

# WPS INDIVIDUAL HEALTH PLANS

Affordable coverage for individuals and families

Effective Jan. 1, 2019

## Individual Plan Summaries

### Bronze and Catastrophic Plans

Preferred Provider Organization (PPO) Standard Plans		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	Outpatient Lab/X-ray	Outpatient Surgery	Hospitalization
Bronze <sup>3</sup>	\$4,700	\$9,400	20%	50%	\$7,900	\$19,400	20% after deductible							
Bronze	\$7,900	\$15,800	0%	30%	\$7,900	\$21,800	No charge after deductible							
Catastrophic <sup>3,4</sup>	\$7,900	\$15,800	0%	30%	\$7,900	\$21,800	No charge after deductible							

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

Preferred Provider Organization (PPO) High-Deductible Standard Plans		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	Outpatient Lab/X-ray	Outpatient Surgery	Hospitalization
Bronze	\$5,500	\$11,000	30%	50%	\$6,750	\$21,000	20% after deductible							
Bronze	\$6,750	\$13,500	0%	30%	\$6,750	\$19,500	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® connect with a licensed physician over the phone or via video consult 24/7/365. Effective Jan. 1, 2019, behavioral health and dermatology services will be 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.)

## WPS plans are sold in these counties

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

» **Contact us for your individual health plan!**

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

Call: 800-332-1398

<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>These plans include 3 FREE PCP visits per year.

<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.



## You have choices to fit your budget

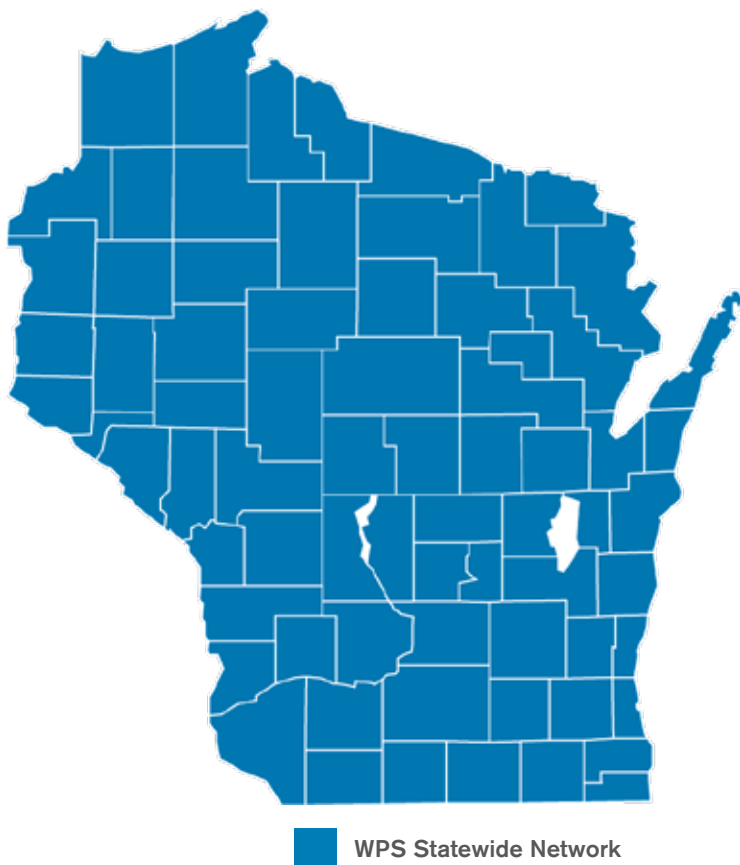
You and your family want high-quality health insurance to protect your pocketbook. That's why all of our health plans give you full access to in-network health care providers and allow you to see in-network specialists without a referral. Some services will require review and prior authorization. Take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

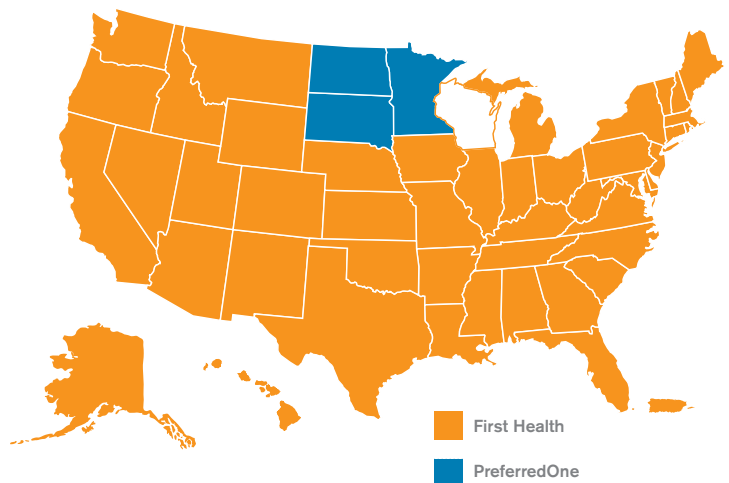
If you want more control over your health care expenses, take a look at one of our high-deductible health plans (HDHPs). These plans allow you to contribute to a tax-favored, personal health savings account you own and control. The tax-free money you put into your HSA can be used to pay for qualified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



*The First Health/PreferredOne Wrap covers all 49 states outside Wisconsin.*



## » Contact us for your individual health plan!

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

**Call:** 800-332-1398

**Mail:** WPS Health Insurance  
P.O. Box 8190  
Madison, WI 53708-8190

