

WPS INDIVIDUAL HEALTH PLAN

Affordable coverage for individuals and families | Effective Jan. 1, 2026

Individual Plan Summary

Bronze Plan available in Ashland County

Preferred Provider Organization (PPO) Standard Plan		You Pay														Drug Plan
Metal Tier	HIOS ID¹	Individual Deductible²		Coinsurance		Individual Annual Max Out of Pocket²		Number of Free PCP Visits	At Preferred Providers³							
		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	81974WI1880030-00	\$10,150	\$20,300	0%	30%	\$10,150	\$26,300	-	No charge after deductible							Plan 1
Plan 1: Preventive⁴: \$0; All others: deductible and coinsurance																

High-quality health plans

- **PPO plans** deliver great choice.
- **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 rated A or B by the U.S. Preventive Services Task Force.)

Contact us for your individual health plan!

Visit: wpshealth.com
Call: 800-332-1398

¹wpshealth.com/resources/sbc

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

³Preferred 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.

⁴Preventive drugs include specific supplements, contraceptives, immunizations, and other preventive drugs rated A or B by the U.S. Preventive Services Task Force.

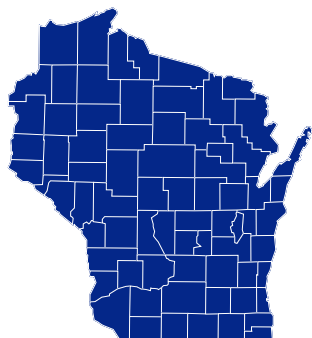
This plan has an Embedded Deductible and Embedded Out-of-Pocket Limit: These plans feature an embedded deductible where an individual deductible must be satisfied before this plan will pay benefits for that individual. Additionally, these plans feature an embedded out-of-pocket limit where the individual 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.



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.

Exclusive network gives you coverage throughout Wisconsin and more!

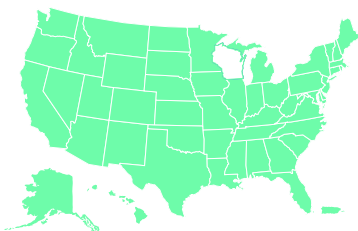


 WPS Statewide Network

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.



 First Health

Across the U.S. First Health

In-network benefits in all 49 states outside Wisconsin.

Contact us for your individual health plan!

Visit: wpshealth.com

Call: 800-332-1398

Mail: WPS • P.O. Box 8190 • Madison, WI 53708-8190

