



# WPS Group Health Insurance

*Illinois Groups*

LOCAL. HONEST. INDEPENDENT.

What can you count on from WPS Health Insurance?

# High-quality, easy-to-use plans

that offer the health coverage you need to stay well and help manage your out-of-pocket costs.

## In Northern Illinois

### The Alliance Network

Access to major hospitals, health systems, and physicians in northern Illinois and most of Wisconsin.

**130+** hospitals

More than

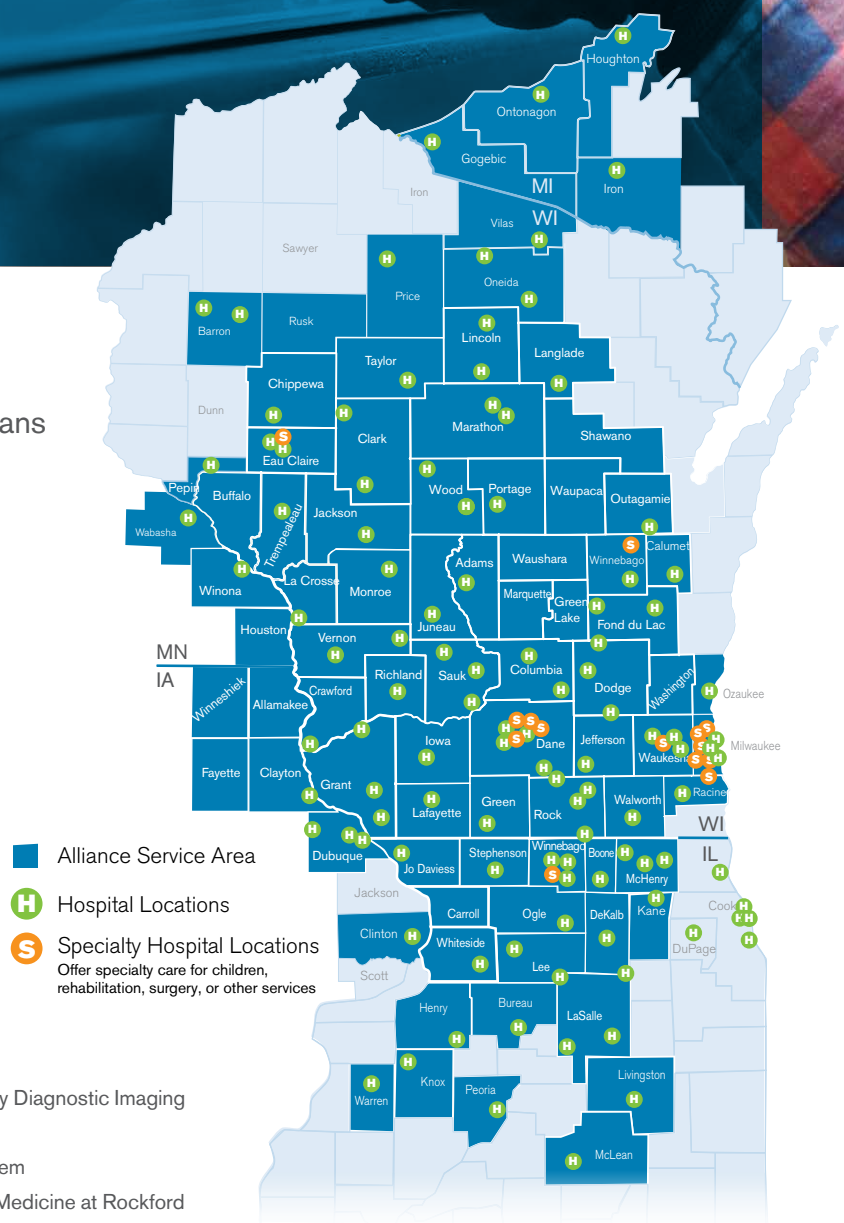
**34,000**

service providers

**11,100**

medical doctors, including:

- » Ascension Health System
- » Beloit Health System
- » CGH Medical Center
- » Finley Hospital
- » Freeport Health Network
- » Gundersen Health System
- » Illinois Valley Community Hospital
- » KSB Hospital
- » Mercy Health System
- » Mercy One-Dubuque/Clinton only
- » Midwest Medical Center
- » Monroe Clinic
- » Northwestern Medicine
- » Ortho Illinois
- » OSF Healthcare
- » Rochelle Community Hospital
- » Rockford Open MRI/Forest City Diagnostic Imaging
- » SSM Health/Dean/St. Mary's
- » Swedish American Health System
- » University of Illinois College of Medicine at Rockford
- » University of Illinois Hospital and Health Sciences System
- » University of Wisconsin Hospital and Clinics



Find a complete list of providers in The Alliance network online at [wpshealth.com](http://wpshealth.com); click on **Find a Doctor**. 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 Network

In-network benefits in all 50 states.

More than

**1 million**

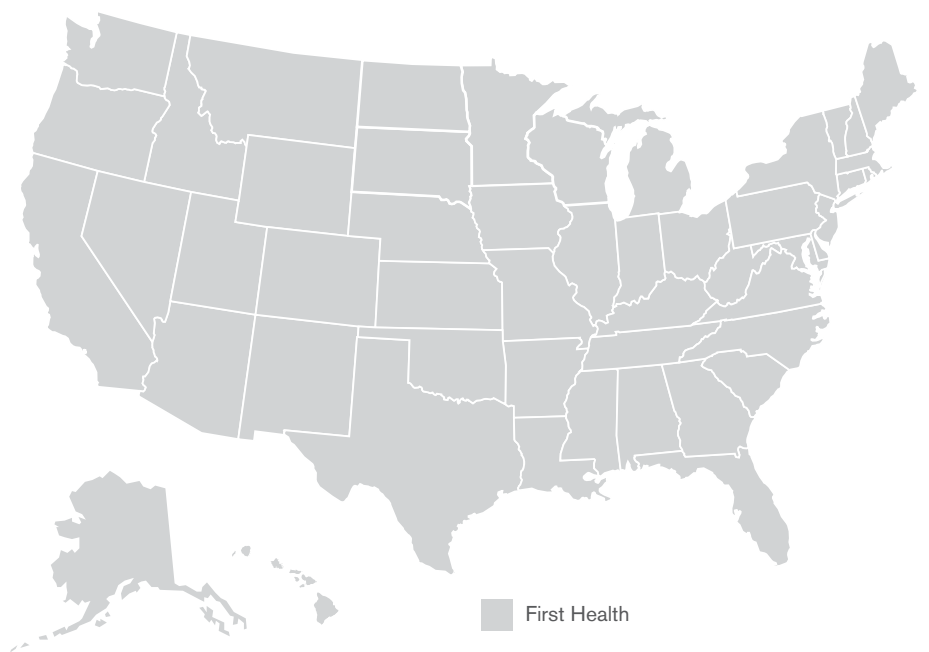
health care service locations

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**5,000** hospitals

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**90,000** ancillary facilities



Find a complete list of providers in The First Health network online at [wpshealth.com](https://wpshealth.com); click on **Find a Doctor**. 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.

## Benefits for your health

### Covered preventive care<sup>1</sup>

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](https://wpshealth.com)

### Telehealth services from Teladoc<sup>®</sup>

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

- » See [wpshealth.com](https://wpshealth.com) and click on **Customers>>My Benefits>>Telehealth Services**
- » Visit [teladoc.com](https://teladoc.com) or call 800-Teladoc (800-835-3262)

### Prescription drug coverage

- » **\$0 copay** on select preventive drugs for common conditions (e.g., high blood pressure, high cholesterol, heart conditions, diabetes, and asthma)<sup>2</sup>
- » Keep your costs down with lower-cost generic drugs
- » Convenient home delivery service available
- » Purchase a 90-day supply of prescription medication from a retail pharmacy for 3x copay
- » For more information, visit [wpshealth.com](https://wpshealth.com) and click **Customers>>My Account Information>>Pharmacy Information**

### EyeMed Vision Care discount program<sup>3</sup>

Access to discounts on eye care and eyewear is included with your health plan

- » Thousands of locations nationwide
- » Call EyeMed toll-free at 866-559-5252

### Hear In America hearing program<sup>3</sup>

- » 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

## Fitness programs help you stay in shape

You could keep paying for your gym membership like everyone else, or you could sign up to have WPS pick up 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!

### The ExerciseRewards<sup>™</sup> program<sup>4</sup>

- » 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
- » Participants can use the ASHConnect<sup>™</sup> mobile app to track visits at 41,000+ fitness centers nationwide
- » From the [wpshealth.com](https://wpshealth.com) home page, click on the **Customers** link and then log in to your account for information

### The Active&Fit<sup>™</sup> Direct program<sup>4</sup>

- » 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](https://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

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<sup>1</sup>Preventive care services include routine exams, screenings, immunizations, and other services ranked A or B by the U.S. Preventive Services Task Force.

<sup>2</sup>Preventive drugs include specific supplements, contraceptives, immunizations, and other preventive drugs ranked A or B by the U.S. Preventive Services Task Force.

<sup>3</sup>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.

<sup>4</sup>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 you might be unable to meet a standard for a reward under this wellness program, you might qualify by different means. Please see the **Customers** link for more information.

## 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 (nonemergency) 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](https://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](https://wpshealth.com), click **Customers**, then click **My Account Information**, and 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.



## Case 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 through a 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 experience 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 customer ID card handy
- » Visit [wpshealth.com](https://wpshealth.com), click **Customers**, and then click the **Register** button
- » Enter the requested policy information from your ID card on the registration form
- » Create a user ID, easy-to-remember password, and set up your security questions/answers.
- » Read the **Privacy Policy**, and then if you agree, check the **I Agree** box at the bottom of the page and click **Register**

### 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 **Groups**.\* Once you receive your WPS 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](https://wpshealth.com) and look under the **Resources** menu for **Wellness** in the **Customer Resources** area.

## 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.

\*If you are a new hire and have The Alliance Network, you may initially search under **Open Enrollee** or **New Hire**.





For more than

# 70 years,

WPS Health Insurance has been serving our customers. Today, WPS, a leading not-for-profit health insurer, 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
- » Midwestern service
- » Ethical business practices
- » Independent and on your side



## Local.

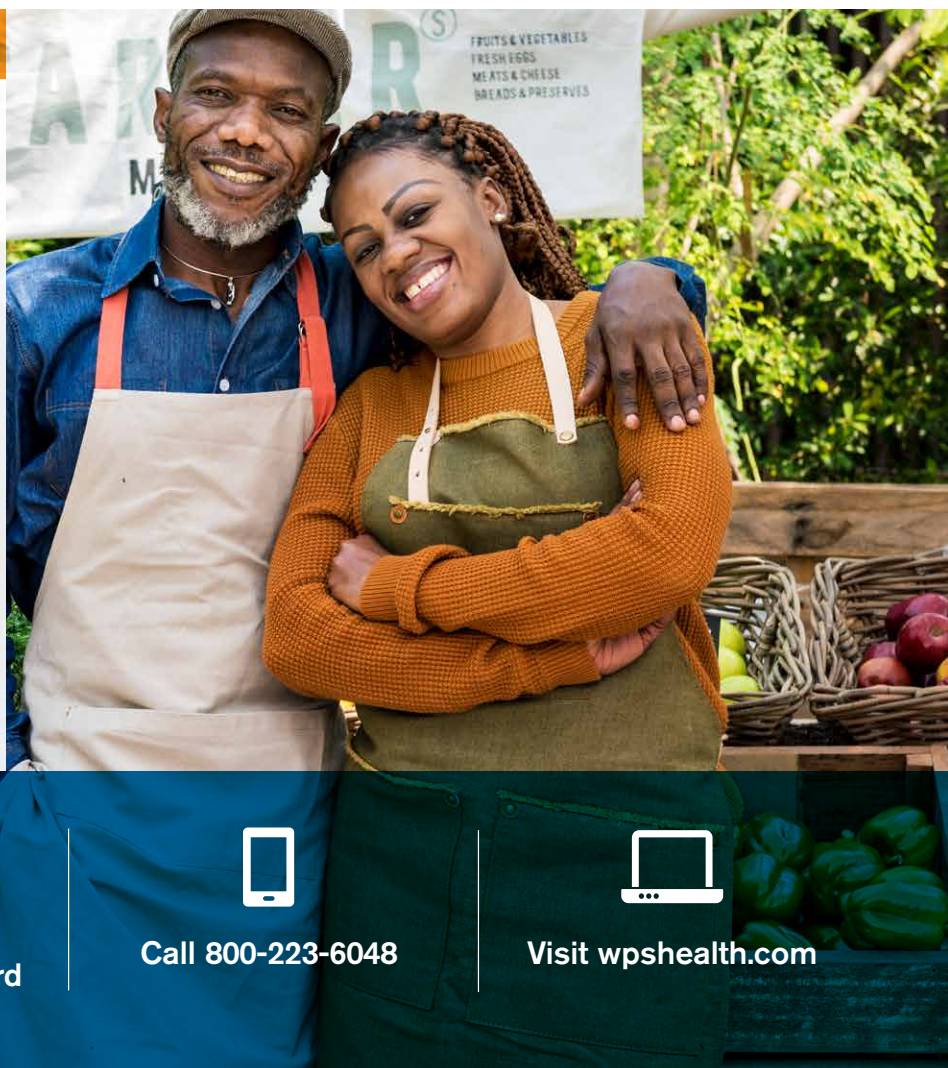
With more than 500 employees in Illinois, WPS Health Insurance provides coverage to businesses across northern Illinois.

## 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?**



Call the number on  
your customer ID card



Call 800-223-6048



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



\*2010–2019 World's Most Ethical Companies, Ethisphere® Institute, [worldsmoethicalcompanies.ethisphere.com/honorees/](https://worldsmoethicalcompanies.ethisphere.com/honorees/). "World's Most Ethical Companies" and "Ethisphere" names and marks are registered trademarks of Ethisphere LLC.

