



WPS Group Health Insurance

LOCAL. HONEST. INDEPENDENT.



Proud 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

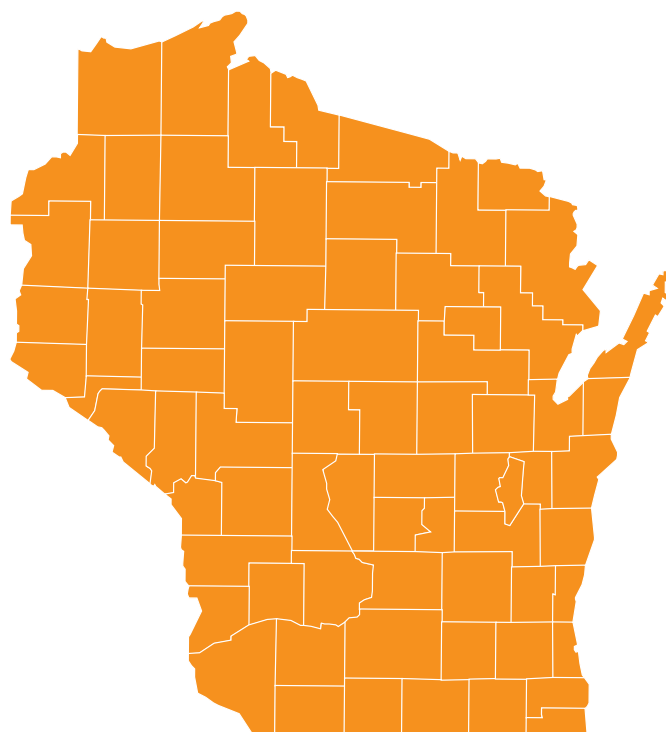
health care professional service locations

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

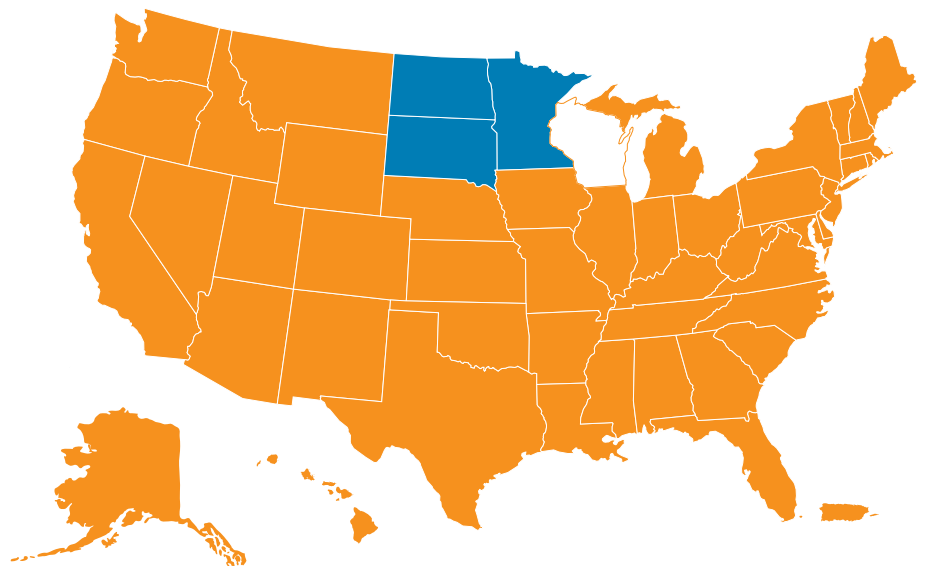
1 million


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.

Benefits for your health

Covered preventive care

Group plans cover 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 or are not covered, depending on the health plan selected.

Covered services include:

- » Routine immunizations
- » Routine medical exams
- » Well-child care
- » Mammograms
- » Preventive screenings
- » Preventive drugs¹
- » Smoking cessation
- » Three **FREE** primary care visits per calendar year²

²Benefit does not apply to HSA-qualified HDHPs or nonstandard copay plans. Three free primary care visits are applicable to new WPS policies effective Jan. 1, 2021, or later. Please refer to your proposal benefit outline to see if this Primary Care Practitioner benefit is applicable.

Preventive services listed are covered subject to the terms and conditions set forth in your plan certificate. Age-appropriate screenings are set by the U.S. Preventive care services and preventive drugs include specific services and drugs ranked A or B 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
- » Find information at wpshealth.com/telehealth

It's easy to set up your account by phone, website, or mobile app. Once your account is set up, provide your medical history so Teladoc doctors have the information they need to make an accurate diagnosis. Then, you're ready to request a consult anytime you need care.

EyeMed vision care discount³

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



Hear In America hearing plans³

- » 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

¹Preventive drugs include specific supplements, contraceptives, immunizations, and otherwise preventive drugs ranked A or B by the U.S. Preventive Services Task Force. ³Vision 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.

Pharmacy benefits

Prescription drug coverage

We partner with Express Scripts® to provide you with top-tier pharmacy benefits and service.

- » **\$0 copay** on select preventive drugs for common conditions³ (e.g., high blood pressure, high cholesterol, heart conditions, diabetes, asthma)
- » Keep your costs down with lower-cost generic drugs
- » Convenient home delivery service is available
- » Visit **wpshealth.com** and click **Customers**, then **Pharmacy Information**

Express Scripts® home delivery is easy, safe, and convenient

You can get up to a 90-day supply of your medicine for a single home delivery copayment by using home delivery for the prescriptions you take regularly. This valuable part of your prescription benefit includes FREE standard shipping. To sign up for home delivery, register at **express-scripts.com** or call Express Scripts directly at **800-698-3757**.

Register with Express Scripts® for easy online access

You can manage your medicines anywhere, anytime with **express-scripts.com** and the Express Scripts Mobile App.

To register:

- » Go to **express-scripts.com** and select **Register** or download the Express Scripts Mobile App for free from your mobile device's app store and select **Register**
- » Complete the information requested, including personal information and member ID number or Social Security Number (SSN), create your user name and password, and add security information in case you ever forget your password
- » Click **Register** and you're registered
- » On the final page, you can set preferences now (including the option to share your prescription information with other adult members of your household (age 18+) covered under your prescription drug plan), or later in **My Account** on **express-scripts.com**
- » Click **Continue**

Express Scripts Mobile App adds convenience

Once you're registered, you can take advantage of the Express Scripts Mobile App, which lets you manage your medications anytime, anywhere!

- » Save time and money with home delivery
- » Find and compare prices with **Price a Medication** and **My Rx Choices**®
- » Refill and renew your prescriptions
- » Check for drug interactions and sign up for medicine alerts
- » See your order status, claims, and payment history

Go to **express-scripts.com/mobileapp** to learn more.

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**, look under **Resources** and select **My Benefits** under the **Customer Resources** heading. Click on **Pharmacy Information**, then click on the link for the **WPS Drug Prior Authorization List**.



Large Group \$0 Drug List

NOTE: For plans having a prescription drug copay (not HSA-qualified), all drugs listed are a \$0 copay. For HSA-qualified plans, only the drugs highlighted in blue are \$0/first dollar (as preventive) due to IRS regulations. The others listed would be subject to deductible/coinsurance. Not all forms or strengths of a listed drug may be covered at \$0. This list is subject to change.

| CARDIOVASCULAR | | | |
|--|---|-----------------------------------|---------------------------------------|
| Chapter name | Drug name | | |
| Antiarrhythmic agents | Amiodarone | Disopyramide phosphate | Flecainide acetate |
| | Mexiletine HCL | Pacerone | Procainamide HCL |
| | Propafenone HCL | Propafenone HCL ER | Quinidine gluconate |
| | Quinidine sulfate | Sorine | Sotalol HCL |
| | Sotalol HCL AF | — | — |
| Cardiac glycosides | Digoxin | — | — |
| Nitrates | Isosorbide dinitrate | Isosorbide mononitrate | Nitroglycerin SR |
| Anticoagulant agents | Warfarin sodium | Jantoven | — |
| Antiplatelet drugs | Cilostazol | Clopidogrel | Dipyridamole |
| | Ticlopidine | — | — |
| Thiazide and related diuretics | Amiloride HCL | Amiloride HCL/Hydrochlorothiazide | Bumetanide |
| | Chlorothiazide | Chlorthalidone | Eplerenone |
| | Furosemide | Hydrochlorothiazide | Indapamide |
| | Methyclothiazide | Metolazone | Spironolactone |
| | Spironolactone/Hydrochlorothiazide | Torsemide | Triamterene/Hydrochlorothiazide |
| Beta blockers | Acebutolol HCL | Atenolol | Betaxolol HCL |
| | Bisoprolol fumerate | Carvedilol | Labetalol HCL |
| | Metoprolol succinate | Metoprolol tartrate | Nadolol |
| | Pindolol | Propranolol | Propranolol LA |
| | Propranolol XL | Timolol maleate | — |
| Calcium channel blockers | Amlodipine besylate | Cartia XT | Diltiazem HCL |
| | Diltiazem HCL CD | Diltiazem HCL SR | Diltiazem HCL, sustained release |
| | Felodipine ER | Isradipine | Matzim LA |
| | Nicardipine | Nifedipine | Nifedipine XL |
| | Nimodipine | Nisoldipine | Taztia XT |
| | Verapamil HCL | Verapamil HCL PM | Verapamil HCL SR |
| | Verapamil HCL, 24 hour | — | — |
| ACE inhibitors | Benazepril HCL | Captopril | Enalapril maleate |
| | Fosinopril sodium | Lisinopril | Moexipril HCL |
| | Perindopril | Quinapril HCL | Ramipril |
| | Trandolapril | — | — |
| Adrenergic antagonists and related drugs | Clonidine HCL | Clonidine HCL patch | Doxazosin mesylate |
| | Clonidine HCL ER | Guanfacine HCL | Methyldopa |
| | Prazosin HCL | Guanfacine HCL ER | Terazosin |
| Other antihypertensive combinations | Amlodipine besylate/Benazepril HCL | Atenolol/Chlorthalidone | Benazepril HCL/Hydrochlorothiazide |
| | Bisoprolol fumerate/Hydrochlorothiazide | Captopril/Hydrochlorothiazide | Enalapril maleate/Hydrochlorothiazide |
| | Fosinopril sodium/Hydrochlorothiazide | Lisinopril/Hydrochlorothiazide | Methyldopa/Hydrochlorothiazide |
| | Metoprolol tartrate/Hydrochlorothiazide | Moexipril HCL/Hydrochlorothiazide | Propranolol HCL/Hydrochlorothiazide |
| | Quinapril HCL/Hydrochlorothiazide | Trandolapril/Verapamil | — |

Not all forms or strengths of a listed drug may be covered at \$0. This list is subject to change.

| CARDIOVASCULAR | | | |
|---|--|---------------------------------|-------------------------------|
| Chapter name | Drug name | | |
| Angiotensin II receptor blockers and renin inhibitors | Candesartan | Candesartan/Hydrochlorothiazide | Eprosartan |
| | Irbesartan | Irbesartan/Hydrochlorothiazide | Losartan potassium |
| | Losartan potassium/Hydrochlorothiazide | Telmisartan | Valsartan |
| | Valsartan/Hydrochlorothiazide | — | — |
| Lipid/cholesterol lowering agents | Amlodipine besylate/Atorvastatin | Atorvastatin | Cholestyramine light |
| | Cholestyramine | Colestipol | Fenofibrate |
| | Fenofibric acid | Fluvastatin | Gemfibrozil |
| | Lovastatin | Niacin | Pravastatin |
| | Simvastatin | — | — |
| Potassium | Potassium bicarbonate/Citric acid | Potassium chloride | Potassium chloride cap |
| | Potassium chloride liquid | Potassium chloride packet | Potassium chloride sustained |
| | Potassium chloride/Potassium bicarbonate/Citric acid | — | — |
| DIABETES | | | |
| Chapter name | Drug name | | |
| Non-insulin oral hypoglycemic agents | Acarbose | — | Chlorpropamide |
| | Glimepiride | Glipizide | Glipizide ER |
| | Glipizide XL | Glipizide/Metformin | Glyburide |
| | Glyburide/Metformin | Glyburide, micronized | Metformin |
| | Metformin ER | Nateglinide | Pioglitazone |
| | Pioglitazone/Metformin | Repaglinide | Tolazamide |
| | Tolbutamide | — | — |
| Insulins | Humalog | Humalog mix | Humulin 50-50 |
| | Humulin 70-30 | Humulin N | Humulin R |
| | Lantus | Lantus Solostar | Levemir |
| | Toujeo Solostar | — | — |
| Non-insulin injectable hypoglycemic agents | Adlyxin | Bydureon | Byetta |
| | SymlinPen | — | — |
| RESPIRATORY | | | |
| Chapter name | Drug name | | |
| Xanthines | Aminophylline | Theophylline anhydrous | Elixophylline |
| Beta agonist oral | Albuterol sulfate | Metaproterenol sulfate | Terbutaline sulfate |
| Beta agonist inhalers | Albuterol | Albuterol sulfate | Arcapta Neohaler |
| | Levalbuterol | Foradil | Perforomist |
| | Serevent Diskus | — | — |
| Inhaled steroids | Budesonide | Asmanex | Asmanex HFA |
| | Pulmicort Flexhaler | Qvar | — |
| Miscellaneous pulmonary agents | Acetylcysteine | Cromolyn sodium ampules | Ipratropium/Albuterol sulfate |
| | Ipratropium bromide solution | Montelukast | Zafirlukast |
| | Advair Diskus | Atrovent HFA | Combivent |
| | Advair HFA | — | — |
| | Dulera | Incruse Ellipta | Spiriva |
| | Symbicort | Tudorza Pressair | — |
| Nasal Steroids | Mometasone Furoate | — | — |
| MENTAL HEALTH | | | |
| Chapter name | Drug name | | |
| Selective Serotonin Reuptake Inhibitors | Citalopram | Escitalopram | Fluoxetine |
| | Fluvoxamine | Paroxetine | Sertraline |

Not all forms or strengths of a listed drug may be covered at \$0. This list is subject to change.

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:

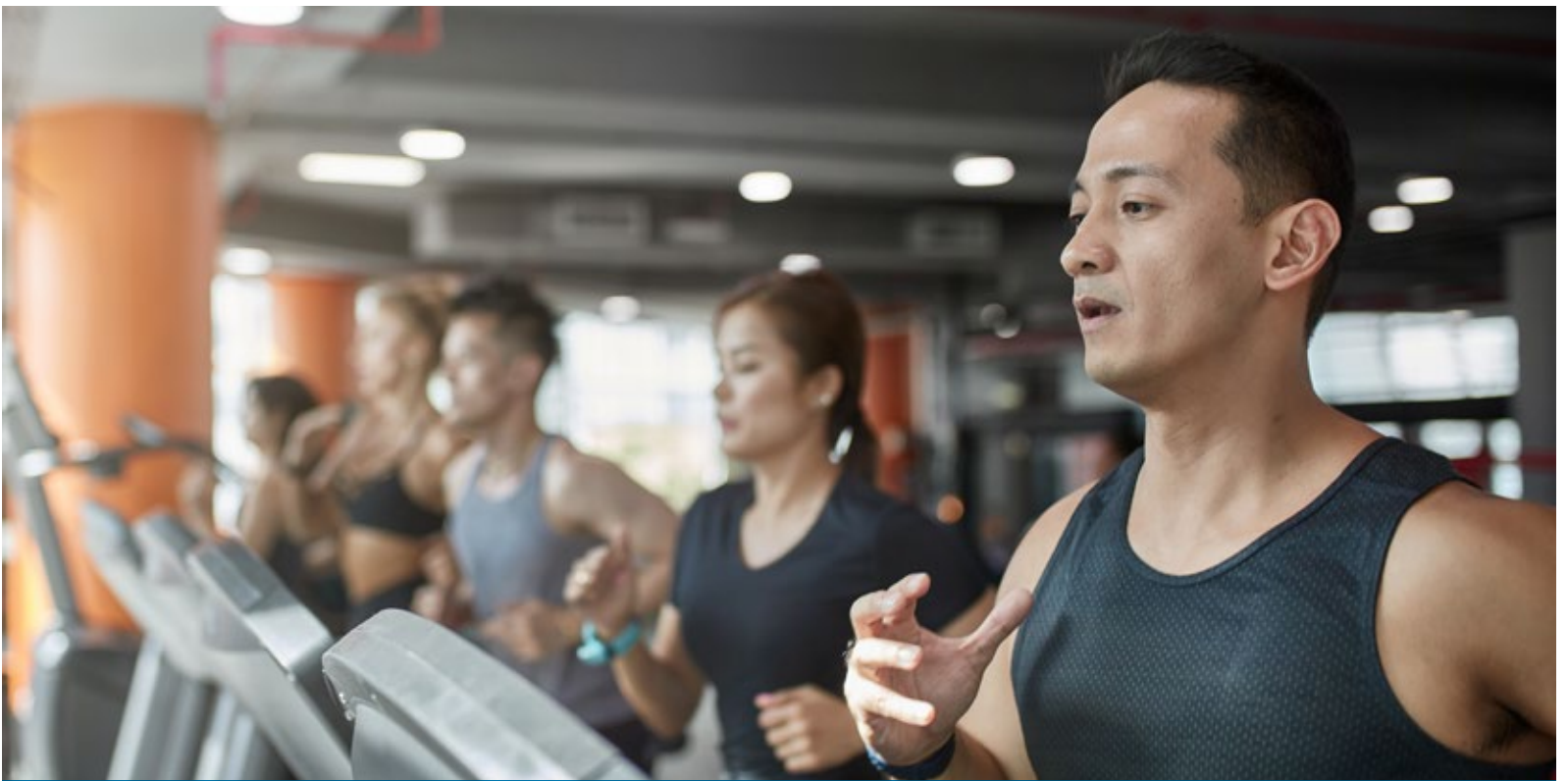
- » Coordinating your health care
- » Assisting you with navigation of the complex health care system
- » Providing education specific to your health care needs and concerns
- » Supporting you and acting as an advocate for you to improve your health care experiences and outcomes
- » Helping you reach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

You may receive an introductory phone call and letter from a WPS case manager offering services to you following a hospitalization or illness. Or you can begin case management by calling **WPS** at **800-333-5003** and asking to speak to a case manager. Or visit wpshealth.com/case-management.

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**.



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 us help you pay the tab. Through our partnership with American Specialty Health Incorporated, WPS Health Insurance offers a fitness reimbursement program for all group health plan customers.

The program is designed to pay you back for going to the gym. It also serves as an incentive to help you stay active. Get reimbursed for going to your favorite fitness center and get the benefits of exercise: 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
- » For a list of participating fitness centers, please visit **exerciserewards.com** and click on **Find A Fitness Center**

Active&Fit™ Direct program*

- » Get access to a fitness center for a low monthly fee plus applicable taxes
- » Choose from more than 10,000 participating locations nationwide
- » Get started with a low enrollment fee, a low monthly fee, and any applicable taxes. Visit **activeandfitdirect.com/faq** for current pricing information.
- » 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

*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.

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 medical 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 homepage, click the **Find a Doctor** link, then select **WPS Health Insurance** to begin your search. On the next page, select **Existing Subscriber** and then enter your information and search criteria to access a complete list of available in-network providers. If you have not yet received your WPS customer ID card, you may use the **Open Enrollee or New Hire** option.

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.

Committed to maintaining the
highest ethical standards.

Independent.

Working for you for
nearly 75 years.



Have a
Question?



Monday–Friday,
7:30 a.m.–5 p.m. CT



Call 800-223-6048



Visit wpshealth.com



Proud partner of the
Milwaukee Brewers™

WPS | **HEALTH
INSURANCE**

Green Bay Packers and Milwaukee Brewers™ partnerships are paid endorsements.