



# WPS Small Group Health Insurance—2023

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

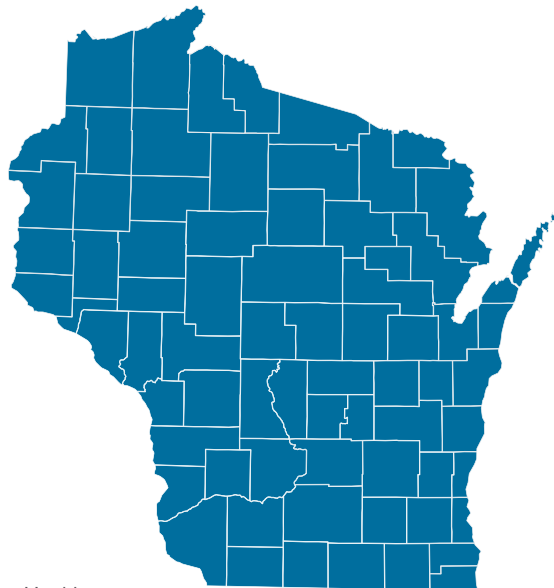
 hospitals

## 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.\*

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\*Fractl Survey, 2020

# Choose from health care providers across the country

## First Health

Access to First Health Network providers for customers covered under WPS Statewide Network.

Visit [wpshealth.com](https://wpshealth.com) and click on the **Find a Doctor** tool, choose **WPS Health Insurance** and follow the prompts to find preferred providers.

More than

# 1 million

health care service locations

# 6,000

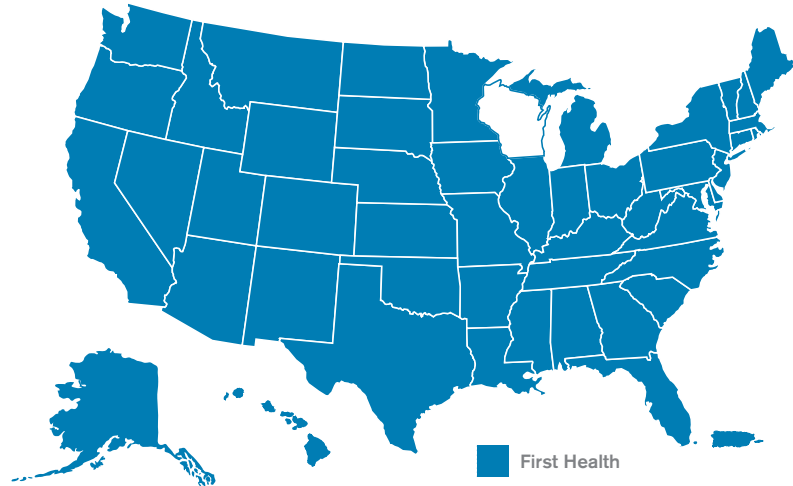
 hospitals

# 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](https://wpshealth.com)—click Find a Doctor

A man with a beard and short hair is shown from the chest up, wearing a dark button-down shirt over a white t-shirt. He is holding a piece of wood with both hands and looking down at it. The background is a workshop with shelves filled with various tools and materials. The entire image has a blue tint.

# 61%

of Wisconsin residents are covered  
by employer-sponsored insurance.\*

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\*2019 Family Health Survey, Office of Health Informatics, Division of Public Health, Wisconsin Department of Health Services, [dhs.wisconsin.gov/publications/p45369d-19.pdf](https://dhs.wisconsin.gov/publications/p45369d-19.pdf)

# WPS Small Group Copay Plan Summary


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

You Pay											
Metal Tier	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%	\$2,000	\$11,000	No charge	\$10	\$35	\$70	\$450
Gold	\$1,000	\$2,000	20%	50%	\$7,750	\$12,000	No charge	\$10	\$35	\$70	\$450
Gold	\$1,500	\$3,000	10%	40%	\$9,100	\$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	\$5,000	\$10,000	20%	50%	\$9,100	\$20,000	No charge	\$10	\$45	\$90	\$500
Silver	\$5,500	\$11,000	20%	50%	\$9,100	\$21,000	No charge	\$10	\$45	\$90	\$500
Silver	\$5,700	\$11,400	10%	40%	\$9,100	\$19,400	No charge	\$10	\$45	\$90	\$500
Silver	\$6,000	\$12,000	20%	50%	\$8,500	\$22,000	No charge	\$10	\$45	\$90	\$500
Silver	\$6,500	\$13,000	30%	50%	\$9,100	\$23,000	No charge	\$10	\$45	\$90	\$500
Silver	\$8,100	\$16,200	0%	30%	\$8,100	\$22,200	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: Plan Deductible and Coinsurance Silver Prescription Drugs: Preventive and Preferred Generics: \$0; Non-Preferred Generics: \$25; Preferred Brand: \$60; Non-Preferred Brand: \$100; Specialty Drugs: Plan Deductible and Coinsurance											


Request a  
Quote



See your local agent



Call 800-332-1398



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

**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 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—COPAY





# 31%

Small businesses that offer a High-Deductible Health Plan with a savings option to their employees.\*

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\*Kaiser Family Foundation 2020 Employer Health Benefits Survey,  
<https://www.kff.org/health-costs/report/2020-employer-health-benefits-survey>



# 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	\$2,600	\$5,200	0%	30%	\$2,600	\$11,200	No charge after deductible				
Gold	\$3,500	\$7,000	0%	30%	\$3,500	\$13,000	No charge after deductible				
Silver⁴	\$2,500	\$5,000	30%	50%	\$7,500	\$15,000	30% after deductible*				
Silver	\$3,000	\$6,000	20%	50%	\$7,500	\$16,000	20% after deductible*				
Silver	\$3,500	\$7,000	20%	50%	\$5,750	\$17,000	20% after deductible*				
Silver	\$4,000	\$8,000	30%	50%	\$7,200	\$18,000	30% after deductible*				
Silver	\$4,800	\$9,600	0%	30%	\$4,800	\$15,600	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%	\$7,500	\$22,000	30% after deductible*				
Bronze	\$7,500	\$15,000	0%	30%	\$7,500	\$21,000	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.

## Preventive Care<sup>1</sup>

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

- » Routine immunizations
- » Routine medical exams
- » Well-child care
- » Mammograms
- » Preventive screenings
- » Preventive drugs<sup>2</sup>
- » 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 Discount<sup>3</sup>

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

## Hearing Care Solutions<sup>3</sup>

- » 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 Program<sup>3</sup>

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 Program<sup>3</sup>

- » 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

<sup>1</sup>Preventive care services include routine exams, screenings, immunizations, and other services ranked A or B by the U.S. Preventive Services Task Force. <sup>2</sup>Preventive drugs include specific supplements, contraceptives, immunizations, and other preventive drugs ranked A or B by the U.S. Preventive Services Task Force. <sup>3</sup>Vision, hearing, insulin rebate, and pulmonary care 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.



**Active&Fit™<sup>1,2</sup>**

- » Get access to a fitness center for a low monthly fee plus applicable taxes
- » Choose from 11,600+ participating locations nationwide
- » Select from 5,000+ premium fitness centers and exercise studios
- » Get started with a low enrollment fee, a low monthly fee, and any applicable taxes. (Visit [activeandfitdirect.com/faq](https://activeandfitdirect.com/faq) for current pricing)
- » From the [wpshealth.com](https://wpshealth.com) home page, click on the Customers link, then log in to your account and click on the Active&Fit Direct link that applies to you

**Welldoc Diabetic Solution Program<sup>2</sup>**

- » Get real-time, personalized digital coaching to make better health decisions
- » Learn how your body reacts to activity and foods to help keep blood glucose in a safe range
- » Plan meals with a database of 400+ healthy recipes and even create your grocery lists
- » Use smart medication reminders to keep track of all medications — so that a dose is never missed
- » Share your progress and health data with your care team for more effective doctor visits
- » Sync with 400+ smart devices to connect activity, fitness, and medical devices
- » Visit Welldoc at [welldoc.com/wps](https://welldoc.com/wps)

**Teladoc® Telehealth Services<sup>4</sup>**

- » 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) are subject to the plan's deductible and coinsurance

**Delta Dental Insurance<sup>5</sup>**

**The most in-network providers in the state and nation<sup>6</sup>:**

- » **Delta Dental PPO Network:** Lowest agreed-upon fees; more locations than any other PPO network
- » **Delta Dental Premier:** More than 90% of U.S. dentists are in this network—the largest in the state

More options available: orthodontic services; coverage and treatment for endodontic and nonsurgical periodontic services; and maximum allowable charge reimbursement plan. Plan underwritten by Delta Dental of Wisconsin.

<sup>1</sup>Preventive care services include routine exams, screenings, immunizations, and other services ranked A or B by the U.S. Preventive Services Task Force. <sup>2</sup>Preventive drugs include specific supplements, contraceptives, immunizations, and other preventive drugs ranked A or B by the U.S. Preventive Services Task Force. <sup>3</sup>Vision, hearing, insulin rebate, and pulmonary care 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.

<sup>4</sup>Fees billed by our approved telehealth provider are subject to change. <sup>5</sup>WPS has partnered with Delta Dental to provide dental coverage. <sup>6</sup>DDWI Public Community, 2021, [www.deltadentalwi.com/s/](https://www.deltadentalwi.com/s/).

# 32%

Health plans using Express Scripts that spent less per person on prescription drugs in 2020 vs. 2019.\*

\*Express Scripts 2020 Drug Trend Report.

## Prescription Drug Coverage<sup>1</sup>

- » \$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

<sup>1</sup>Preventive drugs include specific supplements, contraceptives, immunizations, and other preventive drugs ranked A or B by the U.S. Preventive Services Task Force.

<sup>1</sup>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.

# 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](http://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.

### 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



A man is working in a workshop, focused on his task. He is wearing a grey sweater and is seated at a workbench. The background is filled with various tools and equipment, suggesting a professional or creative workspace. The entire image has a blue tint.

# 92%

Customers who said WPS  
customer service treated them  
with courtesy and respect.\*

**LOCAL. HONEST. INDEPENDENT.**

\*WPS Customer Satisfaction Survey, 2021.



# In Wisconsin\*...

**461,525** small businesses

**1.3 million** small business employees

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\*U.S. Small Business Administration 2021 Small Business Profile.

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

[wpshealth.com](https://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 Packers



Proud partner of the  
Milwaukee Brewers™

Green Bay Packers and Milwaukee Brewers™ partnerships are paid endorsements.

Request a  
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[See your local agent](#)



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