

WPS INDIVIDUAL HEALTH PLANS

Affordable coverage for individuals and families | Effective Jan. 1, 2020

» Contact us for your individual health plan!

Visit: wpshealth.com

Call: 800-332-1398

Individual Plan Summaries

Bronze and Catastrophic Plans

Preferred Provider Organization (PPO) Standard Plans		You Pay													
Metal Tier	HIOS ID	Individual Deductible ¹		Coinsurance		Individual Annual Max Out of Pocket ¹		Number of Free PCP Visits	At Preferred Providers ²						
		In Network	Out of Network	In Network	Out of Network	In Network	Out of Network		Emergency Room	Teladoc Visit	Retail Clinic Visit	PCP Visit	Specialty Visit	Outpatient Lab/X-ray	Outpatient Surgery
Bronze	81974WI1880048-00	\$5,175	\$10,350	20%	50%	\$8,150	\$20,350	3	20% after deductible						
Bronze	81974WI1880030-00	\$8,150	\$16,300	0%	30%	\$8,150	\$22,300	0	No charge after deductible						
Catastrophic ³	81974WI1880044-00	\$8,150	\$16,300	0%	30%	\$8,150	\$22,300	3	No charge after deductible						

Prescription Drugs: Preventive: \$0; All others: deductible and coinsurance

HSA-Qualified High-Deductible Health Plans (HDHP)		You Pay													
Metal Tier	HIOS ID	Individual Deductible ¹		Coinsurance		Individual Annual Max Out of Pocket ¹		Number of Free PCP Visits	At Preferred Providers ²						
		In Network	Out of Network	In Network	Out of Network	In Network	Out of Network		Emergency Room	Teladoc Visit	Retail Clinic Visit	PCP Visit	Specialty Visit	Outpatient Lab/X-ray	Outpatient Surgery
Bronze	81974WI1880042-00	\$5,500	\$11,000	30%	50%	\$6,900	\$21,000	0	30% after deductible						
Bronze	81974WI1880049-00	\$6,900	\$13,800	0%	30%	\$6,900	\$19,800	0	No charge after deductible						

Prescription Drugs: Preventive: \$0; All others: deductible and coinsurance

High-quality health plans

- **PPO plans** deliver great choice and **HSA-qualified plans** offer more control.
- **Telehealth services** from Teladoc® with a licensed physician over the phone or via video consult 24/7/365. Behavioral health and dermatology services are also available; check your policy for details.

- **\$0 preventive care** includes 100% coverage for preventive services when performed by a preferred provider. (Preventive care services include routine exams, screenings, immunizations, and other services ranked A or B by the U.S. Preventive Services Task Force.)

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.

³Catastrophic plan is only available to people under age 30 or who qualify for a hardship exemption from the Federally Facilitated Marketplace.



You have choices to fit your budget

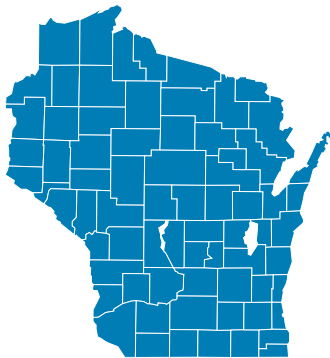
You and your family want high-quality health insurance to protect your pocketbook. That's why all of our health plans give you full access to in-network health care providers and allow you to see in-network specialists without a referral. Some services will require review and prior authorization. Take a look at our plan designs on the previous page and see which one best fits your health needs and budget.

HSA-qualified plans can help you save money

If you want more control over your health care expenses, take a look at one of our HSA-qualified high-deductible health plans (HDHPs). These plans allow you to contribute to a tax-favored, personal health savings account you own and control. The tax-free money you put into your HSA can be used to pay for qualified health care expenses.

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

Exclusive network gives you coverage throughout Wisconsin and more!



■ WPS Statewide Network

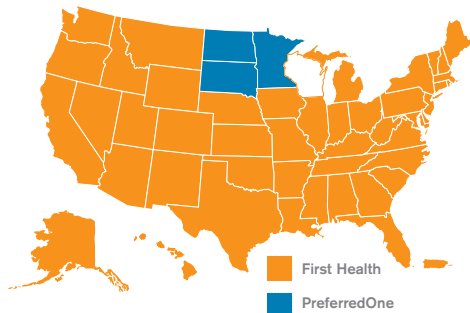
In Wisconsin WPS Statewide Network

Convenient access to thousands of health care professional service locations and hospitals throughout the state.

For a complete list of providers, go to wpshealth.com and click on the **Find a Doctor** link. 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.

Across the U.S. First Health/PreferredOne

In-network benefits in all 49 states outside Wisconsin.



■ First Health
■ PreferredOne

WPS plans are sold in these counties

- Ashland
- Barron
- Bayfield
- Brown
- Buffalo
- Burnett
- Chippewa
- Door
- Douglas
- Dunn
- Eau Claire
- Jackson
- La Crosse
- Monroe
- Oconto
- Pepin
- Pierce
- Polk
- Rusk
- Sawyer
- St. Croix
- Trempealeau
- Washburn

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Mail: WPS Health Insurance
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