

# WPS INDIVIDUAL HEALTH PLANS

Affordable coverage for individuals and families | Effective Jan. 1, 2022

» Contact us for your individual health plan!

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

Call: 800-332-1398

## Individual PPO Plan Summaries

Bronze and Catastrophic Plans

Preferred Provider Organization (PPO) Standard Plans		You Pay														Drug Plan
Metal Tier	HIOS ID <sup>1</sup>	Individual Deductible <sup>2</sup>		Coinsurance		Individual Annual Max Out of Pocket <sup>2</sup>		Number of Free PCP Visits	At Preferred Providers <sup>3</sup>							
		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	\$6,500	\$13,000	20%	50%	\$8,700	\$23,000	3	20% after deductible							Plan 1
Bronze	81974WI1880030-00	\$8,700	\$17,400	0%	30%	\$8,700	\$23,400	-	No charge after deductible							Plan 1
Catastrophic <sup>4</sup>	81974WI1880044-00	\$8,700	\$17,400	0%	30%	\$8,700	\$23,400	3	No charge after deductible							Plan 1

**Plan 1:** Preventive: \$0; All others: deductible and coinsurance

HSA-Qualified High-Deductible Health Plans (HDHP)		You Pay														Drug Plan
Metal Tier	HIOS ID <sup>1</sup>	Individual Deductible <sup>2</sup>		Coinsurance		Individual Annual Max Out of Pocket <sup>2</sup>		At Preferred Providers <sup>3</sup>								
		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	Hospital	
Bronze	81974WI1880042-00	\$6,000	\$12,000	30%	50%	\$7,050	\$22,000	30% after deductible							Plan 1	
Bronze	81974WI1880049-00	\$7,050	\$14,100	0%	30%	\$7,050	\$20,100	No charge after deductible							Plan 1	

**Plan 1:** Preventive: \$0; All others: deductible and coinsurance

<sup>1</sup>[wpshealth.com/resources/sbc](https://wpshealth.com/resources/sbc)

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

<sup>3</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>4</sup>Catastrophic plan is only available to people under age 30 or who qualify for a hardship exemption from the Federally Facilitated Marketplace.

All 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. Additionally, 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.

## High-quality health plans

- **PPO plans** deliver great choice and **HSA-qualified plans** offer more control.
- **Telehealth services** from Teladoc® offer 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.)



## You have choices to fit your budget

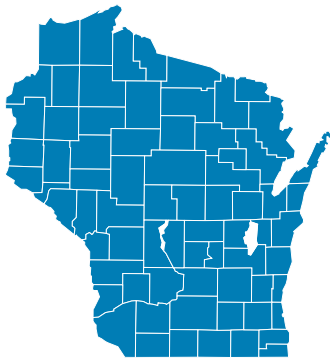
You and your family want high-quality health insurance to protect your pocketbook. That's why all of our health plans give you full access to in-network health care providers and allow you to see in-network specialists without a referral. Some services will require review and prior authorization. Take 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

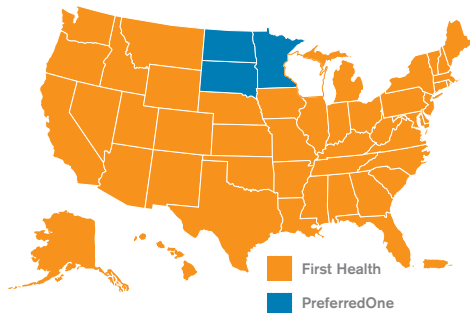
### In Wisconsin WPS Statewide Network

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](http://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.



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

**Call:** 800-332-1398

**Mail:** WPS Health Insurance  
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Madison, WI 53708-8190

