

Group Health Insurance

Dual Network Option Gives You More Choices for Health Care





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

WPS HEALTH INSURANCE

Your broad network choice.

WPS Statewide Network is available with PPO health plans from WPS Health Insurance.

- Marshfield Clinic
- » Mayo Clinic Health System
- Oakleaf Medical Network
- » ProHealth
- » ThedaCare
- » University of Wisconsin Hospital and Clinics

In Wisconsin WPS Statewide Network Convenient access to thousands of health care professional service locations and hospitals throughout the state.

Across the U.S.

First Health/PreferredOne

In-network benefits in all 49 states outside Wisconsin.

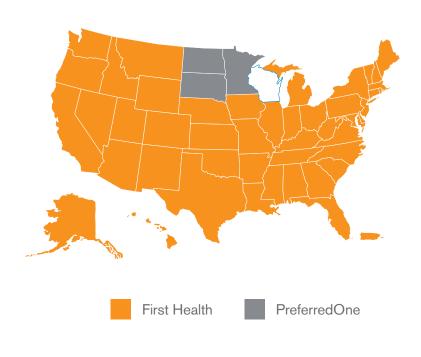
If you are in Minnesota, North Dakota, or South Dakota, visit **preferredone.com** to locate a health care provider.

If you are in any other state outside Wisconsin, visit providerlocator.firsthealth.com/LocateProvider/SelectNetworkType and select the option for First Health network.









Finding an in-network provider is easy!

Visit wpshealth.com and click on Find a Doctor and select WPS Health Insurance to locate an in-network provider near you. Choose the Open Enrollee or New Hire option, select Statewide from the network list drop-down menu, 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.

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

7,000

health care providers



49 hospitals

Top providers

Get your medical care from respected health care providers.

- » Aspirus Network, Inc.
- » Ascension SE*
- » Aurora Health Care
- » Bellin Health
- » Children's Hospital of Wisconsin
- » Gundersen Health System

- » Holy Family Memorial
- » ProHealth
- » Rogers Memorial Hospital
- » ThedaCare
- University of Wisconsin Hospital and Clinics

Your narrow network choice.

WPS Select Plus Network is available with HMO and POS health plans from WPS Health Plan.¹

^{*}Ascension providers are included in Milwaukee, Ozaukee, Racine and Waukesha counties only.
¹Please refer to your benefit outline for specific plan choices offered by your employer.

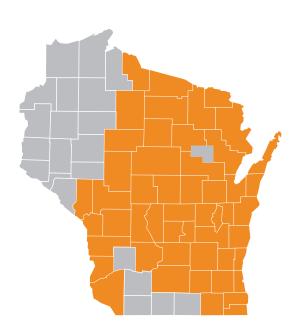
In Wisconsin WPS Select Plus Network

Convenient access to many health care professional service locations and hospitals in your area.

Across the U.S. First Health Wrap

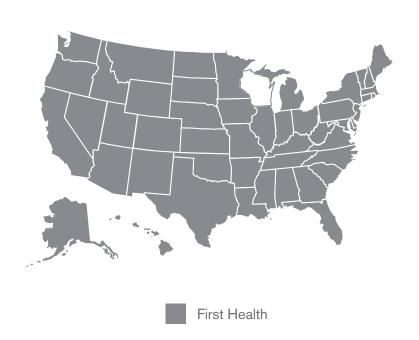
In-network benefits in all 49 states outside Wisconsin.

If you are in any state outside Wisconsin, visit providerlocator.firsthealth.com/
LocateProvider/SelectNetworkType and select the option for First Health network.









Finding an in-network provider is easy!

Go to wpshealth.com/healthplan, select Find a Doctor, and choose WPS Health Plan. Current customers may log in by entering the group number located on your ID card. If you are not enrolled, choose WPS Select Plus from the drop-down menu and click the I Agree button to find in-network providers.

For assistance locating an in-network provider, please call the number on your WPS ID card, Monday-Friday from 7:30 a.m. to 5 p.m. CT.

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.



WPS_®

HEALTH INSURANCE • HEALTH PLAN





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-ofnetwork 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 medical exams

Routine immunizations

- Well-child care
- Mammograms
- Preventive screenings
- Preventive drugs³
- Smoking cessation
- Three **FREE** primary care visits per calendar year¹

¹Benefit 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 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.

EveMed vision care discount²

- Access to discounts on eye care and eyewear is included with your health plan—use discount number 9238049 for WPS Health Insurance plans and 9238064 for WPS Health Plan plans
- Thousands of locations nationwide
- Call EyeMed toll-free at 866-559-5252



Hear In America hearing plans²

- 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

²Vision 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. ³Preventive drugs include specific supplements, contraceptives, immunizations, and other preventive drugs ranked A or B by the U.S. Preventive Services Task Force.

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!

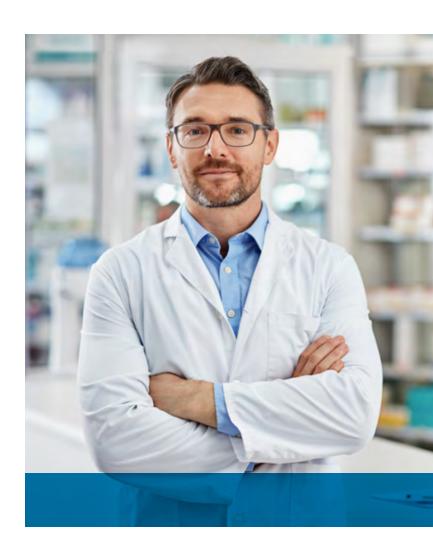
- Save time and money with home delivery
- Find and compare prices with Price a Medication and My Rx Choices®
- » Refill and renew your prescriptions
- Check for drug interactions and sign up for medicine alerts
- » See your order status, claims, and payment history

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 peerreviewed 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-qualfied), 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	
	Acebutolol HCL	Atenolol	Betaxolol HCL	
	Bisoprolol fumerate	Carvedilol	Labetalol HCL	
Beta blockers	Metoprolol succinate	Metoprolol tartrate	Nadolol	
	Pindolol	Propranolol	Propranolol LA	
	Propranolol XL	Timolol maleate	_	
	Amlodipine besylate	Cartia XT	Diltiazem HCL	
	Diltiazem HCL CD	Diltiazem HCL SR	Diltiazem HCL, sustained release	
	Felodipine ER	Isradipine	Matzim LA	
Calcium channel blockers	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				
	Candesartan	Candesartan/Hydrochlorothiazide	Eprosartan		
Angiotensin II receptor blockers and renin inhibitors	Irbesartan	Irbesartan/Hydrochlorothiazide	Losartan potassium		
	Losartan potassium/ Hydrochlorothiazide	Telmisartan	Valsartan		
	Valsartan/Hydrochlorothiazide	_	_		
	Amlodipine besylate/Atorvastatin	Atorvastatin	Cholestyramine light		
Lipid/cholesterol lowering agents	Cholestyramine	Colestipol	Fenofibrate		
	Fenofibric acid	Fluvastatin	Gemfibrozil		
	Lovastatin	Niacin	Pravastatin		
	Simvastatin	_	_		
	Potassium bicarbonate/Citric acid	Potassium chloride	Potassium chloride cap		
Potassium	Potassium chloride liquid	Potassium chloride packet	Potassium chloride sustained		
Fotassium	Potassium chloride/Potassium bicarbonate/Citric acid	_	_		
DIABETES					
Chapter name	Drug name				
	Acarbose	_	Chlorpropamide		
	Glimepiride	Glipizide	Glipizide ER		
N 1	Glipizide XL	Glipizide/Metformin	Glyburide		
Non-insulin oral hypoglycemic agents	Glyburide/Metformin	Glyburide, micronized	Metformin		
nypoglyoonilo agonto	Metformin ER	Nateglinide	Pioglitazone		
	Pioglitazone/Metformin	Repaglinide	Tolazamide		
	Tolbutamide	_	-		
Insulins	Humalog	Humalog mix	Humulin 50-50		
	Humulin 70-30	Humulin N	Humulin R		
IIISUIIIIS	Lantus	Lantus Solostar	Levemir		
	Toujeo Solostar	_	-		
Non-insulin injectable	Adlyxin	Bydureon	Byetta		
hypoglycemic agents	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	Citalopram	Escitalopram	Fluoxetine		
Reuptake Inhibitors	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 (nonemergency) admission.
 - Acute admissions: You or the facility must notify us 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:

WPS Health Insurance

(WPS Statewide Network): 800-223-6048

WPS Health Plan

(WPS Select Plus Network): 800-223-6029

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.

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 us 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

WPS Health Insurance (WPS Statewide Network): 800-223-6048 WPS Health Plan (WPS Select Plus Network): 800-223-6029





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 and WPS Health Plan offer 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!
- » Available to all covered family members ages 18 and older
- 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*

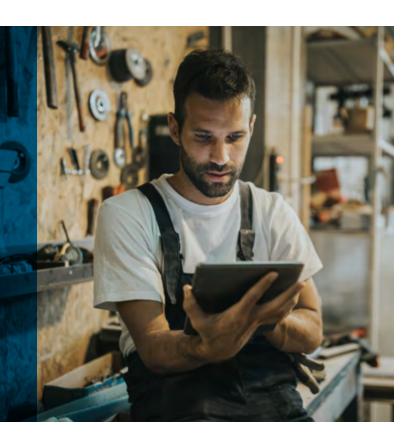
- Get access to a fitness center for a low monthly fee. Visit the website for current pricing: activeandfitdirect.com/fag
- » Choose from more than 10,000 participating locations nationwide
- From the wpshealth.com home page, click on the Customers link, then log in to your account and click on the Active&Fit 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

- 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
- 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
- » Track medical prior authorizations
- » 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

For WPS Health Insurance (WPS Statewide Network): At the top of wpshealth.com, click the Find a Doctor link and select WPS Health Insurance. 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 customer ID card, you may log in as an Existing Subscriber.

For WPS Health Plan (WPS Select Plus Network): At the top of wpshealth.com/healthplan, click the Find a Doctor link and then select WPS Health Plan. On the next page, enter your group number from your customer ID card or select your network from the drop-down menu and click the I Agree button. On the next page, enter your search criteria.

How to use the Health Center

The online 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

Go to wpshealth.com and click on Resources, then Wellness.



WPS Health Insurance has served the people of Wisconsin—and beyond. Based in Wisconsin, WPS 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



