Illinois employers

WPS Health Insurance offers high-quality coverage, local and national networks, affordable plans, and a wide range of benefit choices that you and your employees need. WPS, a leading not-for-profit health insurer based in Wisconsin, has been serving the people of the Midwest since 1946.
Comprehensive provider access. Freedom of choice.

The Alliance Network
Access to major hospitals, health systems, and physicians in northern Illinois and southern Wisconsin.

90 hospitals
More than 18,000 service providers
9,500 medical doctors, including:

- Ascension Health System
- Beloit Health System
- Centegra Health
- Cadence Health
- CGH Medical Center
- Dean Clinics/SSM Healthcare
- Finley Hospital
- Freeport Health Network
- Illinois Valley Community Hospital
- KishHealth
- KSB Hospital
- Ascension Health System
- Mercy Health System
- Mercy Medical Center-Dubuque
- Midwest Medical Center
- Monroe Clinic
- OSF Healthcare
- Rochelle Community Hospital
- Rockford Health System
- Swedish American Health System
- University of Wisconsin Hospital and Clinics

Find a complete list of providers in The Alliance Network online at 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.
99% of customer calls are connected to a live Customer Service Representative right here in the Midwest.¹

Comprehensive provider access. Freedom of choice.

First Health Network
In-network benefits—in all 50 states outside specific counties in Illinois and Wisconsin—for customers covered under The Alliance Network.

Visit wpshealth.com and click on the Find a Doctor tool. or for First Health, visit myfirsthealth.com

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.

More than

1 million
health care service locations

5,000 hospitals

90,000
ancillary facilities

Ideal for:
» Customers who travel
» Customers whose children attend school out of state
» Out-of-state employees receiving in-network care

Find a complete list of in-network providers

Call: 800-332-1398

Online: wpshealth.com—click Find a Doctor
51% of Illinois residents are covered by employer-sponsored insurance.²

# WPS Small Group Copay Plan Summary

- Copays help reduce out-of-pocket costs
- Affordable plan designs
- No referral needed: Choose providers in-network and out-of-network
- Plan covers greater share of costs when care provided is in-network

## You Pay

<table>
<thead>
<tr>
<th>Metal Tier</th>
<th>Individual Deductible¹</th>
<th>Coinsurance</th>
<th>Individual Annual Max Out of Pocket¹</th>
<th>At Preferred Providers²</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>In Network</td>
<td>Out of Network</td>
<td>In Network</td>
<td>Out of Network</td>
</tr>
<tr>
<td>Platinum</td>
<td>$500</td>
<td>$1,000</td>
<td>20%</td>
<td>50%</td>
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<tr>
<td>Gold</td>
<td>$1,000</td>
<td>$2,000</td>
<td>20%</td>
<td>50%</td>
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<tr>
<td>Gold</td>
<td>$1,500</td>
<td>$3,000</td>
<td>10%</td>
<td>40%</td>
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<tr>
<td>Gold</td>
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<td>$4,000</td>
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<td>50%</td>
</tr>
<tr>
<td>Gold</td>
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<td>$5,000</td>
<td>20%</td>
<td>50%</td>
</tr>
<tr>
<td>Silver</td>
<td>$3,000</td>
<td>$6,000</td>
<td>20%</td>
<td>50%</td>
</tr>
<tr>
<td>Silver</td>
<td>$3,500</td>
<td>$7,000</td>
<td>10%</td>
<td>40%</td>
</tr>
<tr>
<td>Silver</td>
<td>$4,500</td>
<td>$9,000</td>
<td>0%</td>
<td>30%</td>
</tr>
<tr>
<td>Silver</td>
<td>$4,500</td>
<td>$9,000</td>
<td>20%</td>
<td>50%</td>
</tr>
<tr>
<td>Silver</td>
<td>$5,500</td>
<td>$11,000</td>
<td>20%</td>
<td>50%</td>
</tr>
<tr>
<td>Silver</td>
<td>$6,500</td>
<td>$13,000</td>
<td>20%</td>
<td>50%</td>
</tr>
</tbody>
</table>

 ומת

<table>
<thead>
<tr>
<th></th>
<th>Platinum and Gold Prescription Drugs: Preventive and Preferred Generics: $0; Non-Preferred Generics: $15; Preferred Brand: $40; Non-Preferred Brand: $70; Specialty Drugs: 30% coinsurance</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Silver Prescription Drugs: Preventive and Preferred Generics: $0; Non-Preferred Generics: $25; Preferred Brand: $60; Non-Preferred Brand: $100; Specialty Drugs: $500 deductible, then 40% coinsurance</td>
</tr>
</tbody>
</table>

¹Family deductibles and out-of-pocket limits are 2x the individual amounts.

²Preferred 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.

All plans feature embedded deductibles and out-of-pocket maximums unless otherwise noted.

Preventive drugs include specific supplements, contraceptives, immunizations, and other preventive drugs ranked A or B by the U.S. Preventive Services Task Force.
84% of both employers and employees agree that health care benefits are important for attracting and retaining employees.\(^3\)
WPS Group High-Deductible Health Plan (HDHP) Summary

» Gives employees more control over their medical expenses
» Significantly lower premiums
» Wide range of plan options and benefits
» Offer employees up to four benefit plan design options

HSA-Qualified HDHP
Our HSA-qualified HDHPs combine the cost savings of a HDHP with the ability to add a Health Savings Account (HSA) that you own and control. Employee-owned, tax-favored personal savings accounts help your employees pay for current medical expenses and save for future medical needs.

<table>
<thead>
<tr>
<th>Metal Tier</th>
<th>Individual Deductible¹</th>
<th>Coinsurance</th>
<th>Individual Annual Max Out of Pocket¹</th>
<th>At Preferred Providers²</th>
<th>You Pay At Preferred Providers²</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>In Network</td>
<td>Out of Network</td>
<td>In Network</td>
<td>Out of Network</td>
<td>In Network</td>
</tr>
<tr>
<td>Gold</td>
<td>$2,000</td>
<td>$4,000</td>
<td>0%</td>
<td>30%</td>
<td>$2,000</td>
</tr>
<tr>
<td>Gold</td>
<td>$2,800</td>
<td>$5,600</td>
<td>0%</td>
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<td>$2,800</td>
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<tr>
<td>Silver</td>
<td>$1,550</td>
<td>$3,100</td>
<td>30%</td>
<td>50%</td>
<td>$6,750</td>
</tr>
<tr>
<td>Silver</td>
<td>$2,500</td>
<td>$5,000</td>
<td>30%</td>
<td>50%</td>
<td>$6,750</td>
</tr>
<tr>
<td>Silver</td>
<td>$2,700</td>
<td>$5,400</td>
<td>20%</td>
<td>50%</td>
<td>$6,750</td>
</tr>
<tr>
<td>Silver</td>
<td>$3,500</td>
<td>$7,000</td>
<td>20%</td>
<td>50%</td>
<td>$6,750</td>
</tr>
<tr>
<td>Silver</td>
<td>$3,850</td>
<td>$7,700</td>
<td>0%</td>
<td>30%</td>
<td>$3,850</td>
</tr>
<tr>
<td>Bronze</td>
<td>$5,500</td>
<td>$11,000</td>
<td>30%</td>
<td>50%</td>
<td>$6,750</td>
</tr>
<tr>
<td>Bronze</td>
<td>$6,750</td>
<td>$13,500</td>
<td>0%</td>
<td>30%</td>
<td>$6,750</td>
</tr>
</tbody>
</table>

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

¹Family deductibles and out-of-pocket limits are 2x the individual amounts.
²Preferred 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.
³Non-Embedded Deductible and Out-of-Pocket Limit: This plan features a non-embedded deductible and out-of-pocket limit. If an employee has family coverage, the family deductible must be satisfied before this plan will pay benefits. One person can satisfy the family deductible. If an employee has family coverage, the family out-of-pocket limit must be satisfied before this plan will pay 100% of covered benefits. One person can satisfy the family out-of-pocket limit. Deductibles and out-of-pocket maximums apply annually.

4Non-Embedded Deductible and Embedded Out-of-Pocket Limit: This plan features a non-embedded deductible. If an employee has family coverage, the family deductible must be satisfied before this plan will pay benefits. One person can satisfy the family deductible. This plan features an embedded out-of-pocket limit. The individual out-of-pocket limit must be satisfied before this plan will pay 100% of covered benefits. Deductibles and out-of-pocket maximums apply annually.

Unless otherwise noted, plans have an Embedded Deductible and Embedded Out-of-Pocket Limit: These plans feature an embedded deductible where an individual deductible must be satisfied before this plan will pay benefits. These plans feature an embedded out-of-pocket limit where the out-of-pocket limit must be satisfied before this plan will pay 100% of covered benefits. Deductibles and out-of-pocket maximums apply annually.

Preventive drugs include specific supplements, contraceptives, immunizations, and other preventive drugs ranked A or B by the U.S. Preventive Services Task Force.
of health plans using Express Scripts spent less per person on prescription drugs in 2017 compared to 2016.\textsuperscript{4}
**Preventive Care**

100% covered by WPS when care given by preferred provider:

- Routine immunizations
- Routine medical exams
- Well-child care
- Mammograms

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

**EyeMed Vision Care Discount**

- No-cost access for WPS customers
- Save on eye care and eyewear with discount No. 9238049
- Thousands of locations nationwide

**Hear in America Hearing Program**

- 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)
- To take advantage of this offer, call 800-286-6149 and tell them you are a WPS customer

**Prescription Drug Coverage**

- $0 copay on select preventive drugs for common conditions (e.g., high blood pressure, cholesterol, heart conditions, and asthma)
- Keep costs down: Lower-cost generic drugs and monitoring of specialty drug use
- Home delivery service available

<table>
<thead>
<tr>
<th>$0 Copay Drugs</th>
<th>$0 Copay Drugs</th>
</tr>
</thead>
<tbody>
<tr>
<td>Amlodipine besylate</td>
<td>Irbesartan</td>
</tr>
<tr>
<td>Atenolol</td>
<td>Lisinopril</td>
</tr>
<tr>
<td>Atenolol/chlorthalidone</td>
<td>Lisinopril/hydrochlorothiazide</td>
</tr>
<tr>
<td>Atorvastatin calcium</td>
<td>Losartan potassium</td>
</tr>
<tr>
<td>Benazepril hcl</td>
<td>Losartan/hydrochlorothiazide</td>
</tr>
<tr>
<td>Bisoprolol fumarate/hctz</td>
<td>Lovastatin</td>
</tr>
<tr>
<td>Carvedilol</td>
<td>Metformin hcl</td>
</tr>
<tr>
<td>Chlorthalidone</td>
<td>Metolazone</td>
</tr>
<tr>
<td>Clonidine hcl</td>
<td>Metoprolol tartrate</td>
</tr>
<tr>
<td>Diltiazem 24hr cd</td>
<td>Montelukast sodium</td>
</tr>
<tr>
<td>Enalapril maleate</td>
<td>Pravastatin sodium</td>
</tr>
<tr>
<td>Enalapril/hydrochlorothiazide</td>
<td>Propranolol hcl</td>
</tr>
<tr>
<td>Gemfibrozil</td>
<td>Quinapril hcl</td>
</tr>
<tr>
<td>Glimepiride</td>
<td>Ramipril</td>
</tr>
<tr>
<td>Glipizide</td>
<td>Simvastatin</td>
</tr>
<tr>
<td>Glyburide</td>
<td>Spironolactone</td>
</tr>
<tr>
<td>Glyburide, micronized</td>
<td>Triamterene/hydrochlorothiazide</td>
</tr>
<tr>
<td>Hydrochlorothiazide</td>
<td>Verapamil hcl</td>
</tr>
<tr>
<td>Indapamide</td>
<td>Warfarin sodium</td>
</tr>
</tbody>
</table>

Preventive drugs include specific supplements, contraceptives, immunizations, and other preventive drugs ranked A or B by the U.S. Preventive Services Task Force.
58% Small firms that offer wellness and health promotion programs.\(^5\)
**BENEFITS FOR YOUR HEALTH**

**ExerciseRewards™ Program**
- Encourages employees to stay active
- $30 reward each month for visiting a fitness club 10 or more times that month
- Includes large fitness chains, independently owned clubs, and YMCA/YWCA
- Three ways to track: Automated reporting via 5,700 partner centers, smartphone app, or paper log

**Active&Fit™ Direct Program**
- Choose from 9,000+ participating fitness centers nationwide for only $25 a month (plus a $25 enrollment fee and applicable taxes)
- A guest pass to try out a fitness center before enrolling (where available)
- The option to switch fitness centers to make sure you find the right fit

**Teladoc® Telehealth Services**
- Connect with a licensed physician over the phone or via video consult
- Cost: No added cost for a copay plan or $45 fee for an HDHP plan

**Delta Dental Insurance**
The most in-network providers:
- Delta Dental PPO Network: Lowest agreed-upon fees; more locations than any other PPO network
- Delta Dental Premier: More than 80% of the country’s dentists are in this network
- More options available: orthodontic services; coverage and treatment for endodontic and nonsurgical periodontic services; and maximum allowable charge reimbursement plan

**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

Visit [wpshealth.com](http://wpshealth.com) and click Customers to get started.

1The Active&Fit Direct and ExerciseRewards programs are provided by American Specialty Health Fitness, Inc., a subsidiary of American Specialty Incorporated (ASH). Active&Fit Direct and ExerciseRewards are trademarks of ASH and used with permission herein. 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.
In Illinois:

1.2 million small businesses
2.5 million small business employees
Choose the Right Plan to Support the Best Health of Your Employees

Searching for the right fit?
Comprehensive plans give you options with affordable, high-quality coverage across Illinois.

Ready to choose?
You can apply online or over the phone in just a few minutes.

Contact us today!
WPS Health Insurance is ready to help you find the plan that meet your needs!

See your local agent  CALL 800-332-1398  Visit wpshealth.com

About WPS
Wisconsin Physicians Service Insurance Corporation, doing business as WPS Health Solutions, has a strong legacy of serving the people of the Midwest since 1946. WPS, a leading not-for-profit health insurer based in Wisconsin, offers flexible and affordable group health plans and cost-effective benefit plan administration for businesses.

In accordance with 215 ILCS 97/35 Sec.35. Disclosure of Information. Upon request, Small employers have the right to information concerning WPS: (a) right to change premium rates and the factors that may affect changes in premium rates; (b) renewability of coverage provisions; (c) pre-existing conditions exclusion, if any; and (d) the benefits and premiums available under all health insurance cover for which the employer is qualified.
HONEST.
In 2018, WPS was named one of the World's Most Ethical Companies® for the ninth straight year.*

INDEPENDENT.
Independent for more than 70 years.

MIDWESTERN.
Covering northern Illinois and all of Wisconsin.

*2010–2018 World's Most Ethical Companies, Ethisphere® Institute, worldsmostethicalcompanies.ethisphere.com/honorees/.