

### WPS PPO HDHP Bronze 6650

Coverage Period: 01/01/2018 – 12/31/2018

Coverage for: Individual/Family | Plan Type: PPO

The Summary of Benefits and Coverage (SBC) document will help you choose a health <u>plan</u>. The SBC shows you how you and the <u>plan</u> would share the cost for covered health care services. NOTE: Information about the cost of this <u>plan</u> (called the <u>premium</u>) will be provided separately. This is only a summary. For more information about your coverage, or to get a copy of the complete terms of coverage, at www.wpsic.com or call 1-800-332-6421. For general definitions of common terms, such as <u>allowed amount</u>, <u>balance billing</u>, <u>coinsurance</u>, <u>copayment</u>, <u>deductible</u>, <u>provider</u>, or other <u>underlined</u> terms see the Glossary. You can view the Glossary at <a href="https://www.healthcare.gov/sbc-glossary">https://www.healthcare.gov/sbc-glossary</a> /or call 1-800-332-6421 to request a copy.

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Important Questions	Answers	Why This Matters:
What is the overall deductible?	For preferred <u>providers</u> : \$6,650/ Covered Person or \$13,300/Family; For non-preferred <u>providers</u> : \$13,300/ Covered Person or \$26,600/Family	Generally, you must pay all of the costs from <u>providers</u> up to the <u>deductible</u> amount before this <u>plan</u> begins to pay. If you have other family members on the <u>plan</u> , each family member must meet their own individual <u>deductible</u> until the total amount of <u>deductible</u> expenses paid by all family members meets the overall family <u>deductible</u> .
Are there services covered before you meet your deductible?	Yes. <u>Preventive care</u> services are covered before you meet your <u>deductible</u> .	This <u>plan</u> covers some items and services even if you haven't yet met the <u>deductible</u> amount. But a <u>copayment</u> or <u>coinsurance</u> may apply. For example, this <u>plan</u> covers certain <u>preventive</u> <u>services</u> without <u>cost-sharing</u> and before you meet your <u>deductible</u> . See a list of covered <u>preventive services</u> at <a href="https://www.healthcare.gov/coverage/preventive-care-benefits/">https://www.healthcare.gov/coverage/preventive-care-benefits/</a> .
Are there other deductibles for specific services?	No.	You don't have to meet <u>deductibles</u> for specific services.
What is the <u>out-of-pocket</u> <u>limit</u> for this <u>plan</u> ?	For preferred <u>providers</u> : \$6,650/ Covered Person or \$13,300/Family; For non-preferred <u>providers</u> : \$19,300/ Covered Person or \$38,600/Family	The <u>out-of-pocket limit</u> is the most you could pay in a year for covered services. If you have other family members in this <u>plan</u> , they have to meet their own <u>out-of-pocket limits</u> until the overall family <u>out-of-pocket limit</u> has been met.
What is not included in the <u>out-of-pocket limit</u> ?	Premiums, balance-billing charges, and health care this plan doesn't cover.	Even though you pay these expenses, they don't count toward the out-of-pocket limit.
Will you pay less if you use a <u>network provider</u> ?	Yes. See <a href="https://connect.wpsic.com/Gateway/commercialGateway/unauth/fadHome.do">https://connect.wpsic.com/Gateway/commercialGateway/unauth/fadHome.do</a> or call 1-800-332-6421 for a list of <a href="metwork providers">network providers</a> .	This <u>plan</u> uses a <u>provider network</u> . You will pay less if you use a <u>provider</u> in the <u>plan's network</u> . You will pay the most if you use an <u>out-of-network provider</u> , and you might receive a bill from a <u>provider</u> for the difference between the <u>provider's</u> charge and what your <u>plan</u> pays ( <u>balance billing</u> ). Be aware, your <u>network provider</u> might use an <u>out-of-network provider</u> for some services (such as lab work). Check with your <u>provider</u> before you get services.
Do you need a <u>referral</u> to see a <u>specialist</u> ?	No.	You can see the specialist you choose without a referral.



All <u>copayment</u> and <u>coinsurance</u> costs shown in this chart are after your <u>deductible</u> has been met, if a <u>deductible</u> applies.

Common		What You Will Pay		Limitations, Exceptions, & Other Important	
Medical Event	Services You May Need	Preferred Provider (You will pay the least)	Non-Preferred Provider (You will pay the most)	Information	
	Primary care visit to treat an injury or illness	0% <u>coinsurance</u>	30% <u>coinsurance</u>	None	
	Specialist visit	0% <u>coinsurance</u>	30% <u>coinsurance</u>	<u>None</u>	
If you visit a health care provider's office or clinic	Preventive care/screening/ immunization	No charge	30% <u>coinsurance</u>	You may have to pay for services that aren't preventive. Ask your provider if the services you need are preventive. Then check what your plan will pay for. You also have no charge for immunizations provided by a non-preferred provider.	
If you have a test	Diagnostic test (x-ray, blood work)	0% <u>coinsurance</u>	30% coinsurance	Certain genetic tests and high-technology imaging may require prior authorization.	
ii you nave a test	Imaging (CT/PET scans, MRIs)	0% coinsurance	30% <u>coinsurance</u>	Benefits may not be payable if you do not obtain prior authorization.	
If you need drugs to	Generic drugs	0% coinsurance	0% <u>coinsurance</u>	Covers up to a 30-day supply retail/90-day supply home delivery. However, specialty drugs are always limited to a 30-day supply. If brand dispensed when generic available, you	
treat your illness or condition	Preferred brand drugs	0% coinsurance	0% <u>coinsurance</u>		
More information about prescription drug	Non-preferred brand drugs	0% coinsurance	0% coinsurance	are responsible for dollar amount difference between brand and generic. Specialty drugs	
coverage is available at http://www.wpsic.com/files/2017-express-scripts-formulary.pdf	Specialty drugs	0% coinsurance	0% <u>coinsurance</u>	and drugs provided by an entity other than a pharmacy require prior authorization. Benefits may not be payable if you do not obtain prior authorization.	
If you have outpatient	Facility fee (e.g., ambulatory surgery center)	0% coinsurance	30% <u>coinsurance</u>	<u>None</u>	
surgery	Physician/surgeon fees	0% <u>coinsurance</u>	30% <u>coinsurance</u>	None	
	Emergency room care	0% <u>coinsurance</u>	0% <u>coinsurance</u>		
If you need immediate medical attention	11% coincurance	0% coinsurance	None		
	<u>Urgent care</u>	0% <u>coinsurance</u>	0% <u>coinsurance</u>		

Common	Services You May Need	What You Will Pay Preferred Provider Non-Preferred Provider		Limitations, Exceptions, & Other Important	
Medical Event	Scrvices rou may recu	(You will pay the least)	(You will pay the most)	Information	
If you have a hospital	Facility fee (e.g., hospital room)	0% <u>coinsurance</u>	30% <u>coinsurance</u>	Non-emergent inpatient hospital stays require prior authorization. Benefits may not be payable if you do not obtain prior authorization.	
stay	Physician/surgeon fees	0% <u>coinsurance</u>	30% <u>coinsurance</u>	Non-emergent inpatient hospital stays require prior authorization. Benefits may not be payable if you do not obtain prior authorization.	
If you need mental health, behavioral	Outpatient services	0% coinsurance	30% <u>coinsurance</u>	Non-emergent inpatient hospital stays require prior authorization. Benefits may not be	
health, or substance abuse services	Inpatient services	0% coinsurance	30% <u>coinsurance</u>	payable if you do not obtain prior authorization.	
	Office visits	0% <u>coinsurance</u>	30% <u>coinsurance</u>	Cost sharing does not apply to certain	
	Childbirth/delivery professional services 0% coin	0% coinsurance	30% <u>coinsurance</u>	<u>preventive services</u> . Depending on the type of services, <u>coinsurance</u> may apply. Maternity	
	Childbirth/delivery facility services	0% <u>coinsurance</u>	30% <u>coinsurance</u>	care may include tests and services described elsewhere in the SBC (i.e. ultrasound). Non-emergent inpatient hospital stays require prior authorization. Benefits may not be payable if you do not obtain prior authorization.	
	Home health care	0% <u>coinsurance</u>	30% <u>coinsurance</u>	Coverage is limited to 60 visits/year	
	Rehabilitation services	0% <u>coinsurance</u>	30% <u>coinsurance</u>	Rehabilitation services:	
If you need help		00/ goingurance	2007	Coverage is limited to 20 visits/year for physical therapy; 20 visits/year for occupational therapy; and 20 visits/year for speech therapy.	
recovering or have other special health needs	Habilitation services	0% <u>coinsurance</u>	30% <u>coinsurance</u>	Habilitation services: Coverage is limited to 20 visits/year for physical therapy; 20 visits/year for occupational therapy; and 20 visits/year for speech therapy.	
	Skilled nursing care	0% <u>coinsurance</u>	30% <u>coinsurance</u>	Coverage is limited to 30 days per confinement in a skilled nursing facility. Non-emergent admissions require prior authorization. Benefits	

Common		What You Will Pay		Limitations, Exceptions, & Other Important
Medical Event	Services You May Need	Preferred Provider (You will pay the least)	Non-Preferred Provider (You will pay the most)	Information
				may not be payable if you do not obtain prior authorization.
	Durable medical equipment	0% <u>coinsurance</u>	30% <u>coinsurance</u>	Coverage is limited to a single purchase of a type of durable medical equipment every three years.  Prior authorization required for:  • All CPAP purchases and rentals  • Purchases over \$1,000  • All other rentals as stated on our website Benefits may not be payable if you do not obtain prior authorization.
	Hospice services	0% coinsurance	30% <u>coinsurance</u>	Hospice services require prior authorization.  Benefits may not be payable if you do not obtain prior authorization.
If your child poods	Children's eye exam	No charge	Not covered	Coverage limited to one exam/year.
If your child needs dental or eye care	Children's glasses	0% <u>coinsurance</u>	Not covered	Coverage limited to one pair of glasses/year.
ucilial of eye care	Children's dental check-up	Not covered	Not covered	No coverage for dental check-ups.

### **Excluded Services & Other Covered Services:**

**Bariatric Surgery** 

Cosmetic Surgery

Services Your Plan Generally Does NOT Cover (Check your policy or plan document for more information and a list of any other excluded services.)

- Abortion (except in cases of rape, incest, or when the life of the mother is endangered)
   Acupuncture
  - Dental Care
  - Infertility Treatment
  - Long Term Care
  - Non-emergency care when traveling outside the U.S.
- Private Duty Nursing
- Routine eye care (Adult)
- Routine Foot Care
- Weight Loss Programs

Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your plan document.)

Chiropractic CareHearing Aids

Your Rights to Continue Coverage: There are agencies that can help if you want to continue your coverage after it ends. The contact information for those agencies is: for the Wisconsin Office of the Commissioner of Insurance at 1-800-236-8517; or the Department of Health and Human Services at 1-877-267-2323 x 61565 or www.cciio.cms.gov. Other coverage options may be available to you too, including buying individual insurance coverage through the Health Insurance Marketplace. For more information about the Marketplace, visit www.HealthCare.gov or call 1-800-318-2596.

Your Grievance and Appeals Rights: There are agencies that can help if you have a complaint against your <u>plan</u> for a denial of a <u>claim</u>. This complaint is called a <u>grievance</u> or <u>appeal</u>. For more information about your rights, look at the explanation of benefits you will receive for that medical <u>claim</u>. Your <u>plan</u> documents also provide complete information to submit a <u>claim</u>, <u>appeal</u>, or a <u>grievance</u> for any reason to your <u>plan</u>. For more information about your rights, this notice, or assistance, contact: WPS at 1-800-332-6421. You may also contact your state insurance department at 1-800-236-8517.

## Does this plan provide Minimum Essential Coverage? Yes.

If you don't have Minimum Essential Coverage for a month, you'll have to make a payment when you file your tax return unless you qualify for an exemption from the requirement that you have health coverage for that month.

# Does this plan meet Minimum Value Standards? Yes.

If your <u>plan</u> doesn't meet the <u>Minimum Value Standards</u>, you may be eligible for a <u>premium tax credit</u> to help you pay for a <u>plan</u> through the <u>Marketplace</u>.

-----To see examples of how this plan might cover costs for a sample medical situation, see the next section.-----

### **About these Coverage Examples:**



This is not a cost estimator. Treatments shown are just examples of how this <u>plan</u> might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your <u>providers</u> charge, and many other factors. Focus on the <u>cost sharing</u> amounts (<u>deductibles</u>, <u>copayments</u> and <u>coinsurance</u>) and <u>excluded services</u> under the <u>plan</u>. Use this information to compare the portion of costs you might pay under different health <u>plans</u>. Please note these coverage examples are based on self-only coverage.

# Peg is Having a Baby

(9 months of in-network pre-natal care and a hospital delivery)

■ The <u>plan's</u> overall <u>deductible</u>	\$6,650
■ <u>Specialist</u> <u>coinsurance</u>	0%
■ Hospital (facility) coinsurance	0%
■ Other coinsurance	0%

### This EXAMPLE event includes services like:

Specialist office visits (*prenatal care*)
Childbirth/Delivery Professional Services
Childbirth/Delivery Facility Services
Diagnostic tests (*ultrasounds and blood work*)
Specialist visit (*anesthesia*)

Total Example Cost	\$12,800

# In this example, Peg would pay:

Cost Sharing		
Deductibles	\$6,650	
Copayments	\$0	
Coinsurance	\$0	
What isn't covered		
Limits or exclusions	\$10	
The total Peg would pay is	\$6,660	

# Managing Joe's type 2 Diabetes

(a year of routine in-network care of a well-controlled condition)

■ The <u>plan's</u> overall <u>deductible</u>	\$6,650
Specialist coinsurance	0%
■ Hospital (facility) coinsurance	0%
Other <u>coinsurance</u>	0%

### This EXAMPLE event includes services like:

Primary care physician office visits (*including disease education*)
Diagnostic tests (*blood work*)

Prescription drugs

Durable medical equipment (glucose meter)

Total Example Cost \$7,400
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# In this example, Joe would pay:

Cost Sharing	
Deductibles	\$6,650
Copayments	\$0
Coinsurance	\$0
What isn't covered	
Limits or exclusions	\$0
The total Joe would pay is	\$6,650

# Mia's Simple Fracture

(in-network emergency room visit and follow up care)

■ The <u>plan's</u> overall <u>deductible</u>	\$6,650
■ Specialist coinsurance	0%
■ Hospital (facility) coinsurance	0%
■ Other <u>coinsurance</u>	0%

### This EXAMPLE event includes services like:

Emergency room care (including medical supplies)

Diagnostic test (x-ray)

Durable medical equipment *(crutches)*Rehabilitation services *(physical therapy)* 

Total Example Cost	\$1,900

# In this example, Mia would pay:

Cost Sharing	
Deductibles	\$1,900
Copayments	\$0
Coinsurance	\$0
What isn't covered	
Limits or exclusions	\$0
The total Mia would pay is	\$1,900

# Non-Discrimination and Language Access Policy

color, national origin, age, disability, or sex. WPS/Arise/EPIC does not exclude people Wisconsin Physicians Service Insurance Corporation/WPS Health Plan Inc. d/b/a Arise or treat them differently because of race, color, national origin, age, disability, or Health Plan/The EPIC Life Insurance Company (WPS/Arise/EPIC) complies with applicable Federal civil rights laws and does not discriminate on the basis of race,

# WPS/Arise/EPIC:

Provides free aids and services to people with disabilities to communicate effectively with us, such as:

- **Qualified sign language interpreters**
- Written information in other formats (large print, audio, accessible electronic formats, other formats)

Provides free language services to people whose primary language is not English, such as:

- Qualified interpreters
- Information written in other languages

If you need these services, call us at the phone number on the attached correspondence, your ID card, or the number listed on wpsic.com, arisehealthplan.com, or epiclife.com.

discriminated in another way on the basis of race, color, national origin, age, If you believe that WPS/Arise/EPIC has failed to provide these services or disability, or sex, you can file a grievance with:

**WPS/Arise/EPIC** 

Nondiscrimination Grievance Coordinator

P.O. Box 7458 Madison, WI 53708

Email: WPSNondiscrimination@wpsic.com

You can file a grievance in person, by mail, or by email. If you need help filing a grievance, the Nondiscrimination Grievance Coordinator is available to help you.

Services, Office for Civil Rights electronically through the Office for Civil Rights Complaint Portal, available at https://ocrportal.hhs.gov/ocr/portal/lobby.jsf; by mail at U.S. Department of Health and Human Services, 200 Independence Avenue SW., Room You can also file a civil rights complaint with the U.S. Department of Health and Human 509F, HHH Building, Washington, DC 20201; or by phone at 1-800-368-1019, 800-537-7697 (TDD). Complaint forms are available at

hhs.gov/ocr/office/file/index.html.

29792-054-1608







Albanian VINI RE: Nëse flisni shqip, ju ofrohen shërbime ndihme gjuhësore falas. Na telefononi në numrin e telefonit që gjendet në korrespondencën e bashkëngjitur, në pjesën e përparme të kartës suaj ID ose në numrin e renditur në adresën <u>www.wpsic.com, www.arisehealthplan.com</u> ose <u>www.epiclife.com</u> (TTY: 711). www.arisehealthplan.com أللمية العربية، فإن خدمات المساعدة اللغوية مئاحة لك مجانًا. اتصل بنا على رقم الهاتف الموجود بالرسالة المرفقة أو بالجهة الأمامية لبطاقة تعريف الهوية الخاصة بك أو على الرقم المدرج بالمواقع الإلكترونية التالية www.wpsic.com أو www.wpsic.com أو (711 الهاتف النصبي (711) www.epiclife.com

Appelez-nous au numéro de téléphone indiqué sur le courrier joint, au recto de votre carte d'identité ou au numéro French À NOTER : Si vous parlez le français, des services d'assistance linguistique gratuits sont à votre disposition. indiqué sur le site Internet www.wpsic.com, www.arisehealthplan.com ou www.epiclife.com (ATS: 711).

Sie uns an. Sie finden die Telefonnummer auf dem beigefügten Schreiben, auf der Vorderseite Ihrer ID-Karte oder unter German HINWEIS: Wenn Sie Deutsch sprechen, stehen für Sie kostenlos Sprachassistenzdienste zur Verfügung. Rufen www.wpsic.com, www.arisehealthplan.com oder www.epiclife.com (TTY: 711).

आपके पहचान पत्र (आईडी कार्ड) के सामने के पृष्ठ पर दिए गए फ़ोन नंबर या <u>www.wpsic.com, www.arisehealthplan.com</u> या Hindi ध्यान दें: अगर आप हिन्दी बोलते हैं तो आपके लिए भाषा सहायता सेवाएँ निःशुल्क उपलब्ध हैं। हमें <mark>संलग्न</mark> पत्राचार पता, www.epiclife.com पर दिए गए नंबर पर कॉल करें (TTY: 711)। Hmong TSHWJ XEEB: Yog hais tias koj hais lus Hmoob, peb muaj cov kev pab cuam hais ua koj hom lus pub rau koj yam tsis xam tus nqi hlo li. Hu rau peb tus nab npawb xov tooj <mark>nyob rau ntawm</mark> daim ntawv, sab hauv ntej ntawm koj daim id lossis nab npawb xov tooj nyob rau hauv <u>www.wpsic.com, www.arisehealthplan.com lossis</u> www.epiclife.com (TTY: 711).

Korean 주목해 주세요: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. <mark>첨부된</mark> 서신, 카드 앞면 또는 www.wpsic.com, www.arisehealthplan.com이나 www.epiclife.com에 나와 있는 전화번호로 연락해 주십시오(TTY: 711). Polish UWAGA: jeśli mówisz po polsku, możesz skorzystać z bezpłatnej pomocy językowej. Zadzwoń pod numer podany w załączonej korespondencji, z przodu karty identyfikacyjnej lub numer podany na stronie <u>www.wpsic.com,</u> www.arisehealthplan.com lub www.epiclife.com (TTY: 711).

Russian ВНИМАНИЕ! Если Вы говорите по-русски, Вы можете бесплатно воспользоваться услугами переводчика. идентификационной карты или на сайтах <u>www.wpsic.com, www.arisehealthplan.com</u> и <u>www.epiclife.com</u> Позвоните по любому номеру, указанному: в прикрепленном письме, на лицевой стороне Вашей (телетайп: 711).

Spanish ATENCIÓN: Si habla español, los servicios de asistencia de idioma están disponibles para usted, sin ningún costo para usted. Llámenos al número de teléfono que se encuentra en la correspondencia adjunta, en la parte de adelante de su tarjeta de identificación o en el número indicado en www.wpsic.com, www.arisehealthplan.com o www.epiclife.com (TTY: 711). Tagalog BIGYANG-PANSIN: Kung Tagalog ang ginagamit mong wika, may mga serbisyong tulong sa wika na makukuha mo nang walang babayaran. Tawagan kami sa numero ng telepono na nasa <mark>nakalaki</mark>p na sulat, <mark>nasa harapang bahagi ng</mark> iyong id card o nakalistang numero sa <u>www.wpsic.com, www.arisehealthplan.com o www.epiclife.com (TTY: 711).</u>

正面或以下網址:www.wpsic.com, www.arisehealthplan.com 或 www.epiclife.com 列出的電話號碼與我們聯絡 Traditional Chinese 注意:如果您使用繁體中文,您可以免费獲得語言援助服務。請撥打隨附之

Vietnamese CHÚ Ý: Nếu quý vị nói tiếng Việt, chúng tôi có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho quý vị. Hãy gọi cho chúng tôi theo số điện thoại có trên thư tử đính kèm, mặt trước thể id của quý vị hoặc số điện thoại được niêm yệt trên <u>www.wpsic.com, www.arisehealthplan.com</u> hoặc <u>www.epidife.com</u> (TTY: 711).

Pennsylvania Dutch GEB ACHT: Wann du Deitsch schwetzscht, du kannscht Schprooch Services griege, mitaus Koschd. Ruf uns mit der Nummer uff die attached correspondence, die vonne Seide vun dei ID Kaarde odder die Nummer uff www.wpsic.com, www.arisehealthplan.com or www.epiclife.com (TTY: 711). Lao ສຳລັບທ່ານທີ່ສິນໃຈ: ຖ້າທ່ານເວົ້າພາສາລາວ, ມີບໍລິການຊ່ວຍເຫຼືອດ້ານພາສາໂດຍບໍ່ຄິດຄ່າໃຊ້ຈ່າຍ ສຳລັບທ່ານ. ທ່ານສາມາດໂທຫາພວກເຮົາ ໄດ້ທີ່ໝາຍເລກຢູ່ເທິງຈິດໝາຍຕິດຕໍ່ທີ່ຕິດຄັດມາ, ດ້ານໜ້າບັດປະຈຳຕົວຂອງທ່ານ ຫຼື ໝາຍເລກທີ່ລະບຸໄວ້ໃນ www.wpsic.com,

www.arisehealthplan.com or www.epiclife.com (TTY: 711).