



WPS Medicare supplement insurance plans

Because We Care

Rates effective Jan. 1, 2022

**Choose coverage with
compassionate customer support!**

1-800-236-1448 ▪ wpsmedicare resolutions.com



Health Insurance Partner
of the **Green Bay Packers**





“It doesn’t matter what doctor that we’re sent to, it’s always taken care of.”

—Tom | Customer since 2009



WPS Medicare supplement insurance customers stay with WPS year after year.¹

¹Internal persistency report, 2020.

WPS Health Insurance by the numbers



Established in 1946 as a not-for-profit company serving the health care needs of Wisconsinites

55+

years serving Medicare beneficiaries

Providing Medicare supplement products in more than a dozen states



7 million beneficiaries²

Served through WPS Government Health Administrators' Medicare administrative contracts



10 million beneficiaries³

Served through WPS Military and Veterans Health



Over 60,000 policies⁴

Issued and administered by WPS for Medicare supplement insurance and *WPS MedicareRx Plan* prescription drug coverage

Contact us today to apply!

1-800-236-1448 • wpsmedicareolutions.com

²Centers for Medicare & Medicaid Services/CMS Program Statistics, 2020.

³Humana Government Business, Inc. PMPM Reporting; health.mil reporting; and Wisconsin Physicians Service Insurance Corporation member IDs reports, 2020.

⁴Based on enrollment data submitted to NAIC, 2020.

Get to know WPS

Did you know WPS Health Insurance, a not-for-profit company, offers the most popular Wisconsin-based Medicare supplement insurance plan?¹ Add stable rate history² to the list of features that makes WPS Medicare supplement insurance plans such a great value!

Choose freedom

With WPS, you can visit any doctor in the United States who accepts Medicare. There are no networks, no worries, and no hassles.

Get more with WPS

WPS customers get special programs and services included at no additional cost and can purchase riders for additional coverage.

- Optional dental coverage (requires a premium)³
- Unlimited preventive care benefit⁴
- Fitness center membership program⁵
- Wellness program discounts⁵
- Identity theft resolution services⁵
- Fraud service⁵
- Vision care discount program⁵
- Hearing care discount program⁵
- 2% discount when you use automatic bank withdrawal
- 7% household discount⁶
- Optional \$100,000 foreign travel emergency rider⁷

See pages 11–15 for details.

¹Based on enrollment data submitted to the National Association of Insurance Commissioners, 2020. ²Based on historical approved Wisconsin standardized plan rate increases. ³WPS has partnered with Delta Dental to provide dental coverage. ⁴Base plans include Medicare Part B preventive services with no maximum benefit amounts. ⁵Identity theft, fraud, vision, hearing, and wellness programs are not part of the insurance policy and are offered at no additional charge for membership. Enrollment in these programs is subject to contract renewal. ⁶Household: Two or more individuals who reside together in the same dwelling. Dwelling is defined as a single home, condominium unit, or apartment unit within an apartment complex. ⁷Requires purchase of an additional rider. ⁸WPS customer support survey, 2020.

Note: The unlimited preventive care and foreign travel emergency rider benefits and wellness programs are not available with Medicare supplement cost-sharing plans.



“We take the time to help seniors understand Medicare, the products, and their choices.”

—Tracey | WPS Sales

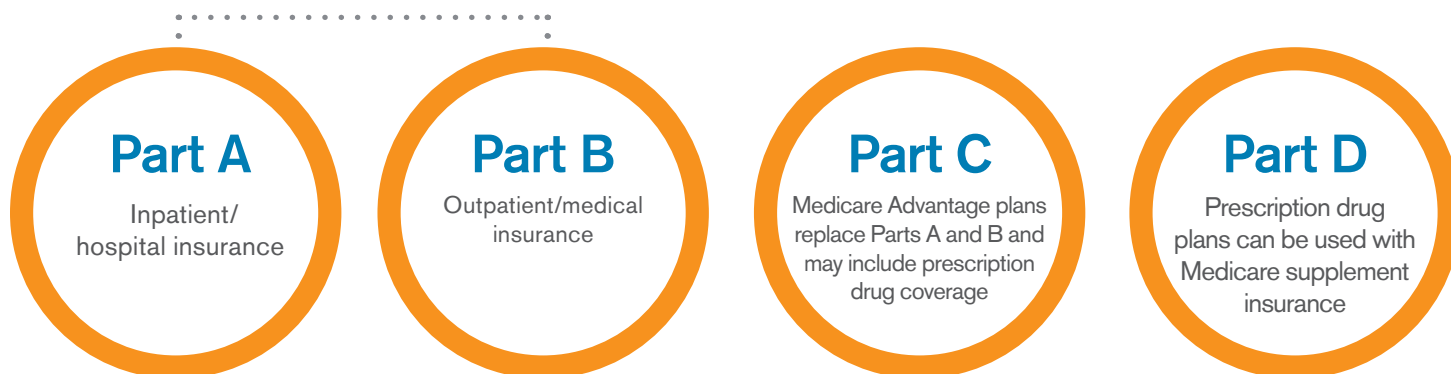


Customers who describe WPS Customer Support as helpful and knowledgeable.⁸



“WPS was there to answer questions. I didn’t feel any pressure to buy a particular product. It was more like, ‘What else do you need to know?’”

—Rick | Customer since 2018



Medicare supplement plans work with **Part A** and **Part B** to enhance coverage.

With Original Medicare **Part A** and **Part B**, you can also add any stand-alone Medicare prescription drug plan you choose.

How to choose a Medicare supplement insurance plan

Start by choosing your base plan. Then, choose optional riders for more coverage at an additional cost. See page 6 for details on base plans and riders.

Rider 1 Part A Deductible

WPS pays either 100% or 50% of the Medicare Part A deductible

Rider 3 Part B Excess Charges

WPS pays the difference between what Medicare approves and the amount charged by a health care provider if the provider does not accept Medicare assignment

Choose base plan

Base plan **OR** Base plan with copay

Rider 2 Part B Deductible

WPS pays the Medicare Part B deductible each calendar year*

Rider 4 Additional Home Health Care

Increases the number of visits allowed for home health care

Rider 5 Foreign Travel Emergency

WPS reimburses for covered services received outside the U.S.

Find out more about how Medicare works

1-800-236-1448 ▪ wpsmedicareolutions.com

*Optional Part B Deductible rider is only available to applicants first eligible for Medicare prior to Jan. 1, 2020.

For Medicare, timing is everything

Understand the enrollment timeline

12 months before you turn 65

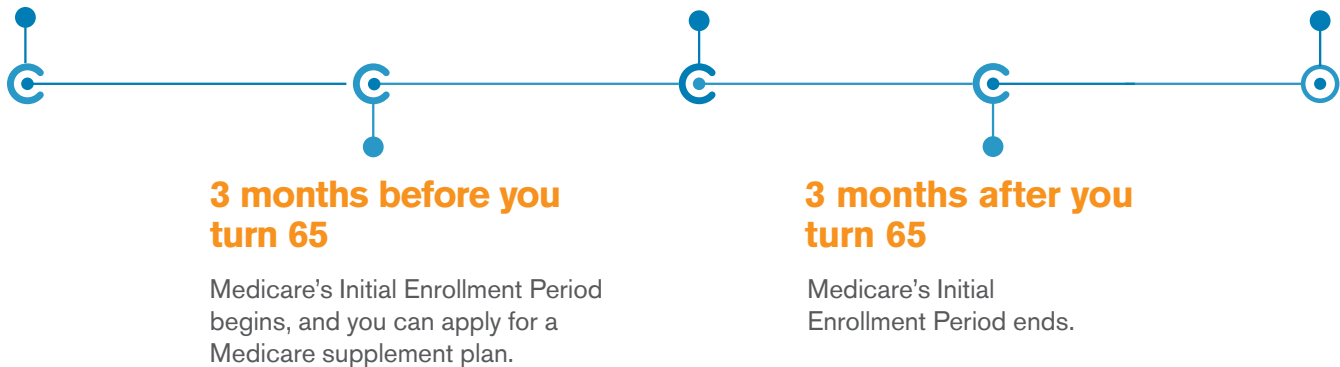
You should begin preparing for your transition to Medicare.

Turn 65: Enroll in Part B and a Medicare supplement

If you apply for a Medicare supplement plan during your Open Enrollment Period, you won't need to answer any health questions.

6 months after you turn 65

Medicare supplement Open Enrollment Period ends.



Enroll after you turn 65

If you have reached the 65-year milestone and are already signed up for Medicare, you can enroll in a WPS Medicare supplement insurance plan at any time during the year. There is no Annual Enrollment Period as with Medicare Advantage plans. After your Open Enrollment Period ends, you may be required to answer health questions to enroll.

If you have other coverage that's terminating or changing, you may be eligible for guaranteed acceptance of a WPS Medicare supplement insurance plan.

Take the first step

Determine your rate area. Check the box below for your rate area.

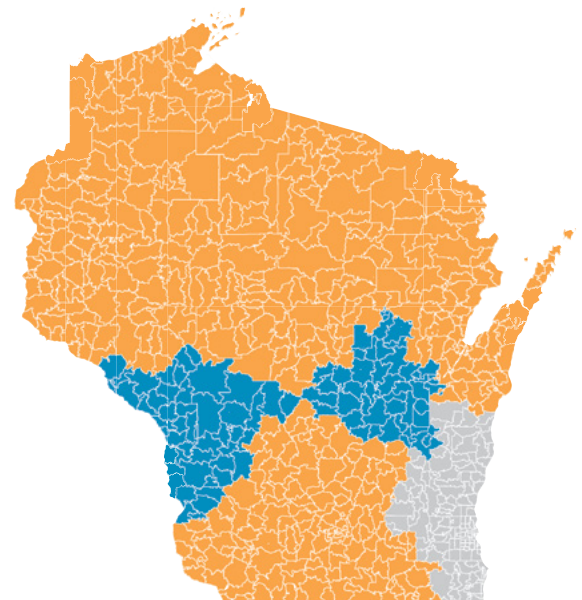
☐ Area 1—Milwaukee area and southeastern Wisconsin

- 530__All ZIPs that begin with these 3 numbers
- 531__01-13, 16-19, 22-24, 26, 27, 29-36, 39-46, 49-55, 58-75, 77, 79-83, 85-89, 92-94, 96-99
- 532__All ZIPs that begin with these 3 numbers
- 533__All ZIPs that begin with these 3 numbers
- 534__All ZIPs that begin with these 3 numbers

☐ Area 2—Central and western Wisconsin

- 546__All ZIPs that begin with these 3 numbers
- 549__All ZIPs that begin with these 3 numbers

☐ Area 3—All other Wisconsin ZIP codes



Area 1 Area 2 Area 3

Design your plan

1. Determine your rate area (see previous page)

☐ **Area 1**
See rates on page 7

☐ **Area 2**
See rates on page 8

☐ **Area 3**
See rates on page 9

2. Select your plan (choose one)

<input type="checkbox"/> Base plan—highest coverage option	OR	<input type="checkbox"/> Base plan with Medicare Part B copayment or coinsurance rider
Covers your Medicare Part A and Part B copayments and coinsurance—costs you would otherwise pay out of pocket. This plan also offers unlimited preventive benefits.*		After you pay the Medicare Part B deductible, you pay a \$20 copayment for office visits and either up to a \$50 copayment for emergency room visits or the Medicare Part B coinsurance, whichever is less. This plan also offers unlimited preventive benefits.*

*Base plans include Medicare Part B preventive services with no maximum benefit amounts.

3. Choose optional base plan riders

Enhance your plan with optional benefit riders, each at an additional cost.

☐ **Rider 1—Medicare Part A Deductible**—WPS will pay either 100% or 50% of your Medicare Part A deductible of \$1,556 during the first 60 days of hospitalization.

☐ 100% Medicare Part A Deductible **OR** ☐ 50% Medicare Part A Deductible

☐ **Rider 2—Medicare Part B Deductible** (available for highest base plan option only)—WPS will pay your Medicare Part B deductible of \$233 each calendar year. This rider is only available to applicants who were first eligible for Medicare prior to Jan. 1, 2020.

☐ **Rider 3—Medicare Part B Excess Charges**—If your health care provider does not accept Medicare assignment, WPS will pay the difference between what Medicare approves for payment and the amount charged by the provider. The difference shall be no more than the actual charge or the limiting charge allowed by Medicare, whichever is less.

☐ **Rider 4—Additional Home Health Care**—WPS will pay benefits for an additional 325 home health care visits each calendar year up to a total of 365 visits per year, including those covered by Medicare.

☐ **Rider 5—Foreign Travel Emergency**—WPS will pay 80% of the billed charges for expenses associated with medically necessary emergency medical care you receive outside the U.S. that begins in the first 60 days of a trip after you satisfy a deductible of \$250; lifetime maximum benefit of \$100,000.

4. Apply discounts for which you qualify

☐ **2% Automatic Bank Withdrawal Discount**—Receive a 2% discount when you pay your premium by automatic bank withdrawal each month.

☐ **7% Household Discount**—Receive a 7% discount when you and another member of your household enroll in a WPS Medicare supplement insurance plan. Household is defined as two or more individuals who reside together in the same dwelling. Dwelling is defined as a single home, condominium unit, or apartment unit within an apartment complex.

Area 1 Monthly Rates

Base Plans <i>Choose one</i>			Optional Riders					
Age at Time of Enrollment	Base Plan Only	Base Plan with Copay/ Coinsurance	Rider 1 <i>Choose one</i>		Rider 2	Rider 3	Rider 4	Rider 5
			Part A Deductible 100%	OR Part A Deductible 50%	Part B Deductible ¹	Part B Excess Charges	Additional Home Health Care	Foreign Travel Emergency
65	126.81	110.20	25.78	12.64	17.25	5.94	2.04	1.53
66	133.85	116.32	27.41	13.46	17.25	6.16	2.04	1.53
67	140.92	122.45	29.08	14.25	17.25	6.41	2.04	1.53
68	147.99	128.61	30.73	15.06	17.25	6.64	2.04	1.53
69	155.05	134.75	32.38	15.87	17.25	6.91	2.04	1.53
70	162.12	140.88	34.04	16.67	17.25	7.14	2.04	1.53
71	169.16	147.02	35.69	17.49	17.25	7.40	2.04	1.53
72	176.22	153.14	37.34	18.32	17.25	7.62	2.04	1.53
73	183.29	159.26	38.98	19.10	17.25	7.89	2.04	1.53
74	190.35	165.42	40.64	19.91	17.25	8.14	2.04	1.53
75	197.41	171.54	42.28	20.73	17.25	8.37	2.04	1.53
76	204.48	177.68	43.95	21.53	17.25	8.62	2.04	1.53
77	211.54	183.83	45.58	22.32	17.25	8.87	2.04	1.53
78	218.59	189.97	47.24	23.12	17.25	9.13	2.04	1.53
79	225.64	196.06	48.87	23.94	17.25	9.35	2.04	1.53
80	232.72	202.24	50.55	24.77	17.25	9.61	2.04	1.53
81	237.33	206.24	52.19	25.59	17.25	9.84	2.04	1.53
82	242.01	210.31	53.85	26.38	17.25	10.09	2.04	1.53
83	246.79	214.44	55.49	27.21	17.25	10.34	2.04	1.53
84	251.72	218.74	57.14	28.00	17.25	10.58	2.04	1.53
85+	256.69	223.07	58.80	28.80	17.25	10.80	2.04	1.53
Under 65	512.77	445.58	112.50	55.11	17.25	20.69	2.04	1.53

Calculate your plan cost—Area 1

Please refer to page 6 for descriptions of benefit options.

1. Base plan rate (choose one).

\$_____

2. Choose optional riders.

Rider 1—Medicare Part A Deductible

\$_____

Rider 2—Medicare Part B Deductible¹

\$_____

Rider 3—Medicare Part B Excess Charges

\$_____

Rider 4—Additional Home Health Care

\$_____

Rider 5—Foreign Travel Emergency

\$_____

3. Your total per month.

Total = \$_____

4. Apply discounts for which you qualify.²

2% Automatic Bank Withdrawal Discount

Total x 0.98 = \$_____

OR, 7% Household Discount

Total x 0.93 = \$_____

OR, BOTH Discounts

Total x 0.9114 = \$_____

¹This rider is only available to applicants who were first eligible for Medicare prior to Jan. 1, 2020, and who purchase our highest-level base plan.

²Discounts are approximate; actual discount amount will be determined when your application is approved.

Area 2 Monthly Rates

Base Plans <i>Choose one</i>			Optional Riders					
Age at Time of Enrollment	Base Plan Only	Base Plan with Copay/ Coinsurance	Rider 1 <i>Choose one</i>		Rider 2	Rider 3	Rider 4	Rider 5
			Part A Deductible 100%	OR Part A Deductible 50%	Part B Deductible ¹	Part B Excess Charges	Additional Home Health Care	Foreign Travel Emergency
65	124.88	108.52	25.39	12.45	17.25	5.85	2.04	1.53
66	131.81	114.55	26.99	13.25	17.25	6.07	2.04	1.53
67	138.77	120.58	28.64	14.04	17.25	6.31	2.04	1.53
68	145.73	126.64	30.26	14.83	17.25	6.54	2.04	1.53
69	152.69	132.70	31.89	15.63	17.25	6.81	2.04	1.53
70	159.65	138.74	33.52	16.41	17.25	7.03	2.04	1.53
71	166.58	144.77	35.15	17.22	17.25	7.28	2.04	1.53
72	173.53	150.81	36.77	18.04	17.25	7.50	2.04	1.53
73	180.50	156.84	38.39	18.81	17.25	7.77	2.04	1.53
74	187.45	162.90	40.02	19.61	17.25	8.01	2.04	1.53
75	194.40	168.92	41.64	20.41	17.25	8.25	2.04	1.53
76	201.36	174.97	43.28	21.20	17.25	8.49	2.04	1.53
77	208.32	181.03	44.89	21.98	17.25	8.73	2.04	1.53
78	215.26	187.07	46.52	22.77	17.25	8.99	2.04	1.53
79	222.20	193.08	48.12	23.58	17.25	9.21	2.04	1.53
80	229.17	199.15	49.78	24.39	17.25	9.46	2.04	1.53
81	233.72	203.10	51.40	25.20	17.25	9.69	2.04	1.53
82	238.32	207.11	53.03	25.97	17.25	9.94	2.04	1.53
83	243.03	211.18	54.65	26.79	17.25	10.18	2.04	1.53
84	247.89	215.42	56.27	27.58	17.25	10.42	2.04	1.53
85+	252.78	219.68	57.91	28.36	17.25	10.63	2.04	1.53
Under 65	504.96	438.80	110.78	54.27	17.25	20.37	2.04	1.53

Calculate your plan cost—Area 2

Please refer to page 6 for descriptions of benefit options.

- Base plan rate (choose one). \$ _____
- Choose optional riders.

Rider 1—Medicare Part A Deductible
 Rider 2—Medicare Part B Deductible¹
 Rider 3—Medicare Part B Excess Charges
 Rider 4—Additional Home Health Care
 Rider 5—Foreign Travel Emergency

\$ _____
 \$ _____
 \$ _____
 \$ _____
 \$ _____
- Your total per month.** **Total = \$ _____**
- Apply discounts for which you qualify.²

2% Automatic Bank Withdrawal Discount
 OR, 7% Household Discount
 OR, BOTH Discounts

Total x 0.98 = \$ _____
 Total x 0.93 = \$ _____
 Total x 0.9114 = \$ _____

¹This rider is only available to applicants who were first eligible for Medicare prior to Jan. 1, 2020, and who purchase our highest-level base plan.

²Discounts are approximate; actual discount amount will be determined when your application is approved.

Area 3 Monthly Rates

Base Plans <i>Choose one</i>			Optional Riders					
Age at Time of Enrollment	Base Plan Only	Base Plan with Copay/ Coinsurance	Rider 1 <i>Choose one</i>		Rider 2	Rider 3	Rider 4	Rider 5
			Part A Deductible 100%	OR Part A Deductible 50%	Part B Deductible ¹	Part B Excess Charges	Additional Home Health Care	Foreign Travel Emergency
65	112.98	98.18	22.97	11.26	17.25	5.29	2.04	1.53
66	119.25	103.63	24.42	11.99	17.25	5.49	2.04	1.53
67	125.55	109.09	25.91	12.70	17.25	5.71	2.04	1.53
68	131.85	114.58	27.38	13.42	17.25	5.92	2.04	1.53
69	138.14	120.05	28.85	14.14	17.25	6.16	2.04	1.53
70	144.44	125.52	30.33	14.85	17.25	6.36	2.04	1.53
71	150.71	130.98	31.80	15.58	17.25	6.59	2.04	1.53
72	157.00	136.44	33.27	16.32	17.25	6.79	2.04	1.53
73	163.30	141.89	34.73	17.02	17.25	7.03	2.04	1.53
74	169.59	147.38	36.21	17.74	17.25	7.25	2.04	1.53
75	175.88	152.83	37.67	18.47	17.25	7.46	2.04	1.53
76	182.18	158.30	39.16	19.18	17.25	7.68	2.04	1.53
77	188.47	163.78	40.61	19.89	17.25	7.90	2.04	1.53
78	194.75	169.25	42.09	20.60	17.25	8.13	2.04	1.53
79	201.03	174.68	43.54	21.33	17.25	8.33	2.04	1.53
80	207.34	180.18	45.04	22.07	17.25	8.56	2.04	1.53
81	211.45	183.75	46.50	22.80	17.25	8.77	2.04	1.53
82	215.62	187.38	47.98	23.50	17.25	8.99	2.04	1.53
83	219.88	191.06	49.44	24.24	17.25	9.21	2.04	1.53
84	224.27	194.89	50.91	24.95	17.25	9.43	2.04	1.53
85+	228.70	198.75	52.39	25.66	17.25	9.62	2.04	1.53
Under 65	456.85	396.99	100.23	49.10	17.25	18.43	2.04	1.53

Calculate your plan cost—Area 3

Please refer to page 6 for descriptions of benefit options.

- Base plan rate (choose one). \$ _____
- Choose optional riders.

Rider 1—Medicare Part A Deductible
 Rider 2—Medicare Part B Deductible¹
 Rider 3—Medicare Part B Excess Charges
 Rider 4—Additional Home Health Care
 Rider 5—Foreign Travel Emergency

\$ _____
 \$ _____
 \$ _____
 \$ _____
 \$ _____
- Your total per month.** **Total = \$ _____**
- Apply discounts for which you qualify.²

2% Automatic Bank Withdrawal Discount
 OR, 7% Household Discount
 OR, BOTH Discounts

Total x 0.98 = \$ _____
 Total x 0.93 = \$ _____
 Total x 0.9114 = \$ _____

¹This rider is only available to applicants who were first eligible for Medicare prior to Jan. 1, 2020, and who purchase our highest-level base plan.

²Discounts are approximate; actual discount amount will be determined when your application is approved.

Why choose a WPS cost-sharing plan?

Pick your share of the pie

Cost-sharing plans are available in two different designs: a 25% plan and a 50% plan. The percentages reflect how much of your covered medical expenses you pay after Medicare pays its share. And if you hit your annual limit for out-of-pocket expenses, WPS generally pays everything beyond that for all Medicare-approved benefits.

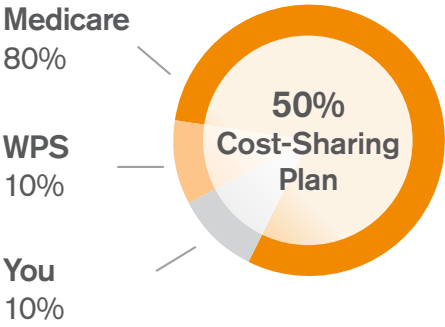
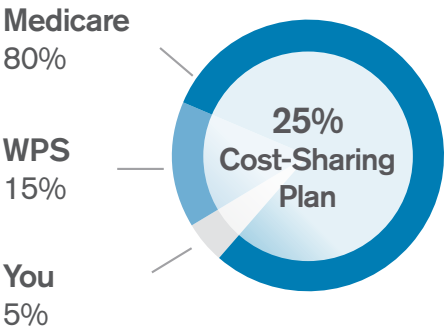
25% cost-sharing plan

If you choose the 25% cost-sharing plan, Medicare Part B pays its 80% following the Medicare deductible, and you split the remainder of the bill with WPS. WPS pays three-fourths of that, and you pay one fourth. For Part A, WPS pays 75% of the Medicare deductible. After the deductible, the hospital charges are generally covered at 100%.

50% cost-sharing plan

If you want an even lower premium, you can select the 50% cost-sharing plan. For this plan, Medicare Part B still pays its 80% following the deductible of your covered medical expenses. However, you split the remainder of the bill evenly with WPS. For Part A, WPS pays one half of the deductible. After the deductible, the hospital charges are generally covered at 100%.

What's your share? Medicare Part B Example



Annual out-of-pocket limit

25% cost-sharing = \$3,310 per calendar year
50% cost-sharing = \$6,620 per calendar year

Monthly Rates

Age at Time of Enrollment	25% Cost-Sharing Plan			OR	50% Cost-Sharing Plan		
	Area 1	Area 2	Area 3		Area 1	Area 2	Area 3
65-69	121.39	115.87	110.35		95.61	91.27	86.92
70-74	149.15	142.37	135.59		117.45	112.11	106.77
75-79	178.24	170.14	162.04		140.35	133.97	127.59
80-84	205.40	196.07	186.73		161.73	154.38	147.03
85+	218.16	208.25	198.33		171.79	163.98	156.17
under 65	327.79	312.89	297.99		258.16	246.42	234.69



Customers say WPS Customer Support treated them with courtesy and respect.¹

Contact us today for information!
1-800-236-1448 • wpsmedicareolutions.com

¹WPS customer support survey, 2020.

Optional Rider

Additional Home Health Care	\$2.04
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Note: Additional rate discounts might apply. See page 6 to see if you qualify for these discounts.

Note: The unlimited preventive care and foreign travel emergency rider benefits and wellness programs are not available with Medicare supplement cost-sharing plans.

Optional Delta Dental coverage

You can choose any dentist for a variety of dental services. From cleanings and X-rays to fillings and crowns, our optional dental coverage provides the essential coverage you need for a healthy smile.

Optional dental coverage includes:

- Annual maximum benefit: \$1,200 per individual.
- Annual deductible: \$50 per individual.
- Freedom to choose any licensed dentist. Seeing a dentist in the Delta Dental PPO network may result in lower out-of-pocket costs.

Monthly dental rate:

\$47.07 ▪ Effective: Jan. 1, 2022

Discounts available:

- Save 7% on your dental plan premium when you and a second household¹ member are enrolled in a WPS Medicare supplement plan
- Save 2% when you pay by automatic bank withdrawal



“It’s a wonderful life when you don’t have to worry about health care.”

— Tom | Customer since 2014

When You Visit a Delta Dental Dentist

Diagnostic and Preventive Care

	This policy pays ²	Frequency
Regular cleanings and routine exams	80%	2 per year
Bitewing X-rays	80%	1 set per year
Full mouth X-rays	80%	1 every 5 years
Emergency exam	80%	N/A

Restorative Services³

	This policy pays ²	Waiting period
Fillings and simple extractions	50%	6 months
Oral surgery, endodontic, and periodontic ⁴ services	50%	12 months
Crowns and prosthodontics (fixed or removable)	50%	12 months ⁵

¹Household: Two or more individuals who reside together in the same dwelling. Dwelling is defined as a single home, condominium unit, or apartment unit within an apartment complex. ²After \$50 deductible is met. ³Predetermination of benefits is strongly encouraged before restorative services are scheduled. ⁴Provides additional Evidence-Based Integrated Care Plan benefits for people with specific medical conditions. ⁵Replacement of a defective existing appliance 10 years after its original placement date.

Plan underwritten by Delta Dental of Wisconsin. Waiting period waived with proof of continuous insurance coverage from Delta Dental of Wisconsin for at least two years. This plan summary provides only a general description of benefits and limitations. A detailed description of coverage is in the applicable policy. Coverage is subject to all terms and conditions of the policy and any endorsements. The policy is your contract of insurance. If there's ever a discrepancy between the policy and this plan summary, the policy has final authority. Visit DeltaDentalWI.com to find a Delta Dental PPO dentist.

The Silver&Fit® Healthy Aging and Exercise Program¹

When you choose our Medicare supplement insurance plans (not available with Plan K or L), you also get this great perk! At no extra cost, the Silver&Fit program gives you a fitness center or exercise center membership.



The Silver&Fit network includes Wisconsin locations of national fitness chains as well as dozens of regional and local gyms.²

Fitness centers include:

- YMCAs
- Anytime Fitness
- Wisconsin Athletic Club (WAC)
- Planet Fitness
- Curves
- Snap Fitness
- Gold's Gym
- and many others

The Silver&Fit network is continually growing, including new fitness centers nominated by current customers.

The Silver&Fit program also offers:

- 8,000+ digital workout videos
- Home Fitness Kits—You're eligible to receive one home fitness kit per benefit year. You can choose from a variety of kit options such as wearable fitness tracker, Pilates, strength, swim and yoga
- Healthy Aging Coaching—This program provides remote telephone sessions with a trained coach to guide you. Discuss active living, brain health, nutrition, aging well, and more!
- Free Silver&Fit ASHConnect mobile app — Download the app and use the many health and fitness features to help you reach your goals. Sync your wearable tracker and access an online library of digital workout classes, healthy aging classes, and more!

The ChooseHealthy® Program¹

Our Medicare supplement insurance base plan options (not available with Plan K or L) include access to the ChooseHealthy program at no additional cost for membership.



The ChooseHealthy Program offers:

- Savings on services from thousands of participating specialty health care providers
- Expanded discounts on popular health and fitness brands—plus free shipping and handling are available on most orders
- Learning opportunities from evidence-based, online health classes and articles



"I do feel that there really is a caring aspect to WPS that takes that worry away."

—Barbara | Customer since 2013

For a complete list of participating facilities visit **silverandfit.com** or call **1-800-236-1448** for more information!

¹Fitness and wellness programs are not part of the insurance policy, are offered at no additional charge, and can be changed or discontinued at any time. The Silver&Fit® program is provided by American Specialty Health Fitness, Inc. The ChooseHealthy® program is provided by ChooseHealthy, Inc. Both are subsidiaries of American Specialty Health Incorporated (ASH), a national provider of fitness, health education, musculoskeletal provider networks, and health management programs. Silver&Fit and ChooseHealthy are registered trademarks of ASH and used with permission herein. Services that require an additional cost are not included in the Silver&Fit program. For the ChooseHealthy program, you are obligated to pay for all services, but you will receive a discount from participating providers. The program does not make any payments directly to the participating providers and has no liability for the quality of services rendered. Discounts on products are subject to change; please consult the website for current availability. The Silver&Fit and ChooseHealthy programs are not included with Medicare supplement cost-sharing plans (Plans K and L). The people in this piece are not Silver&Fit members. ²The fitness centers listed are participating in the Silver&Fit network as of July 2020. For the most current fitness center locations, please check the searchable online directory on the Silver&Fit website.

Services to help improve your security

To make our Medicare supplement insurance even better for you, we have helpful services available to you for no additional cost. These services are available to all of our Medicare supplement customers.

Iris® Identity Theft Resolution Services¹

13 million adults were victims of identity theft in 2019²

Each year, millions of Americans are victims of identity fraud. This protection program offers 24/7 customer assistance and full-service resolution if you should become a victim of identity theft. The list of services includes:

- Affidavit submission
- Creditor notification and follow up
- Emergency cash advance and travel arrangements
- Three bureau credit freeze assistance
- Communication with law enforcement
- Lost wallet assistance
- Three bureau credit fraud alert placement assistance

ScamAssist® Fraud Service

Don't be a victim. This service reviews received offers for fraud, researches organizations for legitimacy, compares offers to known scams and phishing schemes, and provides a report of the assessment.



¹Javelin, 2020 Identity Fraud Study

²Fraud and identity theft services are not a part of the insurance policy and enrollment is subject to contract renewal. The service provider is not responsible or liable for the availability, safety, accuracy, or effectiveness of the techniques, products, tools, or resources used by the service provider in its ScamAssist® service and your access and use of ScamAssist® is entirely at your own risk.

³Based on enrollment data submitted to the National Association of Insurance Commissioners, 2019.



Because We Care

Following the traumatic events of World War II, Wisconsinites had a need for medical care, but many could not afford it. In response, the State Medical Society of Wisconsin created Wisconsin Physicians Service in 1946 to help individuals and families afford the health insurance and health care they needed.

In the 1950s, WPS became the original administrative contractor for the military's new health insurance program, Civilian Health and Medical Program of the Uniformed Services (CHAMPUS).

In 1959, WPS developed the Century Plan for people age 65 and older to help retirees afford health care.

In 1966, after the Medicare law was passed, WPS was there to process claims for the new Medicare program and to offer Medicare-PLUS, our first Medicare supplement insurance plan.

Fast forward 55 years.

Today, WPS still helps tens of thousands of Wisconsin residents afford health care, still processes claims for the U.S. Military and Medicare, and still offers Medicare supplement insurance plans. In fact, our WPS Medicare supplement plans are the most popular Wisconsin-based Medicare supplement insurance plans in the state.² With a rich heritage of caring, compassionate service, why choose anyone else? Choose WPS Health Insurance. Because we care.



“All we have to do is take care of ourselves and do what the doctor tells us. Everything is taken care of. We couldn’t be happier.”

—Kathy | Customer since 2010



Contact us today for information!

1-800-236-1448
wpsmedicareolutions.com

Hearing Care Solutions makes better hearing affordable

Available to all WPS Medicare supplement customers, the Hearing Care Solutions program offers fixed prices for hearing aids. Plus, you're eligible for:



- Free comprehensive hearing exam
- Free hearing aid evaluation and fitting
- Three-year manufacturer's warranty including loss, damage, and repair
- Three-year supply of batteries (up to 64 cells per aid, per year)
- One year of follow-up care at no charge
- A 60-day evaluation period for your hearing aid
- 12-month interest-free financing (to those who qualify)

Find out more about this program

Call 1-800-236-1448 today!

Examples of how you can save

Sample Savings	MSRP or Average Price	You Pay¹
Three-year repair, loss, and damage warranty	\$500	\$0
Three years of hearing aid batteries	\$360	\$0
One year of office service with original provider	\$300	\$0
Basic digital hearing aid	\$1,300	\$450
Mid-level hearing aid	\$1,800	\$750
Premium digital hearing aid	\$3,000	\$1,350

¹These are savings examples only. May be used in conjunction with your existing insurance coverage. Hearing copay programs are not part of the insurance policy and are offered at no additional charge. Enrollment in these programs is subject to contract renewal. ²WPS customer support survey, 2020.

EyeMed Vision Care discount program



All WPS Medicare supplement insurance plan customers receive access to the EyeMed Vision Care discount program at no additional cost.¹ EyeMed offers substantial savings on eye care and eyewear at thousands of provider locations nationwide.

EyeMed's provider network includes many familiar optical retailers, including:

- America's Best Contacts & Eyeglasses
- Aurora Vision Centers
- LensCrafters
- Pearle Vision
- Shopko Eyecare Centers
- Target Optical
- Wisconsin Vision
- And many more!

Visit wpsmedicareolutions.com for a link to EyeMed website for more information.

Does your vision provider accept EyeMed?

We would be happy to explain how this valuable coverage works and help you find a provider.

Vision Care Services	Customer Benefits
Eye exam (with dilation, as necessary)	\$5 off routine exam \$5 off contact lens exam
Complete Pair Eyeglass Purchase²	
Frames	
Any available frame at provider location	35% off retail price
Standard Plastic Lenses	
Single vision	\$50 patient responsibility
Bifocal	\$70 patient responsibility
Trifocal	\$105 patient responsibility
Lens Options	
UV coating	\$15 patient responsibility
Tint (solid and gradient)	\$15 patient responsibility
Standard scratch-resistant coating	\$15 patient responsibility
Standard polycarbonate	\$40 patient responsibility
Standard anti-reflective coating	\$45 patient responsibility
Standard progressive (add-on to bifocal)	\$65 patient responsibility
Other add-ons and services	20% off retail price
Contact Lenses (discount applies to materials only)	
Conventional	15% off retail price
Laser Vision Correction	
LASIK or PRK from U.S. Laser Network	15% off retail price 5% off promotional price
Frequency of use for examination, frames, lenses, or contact lenses unlimited	



Contact your local agent or call WPS today at 1-800-236-1448.

¹Vision discount program is not insurance, nor is it part of the insurance policy, and is offered at no additional charge. Enrollment in this program is subject to contract renewal. ²Frame, lens, and lens option discounts apply only when purchasing a complete pair of eyeglasses. If purchased separately, customers receive 20% off the retail price. Benefits may not be combined with any discount, promotional offering, or other group benefit plans, except as indicated. Discount plan is effective Oct. 1, 2021, through Dec. 31, 2023.



Ready to take the next step?

Contact your local agent or call WPS today at 1-800-236-1448.

8 a.m.–5 p.m., weekdays (year-round) and 8 a.m.–8 p.m., seven days a week (Oct. 1–March 31).

Current WPS customers, please call 1-888-253-2694.

Because We Care



Proud partner of the
Milwaukee Brewers™



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