



WPS Small Group Health Insurance—2022

Visit us at 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

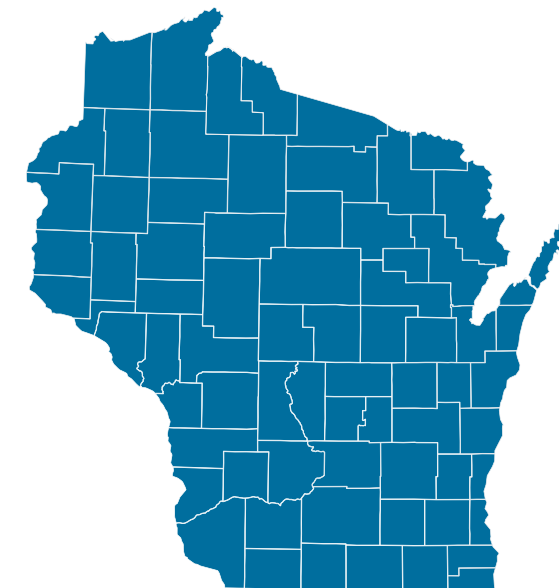
165 hospitals

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 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—click Find a Doctor

ACCESS YOUR NETWORK: STATEWIDE

88%

Employees who consider health benefits when choosing between jobs.¹

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WPS HEALTH INSURANCE

¹Fractl 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 and click on the **Find a Doctor** tool, choose **WPS Health Insurance** and follow the prompts to find participating providers.

More than

1 million

health care service locations

6,000

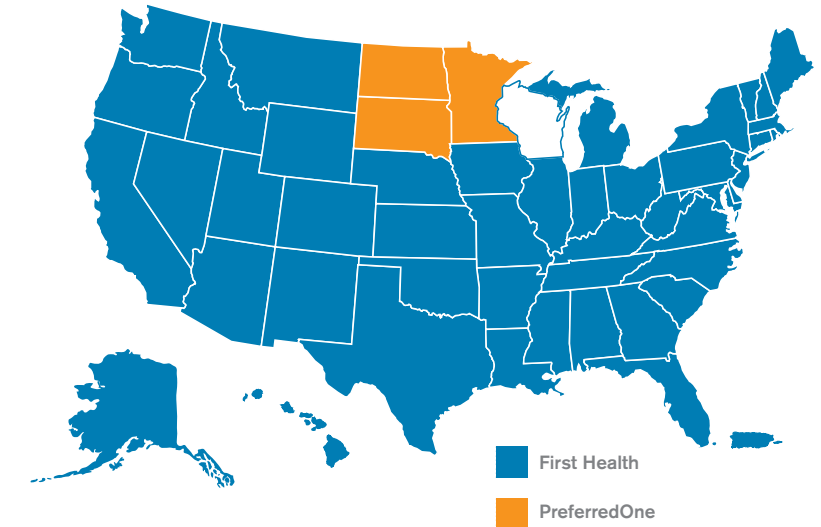
 hospitals

130,000

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—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.

ACCESS YOUR NETWORK: NATIONWIDE

59%

of Wisconsin residents are covered by employer-sponsored insurance.²

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²2018 Family Health Survey, Office of Health Informatics, Division of Public Health, Wisconsin Department of Health Services, 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 ¹		Coinsurance		Individual Annual Max Out of Pocket ¹		At Preferred Providers ²				
	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%	\$6,750	\$12,000	No charge	\$10	\$35	\$70	\$450
Gold	\$1,500	\$3,000	10%	40%	\$7,500	\$11,000	No charge	\$10	\$35	\$70	\$450
Gold	\$2,000	\$4,000	20%	50%	\$8,000	\$14,000	No charge	\$10	\$35	\$70	\$450
Gold	\$2,500	\$5,000	20%	50%	\$5,500	\$15,000	No charge	\$10	\$35	\$70	\$450
Silver	\$3,200	\$6,400	20%	50%	\$8,700	\$16,400	No charge	\$10	\$45	\$90	\$500
Silver	\$4,000	\$8,000	10%	40%	\$8,700	\$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%	\$8,700	\$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%	\$8,700	\$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

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

²Preferred 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.³

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³Kaiser Family Foundation 2019 Employer Health Benefits Survey, 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.

HSA's are administered and/or maintained by a participating financial institution. WPS Health Insurance does not operate or administer HSA's.

Metal Tier	You Pay											
	Individual Deductible ¹		Coinsurance		Individual Annual Max Out of Pocket ¹		At Preferred Providers ²					
	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	
Gold ³	\$2,500	\$5,000	0%	30%	\$2,500	\$11,000						No charge after deductible
Gold	\$3,800	\$7,600	0%	30%	\$3,800	\$13,600						No charge after deductible
Silver ⁴	\$2,500	\$5,000	30%	50%	\$7,050	\$15,000						30% after deductible*
Silver	\$2,800	\$5,600	20%	50%	\$7,050	\$15,600						20% after deductible*
Silver	\$3,500	\$7,000	20%	50%	\$5,500	\$17,000						20% after deductible*
Silver	\$4,000	\$8,000	30%	50%	\$7,050	\$18,000						30% after deductible*
Silver	\$4,250	\$8,500	0%	30%	\$4,250	\$14,500						No charge after deductible
Silver	\$5,500	\$11,000	0%	30%	\$5,500	\$17,000						No charge after deductible
Bronze	\$6,000	\$12,000	30%	50%	\$7,050	\$22,000						30% after deductible*
Bronze	\$7,050	\$14,100	0%	30%	\$7,050	\$20,100						No charge after deductible

Prescription Drugs: Preventive: \$0—All others: deductible and coinsurance
¹Until maximum out-of-pocket is met for that individual.

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

²Preferred 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.

³**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.

⁴**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.

CHOOSE YOUR PLAN: PPO—HDHP/HSA

89%

of Customer Service calls are answered in 30 seconds or less.⁴

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*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.

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

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 Discount²

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

Hearing Care Solutions²

- » 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 for non-rechargeable devices (up to 64 cells per aid, per year)

Insulin Rebate Program²

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.

Express Scripts Pulmonary Care Program²

- » Help control your asthma or COPD
- » Get a sensor for your inhaler to gather information about your use and remind you when to take a dose
- » Share detailed reports with your doctor to plan your care

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 \$55 for most other services)¹ are subject to the plan's deductible and coinsurance

Active&Fit ExerciseRewards™ Program²

- » Work out at least 10 times per month at a qualified fitness center and receive a \$30 reward!
- » Available to all covered family members ages 18 and older
- » Online fitness center search lets you find a participating location near you
- » Track your visits and redeem your rewards online

Active&Fit™ Direct Program²

- » Choose from 11,000+ participating fitness centers nationwide for a low monthly fee (plus a \$25 enrollment fee and applicable taxes); see 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

¹Fees billed by our approved telehealth provider are subject to change.

²Fitness, vision, hearing, insulin rebate, pulmonary care, and wellness programs are not part of the insurance policy, are offered at no additional charge, and can be changed or discontinued at anytime. The Active&Fit Direct and Active&Fit ExerciseRewards programs are provided by American Specialty Health Fitness, Inc., a subsidiary of American Specialty Incorporated (ASH). Active&Fit Direct and Active&Fit 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. 2018.⁵

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WPS HEALTH 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!



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.

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

⁵Express Scripts 2019 Drug Trend Report



In Wisconsin⁶...

448,032 small businesses

1.2 million small business employees

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⁶U.S. Small Business Administration 2018 Small Business Profile.

WPS HEALTH
INSURANCE

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HEALTH INSURANCE

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

wpshealth.com

LOCAL.

Based in Wisconsin. Covering all of Wisconsin.

HONEST.

Committed to maintaining the highest ethical standards.

INDEPENDENT.

Independent for 75 years.



Health insurance partner of
the Green Bay Packers²



Proud partner of the
Milwaukee Brewers^{TM2}

²Green Bay Packers and Milwaukee BrewersTM partnerships are paid endorsements.

Request a
Quote



[See your local agent](#)



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