More than 70 years

WPS Health Insurance has been serving the people of Wisconsin—and beyond—since 1946.

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
» Gundersen Health System
» Holy Family Memorial
» Hospital Sisters Health System/Prevea Health
» Marshfield Clinic
» Mayo Clinic Health System
» Medical College of Wisconsin
» OakLeaf Medical Network, Inc.
» ProHealth
» ThedaCare
» UnityPoint Health—Meriter
» UW Health/UW Medical Foundation

For a complete list of providers, go to wpsic.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.

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

**Call:**
800-332-1398

**Online:**
wpsic.com—click Find a Doctor
69% of small business owners consider health benefits very important for recruiting and retaining good employees.¹

Choose from health care providers across the country

**First Health Wrap/SelectCare**
In-network benefits—even outside Wisconsin—for members covered under WPS Statewide Network.

Visit [wpsic.com](http://wpsic.com) and click on the **Find a Doctor** tool.
OR
For **First Health**, visit: myfirsthealth.com
For **SelectCare**, visit: selectcareonline.com/findadoctor.aspx

More than 1 million health care service locations

5,000 hospitals

90,000 ancillary facilities

**Ideal for:**
- Members who travel
- Members 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:** wpsic.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.
55% of Wisconsin residents are covered by employer-sponsored insurance.²

²Kaiser Family Foundation estimate based on Census Bureau, 2016.
### 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

#### You Pay

<table>
<thead>
<tr>
<th>Metal Tier</th>
<th>Individual Deductible¹</th>
<th>Coinsurance</th>
<th>Individual Annual Max Out Of Pocket¹</th>
<th>At Preferred Providers²</th>
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<tbody>
<tr>
<td></td>
<td>In Network</td>
<td>Out of Network</td>
<td>In Network</td>
<td>Out of Network</td>
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<tr>
<td>Platinum</td>
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<td>Silver</td>
<td>$6,500</td>
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<td>20%</td>
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</tbody>
</table>

Platinum and Gold Prescription Drugs: Preventive and Preferred Generics: $0; Non-Preferred Generics: $15; Preferred Brand: $40; Non-Preferred Brand: $65; 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: $500 deductible, then 30% coinsurance

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.

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**Request a Quote**

- See your local agent
- Call 800-332-1398
- Visit wpsic.com
26% offer a Health Savings Account to their employees.³
**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

### You Pay

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<tr>
<th>Metal Tier</th>
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</tr>
</thead>
<tbody>
<tr>
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<td>Out of Network</td>
<td>In Network</td>
<td>Out of Network</td>
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<tr>
<td>Bronze</td>
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<td>$13,300</td>
<td>0%</td>
<td>30%</td>
</tr>
</tbody>
</table>

Prescription Drugs: Preventive: $0—All others: deductible and coinsurance

*Until maximum out-of-pocket is met

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.

³Non-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.

⁺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. 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. These plans feature an embedded out-of-pocket limit where the out-of-pocket limit must be satisfied before this plan will pay 100% of covered benefits. Deductibles and out-of-pocket maximums apply annually.

**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.
89% of Member Services calls are answered in 30 seconds or less.¹
Preventive Care
100% covered by WPS when care given by preferred provider:
» Routine immunizations
» Routine medical exams
» Well-baby 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 Discount
» FREE access for WPS members
» Save on eye care and eyewear
» Thousands of locations nationwide

Member Resources
Convenient 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
Visit wpsic.com and click Members to get started.

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
- Amlodipine besylate
- Atenolol
- Atenolol/chlorthalidone
- Atorvastatin calcium
- Benazepril hcl
- Bisoprolol fumarate/hctz
- Carvedilol
- Chlorthalidone
- Clonidine hcl
- Diltaezem 24hr cd
- Enalapril maleate
- Enalapril/hydrochlorothiazide
- Gemfibrozil
- Glibenpiride
- Glipizide
- Glyburide
- Glyburide, micronized
- Hydrochlorothiazide
- Indapamide

$0 Copay Drugs
- Irbesartan
- Lisinopril
- Lisinopril/hydrochlorothiazide
- Losartan potassium
- Losartan/hydrochlorothiazide
- Lovastatin
- Metformin hcl
- Metolazone
- Metoprolol tartrate
- Montelukast sodium
- Pravastatin sodium
- Propranolol hcl
- Quinapril hcl
- Ramipril
- Simvastatin
- Spironolactone
- Triamterene/hydrochlorothiazide
- Verapamil hcl
- Warfarin sodium

Teladoc® Telehealth Services
» The care you need, when you need it
» Connect with a licensed physician over the phone or via video consult
» Cost: FREE for a copay plan or $45 fee for the HDHP plan

Fitness Reimbursement*
Encourage 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

Delta Dental Insurance
The most in-network providers in the state and nation:
» Delta Dental PPO Network: Lowest agreed-upon fees; more locations offer care than any other PPO network
» Delta Dental Premier: More than 80% of the country’s dentists belong to this network
» More options available: orthodontic services; coverage and treatment for endodontic and non-surgical periodontic services; and maximum allowable charge reimbursement plan

*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.
3.2% average decrease in monthly drug costs in 2015 for members using Express Scripts.\(^5\)

\(^5\)Express Scripts 2015 Drug Trend Report Executive Summary.
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 wpsic.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...

440,763 small businesses
1.2 million small business employees

LOCAL. HONEST. INDEPENDENT.

\(^6\)National Small Business Association’s (NSBA) Small Business Health Care Survey, 2015
LOCAL.
Based in Wisconsin. Covering all of Wisconsin.

HONEST.
In 2017, WPS was named one of the World's Most Ethical Companies®
for the eighth straight year.

INDEPENDENT.
Independent for more than 70 years.