



WPS Group Health Insurance

LOCAL. HONEST. INDEPENDENT.



Health insurance partner of the
Green Bay Packers

WPS

**HEALTH
INSURANCE**

Local. Honest. Independent.

What can you count on from WPS Health Insurance?

High-quality plans and personal service

for the health coverage you need to stay well and help managing your out-of-pocket costs.

LOCAL. HONEST. INDEPENDENT.

In Wisconsin

WPS Statewide Network

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

More than

25,000

health care professional service locations

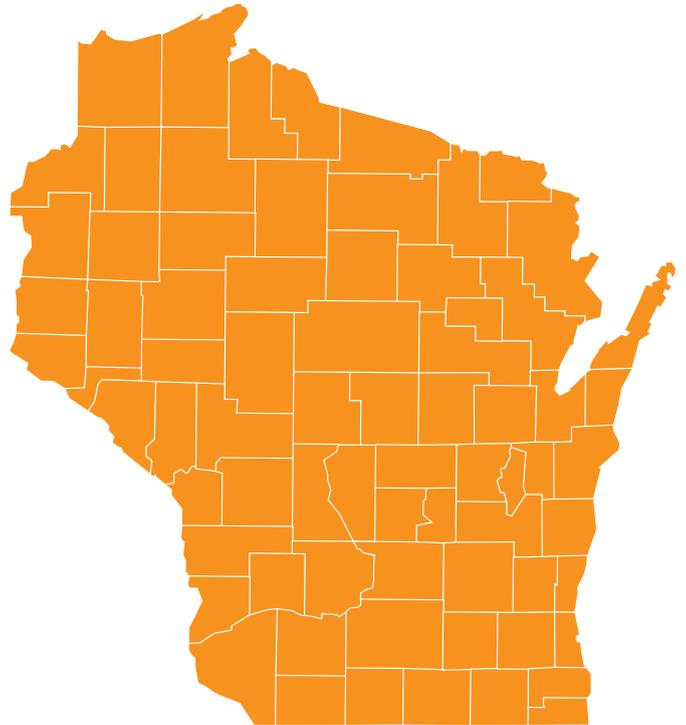
165

 hospitals

Top providers

You have easy access to health care throughout the state, including the following providers and systems:

- » Ascension Wisconsin
- » Aspirus Network, Inc.
- » Aurora Health Care
- » Bellin Health
- » Children's Hospital of Wisconsin
- » Dean/St. Mary's/SSM Health/Agnesian Healthcare
- » Essentia Health
- » Froedtert & Medical College of Wisconsin
- » Gundersen Health System
- » Holy Family Memorial
- » Hospital Sisters Health System/Prevea Health/Sacred Heart
- » Marshfield Clinic
- » Mayo Clinic Health System
- » Oakleaf Medical Network
- » ProHealth
- » ThedaCare
- » University of Wisconsin Hospital and Clinics



■ WPS Statewide Network

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.



800-223-6048
Monday through Friday
7:30 a.m.–5 p.m.



WPS Health Insurance
1717 W. Broadway
P.O. Box 8190
Madison, WI 53708-8190



For questions about your coverage or claims, please log in to your customer account for secure communications.
wpshealth.com

Across the U.S.

First Health/PreferredOne

In-network benefits in all 49 states outside Wisconsin.

More than

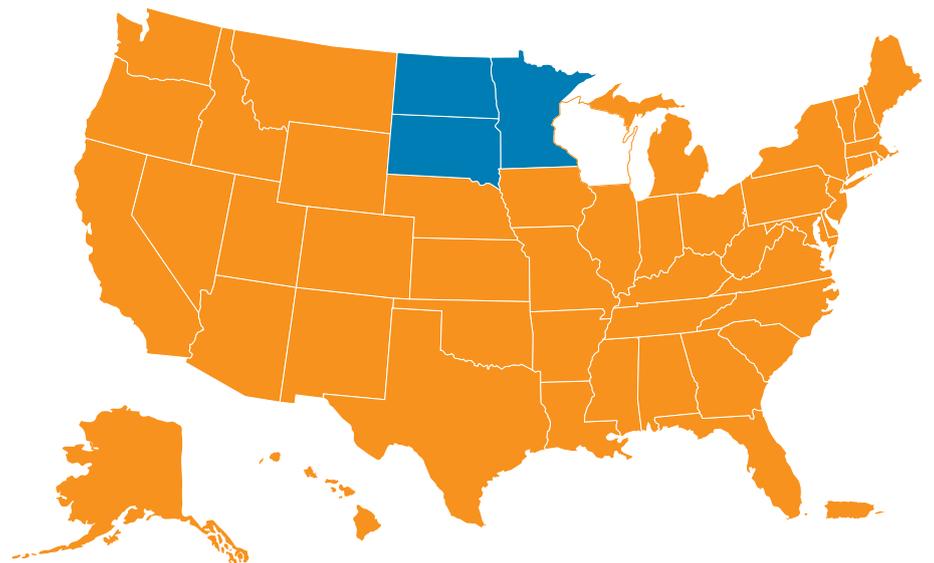
1 million

health care service locations

5,000 hospitals

90,000

ancillary facilities



 First Health  PreferredOne

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 Doctor

Visit wpshealth.com and click on **Find a Doctor** to locate an in-network provider near you. Choose the **Open Enrollee or New Hire** option and enter your information to get started. Once you are enrolled, you may select **Existing Subscriber**. You also can call Customer Service at the number on your WPS ID card, Monday–Friday, 7:30 a.m. to 5 p.m. CT.

Fitness programs help you stay in shape

You could keep paying for your gym membership like everyone else, or you could sign up and let WPS help you pay the tab. Through our partnership with American Specialty Health Incorporated, WPS offers a fitness reimbursement program for all WPS group health plan customers.

The program is designed to pay you back for going to the gym. But that's not all it does! It serves as an incentive to help you stay active. Get reimbursed for going to your favorite fitness center and get the benefits of exercise: improved mood, less stress, weight control, and stronger muscles and bones. All you have to do is sign up!

ExerciseRewards™ program*

- » Work out at least 10 times per month at a qualified fitness center and receive a \$30 reward!
- » Online fitness center search lets you find a participating facility near you
- » Track your visits and redeem your rewards online
- » From the wpshealth.com home page, click on the **Customers** link and then log in to your account for information

Active&Fit™ Direct program*

- » Get access to a fitness center for \$25 per month plus applicable taxes
- » Choose from more than 9,000 participating locations nationwide
- » Get started with a low \$25 enrollment fee, \$25 for your current month, \$25 for your next month, and any applicable taxes
- » From the wpshealth.com home page, click on the **Customers** link, then log in to your account and click on the Active&Fit Direct link that applies to you

Benefits for your health

Covered preventive care

WPS covers 100% of certain preventive services and medications when care is received from an in-network health care provider. Services received from an out-of-network provider are subject to out-of-pocket costs, such as copayments, deductibles, and coinsurance amounts. Covered services include:

- » Routine immunizations
- » Routine medical exams
- » Well-child care
- » Mammograms
- » Preventive screenings
- » Preventive drugs
- » And more—see wpshealth.com

Preventive services listed are covered subject to the terms and conditions set forth in your WPS certificate. Age-appropriate screenings are set by the U.S. Preventive Services Task Force and are subject to change.

Telehealth services from Teladoc®

Connect with a licensed physician over the phone or via video consult 24/7/365. Behavioral health and dermatology services are also available.

- » Phone: 800-Teladoc (800-835-3262)
- » Computer: teladoc.com
- » Mobile device: Teladoc app
- » For more information, see wpshealth.com/telehealth

Prescription drug coverage

WPS Health Insurance partners with Express Scripts® to provide you with top-tier pharmacy benefits and service.

- » **\$0 copay** on select preventive drugs for common conditions (e.g., high blood pressure, high cholesterol, heart conditions, diabetes, and asthma)
- » Keep your costs down with lower-cost generic drugs
- » Convenient home delivery service is available
- » A 90-day supply of medication can be purchased at a local retail pharmacy for 3x copay
- » For more information, visit wpshealth.com and click **Customers >> My Account Information>> Pharmacy Information**

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

EyeMed vision care discount**

- » Access to discounts on eye care and eyewear is included with your health plan—use discount number 9238049
- » Thousands of locations nationwide
- » Call EyeMed toll-free at 866-559-5252

Hear In America hearing plans**

- » Includes an annual hearing screening at no cost
- » Discounts on nine top hearing aid brands
- » Three-year warranties covering repairs, loss, and damage are included with all purchases
- » Three years of office service included (clean, check, adjust)
- » Three years of hearing aid batteries included
- » Coverage is also available for other family members
- » To take advantage of this offer, call Hear In America at 800-286-6149 and say you are a WPS customer

*The ExerciseRewards and Active&Fit Direct programs are provided by American Specialty Health Fitness, Inc., a subsidiary of American Specialty Health Incorporated (ASH). ExerciseRewards and Active&Fit Direct are trademarks of ASH. The ExerciseRewards program is a health improvement and education program and is not insurance. Fitness discount program is not part of the insurance policy and is offered at no additional charge. Enrollment in this program is subject to contract renewal. 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. Please see the **Customers** link for more information.

**Vision and hearing programs are not part of the insurance policy and are offered at no additional charge for membership. Enrollment in these programs is subject to contract renewal.

Helpful tips for prior authorization

Before requesting prior authorization, review your health plan for specific authorization requirements, excluded services/treatments, and referral requirements.

Prior authorization is required for inpatient admissions:

- » **Different standards apply depending on whether the admission is elective or acute.**
 - **Elective admissions:** Your health care provider must submit a prior authorization request a minimum of three (3) days prior to an elective (non-emergency) admission.
 - **Acute admissions:** You or the facility must notify WPS in writing or by phone within two (2) days of an acute (direct or emergency) admission. Use the number on your customer ID card or the Customer Service number: 800-223-6048.
- » **Inpatient admissions include** your admission to an inpatient hospital, hospice inpatient facility, inpatient rehabilitation facility, skilled nursing facility when Medicare is not primary, or an inpatient and residential facility for behavioral health services.

Prior authorization is required for:

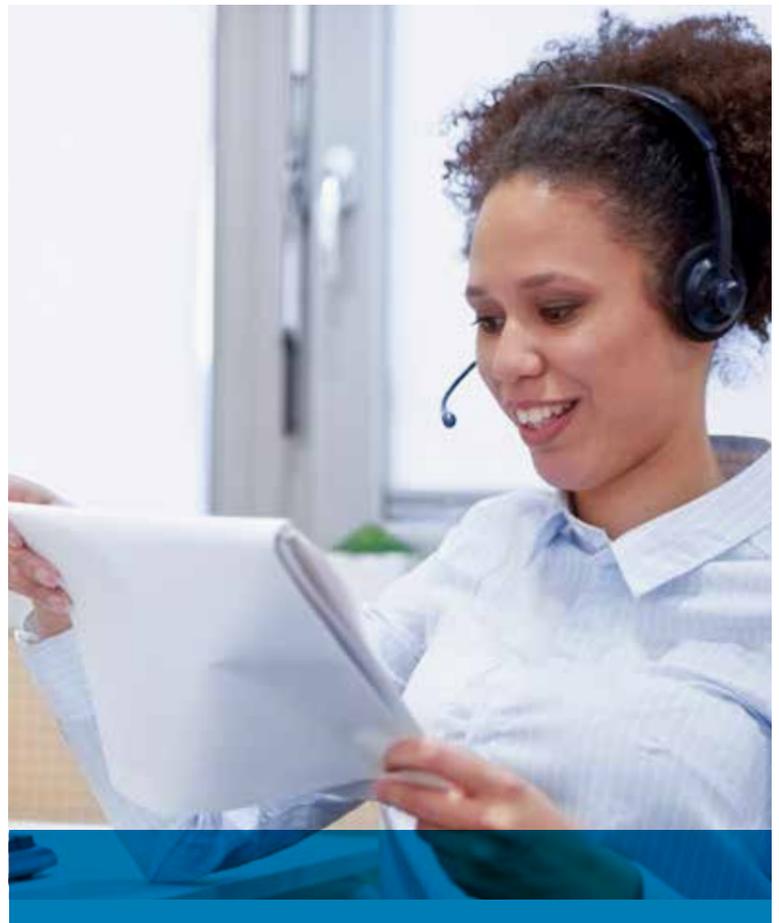
- » All **nonemergency ambulance transfers** between facilities.
- » Certain high-cost imaging including, but not limited to, MRI, PET, and CT scans.
- » Any service, procedure, or equipment on the Prior Authorization List found at wpshealth.com—click **Customers>>My Account Information>>Forms and Documents**. On that page, select **Prior Authorization Forms & Documents** for links to the lists and more.

Please share this information with your health care provider, who can submit the Prior Authorization Form and your relevant clinical information directly to us.

Drug prior authorization

Prior authorization is required for some drugs to ensure they're used appropriately. Decisions are based on medical records, FDA-approved labeling, published and peer-reviewed scientific literature, and evidence-based guidelines.

Visit wpshealth.com, click **Customers**, then select **Pharmacy Information** for access to a list of drugs that require prior authorization, instructions on how to obtain prior authorization, and a guide to drugs that are preferred by your health plan and offered at lower copay levels.



Care Management program

Our case managers are dedicated to hearing your story while assisting you with your health care needs. Case managers are registered nurses who can help you by:

- » Coordinating your health care
- » Assisting you with navigation of the complex health care system
- » Providing education specific to your health care needs and concerns
- » Supporting you and acting as an advocate for you to improve your health care experiences and outcomes
- » Helping you reach your health care goals
- » Learning about available community resources
- » Understanding your health insurance benefits
- » Helping you become a better health care consumer

Questions?

You or your health care providers can contact WPS with any questions regarding prior authorizations using the contact information found on your customer ID card.

If your customer ID card is unavailable, contact Customer Service at **800-223-6048**.

Online customer 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
- » Check your claims processing status
- » Find answers to common questions
- » View your prior authorizations

Managing your online customer account is easier than ever

How to register and access your information

Make sure you have your WPS ID card handy

1. Visit wpshealth.com, click **Customers**, and then click **Register**
2. Enter the requested policy information from your ID card on the registration form
3. Create a user ID and easy-to-remember password, and establish your security questions/answers
4. Read the Privacy Policy and, if you agree, check the **I understand and agree** box at the bottom of the page and then click the **Register** button

Log in anytime to:

- » Access Explanation of Benefits (EOB) and policy materials
- » Check claims processing status
- » Find in-network providers
- » Verify plan benefits
- » Check deductibles and out-of-pocket payments
- » Print or order replacement ID cards

NOTE: You're not able to register and access your online customer account until after your health plan effective date.

How to navigate the site

The online customer account offers access to everything you need, all in one place. This allows more flexibility and control in managing your personal account information. Clearly labeled tabs take you straight to what matters to you most, whether it's your policy, claims status, EOBs, or other important documents.

How to find a doctor

At the top of the home page, click the **Find a Doctor** link. On the next page, enter your information and search criteria to access a complete list of available in-network providers. You may initially search under **Open Enrollee or New Hire**. Once you receive your WPS customer ID card, you may log in as an **Existing Subscriber**.

How to use the WPS Health Center

The online WPS Health Center provides information, tools, and support you need to achieve your best health, including:

- » The Healthwise® Knowledgebase, an online health encyclopedia providing information on thousands of topics
- » A wealth of tools designed to help you make wise health decisions
- » Healthy Living and Chronic Care Centers that provide guidance to help you manage common health risks and chronic conditions
- » Information about health club discounts and other incentives for healthy choices
- » The Patient Safety page provides links to hospital quality and safety data to help you choose providers who deliver high-quality clinical outcomes
- » **FREE** newsletters to help keep you and your family healthy and get the most from your health plan

Visit the Health Center

Go to wpshealth.com and click on **Resources**, then **Wellness** to access our online Health Center.

Questions?

If you need additional help or don't have internet access, please call Customer Service at **800-223-6048**, Monday through Friday, 7:30 a.m.–5 p.m.





For more than

70 years,

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

- » Comprehensive, cost-effective networks locally and nationwide
- » Help managing your health care
- » Local service
- » Ethical business practices
- » Independent and on your side

Local.

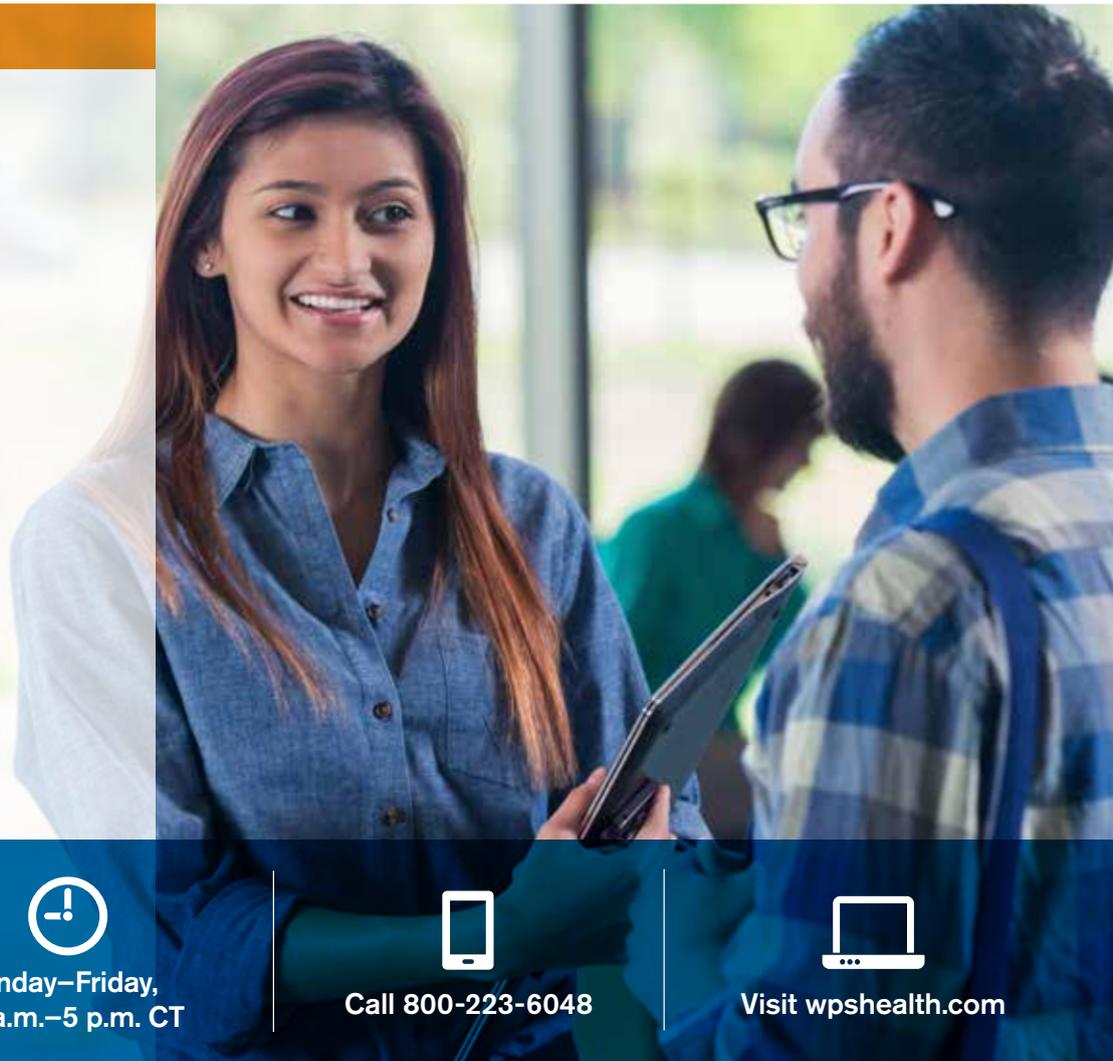
Based in Madison,
covering all of Wisconsin.

Honest.

In 2019, WPS was named
one of the World's Most Ethical
Companies® for the 10th
straight year.*

Independent.

Working for you for more
than 70 years.



Have a
Question?



Monday–Friday,
7:30 a.m.–5 p.m. CT



Call 800-223-6048



Visit wpshealth.com



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Milwaukee Brewers™

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