below for services that are exempt from the deductible.

What Doesn't Count Toward My Deductible?

The following out-of-pocket expenses do **not** count toward your deductible:

- Services you pay for that aren't covered by the plan (see pages 50–54 for some examples).
- Charges for services exceeding benefit maximums. For example, the maximum for vision hardware is $150 every two calendar years; charges over $150 do not count toward your 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 deductible.
- Out-of-network provider charges that exceed the allowed amount, including non-network pharmacies.
- The ancillary charge for brand-name drugs that have a generic equivalent (see page 37).

TIP: You can spend from your HSA for noncovered services as long as they are qualified medical expenses (see definition on page 111).

Which Services Are Exempt From the Deductible?

You don't have to pay toward the deductible for these services before the plan pays:

- Preventive care and immunizations as described on pages 31–32.
- Routine vision care: exams, glasses, and contacts (page 35).
- *Quit for Life* tobacco cessation program (page 34).

TIP: All services **not** listed above are subject to the deductible. This means that you must pay the first $1,400 or $2,800 of covered services before the plan begins to pay.

How Does the Deductible Work With More Than One Person?

- **If you cover only yourself,** your deductible is $1,400; you must pay this amount for covered services not exempt from the deductible (including covered drugs) before the plan begins to pay for your care.
- **If you cover yourself and at least one other person,** your deductible is

$2,800. You must meet this amount of covered services for all covered persons combined before the plan pays for any services, including drugs (other than those exempt from the deductible).

ALERT! If you receive services with a benefit limit (such as chiropractic, massage therapy, or physical therapy) before meeting your deductible, those visits will count toward the benefit limit. For example, if you pay out of pocket for a chiropractor visit because you haven't met your deductible, that visit will count toward the maximum of 10 visits per calendar year. See definition of "Limited Benefit" on page 104 for more information. **Note:** If a dependent has other coverage primary, visits paid by the primary plan also count toward UMP CDHP benefit limits.

What Is 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%.

How Much Coinsurance Do I Pay?

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

- **For preferred providers:** 15% of the allowed amount.
- **For out-of-network providers:** 40% of the allowed amount. ***Note:*** Most out-of-network providers charge more than the allowed amount. You will be responsible for paying any amount an out-of-network provider bills that is above the allowed amount, in addition to your 40% coinsurance.

See pages 36–46 for how much you pay for prescription drugs.

How Do I Pay My Claims?

To ensure you pay the correct amount, it's best to pay after claims are processed by the plan. Your provider should bill the plan first. When the plan processes a claim, it applies any applicable network provider discount, checks the benefits for the service, and confirms if you've met your deductible in order to calculate what you owe on the claim. Both you and your provider will receive an Explanation of Benefits (EOB) that provides the detail on what the plan pays and what amount, if any, is the member's responsibility. Your provider should then bill you the same amount that is shown in the "member responsibility" column on the EOB.

How to Use the Funds in Your HSA to Pay

When UMP processes your claim, it sends basic claim data to HealthEquity, including date of service, the provider name and the amount you owe. You can log into your HealthEquity account, view your claims, and simply click to pay them. HealthEquity will send payment directly to the provider from your account.

There are other ways you can pay for medical expenses from your HSA including using a medical debit card that you receive from HealthEquity when you enroll in the plan. You can also reimburse yourself from your account using electronic funds transfer directly into your bank account or by check. Visit HealthEquity at **www.healthequity.com/pebb** or call 1-877-873-8823.

What Is the Out-of-Pocket Limit?

ALERT! Services by out-of-network providers are never paid at 100%. Even after you reach your out-of-pocket limit, you will still pay 40% coinsurance, and the provider may balance bill you (see definition on page 100).

The out-of-pocket limit is the maximum total amount you pay to your network providers for covered services and prescription drugs during a calendar year (see below for expenses not included). The limit is $4,200 for one person on an account, or $8,400 when more than one person is covered on an account. Once you have reached this limit, the plan pays 100% of the allowed amount for covered services from preferred providers for the rest of the calendar year.

Your deductible *does* count toward your out-of-pocket limit. The following costs do ***not*** count toward your out-of-pocket limit, and must be paid even after the limit has been met:

- Services and expenses that aren't covered.
- Ancillary charges for prescription drugs (see page 37).
- Charges for services exceeding benefit maximums. For example, the maximum for vision hardware is $150 every two calendar years; charges over $150 do not apply to this limit.
- Charges for services beyond benefit limits. For example, the benefit limit for chiropractic care is 10 visits. Costs for more than 10 visits do not count toward the out-of-pocket limit.
- Charges that exceed the allowed amount (see definition on pages 99–100). When an out-of-network provider's billed charge exceeds the allowed amount, the difference between the allowed amount and the provider's billed charge (balance billing) does not apply to the out-of-pocket limit, except for dialysis and ambulance services.
- Prescription drug costs that exceed the allowed amount: If you get covered drugs from a non-network pharmacy and the pharmacy charges you more than the allowed amount, the plan covers only up to the allowed amount.

Your Health Savings Account (HSA)

FOR MORE INFORMATION:
See the HealthEquity website at **www.healthequity.com/pebb** or call 1-877-873-8823 for details on how to use your Health Savings Account.

PEBB will deposit $700 for one person, and $1,400 for more than one person on an account, deposited in equal amounts over the calendar year. Employer contributions are made only during those months you are enrolled in UMP CDHP. You may also make deposits to your account. The IRS limits the total amount that can be contributed from all sources to $3,250 for one person or $6,450 for more than one person per year. Subscribers age 55 and older can contribute an additional $1,000 per year. The PEBB contributions count toward the limit.

You can use your HSA to pay for member cost-sharing and other qualified medical expenses as described in Internal Revenue Code 223(d) (2), including those not normally covered by the plan. You can use HSA funds to pay for expenses for your spouse or tax dependents, even if they are not covered by UMP CDHP. The federal Internal Revenue Service determines which services are eligible for reimbursement through an HSA, and who can pay for services using HSA funds. For a list of items and services that you can pay for with your HSA funds, see **www.healthequity.com/pebb** or call 1-877-873-8823.

Summary of Benefits

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 Customer Service at 1-888-849-3681 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" columns.

Not all benefits are listed; for services not listed, see the Table of Contents, the Index at the back of the book, or call UMP Customer Service at 1-888-849-3681.

In order to be covered, all services must be medically necessary (see the definition on pages 105–106).

If you see an unfamiliar term, see the alphabetical list of definitions on pages 99–113.

ALERT! If you have coverage under another health plan, see pages 55–60.

Deductibles and Limits

What is it?	How much is it?	What else do I need to know?	For more information: See page(s)
Deductible	▪ $1,400 for one person on the account ▪ $2,800 for two or more persons on an account (family)	▪ This deductible applies to all services, including prescription drugs, unless specifically stated the services are not subject to the deductible. ▪ For a family account, you must meet the entire $2,800 deductible. ▪ You pay toward this deductible before the plan begins to pay. ▪ You don't have to pay the deductible for some services. ▪ Not all services count toward this deductible.	7–8
Out-of-pocket limit	▪ $4,200 for one person on the account ▪ $8,400 for two or more persons on an account (family)	▪ Your deductible and prescription drug costs (except for ancillary charges) count toward this limit. ▪ Not all services count toward this limit.	9
Annual plan payment limit	None	No limit to how much the plan pays per calendar year.	Not applicable
Lifetime plan payment limit	None	No limit to how much the plan pays over a lifetime.	Not applicable

How Much Will I Pay?

The table below describes how much you'll pay for services. Unless otherwise noted, all payment is based on the allowed amount, which is the fee accepted as payment by a preferred provider, and services are subject to the deductible. See the Summary of Benefits table on pages 12–15 for which type of service applies to specific services.

Type of Service	How Much You Pay
Standard Subject to the deductible; see page 10.	How much you pay (your coinsurance) depends on the provider's network status: ▪ **Preferred providers** — You pay 15% of the allowed amount. ▪ **Out-of-network providers** — You pay 40% of the allowed amount; the provider may balance bill. ▪ **Participating providers** — You pay 40% of the allowed amount; the provider may not balance bill. Indicated by $$ in the **myRegence.com** provider directory.
Preventive Preventive services are **not subject to the deductible** (you don't have to pay your deductible before the plan pays).	How much you pay (your coinsurance) depends on the provider's network status: ▪ **Preferred providers** — You pay $0: the plan pays in full. ▪ **Out-of-network providers** — You pay 40%; the provider may balance bill. ▪ **Participating providers** — You pay 40%; the provider may not balance bill.
Special Subject to the deductible; see page 10.	These services have unique payment rules, which are described in the "How much will I pay?" column on pages 12–15.

What else do I need to know?

- Some services aren't covered; see pages 50–54 for a list of specific services not covered by the plan.
- You don't need a referral from the plan to see a specialist for most services. However, you will save money by seeing preferred providers, especially for preventive services; see page 6.
- Preexisting conditions: There is no waiting period; medically necessary services are covered from the day you enroll.

Summary of Benefits

Only certain services are listed in the table. For those not listed, see the alphabetical list of covered benefits on pages 16–35, check the Index, or call Customer Service at 1-888-849-3681.

Please read the pages listed in the "For more information" column for each benefit. Not all details are included in the table. We recommend that you also read:

- Services that require preauthorization (pages 47–48).
- Services for which your provider must notify the plan (page 48).
- Services that aren't covered: exclusions (pages 50–54).

Benefit/Service	How much will I pay? *(See page 11 for description of payment types)*	For more information: See page(s)	Any limitations or exclusions?
Ambulance	**Special:** 20% of the allowed amount for preferred or out-of-network providers. Out-of-network providers may balance bill.	16-17, 50, 54	Covered only for a medical emergency. See page 105 for limitations.
Applied Behavior Analysis (ABA)	Standard	17, 47	Specific preauthorization requirements; see page 17.
Chemical Dependency Treatment	Standard	18-19, 47, 48, 53	▪ Inpatient admission and some other services require plan notification. ▪ Treatment in residential facilities requires preauthorization. ▪ Outpatient services may be subject to review for medical necessity.
Chiropractic Physician Services *(Spinal and Extremity Manipulations)*	Standard	32, 52	Limited to 10 visits per calendar year.
Contraceptive Services for Women	Preventive	23–24, 31	See pages 23–24 for which services are covered as preventive.
Diabetes Care Supplies	**Special:** Paid under the prescription drug benefit; see pages at right.	20, 47, 58	See page 58 if Medicare is your primary coverage.

Benefit/Service	How much will I pay? *(See page 11 for description of payment types)*	For more information: See page(s)	Any limitations or exclusions?
Diagnostic Tests, Laboratory, and X-Rays	Standard	21, 47–48, 50, 52, 54	Usually billed separately from related office visits or inpatient services.
Durable Medical Equipment, Supplies, and Prostheses	Standard	21–22, 35, 39, 47–48, 51, 52, 102	May require preauthorization; see pages 47–48.
Emergency Room (ER)	Standard	22, 105	Services determined not to be due to a medical emergency (page 105) are not covered in an emergency room setting.
Family Planning Services	Standard *Some contraceptive services are covered as preventive; see pages 23–24 .*	23–24, 52	Not covered: ▪ Infertility services ▪ Reversal of sterilization
Hearing Aids	**Special:** Plan pays up to $800.	24	Limited to $800 plan payment per 3 calendar years.
Hearing Exams, Routine	Standard	24, 31	Newborn hearing screening is covered as preventive.
Home Health Care	Standard	25, 33, 51, 52, 104, 105	See page 25 for what is covered. Specific services are not covered; see exclusion 27 on page 51. Maintenance (page 105) and custodial (page 101) care are not covered.
Hospice Care (Includes respite care)	**Special:** Paid at 100% after meeting deductible.	25, 104, 111	Covered for terminally ill members for up to six months. Respite care is limited to $5,000 per lifetime.
Hospital Services Inpatient and Outpatient	Standard	26, 28, 48, 51	All inpatient services require plan notification (see page 48). Some services require preauthorization; see pages 47–48.
Immunizations (Vaccines)	Preventive (usually)	32, 52, 107	Covered under CDC recommendations; see page 32. *Not covered for travel or employment.*

(continued on next page)

Summary of Benefits, continued

Benefit/Service	How much will I pay? *(See page 11 for description of payment types)*	For more information: See page(s)	Any limitations or exclusions?
Mammograms (Diagnostic)	Standard	26	Must be billed as diagnostic by the provider.
Mammograms (Screening)	Preventive	26	Not covered as preventive until age 40; see page 26. Covered once per calendar year.
Massage Therapy	Standard	27, 52	Limited to 16 visits per calendar year. Only preferred massage therapists are covered.
Mastectomy and Breast Reconstruction	Standard	21, 27	All inpatient services require plan notification (see page 48).
Mental Health Treatment	Standard	27, 48, 52	▪ Inpatient admission and some other services require plan notification. ▪ Treatment in residential facilities requires preauthorization. ▪ Outpatient services may be subject to review for medical necessity.
Naturopathic Physician Services	Standard	5, 28, 45, 51	Herbs, vitamins, and other supplements are not covered.
Obstetric and Newborn Care	Standard *Some breast pumps are covered as preventive; see page 28.*	28–29, 31, 33	For non-routine services for the newborn, you may pay an additional deductible or separate coinsurance; see page 28.
Office Visits	Standard	29, 52	See page 31 for routine exams covered as preventive.
Physical, Occupational, Speech, and Neurodevelopmental Therapy	Standard	30, 48, 52, 105	**Inpatient:** 60 days maximum per calendar year. **Outpatient:** 60 visits maximum per calendar year.
Prescription Drugs	15% after deductible is met.	36–46	Brand-name drugs with a generic equivalent are subject to an ancillary charge (see page 37).

Benefit/Service	How much will I pay? *(See page 11 for description of payment types)*	For more information: See page(s)	Any limitations or exclusions?
Preventive Care *Includes vaccines, routine exams, some screening tests*	Preventive	26, 28, 31–32, 45, 110	Only certain services are covered as preventive; see pages 31–32. See pages 23–24 for contraception covered as preventive.
Skilled Nursing Facility	Standard	32, 48, 52, 54, 112	Maintenance (page 105) and custodial (page 101) care are not covered.
Spinal and Extremity Manipulations	Standard	32, 52	Limited to 10 visits per calendar year.
Surgery Inpatient and Outpatient	Standard	19, 27, 29, 33, 34, 47–48, 50, 51, 53, 54, 100, 111	See page 18 for coverage of bariatric surgery. Some services require preauthorization (pages 47–48) or plan notification (page 48).
Tobacco Cessation Program	Preventive	34, 54	Only the *Quit for Life* program is covered. See page 34 for drugs and nicotine replacement supplies covered.
Vision Care (Related to Diseases and Disorders of the Eye)	Standard	35, 51, 52	
Vision Care Routine eye exams	Preventive	35, 51, 52	One per calendar year.
Vision Hardware Glasses, contact lenses	**Special:** Plan pays up to $150; network status of provider does not matter.	35	Up to $150 per 2 calendar years (resets every even year).
Well-Child Visits	Preventive	31–32	See pages 31–32.

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 make it medically necessary (see pages 105–106).

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

- Be medically necessary.
- Follow the plan's coverage policies and preauthorization requirements.
- Follow coverage decisions made by the Washington State Health Technology Clinical Committee, which evaluates health technologies for effectiveness, safety, and cost.

Limits and exclusions may apply to plan benefits. See both the benefit description and "What the Plan Doesn't Cover," starting on page 50. Some services require preauthorization; see the list on pages 47–48 or call Customer Service to ask if a particular service is covered.

The following section describes the benefits provided by this plan. Be sure to read it carefully for important information that can help you get the most from your health coverage.

Health Technology Clinical Committee

Under state law, UMP CDHP must follow coverage decisions made by the Washington State Health Technology Clinical Committee (HTCC). If the Committee has determined that a service or treatment is not covered, the plan will not cover the service, even if your provider considers it medically necessary (see exclusion 64 on page 53). If the Committee has determined that a service or treatment may be covered, then it will be covered only in cases where it meets the Committee's specific coverage criteria. Please note that these decisions may be made and take effect at any time during the plan year. You may view final decisions and ongoing reviews at **www.hta.hca.wa.gov**.

ALERT! If you receive services that are not covered under an HTCC decision, but would be under standard Regence coverage policy, the HTCC policy takes precedence. The plan does not cover the services, and you are responsible for all charges.

List of Benefits

Acupuncture

The plan covers 16 visits for acupuncture treatment per calendar year. See definition of "Limited Benefit" on page 104.

Ambulance

TIP: You pay 20% for ambulance services, which must be medically necessary (see definition on pages 105–106). Out-of-network providers may balance bill you. 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 105).

- 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 105).
- Air or water ambulance is medically necessary (see definition on pages 105–106).
- Transport is to the nearest facility able to provide the care you need.

ALERT! If you travel outside the U.S., consider getting special insurance for air ambulance services. This plan covers air ambulance only to the nearest facility, such as a hospital, that can provide the care you need. Even if you or your doctor would rather you be sent to a facility closer to home, the plan will not cover the transportation.

Applied Behavior Analysis (ABA) Therapy

The plan covers Applied Behavior Analysis (ABA) Therapy only for a diagnosis of autism spectrum disorder. These services must meet specific criteria to be covered by the plan, and must be preauthorized. If preauthorization is not requested or is denied, ABA Therapy is not covered.

Providers must meet certain criteria to be qualified to prescribe or perform ABA Therapy.

You may access the following information at **www.ump.hca.wa.gov** or by calling UMP Customer Service at 1-888-849-3681:

- Criteria for coverage of ABA Therapy
- Documentation necessary to request preauthorization
- Instructions for requesting preauthorization
- Criteria for providers of ABA Therapy

ALERT! You may receive services not covered by the plan, but you are responsible for all charges if you do so. Additionally, costs for any noncovered services do not count toward your deductible or 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 30 under the "Physical, Speech, Occupational, or Neurodevelopmental Therapy" benefit; mental health coverage is found under "Mental Health Treatment" on page 27. 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.

Bariatric Surgery

TIP: Members who want to be evaluated for the obesity presurgical program must complete the questionnaire at **www.ump.hca.wa.gov.** If you do not have internet access, call Customer Service at 1-888-849-3681 to request a questionnaire.

Bariatric (obesity) surgery is covered only in very specific clinical circumstances, including co-morbid conditions, and must be preauthorized by the plan. The plan will cover the surgery ***only*** if the patient meets all program requirements, including those for before and after surgery. The final decision as to whether the surgery will be covered is made by a plan Medical Director after all presurgical requirements are met. Approval will not be granted to patients who had previous bariatric surgery within the last 10 years. The member must use providers and facilities designated by the plan.

The plan covers only certain types of bariatric surgery procedures. No other procedure will be considered for coverage.

Related Care Following Bariatric Surgery

If you did not receive your surgery under UMP coverage, the plan covers medically necessary follow-up care or complications post bariatric surgery ***only*** if:

1. Your surgery was covered by another health plan or you would have met UMP criteria at the time of your surgery. You or your provider must submit medical records to UMP to show that you would have met UMP criteria.
2. The procedure performed was one of those covered by UMP (Roux-en-Y or laparoscopic adjustable gastric banding).

If you do not meet the criteria above, follow-up care (including lap band fills) or complications after bariatric surgery are not covered.

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

Biofeedback Therapy

Biofeedback may be covered only for migraine and tension headaches when preauthorized by the plan. Biofeedback is not covered for any other reason.

Chemical Dependency Treatment

ALERT! Admission to a Residential Treatment Center (RTC) must be preauthorized (see page 47).

Chemical dependency is defined as an illness characterized by a physiological or psychological dependence on a controlled substance or alcohol. Chemical dependency does not include dependence on tobacco, caffeine, or food.

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

- Detoxification
- Inpatient admission
- Intensive Outpatient Program (IOP)
- Partial Hospitalization Program (PHP)

Inpatient

ALERT! Your provider must notify the plan upon admission when you receive inpatient services for chemical dependency treatment. Inpatient services for which the plan is not notified may not be covered. Inpatient chemical dependency treatment is subject to clinical review (see definition on page 101).

Services are considered "inpatient" when you are admitted to a facility. The plan pays for these services according to the network status of the provider, unless your condition is a medical emergency (see page 105).

Outpatient

Outpatient chemical dependency 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 outpatient chemical dependency 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 the following conditions are met:

- 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 pages 105–106.

Chiropractic Physician Services

See "Spinal and Extremity Manipulations" on page 32.

Dental Services

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.

For dental services that are covered by the plan, you pay 20% of the allowed amount. ***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.
- The charges for the hospital or ambulatory surgery center are covered by the plan (see "Dental Procedures Performed in a Hospital or Ambulatory Surgery Center" below).

Dental Procedures Performed in a Hospital or Ambulatory Surgery Center

Dental procedures performed in a hospital or ambulatory surgery center are covered ***only*** when any of the following conditions apply to the enrollee:

- Is under the age of 7 with a dental condition that cannot be safely and effectively treated in a dental office.
- Has a dental condition that cannot be safely and effectively treated in a dental

office because of a physical or developmental disability.
- 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 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 UMP CDHP during the entire course of treatment. The plan does not cover treatment after UMP coverage ends.

Example: You have an accident on March 12, 2013, resulting in injuries that are covered by the plan. Your treatment plan must be finalized no later than April 11, 2013. All related treatment must be completed no later than December 31, 2014 (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.
- Extends past the end of the calendar year following the accident.

Oral Surgery

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.
- Jaw reconstruction due to cancer.
- Treatment of a fracture or dislocation of the jaw or facial bones.

Note: *UMP CDHP 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 CDHP is the primary payer (see definition on page 110) for a dependent, claims for diabetes care supplies may be paid differently. See page 58 for more information.

Diabetic supplies listed below are covered under your plan's prescription drug benefit (15% of the cost after you meet your deductible). To be covered, you must get a written prescription for these medications and supplies.

You avoid having to submit your own claims when you purchase these diabetic supplies from a Washington State Rx Services network pharmacy. To find a network pharmacy, check the Washington State Rx Services online pharmacy locator at **www.ump.hca.wa.gov** or call 1-888-361-1611.

When covered under the prescription drug benefit, the following diabetes care supplies are covered under the prescription drug benefit:
- Glucometers
- Test strips
- Insulin syringes
- Lancets

Continuous glucose monitors must be preauthorized and are covered only under the medical benefit (see page 105).

See page 22 for coverage of insulin pumps and related supplies.

Diabetes Education

The plan covers diabetic self-management training and education, including nutritional therapy, by registered dieticians.

Diagnostic Tests, Laboratory, and X-Rays

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 pages 105–106. If there are alternative diagnostic approaches with different fees, the plan will cover the least expensive, evidence-based diagnostic method. See page 47 for a list of services requiring preauthorization.

ALERT! Some genetic tests are not covered; you may call Customer Service at 1-888-849-3681 to check.

Covered services include:

- Diagnostic laboratory tests, X-rays (including diagnostic mammograms), and other imaging studies.
- Electrocardiograms (EKG, ECG).
- Prostate cancer screening (prostate-specific antigen [PSA] testing): All PSA testing is covered under the medical benefit (subject to the deductible and coinsurance), even if billed as preventive.
- Skin allergy testing.

FOR MORE INFORMATION: See page 26 for information about how the plan covers mammograms.

Tests Not Covered

The plan does ***not*** pay for the following tests (this does not list 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

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

- 15% for preferred facilities.
- 20% for out-of-network facilities.

Durable Medical Equipment, Supplies, and Prostheses

TIP: The plan covers durable medical equipment (DME) at the preferred benefit rate only if you get the equipment or supply from a preferred DME supplier or other preferred medical provider. To find preferred DME providers, use the Provider Search at **www.ump.hca.wa.gov**, log on to **myRegence.com**, or call 1-888-849-3681.

If you receive a higher-cost durable medical equipment 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 pages 47–48.

The durable medical equipment benefit covers services and supplies that are prescribed by a provider prescribing 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).
- Bilevel Positive Airway Pressure (BiPAP) devices.
- Bone growth (osteogenic) stimulators (requires preauthorization).
- Breast prostheses and bras as required by mastectomy. (See "Mastectomy and Breast

Reconstruction" on page 27.)

- Breast pumps following childbirth (see page 28).
- Casts, splints, crutches, trusses, and braces.
- Continuous Positive Airway Pressure (CPAP) devices.
- Diabetic shoes.
- Insulin pumps and related pump supplies.
- 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.
  - A complication directly resulting from a covered surgery.
  - A result of an injury to the genitalia or spinal cord.
- Rental or purchase (at the plan's option) of durable medical equipment such as wheelchairs, hospital beds, and respiratory equipment. (The combined rental fees cannot exceed full purchase price; may require preauthorization.)
- Wheelchairs (must be preauthorized).
- 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 durable medical equipment to one item of that equipment and the accessories needed to operate the item. The plan also covers the repair or replacement of durable medical equipment 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:** UMP CDHP does not cover replacement of lost, stolen, or damaged durable medical equipment.

ALERT! ***Orthotics:*** Items such as shoe inserts and other shoe modifications are ***not*** covered.

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 preferred durable medical equipment supplier.

1. To find on **www.ump.hca.wa.gov**:
   - Select *Provider Search*.
   - Under *Provider Type*, choose *Other Providers*, then *Supplies & Equipment*, then *Medical Equipment*.
   - Complete the *Provider Options* and *Location* information as needed.
2. To find at **myRegence.com**, first go to *Advanced Search*. The options are similar, but you must select location first.
3. Or, you can call Customer Service at 1-888-849-3681.

Note: These supplies are not available through PPS, the network mail-order pharmacy.

Emergency Room

ALERT! Medical emergencies treated at an out-of-network hospital will be paid at the preferred rate. However, you may still be balance billed.

Facility charges for emergency room treatment are covered for diagnosis and treatment of an injury or illness covered by the plan.

Charges for professional services (provided by doctors and other provider types) may be billed separately from facility (hospital or emergency room) charges. The plan pays these professional services based on the allowed amount, the provider's network status, payment rules, and services provided.

If your emergency room visit is not the result of a medical emergency (see definition on page 105), the plan may not pay for emergency services.

Family Planning Services

The plan covers a variety of contraceptive drugs and devices. Some are covered as preventive—you don't pay a deductible (medical or prescription) or coinsurance. Others are covered under either the medical or prescription drug benefits, depending on the service.

Services related to voluntary and involuntary termination of pregnancy are covered under the medical benefit (see definition on page 105).

Education and counseling related to contraception are covered as preventive (see page 31).

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 61–62). 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 this page).

Contraceptive Drugs

Hormonal contraceptives: Includes birth control pills, emergency contraception (the "morning after" pill), vaginal rings, patches, implants, and injectables (such as Depo-Provera).

Contraceptive drugs are covered under the prescription drug benefit; those not covered as preventive are subject to the deductible and coinsurance as described on page 37.

Generally, only generic drugs are covered as preventive; the list is posted at **www.ump.hca.wa.gov**, or you can call Washington State Rx Services at 1-888-361-1611. Brand-name contraceptive drugs are covered as preventive only when authorized by the plan (see "Preauthorization" on page 41). Otherwise, they are subject to the deductible and coinsurance.

Women age 17 and over can get emergency contraception over-the-counter without a prescription. Those under age 17 must have a prescription from a covered provider type (see page 5). Only the generic version of emergency contraception is covered as preventive. If you get the brand-name version, you will pay any remaining deductible and coinsurance.

Barrier Devices

Barrier devices requiring a prescription or fitting: This includes intrauterine devices (IUDs), diaphragms, and cervical caps (see below for coverage of female condoms). All barrier devices are covered as preventive when you see a preferred provider or use a network pharmacy.

For barrier devices that require insertion and removal by a healthcare professional (such as IUDs), insertion is covered as preventive, but removal is covered under the medical benefit. Fitting for a barrier device (such as a diaphragm or cervical cap) is covered as preventive.

Over-the-Counter Products

Only over-the-counter products that are approved by and registered with the U.S. Food and Drug Administration (FDA) and intended for use by females are covered. At time of publication, the only over-the-counter contraceptives that meet these requirements are the FC Female Condom and the Reality Female Condom. If additional products are later registered with and approved by the FDA, UMP CDHP will cover them as preventive.

For the plan to cover FDA-registered over-the-counter contraceptives, you must present

a prescription from a covered provider type (see page 5) to the pharmacist at the time of purchase.

ALERT! To receive plan coverage for an over-the-counter contraceptive, you must:

- Purchase from a network pharmacy, and
- Present a prescription from a covered provider type at the time of purchase.

Sterilization

Sterilization procedures, such as tubal ligation or vasectomy, are covered. However, only sterilization procedures for women are covered as preventive; male procedures are covered under the medical benefit (page 105).

Requesting an Exception

If you have a medical condition that prevents your using a generic product that is covered as preventive, you may request an exception. Some products require preauthorization (see page 41 for how this works), and some are subject to step therapy (see page 41).

What Is Not Covered Under This Benefit?

The following services and products are not covered by the plan:

- Over-the-counter products not approved by and registered with the FDA.
- Over-the-counter products for use by males, such as male condoms.
- Reversal of voluntary sterilization.
- Diagnosis or treatment of infertility, including direct complications resulting from such treatment (for example, selective fetal reduction).

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 under specific medical criteria, such as for a diagnosis of diabetes. Maintenance foot care provided outside approved medical criteria is not medically necessary, and is not covered.

Genetic Services

ALERT! Some genetic tests are not covered; you may call Customer Service at 1-888-849-3681 to check.

The plan covers medically necessary, evidence-based genetic testing services. Genetic testing of children to predict adult disease is not covered.

The plan does **not** cover genetic services for family planning purposes.

Hearing Care (Related to 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. Hearing care benefit limits do not apply.

Hearing Exams and Hearing Aids

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 preferred providers).

One routine hearing exam is covered per calendar year and is subject to the deductible. When you see a preferred provider, these services are paid at 85% of the allowed amount. However, if you see an out-of-network provider, you pay 40% of the allowed amount and the provider may balance bill you.

Hearing Aids

You must meet your deductible before the plan covers this benefit. 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

UMP CDHP 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. The following services are covered:

- 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 as well as prescription drugs provided by the home health agency.
- Home infusion therapy.

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 Certificate of Coverage for coverage rules and limitations. These limitations apply even if the services are provided in the home or by a home health provider.

ALERT! See exclusion 27 on page 51 for services not covered by the plan.

Hospice Care (Inpatient, Outpatient, and Respite Care)

Services received from preferred providers are covered at 100% of the allowed amount. The plan covers hospice care for terminally ill enrollees for up to six months. Hospice care is subject to the deductible.

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 once your deductible is met, up to a $5,000 lifetime limit.

Hospital Services

ALERT! Some hospital-based physicians (such as anesthesiologists and emergency room doctors) who work in a preferred hospital or other facility may not be preferred providers. If an out-of-network provider bills separately from the hospital and his or her billed charges are more than the allowed amount, you may be billed for the difference in addition to your member coinsurance. Use the Provider Search at **www.ump.hca.wa.gov**, at **myRegence.com**, or call Customer Service at 1-888-849-3681 for the network status of anesthesiologists and emergency room doctors in Washington State hospitals.

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 necessary. Some services require preauthorization; see pages 47–48.

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 preferred 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.

Inpatient

Services are considered "inpatient" when you are admitted as an inpatient to a hospital; your provider must notify the plan upon admission. The plan pays these services according to the network status of the providers (including the hospital), unless your condition is a medical emergency (see page 105). All covered professional services are paid based on the allowed amount.

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.

Mammograms

A mammogram is considered screening or diagnostic based on how it is billed by your provider.

Screening (Preventive) Mammograms

ALERT! "Baseline" (also called screening or preventive) mammograms for women under age 40 are not covered.

For women ages 40 and older, the plan covers only one screening mammogram per calendar year, not subject to the deductible. If you see a:

- **Preferred provider:** You pay nothing.
- **Out-of-network provider:** You pay 40% of the allowed amount and the provider may balance bill you.

If you get more than one screening mammogram during a calendar year, the second one will not be covered.

Diagnostic (Medical) Mammograms

The plan pays for medically necessary mammograms to diagnose a medical condition under the medical benefit, subject to the deductible and coinsurance. Coverage of diagnostic mammograms is not related to age.

Massage Therapy

The plan covers no more than 16 massage therapy visits per calendar year. If you pay for visits before you meet your deductible, those visits count toward the 16-visit limit. See the definition of "Limited Benefit" on page 104. You must have a prescription for massage therapy treatment from another provider, such as a physician.

ALERT! Only preferred massage therapists are covered. To find a preferred massage therapist, use the Provider Search at **www.ump.hca.wa.gov**, at **myRegence.com**, or call Customer Service at 1-888-849-3681.

Mastectomy and Breast Reconstruction

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 5) for services to be covered.

Mental Health Treatment

ALERT! Admission to a Residential Treatment Center (RTC) must be preauthorized (see page 47).

The plan covers mental health services for treatment of neuropsychiatric, mental, and personality disorders, including eating disorders. Marriage or family counseling is not covered.

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

- Inpatient admission
- Partial Hospitalization Program (PHP)

Inpatient

Services are considered "inpatient" when you are admitted to a facility. The plan pays for these services according to the network status of the provider, unless your condition is a medical emergency (see page 105). All covered professional services are paid based on the allowed amount.

ALERT! Inpatient mental health treatment is subject to clinical review (see definition on page 101).

Outpatient

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.

Preauthorization for outpatient mental health 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 the following conditions are met:

- 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 pages 105–106.

Naturopathic Physician Services

ALERT! Naturopaths may recommend services that the plan doesn't cover. All services must meet the definition of medically necessary on pages 105–106 and normally be covered under the plan.

Services provided by naturopathic physicians are covered in the same way as for other providers. All services must be medically necessary to be covered.

The plan does not cover herbal or other dietary supplements (including vitamins and minerals, except as described on page 44), even if prescribed by your provider.

Nutrition Counseling and Therapy

The plan covers up to three visits per lifetime for nutrition counseling and therapy services.

Obstetric and Newborn Care

Services for pregnancy and its complications are covered. See "Covered Provider Types" on page 5 for providers whose services are covered by the plan. Professional services covered 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 resulting from pregnancy

For inpatient hospital charges related to a routine childbirth, you pay:

- Any remaining deductible for the mother.
- Coinsurance for facility charges and professional services for the mother while hospitalized.
- The deductible for the newborn; however, if only preventive care services (see page 31) are billed for the newborn, you will not pay the newborn's deductible.

For non-routine hospitalization of the newborn, you will also pay coinsurance for facility and professional services for the newborn.

A newborn dependent of an enrollee is covered from birth to at least 21 days following birth. See "Adding a New Dependent to Your Coverage" on page 29 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 Customer Service at 1-888-849-3681.

Services Covered as Preventive

The following services are covered as preventive (not subject to the deductible or coinsurance when you see a preferred provider):

- Screening for gestational diabetes during pregnancy.
- Purchase or rental of manual and electric breast pumps during breastfeeding, plus supplies at the time of initial purchase. The pump and supplies must be obtained through a covered provider type (see page 5). Off-the-shelf pumps from a retail supplier or hospital-grade pumps are not covered.

See pages 31–32 for more prenatal, newborn, and well-baby services that are covered as preventive. See page 44 for coverage of prenatal vitamins.

Limitations on Ultrasounds During Pregnancy

Note: ***The following limits do not apply to high-risk pregnancies. For example, a multiple pregnancy is considered high risk.***

Ultrasounds during pregnancy are covered as follows:

- One in week 13 or earlier.
- One during weeks 16-22.

Additional ultrasound(s) may be covered when medically necessary for the diagnosis, management, and treatment of complications of pregnancy on appeal; see pages 67–72.

Adding a New Dependent to Your Coverage

If the birth or adoption of a child increases your premium, you must submit the appropriate enrollment form and any necessary documents no later than 12 months after the birth or adoption to:

- **Employees:** Your personnel, payroll, or benefits office.
- **Retirees:** PEBB Program at 1-800-200-1004.

For subsequent children whose enrollment doesn't affect your premium, you should submit the appropriate enrollment forms and any necessary documents to the appropriate office (see above) no later than 60 days after the birth or adoption.

How Does the Deductible Work When You Add a Dependent?

When Only One Person Is Enrolled in UMP CDHP

If you are the only member enrolled in UMP CDHP and a new member enrolls under your account during the plan year:

- You will have to satisfy an additional $1,400 deductible when the new member enrolls.
- You must meet the entire deductible ($2,800) even if the new member enrolls later in the year.

Even if you have already met your $1,400 deductible before the new member enrolls, you will need to meet the additional $1,400 deductible before UMP CDHP begins paying for services.

Once a new member enrolls, PEBB will contribute to your HSA on his or her behalf. These contributions are equal monthly amounts, up to a maximum of $700 per year for those enrolled in UMP CDHP for the entire 12 months.

When More Than One Person Is Enrolled in UMP CDHP

For two or more members enrolled in UMP CDHP:

- The maximum deductible is $2,800.
- The maximum PEBB contribution to your HSA is $1,400.

ALERT! You may be eligible to change plans when a newly eligible member enrolls. See page 78 or page 91 for details.

Office Visits

The plan pays for office visits for covered conditions under the medical benefit (see page 105). Preventive care visits to preferred providers as described beginning on page 31 are covered at 100% and are not subject to the deductible.

Orthognathic Surgery

Orthognathic surgery (see definition on page 108) must be preauthorized by the plan according to the plan's medical policy. Call UMP Customer Service at 1-888-849-3681 if you have questions.

Physical, Occupational, Speech, and Neurodevelopmental Therapy

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 provider, 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 104).

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 104).

For the purposes of this benefit, developmental delay (see definition on page 101) 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 36.

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, they will not be covered as preventive care. Instead, when medically necessary, the services are subject to the deductible and are covered under the specific benefit the charges apply to (such as diagnostic tests, laboratory, or X-rays). If your provider bills for your visit as treatment for a medical condition instead of an annual physical exam, the services may be covered under the medical benefit and subject to the deductible and coinsurance.

You don't have to meet your deductible before the plan pays for services covered under the preventive care benefit. When you see a preferred provider for these services, you pay nothing. If you see an out-of-network provider, you pay 40% of the allowed amount (definition on pages 99–100), and the provider may balance bill you.

For lists of services that are covered as preventive, see the websites below:

Type of service	Website
Services designated with an A or B rating by the United States Preventive Services Task Force (USPSTF)	**www.uspreventiveservicestaskforce.org/uspstf/uspsabrecs.htm**
Services recommended for women by the Health Resources and Services Administration (HRSA) of the federal Department of Health and Human Services	**www.hrsa.gov/womensguidelines/**
Services recommended for infants, children, and adolescents by HRSA	**brightfutures.aap.org/pdfs/AAP%20Bright%20Futures%20Periodicity%20Sched%20101107.pdf**

Note: *Recommendations added during the calendar year may not be covered as preventive until later years.*

Examples of services covered under the preventive care benefit include:

- Preventive visits such as well-baby care and annual physical exams.
- Routine screenings for women (see below for examples).
- Certain radiology and lab tests such as screening mammograms (see page 26).
- Screening procedures such as colonoscopy.
- Intensive behavioral and dietary counseling for adults at increased risk of cardiovascular disease.
- Immunizations as specified under "Covered Immunizations" below.
- Hearing tests as part of a newborn screening.
- Certain screening tests performed during pregnancy; see pages 28–29 for more on prenatal care.

You may call Customer Service at 1-888-849-3681 to ask if a service is covered as preventive.

The following specific services for women are covered as preventive:

- Human Papillomavirus (HPV) testing for women ages 30 and over, once every three years.
- Education and counseling regarding contraception.
- Counseling and screening for HIV; counseling and screening for interpersonal and domestic violence; and counseling for sexually transmitted infections.

For additional services covered as preventive for women, see "Family Planning Services" on pages 23–24, and "Obstetric and Newborn Care" on pages 28–29.

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 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 105).

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). For the list of covered immunizations, see the UMP website or call Customer Service at 1-888-849-3681. Immunizations covered under the preventive care benefit are not subject to the deductible. Immunizations given by the providers listed under "Where Can I Get Immunizations?" (see below) are paid under the preventive care benefit. If you see an out-of-network provider for covered immunizations, you pay 40% of the allowed amount and the provider may balance bill you.

FOR MORE INFORMATION: For a list of immunizations covered as preventive, see links to the CDC immunization schedules on the UMP website or call 1-888-849-3681.

Where Can I Get Immunizations?

Immunizations covered under the preventive care benefit are ***free*** when received from a:

- Preferred provider.
- Network vaccination pharmacy (see definition on page 107); check the UMP website or call Washington State Rx Services at 1-888-361-1611 to find a pharmacy.
- Public health department.

Note: 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.

Second Opinions

The plan covers second opinions under the medical benefit (subject to the deductible and coinsurance).

Skilled Nursing Facility

Services must be preauthorized by the plan before you are admitted to a skilled nursing facility; see page 47.

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 CDHP 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 necessary.

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

Spinal and Extremity Manipulations

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 deductible also count toward your 10-visit limit (see "Limited Benefit" on page 104).

Spinal Injections

Spinal injections must be preauthorized by the plan. In addition, spinal injections are subject to a decision by the Washington State Health Technology Clinical Committee (HTCC), finalized June 17, 2011 (available online at **www.hta.hca.wa.gov/assessments.html**; see additional information about the HTCC on page 16). The plan is mandated to conform to all HTCC decisions. Therefore, therapeutic injections as follows are covered for treatment of chronic pain:

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

The following therapeutic injections are NOT covered according to the HTCC decision:

- Medial Branch Nerve Block
- Intradiscal
- Facet

For details of coverage of the services listed above, see decision 20110318B online at **www.hta.hca.wa.gov/assessments.html**.

Spinal injections not specified above may be covered subject to medical review. Call 1-888-849-3681 for more information.

Surgery

ALERT! Even if your doctor is preferred, the facility or other providers such as anesthesiologists might not be. Make sure you confirm that all of the providers who will participate in your care and the facility are preferred before you receive services. Out-of-network providers and facilities can bill you for all charges not paid by the plan, while preferred providers and facilities agree to accept the payment amounts negotiated by the plan, resulting in significant savings for you.

The plan pays for covered surgical services according to the network status of the provider (see page 6 for coinsurance amounts). The surgeon and other professional providers may bill separately from the facility.

See page 47 for a list of services that require preauthorization. In addition, your provider must notify the plan when you receive certain services, including admission as an inpatient; see list on page 48. Call Customer Service at 1-888-849-3681 if you have questions.

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 contact UMP Customer Service before any procedure to ask if it's covered or requires preauthorization.

Telehealth Services

The plan covers telemedicine for audio and video communication between the distant site physician, patient, and consulting practitioner under the medical benefit (see page 105). The originating site must be a rural health professional shortage area as defined by the Centers for Medicaid & Medicare Services (CMS).

This benefit does not include:

- Email or facsimile transmissions between doctor and patient.
- "Store and forward" technology (transmission of medical information reviewed at a later time by physician or practitioner at distant site).
- Installation or maintenance of any telecommunication devices or systems.
- Home health monitoring.

Temporomandibular Joint (TMJ) Treatment

Only surgical treatment of temporomandibular joint (TMJ) disorders is covered by the plan and must be preauthorized. Medical, dental, or other types of treatment for TMJ disorders are not covered.

Tobacco Cessation Program

The plan covers tobacco cessation services ***only*** when you are enrolled in the *Quit for Life* tobacco cessation program. No other stop smoking services are covered. *Quit for Life* provides phone counseling, online communications, nicotine replacement therapy, and educational materials to help you quit using tobacco. Enroll by calling 1-866-784-8454 or go online to **www.quitnow.net/ump/.**

These services are covered at 100%. You do not pay toward your deductible or coinsurance.

ALERT! Only nicotine products supplied by *Quit for Life* are covered. If you choose to get a product that *Quit for Life* doesn't supply, you will have to pay the entire cost out of pocket.

When recommended by your *Quit for Life* counselor, the following medications are free to you:

- Nicotine patches, lozenges, or gum.
- Prescription drugs identified in the *UMP Preferred Drug List* as covered when preauthorized by *Quit for Life*.

Nicotine patches, lozenges, or gum will be sent to you by *Quit for Life* at no cost to you. Nicotine replacement therapy is covered ***only*** when supplied directly by *Quit for Life*. You cannot purchase these products and get reimbursed later.

To receive coverage for prescription drugs, you must:

- Be participating in *Quit for Life*.
- Get preauthorization from your *Quit for Life* counselor.
- Go to your doctor and request a prescription.

Please allow three business days after *Quit for Life* approves coverage before filling your prescription. Prescription drugs for tobacco cessation are covered only at network (retail and mail-order) pharmacies.

ALERT! See the current *UMP Preferred Drug List* online for drugs covered under this benefit. If your provider prescribes a noncovered drug for tobacco cessation, you will have to pay the full cost. **Note:** When a generic drug becomes available, the brand-name drug is not covered.

Transplants

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 CDHP member receives an organ from a live donor, UMP CDHP 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.

Vision Care (Related to 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 (page 21). These services are subject to the deductible; coinsurance depends on the network status of the provider. Contact the plan at 1-888-849-3681 if you have questions.

Vision Care (Routine)

TIP: Limits to vision care benefits apply per enrollee. Each enrolled member in your family is entitled to one routine eye exam per calendar year, and $150 in vision hardware every two calendar years.

This benefit is exempt from the deductible and includes:

Eye Exams

The plan covers one routine eye exam for each enrollee per calendar year, including contact lens fitting fees. You pay nothing for services by a preferred provider. For an out-of-network provider, you pay 40% of the allowed amount and the provider may balance bill you (see definition of "Preventive Care" on page 110).

Hardware (Eyeglasses and Contact Lenses)

The plan pays up to $150 every two calendar years for prescription eyeglass lenses, frames, and contact lenses, including repairs. This $150 limit is renewed on January 1 of even years (2012, 2014, 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 (Related to Diseases and Disorders of the Eye)" on this page 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 61 for instructions.

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

Your Prescription Drug Benefit

See page 46 for prescription drug contact information.

Your plan's drug benefit is administered and coordinated by a partnership of companies known as Washington State Rx Services. These companies are:

- **ODS**—Administration and customer service
- **MedImpact Healthcare Systems Inc.**—Pharmacy network management and prescription drug claims processing
- **Mail-order pharmacy**—PPS (Postal Prescription Services)
- **Specialty drug pharmacy**—Diplomat Specialty Pharmacy

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

Note: Although Regence BlueShield provides prescription drug benefits for some plans, they do not for UMP CDHP. Always contact Washington State Rx Services with questions about your prescription drug coverage.

TIP: The *UMP Preferred Drug List* is available at **www.ump.hca.wa.gov**. You can also check drug prices online with the Prescription Price Check tool.

What Drugs Are Covered? The *UMP Preferred Drug List*

ALERT! Not all drugs are listed on the *UMP Preferred Drug List*. If your drug isn't listed, call 1-888-361-1611.

The *UMP Preferred Drug List* lists the following:

- If a drug is covered by the plan.
- If a drug is subject to an ancillary charge (see page 37).
- If the drug must be preauthorized (see "Preauthorization" on page 41).
- If the drug must be purchased from the plan's specialty pharmacy (see page 41).
- If there are any limits on a drug's coverage (see pages 40–43 under "Limits on Your Prescription Drug Coverage").
- If there are less expensive alternatives.

The *UMP Preferred Drug List* is updated online weekly. However, a drug may become subject to an ancillary charge (see page 37) at any time, in particular when a generic equivalent becomes available. You can look up your prescription drugs online at **www.ump.hca.wa.gov** or by calling Washington State Rx Services. New 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.

ALERT! When a generic equivalent for a brand-name drug becomes available, the brand-name drug *immediately* becomes subject to an ancillary charge. 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 CDHP must follow coverage recommendations made by the Washington State Pharmacy & Therapeutics Committee (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 coverage level (preferred or nonpreferred).

How Much Will I Pay for Prescription Drugs?

ALERT! When you use network pharmacies, retail or mail-order, you pay based on the drug's allowed amount, a discounted price negotiated for the plan. If you use a non-network pharmacy of any type, the pharmacy may charge more than the allowed amount; you will have to pay this amount, which doesn't count toward your deductible or out-of-pocket limit and is not payable by the plan. **NOTE:** Prescriptions ordered through foreign mail-order pharmacies are not covered, even if you send in a claim.

Until you meet your deductible (see page 7), you will pay the entire cost of your prescription drugs. Any applicable ancillary charge (see "Ancillary Charge: You Pay More for Brand-Name Drugs With a Generic Equivalent" on this page) does not apply to your deductible. Once you have met your deductible for the year, you pay 15% of the drug's cost for covered prescription drugs. You can get up to a 90-day supply for most drugs (except for specialty drugs; see page 41). For brand-name drugs with a generic equivalent, you will also pay an ancillary charge (see below).

If a prescription drug isn't covered by the plan, it does not count toward either your deductible or your out-of-pocket limit.

Note: You may use your HSA to pay for many drugs not covered by the plan; see "Your Health Savings Account" on page 9 for more information.

Ancillary Charge: You Pay More for Brand-Name Drugs With a Generic Equivalent

The ancillary charge applies to brand-name drugs that have a generic equivalent (see definition on page 103). The plan pays as if you had purchased the generic equivalent drug and you pay the rest of the cost. Specifically, you pay the generic coinsurance ***plus*** the difference in cost between the generic and the brand-name drugs.

Ancillary charge amounts are considered noncovered and do not apply to your deductible or out-of-pocket limit.

To find out if a brand-name drug has a generic equivalent, check the *UMP Preferred Drug List* at **www.ump.hca.wa.gov** or call Washington State Rx Services at 1-888-361-1611.

If a Dependent Has Other Medical Coverage

If a dependent has primary medical coverage through another plan that covers prescription drugs, some of the limits and restrictions to prescription drug coverage listed on pages 40–43 will apply when UMP CDHP pays

secondary to another plan. See "Submitting a Claim for Prescription Drugs" beginning on page 62 for how to submit a prescription drug claim.

Using Network Pharmacies When UMP CDHP Is Secondary

If a dependent has 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 CDHP Is Secondary

If a dependent's primary plan uses PPS, 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 the primary plan uses a different mail-order pharmacy, the member must use the primary plan's mail order, then submit a paper claim for payment by UMP CDHP; see "Submitting a Claim for Prescription Drugs" beginning on page 62 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 submit a claim. However, only the allowed amount for covered drugs (see page 100) will count toward your deductible or out-of-pocket limit.

Retail Pharmacies

Washington State Rx Services has a large network of retail pharmacies, which includes many pharmacies in Washington State as well as national chains. To see if your pharmacy is in the network, check the online pharmacy locator at **www.ump.hca.wa.gov** or call 1-888-361-1611.

When you get your prescriptions at a network pharmacy, the pharmacy sends the claim to the plan for you, and you pay only what you owe. Before meeting your deductible, this will be the allowed amount for a covered drug. After you have met your deductible, you will pay 15% of a covered drug's allowed amount, plus an ancillary charge for brand-name drugs that have a generic equivalent. This ancillary charge does not apply to your deductible or out-of-pocket limit. **Note:** You will pay the entire cost for any drug not covered by the plan, which will not apply toward either your deductible or your out-of-pocket limit.

Mail-Order Pharmacy

ALERT! PPS cannot ship outside of the United States. See "Travel Overrides for Prescription Drugs" on page 43 if you will be traveling outside the country.

Contact:

Postal Prescription Services (PPS)
1-800-552-6694

Washington State Rx Services
1-888-361-1611

Postal Prescription Services (PPS) is the plan's network mail-order pharmacy. You may call PPS or Washington State Rx Services for more information about mail order.

Refills can be ordered through your online pharmacy account at **www.ump.hca.wa.gov**, 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 deductible, preauthorization requirements, and limits on

coverage apply as for prescription drugs purchased at retail network pharmacies.

ALERT! 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).

Prescriptions mailed or orders placed in December but not filled until January 1 or after will be subject to the deductible applicable on the date the prescription is processed. Because of increased volume at the end of the year, prescriptions submitted to PPS in December may not be processed during the current benefit year.

Faxing Prescriptions to the Network Mail-Order Pharmacy

Fax number for PPS (providers only): 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.

Remember, ***only*** a provider can fax in a prescription. Not following these instructions may cause a delay in filling your prescription.

ALERT! Some durable medical equipment items are not available through PPS; you will need to get them through a network retail pharmacy or preferred durable medical equipment provider.

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, unless other contractual arrangements or terms apply). 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.

Non-Network Pharmacies — Retail or Mail-Order

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

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 62).
- You don't get the plan discount.
- You'll pay the difference between the allowed amount (see page 100) and what the pharmacy charges, and it won't count toward your deductible or out-of-pocket limit.
- 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 41).

TIP: To submit claims for prescriptions purchased from non-network pharmacies (U.S. retail or mail-order pharmacies, or foreign retail pharmacies), see "Submitting a Claim for Prescription Drugs" on page 62.

Drugs Purchased Outside the U.S.

If you purchase drugs outside the U.S. (including Canada and Mexico) for any reason, the following rules apply:

- If you get a drug that is available by prescription only in the U.S. but obtainable outside the U.S. without a prescription, the plan will cover the drug only if the drug was prescribed by a provider prescribing 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.
- If you get a drug that is listed 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 62. All necessary information must be included on the prescription drug claim form and translated into English, with drugs and dosage documented, along with the currency exchange rate. The plan does not pay for that translation and documentation.

ALERT! The plan does not cover prescription drugs purchased through foreign (outside the U.S.) mail-order pharmacies.

Limits on Your Prescription Drug Coverage

The plan may exclude, discontinue, or limit coverage for any drug for any of the following reasons:

- New drugs are developed.
- Generic drugs become available.
- A nonprescripton alternative (see definition on page 107), including an over-the-counter alternative (see definition on page 108) becomes available.
- There is a sound medical reason.
- There is lack of scientific evidence a drug works as well and is as safe 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 a P&T Committee of a Washington State Rx Services partner (see list on page 36).
- The Washington State Health Technology Clinical Committee requires such a change.
- A drug receives FDA approval for a new use.

Programs Limiting Drug Coverage

The limits and restrictions described from "Limits on Your Prescription Drug Coverage" on this page through "Refill Too Soon" on page 43 help us monitor drug usage, safety, and costs. Drugs may be added to any of these programs at any time. You can find out if your drug falls under any of these limits and restrictions by checking the *UMP Preferred Drug List* (PDL) or calling Washington State Rx Services at 1-888-361-1611.

Preauthorization

Some medications require preauthorization, 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.ump.hca.wa.gov**.

If your drug requires preauthorization, your pharmacist or prescribing provider must call Washington State Rx Services at 1-888-361-1611 to request it. **Note:** Drugs covered under the medical benefit rather than the prescription drug benefit have different rules for preauthorization; call Customer Service at 1-888-849-3681 for more information.

Quantity Limits

The plan limits the quantities you can purchase per prescription for certain drugs. To request preauthorization for quantities exceeding the limit for a drug, your pharmacist or prescribing provider must call Washington State Rx Services at 1-888-361-1611.

If the plan 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

ALERT! Diplomat, the plan's network specialty pharmacy, is unable to ship outside the United States. See "Travel Overrides for Prescription Drugs" on page 43 if you will be traveling outside the country.

"Specialty" drugs are high-cost injectable, infused, oral, or inhaled drugs that generally require special handling (including a few products, such as intrauterine devices [IUDs]). Specialty drugs are subject to special rules. You can find out if a drug is a specialty drug by checking the *UMP Preferred Drug List* at **www.ump.hca.wa.gov**, or by calling Washington State Rx Services. If your brand-name specialty drug has a generic equivalent, you will also have to pay the ancillary charge (see page 37).

You may receive ***up to*** a 30-day supply for specialty medications per prescription or refill. Specialty drugs are covered only when purchased through the plan's network specialty drug pharmacy. Order your specialty medications from Diplomat by calling 1-877-203-8602 (Monday–Friday, 5 a.m. to 8 p.m. Pacific Time, Saturday 6 a.m. to 2 p.m. PT).

Specialty drugs require preauthorization. A Patient Care Coordinator will contact your provider to review the coverage criteria and authorize the prescription if the criteria are met. The Patient Care Coordinator will work with you to schedule a delivery time for the medication. If you are unable to be present for the delivery, the specialty pharmacy will deliver your medications anywhere you choose, such as to your workplace or to a neighbor, but not out of the country. Specialty medications often require special handling and storage, so someone must be present to sign for them.

If your provider will be administering a medication, you can have it shipped to the provider's office. However, once the drug is received at the provider's office, the provider takes responsibility for the drug.

Step Therapy

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 first 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, your pharmacist or prescribing provider can call Washington State Rx Services at 1-888-361-1611 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.ump.hca.wa.gov,** or call Washington State Rx Services at 1-888-361-1611.

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.

Can the Pharmacist Substitute One Drug for Another?

Generic Substitution Under Washington State Law

When a brand-name drug has a generic equivalent (see definition on page 103), pharmacists in Washington State must substitute the generic equivalent drug for the brand-name drug. Your provider may write the prescription "dispense as written" if he or she wants you to get only the brand-name drug, or you can tell the pharmacist you want the brand-name drug. However, you will pay more for drugs that have a generic equivalent.

ALERT! New generic drugs are released throughout the year. If you want to take advantage of the cost-savings that generics provide, ask your provider to allow substitution on your prescriptions, even if a generic drug isn't available. That way, when one becomes available, the pharmacist can automatically refill with the generic.

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*** 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.ump.hca.wa.gov** or by calling Washington State Rx Services at 1-888-361-1611. 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 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 applicable cost-share for the nonpreferred brand-name drug. If the nonpreferred drug has a generic equivalent, you will also pay an ancillary charge.

How Does TIP Work at the Network Mail-Order Pharmacy?

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 for the nonpreferred brand-name drug.

Travel Overrides for Prescription Drugs

You may request a travel override to get an additional supply of medications for extended business or vacation travel, only when you will be outside the United States. All of the conditions listed below apply.

- The plan will allow up to two travel overrides per calendar year, not to exceed a year's supply.
- 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 may request up to the amount of medication you will need during your travel period for as many covered drugs as you want to request.
- You will pay applicable charges (deductible, coinsurance, or ancillary charges) for each extra supply received.

To request a travel override, call Washington State Rx Services at 1-888-361-1611.

Refill Too Soon

The plan will not cover a refill until 84% of the prior 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 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.

What Can I Do If Coverage Is Denied?

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

- **Employees**—Your employer's personnel, payroll, or benefits office.
- **All other members**—PEBB Benefits Services at 1-800-200-1004.

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

If Washington State Rx Services denies the coverage request, or if a network pharmacy tells you that coverage is denied, quantities are limited, or the prescription is otherwise not covered in full, you have the right to submit an appeal. (See instructions for appealing on pages 67–72.)

If your provider thinks that you need the medication immediately, he or she may request an expedited review. This means that the decision whether to cover the medication will be made within 72 hours of the request. In this case, you may choose to purchase a three-day supply at your own expense. You will receive a written notice from Washington State Rx Services of the decision. We will reimburse you only if Washington State Rx Services approves coverage of the drug.

Guidelines for Drugs Covered

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

- 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 107), including an over-the-counter alternative with similar safety, efficacy, and ingredients. (See exceptions below.)
- Is not classified as a vitamin (except as listed below), mineral, dietary supplement, homeopathic drug, or medical food.
- Has been reviewed by one of the following: the Washington State Pharmacy & Therapeutics (P&T) Committee or a P&T Committee of a Washington State Rx Services partner (see list on page 36).

ALERT! Only select generic prenatal vitamins and generic fluoride supplements are covered; brand-name prenatal vitamins and fluoride supplements are not covered.

The plan covers the following prescription drugs as **exceptions** to the above rules:

- 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.

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 20 for more information).
- Select contraceptive devices and drugs (see pages 23–24).
- Select generic over-the-counter prenatal vitamins without DHA for women of childbearing age.
- Other over-the-counter products that are specifically noted in the *UMP Preferred Drug List* as covered by the plan.

ALERT! The plan does not cover prenatal vitamins, prescription or over-the-counter, that contain DHA (docosahexaenoic acid). DHA is a dietary supplement, and dietary supplements are not covered by the plan (excluded).

To be covered, the above-listed prescription and nonprescription drugs and supplies must:

- Be prescribed by a provider prescribing within his/her scope of practice (is licensed to prescribe).
- Be dispensed from a licensed pharmacy employing licensed registered pharmacists.
- Meet plan coverage criteria.

The plan covers FDA-approved drugs used for off-label indications (that is, 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 112) as supported by clinical evidence.
- In most relevant peer-reviewed medical literature (defined on page 109), if not recognized in a standard reference compendium.
- By the federal Secretary of Health and Human Services.

The plan may require that you try standard treatment(s) before it will cover off-label use of a drug.

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

ALERT! Drugs newly approved by the FDA must be reviewed by a Pharmacy & Therapeutics Committee before UMP CDHP will cover the drug. If you are prescribed a new drug, call Washington State Rx Services to ask about coverage.

Products Covered Under the Preventive Care Benefit

Some products are covered under the preventive care benefit, if recommended by the U.S. Preventive Services Task Force (USPSTF) as described on page 31, and must conform to coverage guidelines stated above. The brand and type of products covered are limited; call 1-888-361-1611 for more information on which ones are covered. These products must be purchased from a network pharmacy; non-network or paper claims will not be reimbursed.

Some contraceptive drugs and supplies are covered as preventive; see "Family Planning Services" on pages 23–24 for details.

Some Injectable Drugs Are Covered Only Under the Prescription Drug Benefit

The following drug classes are covered only under the prescription drug benefit:

- Growth hormones
- Self-administered drugs for multiple sclerosis
- Self-administered drugs for rheumatoid arthritis

A drug may be approved for use for another condition, but is still available only through the prescription drug benefit.

ALERT! If a claim for one of these drugs is submitted as medical, it will be denied.

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. **Note:** Additional documentation must be sent along with member-submitted claims.

Guidelines for Drugs Not Covered

ALERT! Drugs classified as proton pump inhibitors (commonly called PPIs) have over-the-counter alternatives and are not covered under the plan for persons age 18 and over. The plan does cover PPIs for persons under age 18 when prescribed, because the available over-the-counter alternatives are not approved for persons under age 18.

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

- 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 a nonprescripton alternative (see definition on page 107), except for the drugs specified under "Guidelines for Drugs Covered" on page 44. **Note:** Prescription drugs with a nonprescripton alternative (see definition on page 107), including an over-the-counter

alternative having similar safety, efficacy, and ingredients are not covered.

- Drug costs covered by other insurance including Medicare Part B (see page 58 for coordination with other plans).
- Prescription drugs for tobacco cessation, except as authorized by *Quit for Life* counselors for participants in that program (see page 34).

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
- Infertility
- Obesity (or weight loss)
- Sexual dysfunction

Prescription Drug Contacts

Washington State Rx Services	1-888-361-1611 7:30 a.m. to 5:30 p.m. Pacific Time, Monday–Friday
Network Mail-Order Pharmacy ***Faxing prescriptions*** *(see page 39)* *Note: Only a provider can fax a prescription.*	
◆ PPS (Postal Prescription Services)	1-800-552-6694 Fax 1-800-723-9023 (providers only)
Mailing a prescription order Postal Prescription Services PO Box 2718 Portland OR 97208-2718	***Contact PPS for instructions***
Specialty Pharmacy (Diplomat) (see page 41)	1-877-203-8602 Fax 1-877-731-1122 (providers only)
To request preauthorization for prescription drugs (providers)	1-888-361-1611 Fax 1-800-207-8235
Submit paper claims Find claim forms at **www.ump.hca.wa.gov**	Washington State Rx Services Attn: Pharmacy Claims PO Box 40168 Portland, OR 97240-0168
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 ◆ Find a network pharmacy ◆ Find a network vaccination pharmacy ◆ Refill mail-order prescriptions ◆ Get estimates of drug costs at retail versus mail order	**www.ump.hca.wa.gov**

Limits on Plan Coverage

Preauthorization

FOR MORE INFORMATION: See page 41 for how to request preauthorization of drugs covered under the prescription drug benefit.

Some medical services and supplies require authorization from UMP CDHP to determine whether the service or supply meets the plan's medical necessity criteria, whether the service or supply has been accurately billed, and whether the charge is appropriate. (The fact that a service or supply is prescribed or furnished by a provider does not, by itself, make it medically necessary; see definition on pages 105–106). Decisions by the Washington State Health Technology Clinical Committee may affect coverage for services; see page 16 for more information.

Which Services Require Preauthorization?

ALERT! The list of services requiring preauthorization may change during the year, usually due to new procedures or devices, or newly identified safety concerns. If your service doesn't appear in the list below, you may check at **www.ump.hca.wa.gov** or call Customer Service at 1-888-849-3681 to determine if it requires preauthorization.

Your provider must receive preauthorization from the plan for the following services. If not, the service may not be covered. To ensure you receive the maximum benefit, call 1-888-849-3681 for preauthorization requirements before receiving these services. Your provider may fax preauthorization requests to 1-877-663-7526. Also see "Notification for Facility Admissions" on page 48.

- Applied Behavior Analysis (ABA) Therapy.
- Artificial hearts, total.
- Artificial intervertebral disc surgery.
- Bariatric surgery (see page 18).
- Biofeedback (only for migraine or tension headaches per coverage criteria).
- Bone growth (osteogenic) stimulators.
- Cardioverter device, wearable.
- Certain injectable drugs when obtained through a retail pharmacy or a network mail-order pharmacy; see page 45. (These drugs are indicated on the *UMP Preferred Drug List*.)
- Chemical dependency treatment in residential treatment facilities.
- Computed Tomographic Angiography (CTA).
- Continuous glucose monitors.
- **Cosmetic services:** Services that may restore or improve appearance, but may also correct a functional impairment.
- Discography for patients with chronic low back pain and lumbar degenerative disc disease.
- Drugs covered under the medical benefit may require preauthorization; call UMP Customer Service at 1-888-849-3681.
- Endometrial ablation.
- **Experimental or investigational services:** Services that are considered experimental or investigational, but may be medically necessary for certain diagnoses.
- Extracranial Carotid Angioplasty.
- Hip resurfacing.
- Hyperbaric oxygen therapy.

- Hysterectomy.
- Implantable cardiac defibrillators.
- Implantable infusion pumps.
- Inpatient rehabilitation.
- Intensity modulated radiation therapy (IMRT).
- Knee arthroplasty.
- Knee surgery: Arthroscopic meniscectomy/ meniscus repair.
- Long-term acute care (LTAC) facility admissions.
- Mental health treatment in residential treatment facilities.
- Obstructive sleep apnea surgery.
- Orthognathic surgery.
- Oscillatory chest compression devices.
- Skilled nursing facility admissions.
- Spinal (lumbar) fusion surgery.
- Spinal injections (see page 33).
- Stents, drug coated or drug-eluting (DES).
- Temporomandibular joint (TMJ) surgery.
- Transplants (except for cornea and kidney).
- Vagal nerve stimulation.
- Varicose veins treatment.
- Ventricular assist devices.
- Wheelchairs.

See the sections "Summary of Benefits" (pages 10–15), "Benefits: What the Plan Covers" (pages 16–35) and "What the Plan Doesn't Cover" (pages 50–54) for more information on all services and supplies that require preauthorization.

ALERT! The fact that a service doesn't require preauthorization does not guarantee coverage.

What Is the Difference Between Preauthorization and Notification?

"Preauthorization" is when your provider sends a request for coverage of one of the services on the list above, 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. "Notification" applies to the list of services below, and means that your provider must contact the plan to let us know when you receive services.

Notification for Facility Admissions

Your provider must notify the plan when you receive any of the following services:

- Chemical dependency treatment:
  - Detoxification
  - Inpatient services (all overnight stays in hospitals or other facilities)
  - Intensive outpatient services
  - Partial hospitalization
- Inpatient hospital admissions
- Mental health services:
  - Inpatient services (overnight stays in hospitals or other facilities)
  - Partial hospitalization

Call Customer Service to Find Out If Services Are Covered

For services not requiring preauthorization, you may call 1-888-849-3681 to ask if a particular service is generally covered by the plan, and for an estimate of how much you will pay.

However, we cannot always give a specific amount before a claim is submitted. 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. If you're receiving covered services from a preferred provider, you'll generally pay 15% of the allowed amount per code billed until you reach your out-of-pocket limit (see page 9). Once you reach that limit, the plan pays 100% of the allowed amount for covered services from preferred providers.

Case Management

Case Management for Complex Health Care Needs

Case management is a free service offered by the plan to help enrollees with serious, complex, or difficult health care needs coordinate their care. You work with a nurse case manager who assists you in finding health care providers and services appropriate for your treatment. When preauthorization is requested for a condition that may benefit from case management services or 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 CDHP benefits.
- Find preferred providers, facilities, and other resources to assist in the coordination of your medical care.
- Keep your health care costs down (for example, negotiating rates when no preferred 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 case management services.

Case Management as a Condition of Coverage

A 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 designating a primary physician (MD or DO) to coordinate care, and designating a single hospital and pharmacy to provide covered services or medications. The plan may deny payment for any services received outside of the required case management plan, except medically necessary emergency services.

What the Plan Doesn't Cover

Expenses Not Covered, Exclusions, and Limitations

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. If you have questions, call Customer Service at 1-888-849-3681.

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 medically necessary.***

1. Air ambulance, if ground ambulance would serve the same purpose.
2. Ancillary charge: The difference between the cost of a brand-name drug and its generic equivalent (see page 37 for definition of ancillary charge).
3. Arthroscopic knee surgery for the diagnosis of osteoarthritis.
4. Bariatric surgery: Coverage of follow-up care or complications following any bariatric surgery procedure other than Roux-en-Y gastric bypass or laparoscopic adjustable gastric banding surgery.
5. Bariatric surgery: Coverage of follow-up care or complications when the surgery was not covered by UMP or another health plan, or the patient would not have qualified for bariatric surgery coverage under UMP.
6. Bariatric surgery for members under age 18.
7. Cardiac Artery Calcium Scoring.
8. Circumcision.
9. Complications arising directly from services that would not be covered by the plan during the current plan year. The plan will, however, cover complications arising directly from services that a PEBB plan paid for you in the past.
10. Corneal Refractive Therapy (CRT), also called Orthokeratology.
11. 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.
12. Court-ordered care, unless determined by the plan to be medically necessary and otherwise covered.
13. Custodial care (see definition on page 101).
14. Dental care for the treatment of problems with teeth or gums, other than the specific covered dental services listed on pages 19–20.

15. Dietary or food supplements, including but not limited to:
    - Herbal supplements, dietary supplements, medical foods, and homeopathic drugs.
    - Infant or adult dietary formulas (except for limited products for the treatment of congenital metabolic disorders such as phenylketonuria [PKU] detected by newborn screening when specialized formulas are medically necessary).
    - Medical foods.
    - Minerals.
    - Prescription or over-the-counter vitamins (see exceptions on page 44).
16. Dietary programs.
17. Drugs or medicines not covered by the plan as described in the "Your Prescription Drug Benefit" section, pages 36–46.
18. Drugs or medicines obtained through foreign (non-United States) mail-order pharmacies.
19. Educational programs, except as described under "Diabetes Education" on page 21 or "Tobacco Cessation Program" on page 34.
20. Email consultations or e-visits.
21. 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
    - Sanitary supplies
    - Telephone alert systems
    - Vision aids
    - Whirlpools, portable whirlpool pumps, or sauna baths
22. Erectile or sexual dysfunction treatment with drugs or pharmaceuticals.
23. Experimental or investigational services, supplies, or drugs.
24. Eye surgery to alter the refractive character of the cornea, such as radial keratotomy, photokeratectomy, or LASIK surgery.
25. Foot care not related to a medical condition: Cutting of toenails; treatment for diagnosed corns and calluses; or any other maintenance-related foot care.
26. Hip surgery for treatment of Femoroacetabular Impingement Syndrome (FAI).
27. Home health care, except as described on page 25. The plan does not cover the following services:
    - Custodial care.
    - Maintenance care.
    - 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 25 or not specifically listed as covered in this Certificate of Coverage.
28. Hospital inpatient charges 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 of "Medically Necessary Services, Supplies, Drugs, or Interventions" on pages 105–106).
    - Personal or convenience items.
    - Private room charges.

29. Hyaluronic acid injections (viscosupplementation) for treatment of pain in any joint other than the knee.
30. Immunizations for the purpose of travel or employment, even if recommended by the Centers for Disease Control and Prevention.
31. In vitro fertilization and all related services and supplies, including all procedures involving selection of embryo for implantation.
32. Incarceration: Services and supplies provided while confined in a prison or jail.
33. Infertility or fertility testing or treatment, including drugs, pharmaceuticals, artificial insemination, and any other type of testing, treatment, complications resulting from such treatment (for example, selective fetal reduction), or visits for infertility.
34. Learning disabilities treatment after diagnosis, except as covered under the following benefits:
    - "Applied Behavior Analysis (ABA) Therapy" on page 17.
    - "Physical, Occupational, Speech, and Neurodevelopmental Therapy" on page 30; or
    - When part of treating a mental health disorder as described on page 27.
35. Magnetic Resonance Imaging—Upright MRIs (uMRI), also known as "positional," "weight-bearing" (partial or full), or "axial loading."
36. Maintenance care (see definition on page 105).
37. Manipulations of the spine or extremities, except as described under "Spinal and Extremity Manipulations" on page 32.
38. Marriage, family, or other counseling or training services, except as provided to treat an individual member's neuropsychiatric, mental, or personality disorder.
39. Massage therapy services longer than one hour per session.
40. Massage therapy services when the massage therapist is not a preferred provider.
41. Medicare-covered services or supplies delivered under a private contract with a provider who does not offer services through Medicare, when Medicare is the patient's primary coverage.
42. Missed appointment charges.
43. Noncovered provider types: Services delivered by providers not listed as a covered provider type (see page 5).
44. Orthoptic therapy except for the diagnosis of strabismus, a muscle disorder of the eye.
45. Orthotics, foot or shoe: Items such as shoe inserts and other shoe modifications.
46. Out-of-network provider charges that are above the allowed amount.
47. Over-the-counter contraceptive supplies intended for use by males.
48. Prescription drug charges over the allowed amount, regardless of where purchased.
49. 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.
50. Provider administrative fees—Any charges for completing forms, copying records, or finance charges, except for records requested by the plan to perform retrospective (postpayment) review.
51. Recreation therapy.
52. Replacement of lost, stolen, or damaged durable medical equipment.

53. Replacement of medications that are any of the following:
    - Confiscated or seized by Customs or other authorities
    - Contaminated
    - Damaged
    - Lost or stolen
    - Ruined
54. Residential treatment programs that are not solely for chemical dependency treatment or a mental health condition requiring inpatient treatment. Examples include, but are not limited to, schools, wilderness programs, and behavioral programs.
55. Reversal of voluntary sterilization (vasectomy, tubal ligation, or similar procedures).
56. 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 an officer or a court of law.
57. Separate charges for records or reports.
58. Service animals: Any expenses related to a service animal.
59. 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 pages 73–75 for more about how this works.
60. Services delivered by providers delivering services outside the scope of their licenses.
61. 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.
62. Services performed during a noncovered service.
63. 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.
64. Services, supplies, drugs, treatments, or devices determined not to be covered by the state Health Technology Clinical Committee (see page 16).
65. Services, supplies, or drugs related to occupational injury or illness (see definition on page 108).
66. 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.
67. Sex reassignment: Drugs, surgery, services, or supplies for sex (gender) reassignment.

68. Skilled nursing facility services or confinement:
    - When primary use of the facility is as a place of residence.
    - When treatment is primarily custodial.
69. Spinal cord stimulator for chronic neuropathic pain.
70. Spinal injections (therapeutic) of the following types:
    - Medial branch nerve block
    - Intradiscal
    - Facet
71. Spinal surgical procedures known as vertebroplasty, kyphoplasty, and sacroplasty.
72. Telephone consultations, except as described under "Telehealth Services" on page 33.
73. Temporomandibular joint (TMJ) disorder treatment, except as described under "Temporomandibular Joint (TMJ) Treatment" on page 34.
74. TENS (Transcutaneous Electrical Nerve Stimulation) Units.
75. Tobacco cessation services, supplies, or medications, except as described under "Tobacco Cessation Program" on page 34.
76. Travel, transportation, and lodging expenses, other than ambulance services covered by the plan as described on pages 16–17.
77. Ultrasounds during pregnancy, except as described on page 29.
78. 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.
    - **Surgical:** Any bariatric surgery procedure, any other surgery for obesity or morbid obesity, and any related medical services, drugs, or supplies, except if approved through case management as described under "Bariatric Surgery" on page 18.
79. 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. The only exception is if an employee or dependent is exempt from state and federal workers' compensation law.

If you have questions about whether a certain service or supply is covered, call Customer Service at 1-888-849-3681.

If You Have Other Medical Coverage

When UMP CDHP Pays First (Primary)

If you have UMP CDHP as your primary payer (see definition on page 110), UMP CDHP pays the normal benefit as described elsewhere in this book. If you have other secondary coverage and have questions about how that plan coordinates benefits, you should contact that plan. If you are unsure about which plan is primary, contact UMP Customer Service at 1-888-849-3681.

What Happens When UMP CDHP Is Primary, But Another Plan Paid First?

If another plan pays primary on claims where UMP CDHP should have been the primary payer:

- UMP CDHP may pay the other plan the amount UMP CDHP should have paid.
- Amounts paid by UMP CDHP to the other plan are considered benefits paid by UMP CDHP.

What Is 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 below determine which plan pays first ("primary payer") and which pays second ("secondary payer"). See page 57 for a description of how UMP CDHP coordinates benefits when it is secondary.

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.

Who Pays First?

When UMP CDHP 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 (subsequent rules do not apply).

FOR MORE INFORMATION: If you cannot determine which plan is primary, call Customer Service at 1-888-849-3681.

The Following Plan Pays First

1. Any 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 domestic partner) as an active employee pays before a plan that covers you as a retired employee.
4. The plan that has covered the patient (or their spouse or domestic partner) as a subscriber the longest, if there are two plans and numbers 1–3 in the list above do not determine which plan pays first.
5. The plan that covers the patient (or their spouse or 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 a patient will pay before a COBRA or a state right of continuation plan.

For Dependent Children

- If a dependent child has coverage through his or her employment, the child's coverage pays before the parent's.
- This plan is usually primary over Medicaid programs that cover children.

Dependent children of married parents

The plan of the parent whose birth month and day 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 covered either parent longer is primary.

Exception for newborn children: Under Washington State law, the mother's health plan must provide newborns with coverage that is no less than 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. After that date, standard rules apply.

Dependent children of legally separated or divorced parents

When there is no court order that 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 orders 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 mention responsibility for health coverage or health care expenses, the plan of the parent assuming financial responsibility is primary.

In some cases, a court order determines payment for health care expenses and ***standard coordination of benefits rules may not apply***. In these cases, you must promptly provide UMP CDHP with copies of legal documents needed to decide which plan is primary and which is secondary.

For a dependent child covered under more than one plan of individuals who are not the parents or stepparents of the child (such as grandparents or other guardians), the birthday rule will apply.

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

How Does UMP CDHP Coordinate Benefits?

UMP CDHP uses a type of coordination of benefits called **nonduplication of benefits** (see examples on this page). When UMP CDHP is secondary to another group plan that covers you, we will pay only an amount needed to bring the total benefit up to the amount UMP CDHP 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 CDHP 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 CDHP Is Secondary?

When you see providers preferred under UMP CDHP (see definition on page 110), you will owe only the balance of the UMP CDHP allowed amount after your primary plan and UMP CDHP pay benefits for covered services. Your cost will usually be higher if you do not see preferred providers.

ALERT! The examples in the following table apply only AFTER you have met your deductible (see page 7).

Examples

	Preferred Provider Charge	UMP CDHP Allowed Amount	UMP CDHP Normal Benefit	Other Plan Pays	UMP CDHP Pays	You Pay Your Provider
UMP CDHP is Primary						
When UMP CDHP pays first (or is the only plan)	$200	$100	$85 (85% of $100)	N/A	$85	$15
UMP CDHP is Secondary, Other Plan is Primary						
EXAMPLE 1: The other plan pays less than the normal UMP CDHP benefit	$200	$100	$85	$80	$5	$15
EXAMPLE 2: The other plan pays as much or more than the normal UMP CDHP benefit	$200	$100	$85	$85	$0	$15

Please contact UMP Customer Service at 1-888-849-3681 for help with any questions when you or a family member is covered by more than one plan.

ALERT! If you see out-of-network providers, your costs may be higher. See "Using Out-of-Network Providers Costs You Money" on page 4 for how this works.

Submit Secondary Claims Promptly

All health plans have deadlines for filing a claim, called a "timely filing" requirement. The timely filing deadline for UMP CDHP is 12 months from the date of service. If a claim is not submitted within a plan's timely filing deadline, the plan can deny it. If your primary plan delays payment on a claim, the claim should be submitted to UMP CDHP within the timely filing deadline to prevent denial of the claim. Promptly notifying your providers of any change to your coverage will help avoid errors and delays in processing of claims.

Payment for Diabetes Care Supplies When UMP CDHP Is Secondary

When UMP CDHP Is Secondary to a Plan Other Than Medicare

UMP CDHP covers diabetes care supplies only under the prescription drug benefit.

- If you get your supplies from a pharmacy, ask if the pharmacy can bill both UMP CDHP and your primary plan. If so, 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 page 62 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 62–63 for instructions.

Note: Nonduplication of benefits applies to these claims (see "How Does UMP CDHP Coordinate Benefits?" on page 57), which means that UMP CDHP may pay nothing after your primary plan pays.

See also "Diabetes Care Supplies" on page 20 for more about this benefit.

A secondary claim for diabetes care supplies submitted to Regence will be denied; the claim must be submitted to Washington State Rx Services.

When UMP CDHP Is Secondary to Medicare

If Medicare is primary and UMP CDHP is secondary, Medicare pays for some diabetes care supplies under the medical benefit. As a result, UMP CDHP pays these claims under the durable medical benefit according to standard coordination of benefits rules (not nonduplication of benefits). See "Can Medicare Be Primary to UMP CDHP?" on page 59 for more about when Medicare is primary to UMP CDHP.

How Does Coordination of Benefits Work With Prescription Drugs?

Some of the limits and restrictions to prescription drug coverage listed on pages 40–43 will apply when UMP CDHP pays secondary to another plan. See "Submitting a Claim for Prescription Drugs" beginning on page 62 for how to submit your prescription drug claim.

Note: If UMP CDHP is secondary to another plan other than Medicare, nonduplication of benefits applies (see "How Does UMP CDHP Coordinate Benefits?" on page 57). This means that UMP CDHP may pay nothing after your primary plan pays.

Using Network Pharmacies When UMP CDHP Is Your Secondary Coverage

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 CDHP 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 CDHP. See "Submitting a Claim for Prescription Drugs" beginning on page 62 for how to do this.

Who Can Have UMP CDHP and Medicare?

You can be enrolled in both UMP CDHP and Medicare only if:

- You are not the subscriber; and
- The subscriber is an employee enrolled in UMP CDHP and you are their dependent or spouse.

Since the subscriber must be an employee, UMP CDHP is usually primary to Medicare. This means that UMP CDHP pays first, then Medicare pays. In this case, UMP CDHP pays its normal benefit as described elsewhere in this book.

Make sure that your provider agrees to bill both UMP CDHP and Medicare. The provider should submit claims to UMP CDHP first, then to Medicare after UMP CDHP has paid its share. Medicare doesn't usually accept claims from members; if a provider doesn't bill Medicare you may not receive reimbursement from Medicare.

Can Medicare Be Primary to UMP CDHP?

In a few cases, Medicare may be primary and UMP CDHP secondary. Examples are dependents who are domestic partners with Medicare primary due to age, or a dependent enrolled in Medicare due to disability (such as but not limited to end stage renal disease). In such cases, standard coordination of benefits (not nonduplication of benefits) applies to UMP CDHP payments. If you have questions about how your claims will be paid, call Customer Service at 1-888-849-3681.

Whom Do I Inform If I Have Other Coverage?

If you or your dependents have other insurance, you must let Regence 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 table below.

Medical services	
Phone	Call 1-888-849-3681 (TTY 711) to request the form
Online	**myRegence.com** ▪ Log in to your online account ▪ Under My Navigator, select Forms ▪ You may fill out and submit online, or print out and mail or fax in Or go to **www.ump.hca.wa.gov** ▪ Select *Forms* under *Fast Find* to download form to mail or fax in
Fax	1-877-357-3418
Mail	Regence BlueShield Attn: UMP Claims PO Box 91015 MS BU386 Seattle, WA 98111-9115
Prescription drugs	
Phone	1-888-361-1611
Online	Go to **www.ump.hca.wa.gov** ▪ Select *Forms* under *Fast Find* to download form to mail or fax in Or submit through your pharmacy account at **www.ump.hca.wa.gov**
Fax	503-412-4058
Mail	Washington State Rx Services PO Box 40168 Portland, OR 97240-0168

Each person claiming payment for benefits under UMP CDHP 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 Customer Service right away.

Occupational Injury or Illness

UMP CDHP does not pay claims for services, drugs, or items related to occupational injury or illness (see definition on page 108). You must file a claim with your workers' compensation carrier. If your claim for workers' compensation is denied as not being related to an occupational injury or illness, UMP CDHP will pay for covered services. However, if workers' compensation has been covering services and denies claims as being not medically necessary, or beyond benefit limits, UMP CDHP will not cover future services for that injury or illness unless or until the workers' compensation case is closed. You may be required to provide written proof of denial of a case or of case closure before UMP CDHP will provide benefits.

Billing & Payment: Filing a Claim

Submitting a Claim for Medical Services

When UMP CDHP is your primary insurance and your provider is preferred, 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, check **www.myRegence.com** or call Customer Service at 1-888-849-3681.

When Do I Need to Submit a Claim?

You may need to submit a claim to UMP CDHP for payment if you receive services from an out-of-network provider or if you have other insurance that pays first and UMP CDHP is secondary.

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 will need to submit a claim for reimbursement. You can download the *Vision Claim Form* at **www.ump.hca.wa.gov** or call Customer Service for a copy.

To submit a claim yourself, you'll need to obtain and mail the following documents:

1. The *Medical Claim Form*—You can find the form online at **www.ump.hca.wa.gov** or you may request a form by calling Customer Service at 1-888-849-3681.
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 where the patient was picked up and where he or she was taken.
3. If UMP CDHP 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 UMP CDHP, unless the primary plan's processing of the claim is delayed. Claims not submitted to UMP CDHP within 12 months of the date of service will not be paid.

Please note that if we have to request additional information, this may delay the processing of your claim.

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 30271
Salt Lake City, UT 84130-0271

Call Customer Service at 1-888-849-3681 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.

For more information about submitting claims for services outside of the United States, see "Services Received Outside the U.S." on page 3.

If you or a family member has other health care coverage, see "If You Have Other Medical Coverage" on pages 55–60 for information on how the plan coordinates benefits with other plans.

Claims Reimbursement

Most of the time, the plan will pay preferred providers directly. For claims submitted by you or an out-of-network provider, the plan will determine whether to pay you, the provider, or both you and the provider. For a child covered by a legal qualified medical child support order (QMCSO), 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

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.
- Get a prescription from a mail-order or internet pharmacy other than PPS, the plan's network mail-order pharmacy.
- Have other prescription coverage that pays first and UMP CDHP is secondary.

TIP: Vaccine claims submitted by a member must be sent to Regence (see page 61) as a medical claim; do not send to Washington State Rx Services.

Prescription drug claim forms are available online at **www.ump.hca.wa.gov** or by calling Washington State Rx Services at 1-888-361-1611. 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

It's a good idea to keep copies of all your paperwork for your records.

TIP: Foreign claims for prescription drugs must be translated into English with specific services, charges, drugs and dosage documented, and you must tell us the currency exchange rate. The plan does not pay for this documentation or translation.

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 (and deductible and ancillary charge if applicable), 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; see page 37.
- 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 43).

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 as a Plan Member

Your Rights and Responsibilities

To ensure UMP CDHP offers 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.
- Have information about:
  - How new technology is evaluated for inclusion as a covered benefit.
  - How the plan reimburses providers.
  - Preauthorization and review requirements.
  - Providers you select and their qualifications.
  - The plan and preferred providers.
  - Your covered expenses, exclusions, and maximums or limits.
- Keep your medical records and personal information confidential.
- 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 medically necessary covered services and supplies described in your *Certificate of Coverage*, subject to the maximums, limits, exclusions, deductibles, and coinsurance.
  - 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, or religion.
  - Written explanation from the plan about any request to refund an overpayment.

As a plan member, you have the responsibility to:

- Confirm your provider's network status before *every* visit.
- Enroll in Medicare Part A and Part B as soon as you are entitled.
- 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 coinsurance and deductible 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.
- Understand your plan benefits, including what's covered, preauthorization and notification requirements, and other information described in this *Certificate of Coverage*.
- Use preferred 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 (see pages 16–35).
- Benefit exclusions, reductions, and maximums or limits (see pages 50–54).
- Clear explanation of complaint and appeal procedures (see pages 67–72).
- Preventive health care benefits that are covered (see pages 31–32).
- Definition of terms (see pages 99–113).
- Process for preauthorization or review (see page 47).
- Policies regarding drug coverage and how the plan adds and removes drugs from the *UMP Preferred Drug List* (see pages 36–46).

You can get the following information at **www.ump.hca.wa.gov** or by calling Customer Service:

- Directory of preferred providers, including both primary care providers and specialists.
- The Summary of Benefits and Coverage (SBC) and Uniform Glossary of Terms (UGT).
- Preferred drug list.
- Claims history and deductible status.
- Information on the plan's care management programs.
- When the plan may retroactively deny coverage for preauthorized care.
- Notice of privacy practices (includes plan policy for protecting the confidentiality of health information; see page 66).
- 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.
- How you can be involved in decisions about benefits.
- 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.
- Documents and other materials referred to in PEBB open enrollment materials or this *Certificate of Coverage*.

You may also call Customer Service for an annual accounting of all payments made by the plan that have been counted against any 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 at **www.myRegence.com**.

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.ump.hca.wa.gov** 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.

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

For more information: If you have any questions about appeals or complaints, you may contact us at:

Medical Services
1-888-849-3681
Uniform Medical Plan
PO Box 2998
Tacoma, WA 98401-2998

Prescription Drugs
1-888-361-1611
Washington State Rx Services
Attn: Appeals
PO Box 40168
Portland, OR 97240-0168

ALERT! Appeals procedures are subject to change during the year if required by Washington State law.

What Is a Complaint or Grievance?

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 69.

How to File a Complaint or Grievance

You can send a complaint or grievance by telephone, mail, fax, or email (see contact information on page 70). You will receive notice of the action on your 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 sent 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.
- 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 72.

The Appeals Process

ALERT! If your appeal is for an urgent or life-threatening condition, see "Expedited Appeals" on page 70.

You may appeal yourself, or an authorized representative (see "How to Designate an Authorized Representative" on this page) may request an appeal for you. There are three parts to the appeals process: first-level appeal, second-level appeal, and independent review.

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, we do not have to 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 or appropriate. 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 you or your provider submits to us.

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. If you want to authorize someone to receive your protected health information or designate a representative, you may request an *Authorization to Disclose Protected Health Information* form from Customer Service. This form must be returned to the address on the form before the plan can share information. If you are designating someone else to represent you in an appeal or complaint, the authorization form must specifically state this.

In most cases, UMP CDHP must have written authorization to communicate with anyone but the enrollee (patient) except when the enrollee is under age 13; a parent or legal guardian may act as representative. Under some circumstances, written authorization is necessary when the enrollee is age 13 to 17.

You may choose to authorize a representative to:

- Talk to UMP CDHP about claims or services.
- Share your protected health information.
- Handle an appeal on your behalf.

To designate an authorized representative, you must complete an Authorization to Disclose Protected Health Information form, available by calling Customer Service at 1-888-849-3681 or through **myRegence.com**. Send the form to the address on the form. UMP CDHP cannot share information or proceed with an appeal until we receive the completed form.

On the form, you must specify:

- What information may be disclosed;
- The purpose of the disclosure (for example, handling an appeal on your behalf); and
- Who is designated to receive or release the information.

How to File an Appeal

You can send an appeal **by telephone, mail, fax, or email** (see contact information on page 70). The plan will send confirmation within 72 hours of receiving 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 family member 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 leading to the appeal. Although you may request an appeal by phone or in person, putting your appeal in writing will help us make more informed decisions. If you don't appeal within this time period, you will not be able to continue further appeals.

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 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 a complaint and appeals analyst. Appeals about covering, authorizing, or providing health care will be evaluated by the staff of health care professionals at Regence 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 decisions 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 appeal within this time period, you will not be able to continue further appeals.

Second-level appeals for medical services are reviewed by a panel of Regence BlueShield employees, and second-level appeals for

prescription drugs are handled by Washington State Rx Services. Employees from Regence 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 representative on your behalf, will be given a reasonable opportunity to provide written testimony for the panel to consider.

Expedited Appeals

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 care or treatment, ask your provider to request an expedited appeal. This means that Regence will decide on your 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
Fax: 1-877-663-7526 (providers only)

Expedited Appeals for Prescription Drugs

If your provider thinks that you need a medication immediately, he or she may request an expedited review. This means that 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 will reimburse you up to the allowed amount minus the enrollee cost-share (coinsurance, deductible, and ancillary charge if applicable). If Washington State Rx decides not to cover the drug, you are responsible for the cost of the drug.

Phone: 1-888-361-1611
Fax: 1-866-923-0412

Where to Send Complaints or Appeals About Medical Services

Phone:

Uniform Medical Plan
Customer Service
1-888-849-3681 (TTY 711)
Monday through Friday
7 a.m. to 5 p.m. Pacific Time

Mail:

Uniform Medical Plan
PO Box 2998
Tacoma, WA 98401-2998

Email:

Secure email through your account at **myRegence.com**

Fax:

1-877-663-7526

Where to Send Complaints or Appeals About Prescription Drugs

Washington State Rx Services
Attn: Appeals
PO Box 40168
Portland, OR 97240-0168

Phone: 1-888-361-1611
Fax: 1-866-923-0412

We recommend calling first with a complaint or appeal about prescription drugs, since many problems can be resolved quickly over the phone.

Time Limits for the Plan to Decide Appeals

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 send written confirmation of your appeal to you within 72 hours of receiving it.
- The plan will decide on your appeal within 30 days unless a shorter time limit applies

as explained below. We will request written permission from you or your representative when we need an extension to the 30-day timeline, to get medical records or a second opinion.

- In appeals involving a denial of a preauthorization request, we will decide within 14 calendar days.
- 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.
- If the adverse benefit decision was based on the conclusion that the service, drug, or device is experimental or investigational, the appeal decision will be made within 20 business days. If a shorter time limit applies under other provisions of this Certificate of Coverage, the shorter time limit applies.

ALERT! The plan will comply with shorter time limits than those above when required by Washington State law.

Independent Review

You may request an external or independent review ***only*** when the denial is based on one of the following:

- Medical necessity
- Appropriateness
- Health care setting
- Level of care
- Effectiveness of a covered benefit

If you have gone through both a first- and second-level appeal and your appeal was based on one of the issues listed above, you may request an external or independent 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 you are dissatisfied with the decision of your second-level appeal.
- If the plan has failed to strictly adhere to the requirements of the appeals process.

You must request an independent review no more than four months after the date of the letter responding to your second-level appeal. The enrollee or an authorized representative (see page 68) can request an independent review.

To request an independent review for medical services, contact the plan at:

Uniform Medical Plan
PO Box 2998
Tacoma, WA 98401-2998

Fax: 1-877-663-7526
Phone: 1-888-849-3681 (TTY 711)

Regence will send the relevant medical information and correspondence to the Independent Review Organization.

To request an independent review for prescription drugs, contact the plan at:

Washington State Rx Services
Attn: Appeals
PO Box 40168
Portland, OR 97240-0168

Phone: 1-888-361-1611
Fax: 1-866-923-0412

You may pursue litigation against UMP or the Health Care Authority:

- Instead of requesting an independent review.
- After an independent review decision.
- When your appeal is not eligible for an independent review.

An external review determination is binding unless other remedies are available under

state or federal law. If a final external review determination reverses the plan's decision and you or the plan decides to pursue other remedies available under state or federal law, the plan must provide benefits, including making payment on a claim until there is a judicial decision changing the external review determination.

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 CDHP Certificate of Coverage*. The plan will pay the IRO's charges.

Complaints About Quality of Care

For complaints or concerns about the quality of care you received from a preferred provider, you may contact Customer Service by:

Phone: 1-888-849-3681 (TTY 711)

Secure email through your account at www.myRegence.com

Or you may contact the Washington State Department of Health regarding any provider (preferred or out-of-network) you have a concern about by:

Phone: 360-236-4700

Email: HSQAComplaintIntake@doh.wa.gov
Website: 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 WAC chapter 182-16. Information on how to file an appeal is available:

- On the PEBB website at **www.pebb.hca.wa.gov**.
- By contacting the PEBB Appeals Manager at 1-800-351-6827.

When Another Party Is Responsible for Injury or Illness

What Do I Need to Do?

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 Customer Service at 1-888-849-3681 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, 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. See "What Do I Need to Do?" on this page.

However, after expiration or exhaustion of the above not 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 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 (for example, 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 shall 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 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

Notice

This consumer-directed health plan (CDHP) is a qualified high-deductible health plan compatible with a Health Savings Account (HSA) under federal law. In addition to enrolling in a qualified high-deductible health plan, you must meet the eligibility requirements below to contribute to and use the funds from an HSA. UMP CDHP does not provide tax advice. If you are not eligible to have an HSA and enroll in UMP CDHP, you may be liable for tax penalties. If you have questions about whether you are eligible to have an HSA, call HealthEquity at 1-877-873-8823, or consult with a financial or tax advisor.

Who Can Enroll in UMP CDHP With an HSA?

NOTE: The following rules apply to the subscriber, who is the person directly enrolled in the plan (UMP CDHP) and is an employee or retiree of the sponsoring agency. Some rules are different for spouses and dependents.

IRS rules state that to enroll in an HSA, you must:

- Have a qualified, high-deductible health plan (also called a consumer-directed health plan).
- Have no other health coverage, with certain exceptions allowed by the IRS (for example, dental, vision, long-term care, and disability coverage are allowed).
- Not be enrolled in Medicare.*
- Not be enrolled in a flexible spending account (FSA). If you're currently enrolled in an FSA and want to enroll in UMP CDHP for 2013, you must spend all of your FSA dollars by December 31, 2012. This also would apply if your spouse has an FSA, even if you are not covering your spouse on your CDHP.
- Not be able to be claimed as a dependent on someone else's tax return.
- Not have received Veterans' Administration benefits (including prescription drugs) in the three months before your CDHP enrollment begins, or have TRICARE coverage.
- Have a limited VEBA account (if you or your spouse has VEBA).

**The spouse or a dependent of an employee may be enrolled in Medicare as their secondary plan. PEBB rules require subscribers and dependents enrolled in PEBB retiree insurance coverage to enroll in Medicare if eligible. Also, if you or your dependent do not enroll in Medicare Part B when first eligible, you or your dependent may have to pay a premium penalty to enroll in Part B later.*

In addition, PEBB will not allow non-Medicare retiree or COBRA subscribers who have a family member enrolled in Medicare to select the CDHP/HSA. If you are a non-Medicare retiree or COBRA subscriber with a Medicare dependent enrolled on your account, you must disenroll your Medicare dependent from your PEBB coverage to enroll in a CDHP. Your disenrolled family member will not qualify for COBRA or other continuation coverage options through the PEBB Program.

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 he or she is 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 86 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 verifies the eligibility of all dependents and reserves the right to request subscribers provide documents that prove a dependent's eligibility.

The following are eligible as dependents:

1. Lawful spouse.
2. Domestic partner.
   a. Effective January 1, 2010, state-registered domestic partners.
   b. A domestic partner who was qualified under PEBB eligibility criteria as a domestic partner before January 1, 2010, and was continuously enrolled under the employee in a PEBB health plan or life insurance.
3. Children. Children are defined as the employee's biological children, stepchildren, legally adopted children, 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, or children specified in a court order or divorce decree.

   In addition, children include extended dependents 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. "Children" does not include foster children for whom support payments are made to the subscriber through the state Department of Social and Health Services foster care program.

   Eligible children include:

   a. Children up to age 26.
   b. Effective January 1, 2011, children of any age with a disability, mental illness, or intellectual or other developmental disability who are incapable of self-support, provided such condition occurs before age 26. Also note:
      - The subscriber must provide evidence of the disability and evidence that the condition occurred before age 26.
      - The subscriber must notify the PEBB Program in writing no later than 60 days after the date that a child age 26 or older no longer qualifies under this eligibility. For example, children with a disability who become self-supporting are not eligible as of the last day of the month in which they become capable of self-support.
      - Children age 26 and older who become capable of self-support do not regain eligibility under these criteria if they later become incapable of self-support.
      - The PEBB Program will verify the disability and dependency of children with disabilities periodically, but not more frequently than annually after the first two-year period following the child's attainment of age 26.

ALERT! Don't forget! Notify the PEBB Benefits Services Program at 1-800-200-1004 as soon as possible of changes in dependent status. You may be required to pay for services received by ineligible dependents.

4. Parents.
   a. Parents covered under a PEBB medical plan before July 1, 1990, may continue enrollment on a self-pay basis as long as all of the following are met:
      - The parent maintains continuous enrollment in a PEBB medical plan;
      - 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.
   b. 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 insurance coverage.

Enrollment

TIP: When you retire, be sure to enroll in PEBB retiree coverage within 60 days of your retirement date. Retirees may defer medical coverage if they have other employment that provides comprehensive medical coverage. If you do not enroll or formally defer PEBB coverage within 60 days of retirement, you will not be able to return to PEBB coverage later.

An employee or dependent is eligible to enroll in only one PEBB medical plan even if eligibility criteria are met under two or more subscribers. For example, a dependent child who is eligible for enrollment under two or more parents working for employers that participate in PEBB coverage may be enrolled as a dependent under one parent, but not more than one.

Employees may waive enrollment in a PEBB medical plan if they are enrolled in other comprehensive group medical coverage. If an employee waives enrollment in a PEBB medical plan, 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 annual open enrollment; see page 79.
- **During a special open enrollment:** Subscribers may change health plans outside of the annual open enrollment if a special open enrollment event occurs; see pages 80–82.

Employees must submit an *Employee Enrollment/Change* form to their employing agency 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 evidence of the dependent's eligibility. The PEBB Program will not enroll a dependent if the PEBB Program is unable to verify the dependent's eligibility. If the employee does not return meet the procedural requirements, the employee will be enrolled in the Uniform Medical Plan Classic, and any eligible dependents cannot be enrolled until the next open enrollment.

An employee or his or her dependents may enroll during the annual open enrollment (see "Annual Open Enrollment" on page 79) or during a special open enrollment (see "Special Open Enrollment" on page 80). The employee must provide evidence of the event that created the special open enrollment.

ALERT! Failure to notify your payroll office or PEBB 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 are required to notify their employing agency to remove dependents no later than 60 days from the date a dependent no longer meets the eligibility criteria described under Eligible Dependents. Consequences for not submitting notice within 60 days may include, but are not limited to:

- The dependent may lose eligibility to continue health plan coverage under one of the continuation coverage options described on page 84;
- The subscriber may be billed for claims paid by the health plan for services that were rendered after the dependent lost eligibility;
- The subscriber may not be able to recover subscriber-paid insurance premiums for dependents that lost their eligibility; and
- The subscriber may be 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 payroll office as soon as possible.
- Retirees (and other self-pay enrollees) should contact PEBB Customer Service at 1-800-200-1004.

When Medical Enrollment Begins

For an employee and the employee's eligible dependent, enrolled when the employee is newly eligible, medical plan enrollment will begin the first day of the month following the day the employee became eligible. If the employee becomes eligible on the first working day of the month, coverage will begin on that date.

For an employee or an employee's eligible dependent enrolled 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 enrolled 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 form is received.

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, health plan coverage will begin 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, or a child who becomes eligible as a dependent with a disability, medical coverage will begin on the first day of the month following eligibility certification.

Annual Open Enrollment

Subscribers may make a change to their enrollment during the PEBB Program's annual open enrollment as follows:

- Enroll in or waive his or her enrollment in a medical plan;
- Enroll or remove eligible dependents; or
- Change medical plan choice.

The employee must submit the appropriate change form to their employing agency no later than the end 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 the list of special open enrollment events beginning below for details.

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 and correspond to the event that creates the special open enrollment for either the employee, the employee's dependent, or both. The special open enrollment may allow an employee to:

- Enroll in or change his or her health plan,
- Waive his or her health plan enrollment, or
- Enroll or remove eligible dependents.

To make an enrollment change, the employee must submit the appropriate form(s) to his or her employing agency no later than 60 days after the event that created the special open enrollment. In addition to the appropriate forms, the PEBB Program or employing agency may require the employee to prove eligibility or provide evidence of the event that created the special open enrollment.

ALERT! See "Adding a New Dependent to Your Coverage" on page 29.

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 employer by submitting an enrollment form as soon as possible to ensure timely payment of claims. If adding the child increases the premium, the employee must submit the appropriate enrollment form no later than 12 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 payroll, personnel or insurance office to obtain the appropriate forms.

ALERT! If an enrollee's provider or health care facility discontinues participation with this plan, the enrollee may not change medical plans until the next open enrollment period, unless the PEBB Appeals Manager 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 enrollee cannot change medical plans, except as outlined above or in WAC 182-08-197.

When can an employee change his or her health plan?

Any one of the following events may create a special open enrollment:

1. Employee acquires a new dependent due to:
   a. Marriage or registering a domestic partnership,
   b. Birth, adoption or when the employee assumes a legal obligation for total or partial support in anticipation of adoption,
   c. A child becomes eligible as an extended dependent through legal custody or legal guardianship, or
   d. A child becomes eligible as a dependent with a disability.
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 or an employee's dependent has a change in employment status that affects the employee's or the employee's dependent's eligibility for the employer contribution toward group health coverage;

4. Employee or an employee's dependent has a change in residence that affects health plan availability. If the employee moves and the employee's current health plan is not available in the new location the employee must select a new health plan;
5. A court order or National Medical Support Notice requires the employee or any other individual to provide insurance coverage for an eligible dependent of the employee (a former spouse or former registered domestic partner is not an eligible dependent);
6. Employee or an employee's dependent becomes eligible for state premium assistance through Medicaid or a state children's health insurance program (CHIP), or the employee or dependent loses eligibility for coverage under Medicaid or CHIP;
7. Employee or an employee's dependent becomes entitled to Medicare, enrolls in or disenrolls from 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;
8. 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). The PEBB Program may require evidence that the employee or employee's dependent is no longer eligible for an HSA;
9. Employee or 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 his or her 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 not limit its inclusion to the following:
   a. Active cancer treatment such as chemotherapy or radiation therapy for up to 90 days or until medically stable; or
   b. Transplant within the last 12 months; or
   c. Scheduled surgery within the next 60 days (elective procedures within the next 60 days do not qualify for this continuity of care); or
   d. Recent major surgery still within the postoperative period or third trimester of pregnancy.

Note: If an enrollee's provider or health care facility discontinues participation with UMP CDHP, the enrollee may not change medical plans until the next open enrollment period, unless the PEBB Program determines that a continuity of care issue exists. UMP CDHP cannot guarantee that any one physician, hospital, or other provider will be available or remain under contract with us.

When can an employee waive his or her medical plan enrollment, or enroll after waiving enrollment?

Any one of the following events may create a special open enrollment:

1. Employee acquires a new dependent due to:
   a. Marriage or registering a domestic partnership,
   b. Birth, adoption or when the employee has assumed a legal obligation for total or partial support in anticipation of adoption,
   c. A child becoming eligible as an extended dependent through legal custody or legal guardianship, or
   d. A child becoming eligible as a dependent with a disability.
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 or an employee's dependent has a change in employment status that affects the employee's or employee's dependent's eligibility for the employer contribution toward group health coverage;
4. Employee or an employee's dependent has a change in enrollment under another employer 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;
6. A court order or National Medical Support Notice requires the employee or any other individual to provide insurance coverage for an eligible dependent of the employee (a former spouse or former registered domestic partner is not an eligible dependent);
7. Employee or an employee's eligible dependent becomes eligible for state premium assistance through 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.

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 evidence of the dependent's eligibility. The PEBB Program will not enroll dependents if the PEBB Program is unable to verify a dependent's eligibility. Any one of the following events may create a special open enrollment:

1. Employee acquires a new dependent due to:
   a. Marriage or registering a domestic partnership,
   b. Birth, adoption or when an employee has assumed a legal obligation for total or partial support in anticipation of adoption,
   c. A child becoming eligible as an extended dependent through legal custody or legal guardianship, or
   d. A child becoming eligible as a dependent with a disability.
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 or an employee's dependent has a change in employment status that affects the employee's or employee's dependent's eligibility for the employer contribution toward group health coverage;
4. Employee or employee 's dependent has a change in enrollment under another employer 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;
6. A court order or National Medical Support Notice requires the employee or any other individual to provide insurance coverage for an eligible dependent of the employee (a former spouse or former registered domestic partner is not an eligible dependent);
7. Employee or an employee's dependent becomes eligible for state premium assistance through Medicaid or a state children's health insurance program (CHIP), or the employee or dependent loses eligibility for coverage under Medicaid or CHIP.

National Medical Support Notice (NMSN) or Court Order

When an NMSN or court order requires a subscriber to provide health plan coverage for a dependent child the following provisions apply:

1. The subscriber may enroll the dependent child and request changes to his or her health plan coverage as described under subsection three of this section. Employees submit the appropriate forms to their employing agency. All other subscribers submit the appropriate forms to the PEBB Program.
2. If the subscriber fails to request enrollment or health plan coverage changes as directed by the NMSN or court order, the employing agency or the PEBB Program may make enrollment or health plan coverage changes according to subsection three of this section upon request of:
   a. The child's other parent; or
   b. Child support enforcement program.
3. Changes to health plan coverage or enrollment are allowed as directed by the NMSN or court order:
   a. The dependent will be enrolled under the subscriber's health plan coverage as directed by the NMSN or court order;
   b. An employee who has waived medical will be enrolled in medical coverage as directed by the NMSN or court order, in order to enroll the dependent;
   c. The subscriber's selected health plan will be changed if directed by the NMSN or court order;
   d. 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 or court order.
4. Health plan enrollment will begin the first day of the month following receipt of the NMSN or court order. If the NMSN or court order requires a change from the subscriber's selected health plan, the change will begin the first day of the month following receipt of the NMSN or court order.

Medicare Entitlement

TIP: Retirees, permanently disabled employees, and eligible dependents must enroll in Medicare Part A and Part B if entitled.

If an enrollee becomes entitled to Medicare, he or she should contact the nearest Social Security Administration office to ask about the advantages of immediate or deferred Medicare enrollment.

For employees and their enrolled spouses 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 reject his or her PEBB medical plan and choose Medicare as their primary insurer. If an employee does so, the employee cannot enroll in a PEBB medical plan. The employee can again enroll in a PEBB medical plan during a special open enrollment or annual open enrollment. However, the employee may remain enrolled in PEBB dental, life and long-term disability insurance coverage.

In most situations, employees and their spouses can elect to defer Medicare Part B enrollment, without penalty, up to the date the employee terminates employment or retires. 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.

Medicare guidelines direct that state-registered domestic partners who are age 65 or older must have Medicare as their primary insurer.

When Medical Enrollment 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. At midnight on the last day of the month when any individual ceases to be eligible for PEBB insurance coverage.
2. On the date a plan terminates, if that should occur. Any person losing coverage will be given the opportunity to enroll in another PEBB medical plan.

Premium payments are not prorated if an enrollee dies or cancels his or her 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, employer contribution to insurance coverage 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 enrollee may be eligible for continuation of coverage or conversion to other health plan coverage if application is made within the timelines explained in the following sections.

The enrollee is responsible for timely payment of premiums. If the enrollee's insurance coverage is canceled due to lack of payment, the enrollee's eligibility to participate in PEBB medical coverage will end.

If you need help getting the correct form for an enrollment or benefit change please call PEBB Customer Service at 1-800-200-1004.

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 he or she 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 health plan have options for continuing insurance coverage during temporary or permanent loss of eligibility. There are four possible continuation coverage options for PEBB health plan enrollees:

1. COBRA
2. PEBB Extension of Coverage
3. Leave Without Pay (LWOP) Coverage
4. PEBB retiree insurance coverage

The first three options temporarily extend group insurance coverage in some cases when the subscriber's or dependent's PEBB medical plan coverage ends. COBRA coverage is governed by eligibility and administrative requirements in federal law and regulation. PEBB Extension of Coverage is an alternative created for PEBB enrollees who are

not eligible for COBRA. LWOP coverage is an alternative in specific situations.

The fourth option above is only available to retiring employees and surviving dependents who meet eligibility and procedural requirements.

All four options are administered by the PEBB Program. Refer to the *PEBB Continuation of Coverage Election Notice* booklet or the *PEBB Retiree Enrollment Guide* for specific details or call PEBB Customer Service at 1-800-200-1004.

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 up to 26 weeks of employer-paid medical, dental, basic life, and basic long-term disability insurance. The employee's 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 premium contribution during this period to maintain eligibility. After that, insurance coverage may be continued as explained in 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 UMP CDHP or the HCA if the employee's compensation is suspended or canceled 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 canceled, 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 as provided in this section.

Conversion of Coverage

Enrollees have the right to switch from PEBB group medical coverage to an individual conversion plan offered through Regence BlueShield to UMP CDHP members when they are no longer able to continue the PEBB group medical plan, and are not eligible for Medicare or 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 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. The rates, coverage and eligibility requirements of our conversion program differ from those of the enrollee's current group medical plan. Enrollment in a conversion program may limit the enrollee's ability to later purchase an individual medical plan without health screening or a preexisting condition waiting period. To receive detailed information on conversion options under this medical plan, call Customer Service at 1-888-849-3681.

Appeals of Determinations of PEBB Eligibility

Any employee of a state agency and his or her dependent may appeal a decision by the employing state agency about PEBB eligibility or enrollment to the employing agency.

Any employee of an employer group or his or her dependent may appeal a decision made by an employer group regarding PEBB eligibility or enrollment to the employer group.

Any enrollee may appeal a decision made by the PEBB Program regarding eligibility, enrollment, or premium payments may appeal that decision to the PEBB appeals committee.

Any enrollee may appeal a decision regarding administration of a PEBB medical plan by following the appeal provisions of the plan, except when regarding eligibility, enrollment, and premium payment determinations.

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 Surviving Dependents

FOR MORE INFORMATION: See the "Notice" section on page 76 for details on who may enroll in UMP CDHP.

Eligibility

In these sections we may also refer to retirees and surviving dependents as "subscribers" or "enrollees."

The Public Employee's Benefits Board (PEBB) Program will determine if an employee is eligible to enroll in retiree insurance coverage when it receives a completed Retiree Coverage Election Form. If the employee does not have substantive eligibility or does not meet the procedural requirements for enrollment in retiree insurance, the PEBB Program will notify the employee of his or her right to an appeal. Information about appealing a decision made by the PEBB Program can be found on page 95 of this Certificate of Coverage.

The PEBB Program will determine if a dependent is eligible to continue enrollment in insurance coverage as a surviving dependent when it receives a completed Retiree Coverage Election Form. If the dependent does not have substantive eligibility or does not meet the procedural requirements for enrollment in retiree insurance, the PEBB Program will notify the dependent of his or her right to an appeal. Information about appealing a decision made by the PEBB Program can be found on page 95 of this Certificate of Coverage.

Retirees, surviving dependents, 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. A copy of the enrollee's Medicare card must be provided 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 his or her 65th birthday, the enrollee must provide the PEBB Program with a copy of the appropriate documentation from the Social Security Administration. The only exception to this rule is for employees who retired 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 88.

The PEBB Program verifies the eligibility of all dependents and reserves the right to request documents from subscribers that prove a dependent's eligibility.

The following are eligible as dependents:

1. Lawful spouse.
2. Domestic partner.
   a. Effective January 1, 2010, state-registered domestic partners.
   b. A domestic partner who was qualified under PEBB eligibility criteria as a domestic partner before January 1, 2010, and was continuously enrolled under the subscriber in a PEBB health plan or life insurance.
3. Children. Children are defined as the subscriber's biological children,

stepchildren, legally adopted children, 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, or children specified in a court order or divorce decree.

In addition, children include extended dependents 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. "Children" does not include foster children for whom support payments are made to the subscriber through the state Department of Social and Health Services foster care program.

Eligible children include:

a. Children up to age 26.

b. Effective January 1, 2011, children of any age with a disability, mental illness, or intellectual or other developmental disability who are incapable of self-support, provided such condition occurs before age 26. Also note:
   - The subscriber must provide evidence of the disability and evidence that the condition occurred before age 26.
   - The subscriber must notify the PEBB Program, in writing, no later than 60 days after the date that a child age 26 or older no longer qualifies under this eligibility. For example, children who become self-supporting are not eligible as of the last day of the month in which they become capable of self-support.
   - Children age 26 and older who become capable of self-support do not regain eligibility under these criteria if they later become incapable of self-support.
   - The PEBB Program will verify the disability and dependency of children with disabilities periodically, but not more frequently than annually after the first two-year period following the child reaching age 26.

ALERT! Notify the PEBB Benefits Services Program at 1-800-200-1004 as soon as possible of changes in dependent status. You may be required to pay for services received by ineligible dependents.

4. Parents.
   a. Parents covered under a PEBB medical plan before July 1, 1990, may continue enrollment on a self-pay basis as long as all of the following are met:
      - The parent maintains continuous enrollment in a PEBB medical plan;
      - 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.
   b. 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 insurance coverage.

Enrollment

Deferring Enrollment in PEBB Retiree Coverage

Retiring employees and surviving dependents (except for survivors of emergency service personnel killed in the line of duty) must submit a Retiree Coverage Election Form to the PEBB Program no later than 60 days after the date they become eligible to enroll. If a retiring employee or a surviving dependent wants to enroll an eligible dependent(s), the subscriber

must include the dependent's information on the Retiree Coverage Election Form and provide any required document(s) as evidence of the dependent's eligibility. Retiring employees and surviving dependents that do not enroll in a PEBB medical plan are only eligible to enroll later if they have deferred enrollment as identified below:

- Beginning January 1, 2001, retirees may defer enrollment if they are enrolled in comprehensive employer-sponsored medical as an employee or the dependent of an employee.
- Beginning January 1, 2001, retirees may defer enrollment if they are enrolled in medical as a retiree or the dependent of a retiree enrolled in a federal retiree plan.
- Beginning January 1, 2006, retirees may defer enrollment if they are enrolled in Medicare Parts A and B and a Medicaid program that includes payment of medical and hospital benefits.

To defer enrollment, the retiree or surviving dependent must submit a PEBB *Retiree Coverage Election Form* to the PEBB Program indicating his or her desire to defer enrolling in a PEBB medical plan within the PEBB Program's required enrollment time limits. If a retiree or surviving dependent defers enrollment in a PEBB retiree medical plan, enrollment must also be deferred for PEBB dental.

Enrollees can enroll in only one PEBB medical plan even if eligibility criteria are met under two or more subscribers.

How to Enroll

Retirees and surviving dependents must submit a Retiree Coverage Election Form to enroll in or defer enrollment in PEBB retiree insurance coverage no later than 60 days after the date they become eligible to enroll. Surviving dependents of emergency service personnel killed in the line of duty must submit a Retiree Coverage Election Form no later than 180 days after the later of the date of the letter from the Department of Retirement Services or the Board for Volunteer Firefighters and Reserve Officers or the date of the employee's death, or the last day the surviving dependent was covered under a health plan or COBRA through the emergency service employee's employer. If a retiree or surviving dependent(s) cancels his or her PEBB retiree insurance coverage, he or she is not eligible to enroll at a later date unless enrollment was deferred.

To enroll a dependent the subscriber must include the dependent's enrollment information and provide any required document(s) as evidence of the dependent's eligibility. The PEBB Program will not enroll or reenroll dependents if the PEBB Program is unable to verify a dependent's eligibility.

A subscriber may enroll his or her dependents during the PEBB annual open enrollment (see Annual Open Enrollment section below) or during a special open enrollment (see Special Open Enrollment section below). The subscriber must provide evidence of the event that created the special open enrollment.

Subscribers are required to remove dependents no later than 60 days from the date a dependent no longer meets the eligibility criteria described under "Eligible Dependents" on page 87 of this booklet. Consequences for not submitting notice within 60 days may include, but are not limited to:

- The dependent may lose eligibility to continue medical plan coverage under one of the continuation coverage options described on page 94 of this booklet;
- The subscriber may be billed for services that were rendered after the dependent lost eligibility;
- The subscriber may not be able to recover subscriber-paid insurance premiums for dependents that lost their eligibility; and
- The subscriber may be responsible for premiums paid by the state for the dependent's medical plan coverage after the dependent lost eligibility.

When Medical Coverage Begins

ALERT! See "Adding a New Dependent to Your Coverage" on page 29.

For eligible employees and their dependents enrolling in PEBB retiree insurance coverage within 60 days of the employee or COBRA coverage ending, medical coverage begins on the first day of the month following the loss of other coverage. For a retiree who deferred enrollment and is enrolling in PEBB retiree insurance no later than 60 days following a loss of other coverage, medical coverage will begin the first day of the month following the loss of other coverage.

For an eligible surviving dependent, medical coverage will be continued without a gap subject to payment of premium.

For a retiree's or surviving dependent's dependent enrolled during the PEBB annual open enrollment, medical coverage will begin on January 1 of the following year.

For a retiree's or surviving dependent's dependent enrolled 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 form is received.

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, health plan coverage will begin the month in which the event occurs.
- If adding a child who becomes eligible as an extended dependent through legal custody or legal guardianship, or a child who becomes eligible as a dependent with a disability, medical coverage will begin on the first day of the month following eligibility certification.

TIP: Retirees should notify PEBB Customer Service at 1-800-200-1004 of address, name, or other changes as soon as possible. This helps ensure that you receive important information about your UMP CDHP benefits and helps us serve you better.

Enrollment Following Deferral

Retirees or surviving dependents who defer enrollment may enroll in a PEBB medical plan during the annual open enrollment or no later than 60 days after the date their enrollment in employer-sponsored medical coverage ends as long as they were continuously enrolled in other comprehensive employer-sponsored medical.

Retirees or surviving dependents who defer enrollment while enrolled in a federal retiree plan as a retiree or dependent will have a one-time opportunity to enroll in a PEBB medical plan during the annual open enrollment or no later than 60 days after their enrollment in a medical plan under the federal retiree plan ends as long as they were continuously enrolled in a medical plan.

Retirees or surviving dependents who defer enrollment while covered under a Medicaid program that provides creditable coverage may enroll in a PEBB medical plan during the annual open enrollment 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 eligible under subsidized Medicare Part D.

To enroll in a PEBB medical plan, the retiree or surviving dependent must send a Retiree Coverage Election Form and evidence of their continuous enrollment to the PEBB Program.

Retirees and surviving dependents should contact the PEBB Program to obtain the appropriate forms, information on premiums and available medical plans.

Annual Open Enrollment

Subscribers may make a change to their enrollment during the PEBB annual open enrollment as follows:

- Enroll or remove eligible dependents
- Change medical plan choice

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 his or her health plan?" on this page 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 correspond to the event that creates the special open enrollment for the subscriber or the subscriber's dependent.

Exception: A retiree or surviving dependent may cancel a dependent's enrollment at any time. Retirees or surviving dependents who have deferred their PEBB retiree insurance coverage may only enroll as described in the "Enrollment Following Deferral" section.

To make an enrollment change, the subscriber must submit the appropriate form(s) to the PEBB Program no later than 60 days after the event that created the special open enrollment. In addition to the appropriate forms, the PEBB Program may require the subscriber to prove eligibility or provide evidence of the event that created the special open enrollment.

Exception: 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 subscriber **must** submit the appropriate enrollment form no later than 12 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 his or her health plan?

Any one of the following events may create a special open enrollment:

1. Subscriber acquires a new dependent due to:
   a. Marriage or registering a domestic partnership,
   b. Birth, adoption or when the subscriber has assumed a legal obligation for total or partial support in anticipation of adoption,
   c. A child becoming eligible as an extended dependent through legal custody or legal guardianship, or
   d. A child becoming eligible as a dependent with a disability.
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 or the subscriber's dependent has a change in employment status that affects the subscriber's or the subscriber's dependent's eligibility for the employer contribution toward group health coverage;
4. Subscriber or a subscriber's dependent has a change in residence that affects health plan availability. If the subscriber moves and the subscriber's current health plan is not available in the new location the subscriber must select a new health plan.
5. A court order or National Medical Support Notice requires the subscriber or any other individual to provide insurance coverage for an eligible dependent of the

subscriber (a former spouse or former registered domestic partner is not an eligible dependent);

6. Subscriber or a subscriber's dependent becomes eligible for state premium assistance through 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;
7. Subscriber or subscriber's dependent becomes entitled to Medicare, enrolls in or disenrolls from 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;
8. 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). The PEBB Program may require evidence that the subscriber or subscriber's dependent is no longer eligible for an HSA;
9. 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 his or her 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 not limit its consideration to the following:
   a. Active cancer treatment such as chemotherapy or radiation therapy for up to 90 days or until medically stable; or
   b. Transplant within the last 12 months; or
   c. Scheduled surgery within the next 60 days (elective procedures within the next 60 days do not qualify for continuity of care); or
   d. Recent major surgery still within the postoperative period of up to eight 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 next open enrollment period, unless the PEBB Appeals Manager 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 may a subscriber enroll or remove eligible dependents?

Any one of the following events may create a special open enrollment:

1. Subscriber acquires a new dependent due to:
   a. Marriage or registering a domestic partnership;
   b. Birth, adoption, or when a subscriber has assumed a legal obligation for total or partial support in anticipation of adoption;
   c. A child becoming eligible as an extended dependent through legal custody or legal guardianship;
   d. A child becoming eligible as a dependent with a disability.
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 or a subscriber's dependent has a change in employment status that affects the subscriber's or the subscriber's dependent's eligibility for the employer contribution toward group health coverage;

4. Subscriber or subscriber's dependent has a change in enrollment under another employer plan during its annual open enrollment that does not align with the PEBB program's annual open enrollment;
5. Subscriber's dependent has a change in residence from outside of the United States to within the United States;
6. A court order or National Medical Support Notice requires the subscriber or any other individual to provide insurance coverage for an eligible dependent. (A former spouse or former registered domestic partner is not an eligible dependent.);
7. Subscriber or a subscriber's dependent becomes eligible for state premium assistance through Medicaid or a state children's health insurance program (CHIP), or the subscriber or dependent loses eligibility under Medicaid or CHIP.

Medicare Entitlement

Medicare Part A and Medicare Part B

ALERT! PEBB rules do not require you to enroll in Medicare's prescription drug coverage, Medicare Part D. You cannot have both UMP CDHP and Medicare Part D. If you drop your UMP CDHP coverage and 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 won't be able to come back to a PEBB plan in the future.

If an enrollee becomes entitled to Medicare, he or she should contact the nearest Social Security Administration Office to inquire 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 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.

Medicare Part D

PEBB has determined that UMP CDHP 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 UMP CDHP. 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.

ALERT! PEBB sends out a "certificate of creditable prescription drug coverage" each year. If sometime in the future you or your covered family member(s) decide to drop your UMP CDHP coverage, you will need to show this as proof that you had "creditable coverage" if you apply for Part D. If you do not show that you had creditable coverage, you may have to pay higher Medicare premiums.

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. At midnight on the last day of the month when any individual ceases to be eligible.
2. On the date a plan terminates, if that should occur. Any person 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 this page, coverage ends for the enrollee at midnight on the last day of the month in which he or she ceases to be eligible.
4. If the subscriber stops paying monthly premiums, coverage ends for the subscriber and enrolled dependents on the last day of the month for which the last full premium was paid. A full month premium is charged for each calendar month of coverage. Premium payments are not prorated if an enrollee dies or or a subscriber requests to cancel his or her medical coverage before the end of the month.

The enrollee is responsible for timely payment of premiums and reporting changes in eligibility or address. The enrollee and his or her 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 his or her dependent's right to continue coverage under one of the continuation coverage options described in the "Options For Continuing PEBB Medical Coverage" on this page. To obtain forms subscribers can contact PEBB Customer Service at 1-800-200-1004.

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 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 enrollee may be eligible for continuation of 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 he or she bills UMP CDHP 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. COBRA gives enrollees the right to continue group coverage for 18 to 36 months. Refer to the Continuation Coverage Election Notice booklet for specific details.

2. PEBB Extension of Coverage allows for continued retiree coverage of dependents of a deceased subscriber.
3. PEBB retiree insurance coverage.

The first two options above temporarily extend group insurance coverage if certain circumstances occur that would otherwise end your or your dependent's PEBB medical plan. COBRA coverage is governed by eligibility and administrative requirements in federal law and regulation. PEBB Extension of Coverage is an alternative for PEBB enrollees who are not eligible for COBRA.

The third option above is only available to surviving dependents who meet eligibility requirements. Contact PEBB Customer Service at 1-800-200-1004 or refer to the Continuation of Coverage Election Notice booklet for details.

Conversion of Coverage

Enrollees have the right to switch from PEBB group coverage to an individual conversion plan offered by Regence BlueShield to UMP CDHP members when they are no longer able to continue PEBB group coverage, and are not eligible for Medicare or another group coverage that provides benefits for hospital or medical care. Enrollees must apply for conversion coverage no later than 31 days after their group coverage ends or within 31 days from the date 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. The rates, coverage and eligibility requirements of our conversion plan differ from those of the enrollee's current group plan. Enrollment in a conversion plan may limit the enrollee's ability to later purchase an individual plan without health screening or a preexisting condition waiting period. To obtain detailed information on conversion options under this plan, call Customer Service at 1-888-849-3681.

Appeals of Determinations of PEBB Eligibility

Any enrollee may appeal a decision made by the PEBB Program regarding eligibility, enrollment, or premium payments to the PEBB appeals committee.

Any enrollee may appeal a decision regarding the administration of a PEBB medical plan by following the appeal provisions of the plan, except for eligibility, enrollment, and premium payment determinations.

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 or go to **www.pebb.hca.wa.gov**. For questions about Medicare, please contact the Centers for Medicare and Medicaid Services (CMS) at 1-800-MEDICARE or go to **www.medicare.gov**.

General Provisions

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 agreement constitutes an agreement solely between the HCA and Regence BlueShield, which 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), permitting 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 this agreement based upon representations by an person or entity other than Regence BlueShield and 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 this 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 agreement.

Out-of-Area Services

Regence BlueShield has a variety of relationships with other Blue Cross and/or Blue Shield Licensees referred to generally as "Inter-Plan 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 Inter-Plan Programs, which include the BlueCard Program 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 CDHP.

Right of Recovery

UMP CDHP has the right to a refund of incorrect payments. UMP CDHP 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 the Uniform Medical Plan (the plan) 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 the plan and Regence BlueShield. Neither Regence BlueShield nor the plan 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 in federal court. 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.

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

ALERT! In the following definition, the term "network provider" is the same as "preferred provider" elsewhere in this document, and the term "non-network provider" is the same as "out-of-network provider."

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 non-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 non-network providers** (providers not contracted with BlueCard) 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 cervices 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, please call Customer Service at 1-888-849-3681 (TTY 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 Charge

The **ancillary charge** applies to brand-name drugs that have a generic equivalent (see page 103). The plan pays as if you had purchased the generic equivalent drug and you pay the rest of the cost. Specifically, you pay the generic coinsurance ***plus*** the difference in cost between the generic and the brand-name drugs. **Note:** This amount does not apply to either your deductible or out-of-pocket limit.

Appeal

See pages 67–72 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 68 for how this works.

Balance Billing

Balance billing is a provider billing you for the difference between the provider's charge and the allowed amount (see definition on pages 99–100). For example, if the provider's charge is $100 and the allowed amount is $70, the provider may bill you for the remaining $30. Preferred and participating providers may not balance bill you for covered services above the allowed amount.

Brand-Name Drug

A **brand-name drug** is a drug sold under the proprietary name or trade name selected by the manufacturer.

Calendar Year

A **calendar year** is January 1 through December 31.

Chemical Dependency

Chemical dependency is an illness characterized by a physiological or psychological dependency on a controlled substance or alcohol.

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.

Complications of Pregnancy

Complications of pregnancy are conditions due to pregnancy, labor, and delivery that require medical care to prevent serious harm to the health of the mother or the fetus. For example, morning sickness or a non-emergency caesarean section aren't complications of pregnancy.

Coordination of Benefits

For members covered by more than one 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 55–60.

Cost Share

Cost share means the amount you pay for a service, supply, or drug. This may be a deductible (page 7), coinsurance (page 8), 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 medications that are ordinarily self-administered.

Deductible

The deductible is a dollar amount you must pay each calendar year for health care expenses before the plan starts paying for services. For one person on an account, the annual deductible is $1,400; if there is more than one person, the deductible is $2,800 and applies to all persons collectively. Only expenses covered by the plan count toward your deductible. For example, if you receive LASIK surgery (see exclusion 24 on page 51), the plan does not apply this payment to your deductible. Some services are exempt from this deductible (see the "Summary of Benefits" on pages 10–15).

Dependent

A **dependent** is a spouse, qualified or state-registered domestic partner, child, or other eligible family member covered by the plan under the subscriber's account (see "Eligible Dependents" on pages 77–78 and pages 87–88).

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.

Domestic Partner

For the purposes of this Certificate of Coverage, a **domestic partner** is defined as:

- A state-registered domestic partner (effective January 1, 2010); **or**
- A person who qualified under PEBB eligibility criteria as a domestic partner before January 1, 2010, and has been continuously enrolled under the employee in a PEBB health plan or life insurance.

Durable Medical Equipment

Durable medical equipment 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 exclusion 21 on page 51 for examples of durable medical equipment that are not covered.

Efficacy

Efficacy is the extent to which a specific intervention, procedure, or service produces the desired effect under ideal conditions (in a controlled environment under lab circumstances).

Emergency

See "Medical Emergency."

Endorsing Prescriber

An **endorsing prescriber** is a provider who has endorsed the Washington Preferred Drug List and has agreed to allow "therapeutic interchange" (see page 42) of a preferred drug for a nonpreferred one in the same drug class.

Enrollee

An **enrollee** is an employee, retiree, former employee, or dependent enrolled in this plan (see also "Member," "Subscriber," and "Dependent").

Experimental or Investigational

Experimental or investigational means a service, supply, or drug that the plan has classified as investigational. 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, or drug to determine if it is investigational. A service, supply, or drug not meeting all of the following criteria is, in the plan's judgment, investigational if:

- A medication or device, the health intervention must have final approval from the United States Food and Drug Administration as being safe and efficacious for general marketing. However, if a medication 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, a medication must be so recognized in one of the standard reference compendia (see definition on page 112) or, if not, then in a majority of relevant peer-reviewed medical literature (see definition on page 109); or by the United States Secretary of Health and Human Services.
- The scientific evidence must permit conclusions concerning the effect of the service, supply, 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, or drug must improve net health outcome.
- The scientific evidence must show that the service, supply, or drug is as beneficial as any established alternatives.
- The improvement must be attainable outside the laboratory or clinical research setting.

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 Customer Service at 1-888-849-3681 (TTY 711). You may have the right to an expedited appeal; see page 70 for that process.

Explanation of Benefits (EOB)

An **Explanation of Benefits** (EOB) is a detailed account of each claim processed by the plan, which is sent to you to notify you of claim payment or denial. You can also get this online at **www.myRegence.com**, or call 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. Preferred providers have agreed to accept these fees as payment in full for services to enrollees. See "Allowed Amount, Medical Services" on pages 99–100 for more details.

Formulary

See "What Drugs are Covered? The *UMP Preferred Drug List*" on page 36.

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, 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 "Can the Pharmacist Substitute One Drug for Another?" on page 42 for how this works.)

Grievance

A **grievance** is also called a complaint; see pages 67–72 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 and UMP CDHP) in addition to the following health care programs: Basic Health, Prescription Drug Program, Public Employees Benefits Board (PEBB) Program, Medicaid, and Washington Health Program.

Health Intervention

Health intervention is a medication, 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.

Health Savings Account (HSA)

A **Health Savings Account** (HSA) is a tax-advantaged spending and savings account that can be used to pay for qualified medical expenses. IRS rules govern who can have an HSA and how the funds can be spent. The HSA is funded by pre-tax contributions from

you, your employer, or both. In 2013, the maximum set by the IRS for an individual is $3,250, and the maximum contribution for family coverage is $6,450. You can save this much even if your health plan deductible is lower. The rates are subject to change every year, adjusted for inflation.

Home Health Agency

A **home health agency** is an agency or organization that provides a program of home health care practicing 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 preferred provider.

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 on Accreditation of Healthcare Organizations 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.
- Is operated as a school.
- Is used principally as a convalescent facility, rest facility, nursing facility, or facility for the aged.

Inpatient Stay

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 71).

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 deductible (see page 7) 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 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 (for example, 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.

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 deductible and coinsurance. See pages 7–8 for a description of how this works.

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.

Medically Necessary or **Medical Necessity** means health care services, 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. Under state law, UMP CDHP must follow coverage decisions made by the Health Technology Clinical Committee regarding coverage of services or interventions (see page 16). 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 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 treat (that is 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.

Member

A **member** is an employee, retiree, former employee, or dependent enrolled in the plan (see also "Enrollee").

Network

Network is the facilities, providers, and suppliers your health insurer or plan contracts with to provide health care services.

Network Pharmacy

A network pharmacy contracts with Washington State Rx Services to provide prescription drug coverage to UMP CDHP members at the contracted rate (allowed amount). See pages 38–39 for details of the advantages of using network pharmacies.

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.ump.hca.wa.gov** or by calling Washington State Rx Services at 1-888-361-1611.

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 50–54 and "Guidelines for Drugs Not Covered" on page 45 for details.

Nonduplication of Benefits

Nonduplication of benefits is how UMP CDHP coordinates benefits when UMP CDHP is your secondary coverage (see definition on page 112). When another plan (other than Medicare) is primary (pays first), that plan pays their normal benefit. UMP CDHP then pays up to the amount we would have paid if UMP CDHP had been the primary plan. If the primary plan pays as much or more than the normal UMP CDHP benefit, UMP CDHP pays nothing. UMP CDHP does not pay the rest of the allowed amount.

Example *(this is an example only, and may not apply to your specific situation)*

Plan	Allowed amount	Plan's normal benefit	Paid by plan
Plan A (primary)	$100	$85 (assumes Plan A pays 85% of the allowed amount)	$85
UMP CDHP (secondary)	$100	$85	0
		You pay:	$15

Non-Network Pharmacy

A **non-network pharmacy** does not contract with Washington State Rx Services. See page 39 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 nonpreferred in the *UMP Preferred Drug List* (see page 36).

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 health plan had the primary responsibility to pay the claim.

Occupational Injury or Illness

An **occupational injury or illness** is one resulting from work for pay or profit.

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.

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.

Out-of-Pocket Limit

The **out-of-pocket limit** is the maximum total amount you pay to your providers for covered services and prescription drugs during a calendar year. The limit is $4,200 for one person on an account, or $8,400 if there is more than one person on an account. Once you have reached this limit, the plan pays 100% of the allowed amount for covered services from network providers for the rest of the calendar year. See page 9 for what does and doesn't count toward this limit. **Note:** Your deductible ($1,400 or $2,800) does count toward this limit.

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.

P&T Committee

See **"Pharmacy & Therapeutics Committee."**

Participating Provider

A **participating provider** is contracted but is in another network. Participating providers are designated in the myRegence.com provider directory with $$. 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.

PEBB

The **Public Employees Benefits Board** is a group of representatives, appointed by the governor, that establishes the terms and conditions of eligibility and benefits for public employees, as defined by Washington State law RCW 41.05.011.

PEBB Plan

A **PEBB plan** is one of several insurance plans, including the Uniform Medical Plan (UMP CDHP and UMP Classic), offered through the Public Employees Benefits Board (PEBB) Program to public employees, former employees, retirees, and their dependents. Benefits and eligibility are designed by the PEBB 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 that reviews and determines how prescription drugs are covered (see page 37).

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.)

Plan

Plan as referred to in this document means the UMP Consumer-Directed Health Plan (UMP CDHP) with a Health Savings Account, a self-funded PPO plan offered by the PEBB Program. In the eligibility sections (pages 76–95), "plan" refers to any PEBB-sponsored plan. In the "If You Have Other Medical Coverage" section on pages 55–60, "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 specialists. UMP CDHP 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 "Preauthorization" on page 47 for a list of medical services that require preauthorization, and page 41 for information on drugs that must be preauthorized.

Preferred Drug

A **preferred drug** is a prescription drug that is designated as preferred on the *UMP Preferred Drug List*.

Preferred Drug List

The ***UMP Preferred Drug List*** 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, 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 40–43).

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 37 for more information).

If your drug is not listed, call Washington State Rx Services at 1-888-361-1611.

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; 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.

Prenatal

Prenatal means during pregnancy.

Preventive Care

In this Certificate of Coverage, **preventive care** means only those services designated with an A or B rating by the United States Preventive Services Task Force (USPSTF), or immunizations as described on page 32, when received from a covered provider type. Services covered under the preventive care benefit are not subject to the deductible. You pay nothing for preventive care services when received from a preferred provider. For preventive care services received from an out-of-network provider, you pay 40% of the allowed amount, plus any provider's charges that exceed the allowed amount (see pages 99–100).

Primary Care Provider

A **primary care provider** is a physician (see "Physician Services" on page 109), nurse practitioner, or physician assistant who provides, coordinates, or helps a patient access a range of health care services. See page 5 for a list of specialties that may 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.

Professional Services

Professional services means non-facility medical services performed by professional providers such as medical doctors, doctors of osteopathy, naturopathic physicians, and advanced registered nurse practitioners.

Proof of Continuous Coverage

Proof of continuous coverage refers to the Certificate of Creditable Coverage provided to the member by the member's health plan; or a letter from the member's employer on the employer's letterhead stating the time period the member and his or her dependent(s) were covered by the employer's health insurance.

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 network 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 pages 99–100). Preferred providers for UMP CDHP members in 2013 consist of Regence BlueShield preferred providers and Blue Cross and Blue Shield plan providers in the BlueCard® program designated as preferred providers.

Qualified Medical Expense

A **qualified medical expense** is a cost payable through a Health Savings Account, without paying income tax or tax penalties. IRS publication 502 lists the specific types of services and supplies that qualify. You may also access a list at **www.healthequity.com/pebb**.

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, Grays Harbor, 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 **www.myRegence.com** for up-to-date information.

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 32).

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.

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 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 55 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.

Specialty Drugs

Specialty drugs are high-cost injectable, infused, oral, or inhaled drugs that generally require special storage or handling and close monitoring of the patient's drug therapy (including a few products, such as intrauterine devices [IUDs]). Specialty drugs are identified on the *UMP Preferred Drug List*. See page 41 for information on how specialty drug prescriptions are handled.

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

Subscriber

A **subscriber** is the individual or family member who is the primary certificate holder and plan member.

Substance Abuse Treatment Facility

A **substance abuse 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).

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 42).

Tobacco Cessation Services

Tobacco cessation services are provided for the purpose of quitting tobacco use, usually cigarette smoking. Only the *Quit for Life* program is covered by the plan. See page 34 for more information.

UMP Consumer-Directed Health Plan (UMP CDHP)

The **UMP Consumer-Directed Health Plan (UMP CDHP)** is a self-insured health plan offered through the Public Employees Benefits Board (PEBB) Program and managed by the Health Care Authority. It features a tax-advantaged Health Savings Account.

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