



WPS Group Health Insurance

Illinois Groups

LOCAL. HONEST. INDEPENDENT.

WPS | HEALTH
INSURANCE

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.

135+ hospitals

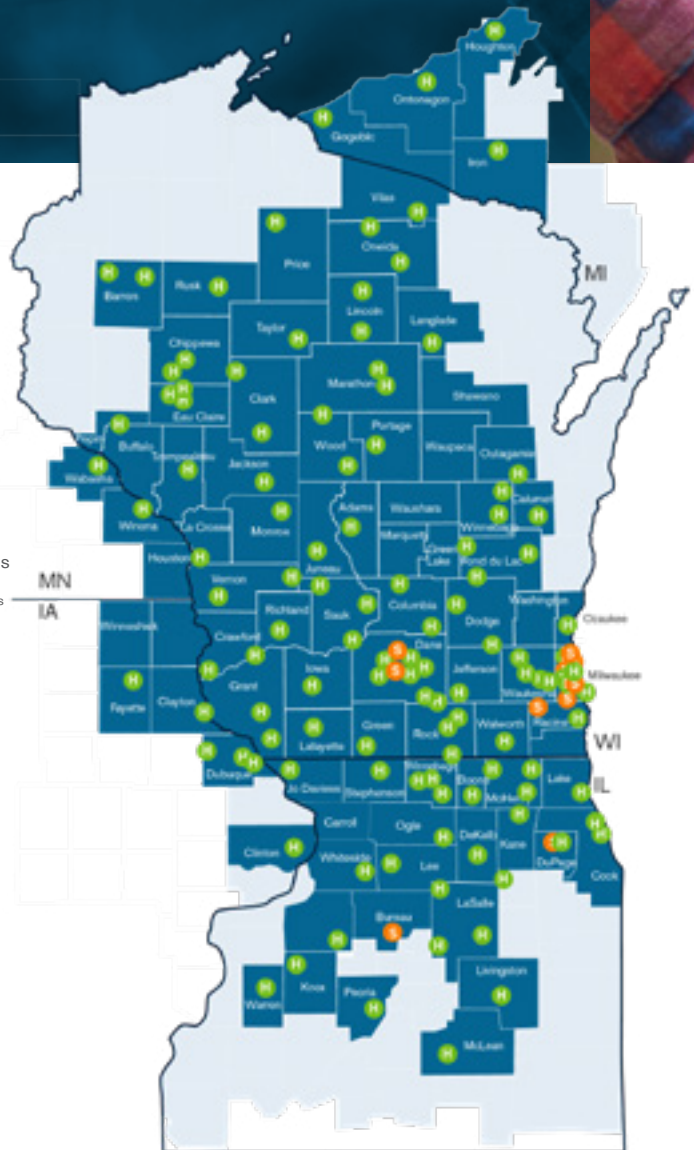
More than
31,000 service providers

7,000 clinic sites

Our network includes these hospitals and more:

- » 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/Canton 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

- The Alliance Service Area
- Ⓜ Hospital Locations
- Ⓢ Specialty Hospital Locations
Offers specialty care for children, rehabilitation, surgery or other services



To find a complete list of providers in The Alliance network, visit wpshealth.com, click on **Find a Doctor**, and select **The Alliance HealthyChoices (IL)**. 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.

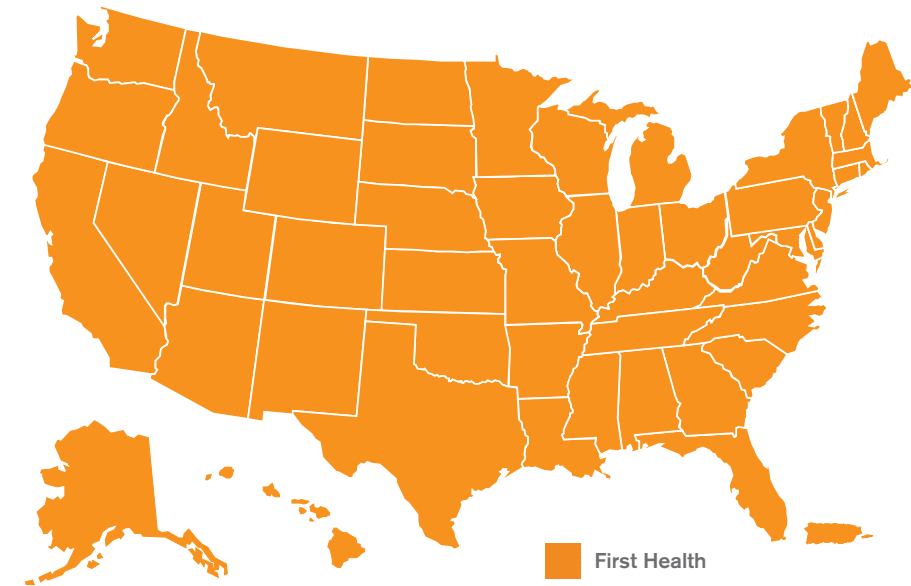
More than

1 million

health care service locations

6,000 hospitals

130,000 ancillary facilities



To find a complete list of providers in The First Health network, visit wpshealth.com, click on **Find a Doctor**, and choose **WPS Health Insurance**. 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 care¹

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

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. Behavioral health services are only available to customers age 18 and older. For more information:

- » Phone 800-Teladoc (800-835-2362)
- » Online: teladoc.com
- » Mobile device: Teladoc app
- » Find information at wpshealth.com/telehealth

Prescription drug coverage

- » **\$0 copay** on select preventive drugs for common conditions (e.g., high blood pressure, high cholesterol, heart conditions, diabetes, and asthma)²
- » 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 and click **Customers >> My Account Information >> Pharmacy Information**

EyeMed Vision Care discount program³

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

Hearing Care Solutions hearing program³

- » Comprehensive hearing exam at no charge
- » Hearing aid evaluation at no charge
- » Fixed, discounted pricing at multiple levels of technology
- » A wide selection of fully digital instruments, starting at \$500 per device
- » Choice of up to nine major manufacturers
- » Hearing aid fitting at no charge
- » Three-year manufacturer's warranty, including loss, damage, and repair
- » Three-year supply of hearing aid batteries for non-rechargeable devices
- » Access to a doctor of audiology and product specialists to respond to questions
- » Choice of more than 5,000 locations nationwide
- » To get started, call 844-203-4870, Mon.-Fri. 7 a.m.-7 p.m. CT or visit hearingcaresolutions.com/wpsgroup

Express Scripts and Propeller Pulmonary Care program³

- » Helps customers manage asthma and chronic obstructive pulmonary disease (COPD)
- » Propeller sensors attach to inhalers and collect information about medication use
- » Data is sent wirelessly to a smartphone app, which learns the user's symptoms and medication use patterns to build a personalized profile
- » Actionable information helps customers better manage their condition
- » The app provides medication reminders, tracks medication use, gives a daily forecast, provides monthly and weekly summary reports, and can help users find a lost inhaler

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

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

³Vision, hearing, and pulmonary care 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.



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! For a list of participating fitness centers, please visit [ActiveandFit.com](https://www.activeandfit.com) and find the **Fitness Center** searchable directory.

Active&Fit ExerciseRewards™ program*

- » Work out at least 10 times per month at a qualified fitness center and receive a \$30 reward!
- » Available to all covered family members ages 18 and older
- » Online fitness center search lets you find a participating location near you
- » Track your visits and redeem your rewards online
- » From the [wpshealth.com](https://www.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 a low monthly fee plus applicable taxes
- » Choose from more than 11,000 participating locations nationwide
- » Select from more than 5,000 Premium fitness centers and exercise studios
- » Get started with a low enrollment fee, a low monthly fee, and any applicable taxes. Visit [activeandfitdirect.com/faq](https://www.activeandfitdirect.com/faq) for current pricing information
- » From the [wpshealth.com](https://www.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 Active&Fit ExerciseRewards and Active&Fit Direct programs are provided by American Specialty Health Fitness, Inc., a subsidiary of American Specialty Health Incorporated (ASH). Active&Fit ExerciseRewards and Active&Fit Direct are trademarks of ASH. The Active&Fit 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.

Helpful tips for prior authorization

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

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—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**, select **Group Health 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, click **Customers**, select **Group Health 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.

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

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

Please visit wpshealth.com to find preferred providers. Click the **Find a Doctor** link, then select **The Alliance HealthyChoices (IL)**.*

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 look under the **Resources** menu for **Wellness** in the **Customer Resources** area.

For

75 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 300 employees in Illinois, WPS Health Insurance provides coverage to businesses across northern Illinois.

Honest.

Committed to maintaining the highest ethical standards.

Independent.

Working for you for 75 years.

Have a
Question?

Call the number on
your customer ID card

Call 800-223-6048

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

WPS | HEALTH
INSURANCE