



# WPS Small Group Health Insurance—2021

Visit us at [wpshealth.com](https://wpshealth.com)

**WPS**

HEALTH  
INSURANCE

*Local. Honest. Independent.*

# Since 1946

WPS Health Insurance has been serving the people of Wisconsin—and beyond.

Today WPS, a leading not-for-profit health insurer based in Wisconsin, offers high-quality coverage and networks, affordable plans, and a wide range of benefit choices, so you can protect your employees' health.

**LOCAL. HONEST. INDEPENDENT.**

# Comprehensive provider access. Freedom of choice.

## WPS Statewide Network

Wide range of providers, clinics, and specialty care centers across Wisconsin.

More than

# 25,000

health care professional service locations

# 165

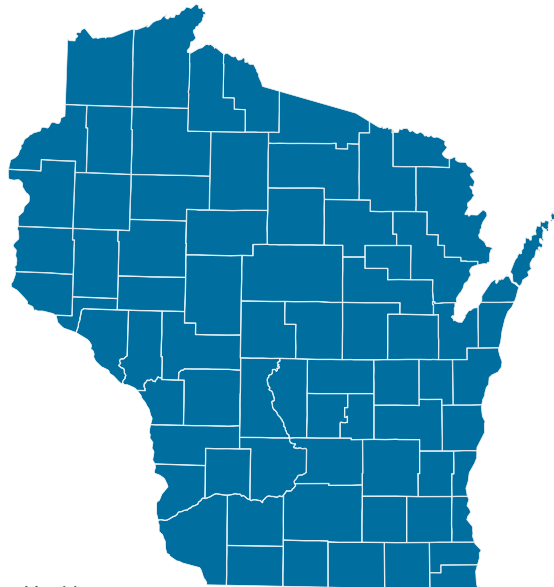
hospitals

## Top providers

Take advantage of health care access throughout the state, including the following providers and systems:

- » Agnesian Healthcare
- » Ascension Health
- » Aspirus Network, Inc.
- » Aurora Health Care
- » Bellin Health
- » Children's Health System
- » Dean Clinics/SSM Healthcare
- » Froedtert & Medical College of Wisconsin
- » Gundersen Health System
- » Holy Family Memorial
- » Hospital Sisters Health System/Prevea Health
- » Marshfield Clinic
- » Mayo Clinic Health System
- » OakLeaf Medical Network, Inc.
- » ProHealth
- » ThedaCare
- » UnityPoint Health—Meriter
- » UW Health/UW Medical Foundation

For a complete list of providers, go to [wpshealth.com](http://wpshealth.com) and click on Find a Doctor. Providers can leave or enter the network at any time. It is recommended that you check the network status of your provider on a regular basis.



 WPS Statewide Network

Find a complete list of  
**in-network providers**



**Call:**  
800-332-1398



**Online:**  
[wpshealth.com](http://wpshealth.com)—click Find a Doctor



# 88%

Employees who consider health benefits  
when choosing between jobs.<sup>1</sup>

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<sup>1</sup>Fractl Survey, 2020

# Choose from health care providers across the country

## First Health/PreferredOne Wrap

In-network benefits—outside Wisconsin—for customers covered under WPS Statewide Network.

Visit [wpshealth.com](https://wpshealth.com) and click on the **Find a Doctor** tool or  
For **First Health**, visit: [myfirsthealth.com](https://myfirsthealth.com)

More than

# 1 million

health care service locations

# 5,000

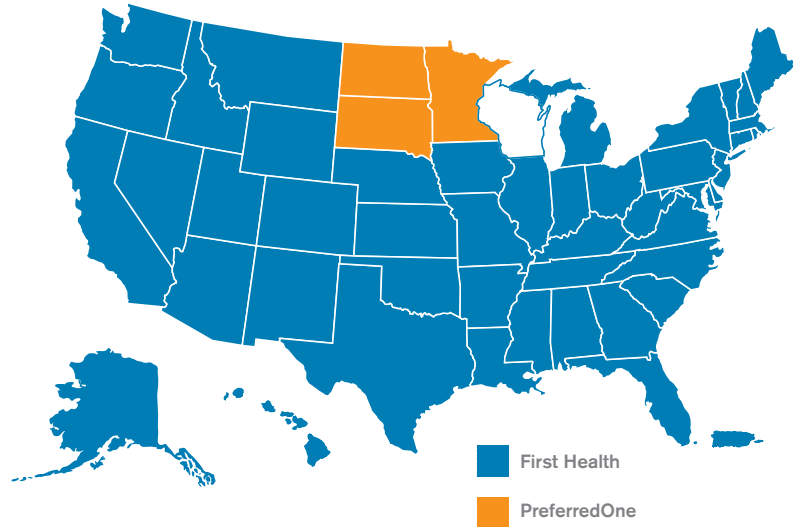
 hospitals

# 90,000

ancillary facilities

## Ideal for:

- » Customers who travel
- » Customers whose children attend school out of state
- » Out-of-state employees receiving in-network care



Find a complete list of  
**in-network providers**



**Call:**  
800-332-1398



**Online:**  
[wpshealth.com](https://wpshealth.com)—click Find a Doctor

Providers can leave or enter the network at any time. It is recommended that you check the network status of your provider on a regular basis.



# 59%

of Wisconsin residents are covered  
by employer-sponsored insurance.<sup>2</sup>

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<sup>2</sup>2018 Family Health Survey, Office of Health Informatics, Division of Public Health, Wisconsin Department of Health Services, [dhs.wisconsin.gov/publications/p45369d-18.pdf](https://dhs.wisconsin.gov/publications/p45369d-18.pdf)

# WPS Small Group Copay Plan Summary

- » Copays help reduce out-of-pocket costs
- » Affordable plan designs
- » No referral needed: Choose providers in-network and out-of-network
- » Plan covers greater share of costs when care provided is in-network

Metal Tier	You Pay										
	Individual Deductible <sup>1</sup>		Coinsurance		Individual Annual Max Out of Pocket <sup>1</sup>		At Preferred Providers <sup>2</sup>				
	In Network	Out of Network	In Network	Out of Network	In Network	Out of Network	Teladoc Visit	Retail Clinic Visit	PCP Visit	Specialty Visit	Emergency Room
Platinum	\$500	\$1,000	20%	50%	\$2,750	\$11,000	No charge	\$10	\$35	\$70	\$450
Gold	\$1,000	\$2,000	20%	50%	\$6,650	\$12,000	No charge	\$10	\$35	\$70	\$450
Gold	\$1,500	\$3,000	10%	40%	\$7,400	\$11,000	No charge	\$10	\$35	\$70	\$450
Gold	\$2,000	\$4,000	20%	50%	\$7,900	\$14,000	No charge	\$10	\$35	\$70	\$450
Gold	\$2,500	\$5,000	20%	50%	\$4,500	\$15,000	No charge	\$10	\$35	\$70	\$450
Silver	\$3,200	\$6,400	20%	50%	\$8,550	\$16,400	No charge	\$10	\$45	\$90	\$500
Silver	\$4,000	\$8,000	10%	40%	\$8,550	\$16,000	No charge	\$10	\$45	\$90	\$500
Silver	\$4,500	\$9,000	20%	50%	\$7,000	\$19,000	No charge	\$10	\$45	\$90	\$500
Silver	\$5,500	\$11,000	20%	50%	\$8,550	\$21,000	No charge	\$10	\$45	\$90	\$500
Silver	\$6,250	\$12,500	0%	30%	\$6,250	\$18,500	No charge	\$10	\$45	\$90	\$500
Silver	\$6,500	\$13,000	30%	50%	\$8,550	\$23,000	No charge	\$10	\$45	\$90	\$500

Platinum and Gold Prescription Drugs: Preventive and Preferred Generics: \$0; Non-Preferred Generics: \$15; Preferred Brand: \$40; Non-Preferred Brand: \$70; Specialty Drugs: 30% coinsurance  
 Silver Prescription Drugs: Preventive and Preferred Generics: \$0; Non-Preferred Generics: \$25; Preferred Brand: \$60; Non-Preferred Brand: \$100; Specialty Drugs: \$750 deductible, then 40% coinsurance

Request a  
**Quote**



See your local agent



Call 800-332-1398



Visit [wpshealth.com](https://www.wpshealth.com)

<sup>1</sup>Family deductibles and out-of-pocket limits are 2x the individual amounts.

<sup>2</sup>Preferred providers are in this plan's network. All other providers are out of network. Services performed out of network are subject to the out-of-network deductible and coinsurance. See policy for details.

All plans feature embedded deductibles and out-of-pocket maximums unless otherwise noted.

Preventive drugs include specific supplements, contraceptives, immunizations, and other preventive drugs ranked A or B by the U.S. Preventive Services Task Force.

CHOOSE YOUR PLAN: PPO—COPAY





# 26%

Small businesses that offer a High-Deductible Health Plan with a savings option to their employees.<sup>3</sup>

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<sup>3</sup>Kaiser Family Foundation 2019 Employer Health Benefits Survey,  
[kff.org/report-section/ehbs-2019-summary-of-findings](https://kff.org/report-section/ehbs-2019-summary-of-findings)



# WPS Group High-Deductible Health Plan (HDHP) Summary

- » Gives employees more control over their medical expenses
- » Significantly lower premiums
- » Wide range of plan options and benefits
- » Offer up to four benefit plan design options

## HSA-Qualified HDHP

Our HSA-qualified HDHPs combine the cost savings of an HDHP with the ability to add a Health Savings Account (HSA) that you own and control. Employee-owned, tax-favored personal savings accounts help your employees pay for current medical expenses and save for future medical needs.

*HSAs are administered and/or maintained by a participating financial institution. WPS Health Insurance does not operate or administer HSAs.*

	You Pay										
Metal Tier	Individual Deductible¹		Coinsurance		Individual Annual Max Out of Pocket¹		At Preferred Providers²				
	In Network	Out of Network	In Network	Out of Network	In Network	Out of Network	Teladoc Visit	Retail Clinic Visit	PCP Visit	Specialty Visit	Emergency Room
Gold³	\$2,500	\$5,000	0%	30%	\$2,500	\$11,000	No charge after deductible				
Gold	\$3,000	\$6,000	0%	30%	\$3,000	\$12,000	No charge after deductible				
Silver⁴	\$1,850	\$3,700	30%	50%	\$7,000	\$13,700	30% after deductible*				
Silver⁴	\$2,500	\$5,000	30%	50%	\$7,000	\$15,000	30% after deductible*				
Silver	\$2,800	\$5,600	20%	50%	\$7,000	\$15,600	20% after deductible*				
Silver	\$3,500	\$7,000	20%	50%	\$4,500	\$17,000	20% after deductible*				
Silver	\$4,250	\$8,500	0%	30%	\$4,250	\$14,500	No charge after deductible				
Silver	\$5,000	\$10,000	0%	30%	\$5,000	\$16,000	No charge after deductible				
Bronze	\$6,000	\$12,000	30%	50%	\$7,000	\$22,000	30% after deductible*				
Bronze	\$7,000	\$14,000	0%	30%	\$7,000	\$20,000	No charge after deductible				
Prescription Drugs: Preventive: \$0—All others: deductible and coinsurance											
*Until maximum out-of-pocket is met for that individual.											

<sup>1</sup>Family deductibles and out-of-pocket limits are 2x the individual amounts.

<sup>2</sup>Preferred providers are in this plan's network. All other providers are out of network. Services performed out of network are subject to the out-of-network deductible and coinsurance. See policy for details.

<sup>3</sup>**Non-Embedded Deductible and Out-of-Pocket Limit:** This plan features a non-embedded deductible and out-of-pocket limit. If an employee has family coverage, the family deductible must be satisfied before this plan will pay benefits. One person can satisfy the family deductible. If an employee has family coverage, the family out-of-pocket limit must be satisfied before this plan will pay 100% of covered benefits. One person can satisfy the family out-of-pocket limit. Deductibles and out-of-pocket maximums apply annually.

<sup>4</sup>**Non-Embedded Deductible and Embedded Out-of-Pocket Limit:** This plan features a non-embedded deductible. If an employee has family coverage, the family deductible must be satisfied before this plan will pay benefits. One person can satisfy the family deductible. This plan features an embedded out-of-pocket limit. The individual out-of-pocket limit must be satisfied before this plan will pay 100% of covered benefits for that individual. Deductibles and out-of-pocket maximums apply annually.

**Unless otherwise noted, plans have an Embedded Deductible and Embedded Out-of-Pocket Limit:** These plans feature an embedded deductible where an individual deductible must be satisfied before this plan will pay benefits for that individual. These plans feature an embedded out-of-pocket limit where the individual out-of-pocket limit must be satisfied before this plan will pay 100% of covered benefits for that individual. Deductibles and out-of-pocket maximums for that individual apply annually.

Preventive drugs include specific supplements, contraceptives, immunizations, and other preventive drugs ranked A or B by the U.S. Preventive Services Task Force.

# 89%

of Customer Service  
calls are answered in  
30 seconds or less.<sup>4</sup>

LOCAL. HONEST. INDEX.

\*This is not a complete list of preventive drugs and is subject to change. Not all forms or strengths of a listed drug may be covered at \$0.

<sup>4</sup>WPS Customer Service data, 2017.

## Prescription Drug Coverage\*

- » \$0 copay on select preventive drugs for common conditions (e.g., high blood pressure, cholesterol, heart conditions, and asthma)
- » Keep costs down: Lower-cost generic drugs and monitoring of specialty drug use
- » Home delivery service available

\$0 Copay Drugs	\$0 Copay Drugs
Amlodipine besylate	Irbesartan
Atenolol	Lisinopril
Atenolol/chlorthalidone	Lisinopril/hydrochlorothiazide
Atorvastatin calcium	Losartan potassium
Benazepril hcl	Losartan/hydrochlorothiazide
Bisoprolol fumarate/hctz	Lovastatin
Carvedilol	Metformin hcl
Chlorthalidone	Metolazone
Clonidine hcl	Metoprolol tartrate
Diltiazem 24hr cd	Montelukast sodium
Enalapril maleate	Pravastatin sodium
Enalapril/hydrochlorothiazide	Propranolol hcl
Gemfibrozil	Quinapril hcl
Glimepiride	Ramipril
Glipizide	Simvastatin
Glyburide	Spironolactone
Glyburide, micronized	Triamterene/ hydrochlorothiazide
Hydrochlorothiazide	Verapamil hcl
Indapamide	Warfarin sodium

Preventive drugs include specific supplements, contraceptives, immunizations, and other preventive drugs ranked A or B by the U.S. Preventive Services Task Force.

## Preventive Care

100% covered by WPS when care given by a preferred provider:

- » Routine immunizations
- » Preventive screenings
- » Routine medical exams
- » Preventive drugs
- » Well-child care
- » And more
- » Mammograms

The preventive services listed are covered subject to the terms and conditions set forth in your WPS certificate. Age-appropriate screenings are set by the United States Preventive Services Task Force and are subject to change.

## EyeMed Vision Care Discount

- » No-cost access for WPS customers
- » Save on eye care and eyewear
- » Thousands of locations nationwide

## Hear in America Hearing Program

- » Includes an annual hearing screening at no extra cost
- » Discounts on nine top hearing aid brands plus a three-year repair and loss warranty
- » Three years of hearing aid batteries included at no extra cost
- » Call Hear in America at 800-286-6149

## Insulin Rebate Program

Eligible members may be able to obtain preferred insulin products (Humalog, Humalog Mix, Humulin, Lantus, and Levemir) via their local retail or home delivery pharmacy. The cost will be no more than \$25 for a 30-day supply or \$75 for a 90-day supply, whether they have a copay plan or an HDHP.

## Customer Resources

Convenient online access to tools and resources for your best health.

- » Access health and wellness information
- » Locate in-network doctors and facilities
- » Order prescriptions through Express Scripts
- » Manage your account
- » Learn about your benefits

## Teladoc® Telehealth Services

- » Connect with a licensed physician over the phone or via video consult 24/7/365
- » Behavioral health and dermatology services are available; check your policy for details
- » Cost: For plans with a telehealth visit copay, the copays will be the same for behavioral health and dermatology services as for general medical services; for all other plans, the fees billed (\$220 or less for behavioral health services, \$85 for dermatology services, and \$50 for most other services)<sup>1</sup> are subject to the plan's deductible and coinsurance

## ExerciseRewards™ Program<sup>2</sup>

- » Encourages employees to stay active
- » \$30 reward each month for visiting a fitness club 10 or more times that month
- » Includes large fitness chains, independently owned clubs, and YMCA/YWCA
- » Three ways to track: Automated reporting via 5,700 partner centers, smartphone app, or paper log

## Active&Fit™ Direct Program<sup>2</sup>

- » Choose from 10,000+ participating fitness centers nationwide for a low monthly fee (plus a \$25 enrollment fee and applicable taxes); see [activeandfitdirect.com/faq](http://activeandfitdirect.com/faq) for current pricing information
- » A guest pass to try out a fitness center before enrolling (where available)
- » The option to switch fitness centers to make sure you find the right fit

## Delta Dental Insurance

The most in-network providers:

- » **Delta Dental PPO Network:** Lowest agreed-upon fees; more locations than any other PPO network
- » **Delta Dental Premier:** More than 80% of U.S. dentists are in this network
- » More options available: orthodontic services; coverage and treatment for endodontic and nonsurgical periodontic services; and maximum allowable charge reimbursement plan

<sup>1</sup>Fees billed by our approved telehealth provider are subject to change.

<sup>2</sup>The Active&Fit Direct and ExerciseRewards programs are provided by American Specialty Health Fitness, Inc., a subsidiary of American Specialty Incorporated (ASH). Active&Fit Direct and ExerciseRewards are trademarks of ASH and used with permission herein. If you think an employee might be unable to meet a standard for a reward under this wellness program, the employee might qualify for an opportunity to earn the same reward by different means.



# 37%

Health plans using Express Scripts that  
spent less per person on prescription drugs  
in 2019 vs. 2018.<sup>6</sup>

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<sup>6</sup>Express Scripts 2019 Drug Trend Report

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INSURANCE**

# Choose the Right Plan to Support the Best Health of Your Employees

## Searching for the right fit?

Comprehensive plans give you options with affordable, high-quality coverage across Wisconsin.

## Ready to choose?

You can apply online or over the phone in just a few minutes.

## Contact us today!



See your  
local agent



Call  
800-332-1398



Visit  
[wpshealth.com](https://wpshealth.com)



### About WPS

Wisconsin Physicians Service Insurance Corporation, doing business as WPS Health Solutions, has a strong legacy of serving the people of Wisconsin. Founded in 1946, WPS is a leading Wisconsin not-for-profit health insurer, offering affordable individual health insurance, family health insurance, and high-deductible health plans, as well as flexible and affordable group health plans and cost-effective benefit plan administration for businesses.







# In Wisconsin<sup>7</sup>...

**448,032** small businesses

**1.2 million** small business employees

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<sup>7</sup>U.S. Small Business Administration 2018 Small Business Profile.



1717 W. Broadway | P.O. Box 8190  
Madison, WI 53708-8190

[wpshealth.com](http://wpshealth.com)

## LOCAL.

Based in Wisconsin. Covering all of Wisconsin.

## HONEST.

WPS is a 10-time World's Most Ethical Companies® award winner.<sup>1</sup>

## INDEPENDENT.

Independent for more than 70 years.

<sup>1</sup>2010-2019 World's Most Ethical Companies®, Ethisphere® Institute, [worldsmoethicalcompanies.com/past-honorees/](http://worldsmoethicalcompanies.com/past-honorees/)



Health insurance partner of  
the Green Bay Packers<sup>2</sup>



Proud partner of the  
Milwaukee Brewers™<sup>2</sup>

<sup>2</sup>Green Bay Packers and Milwaukee Brewers™ partnerships are paid endorsements.

Request a  
**Quote**



[See your local agent](#)



[Call 800-332-1398](tel:800-332-1398)



[Visit wpshealth.com](http://wpshealth.com)