

WPS HEALTH INSURANCE

2018 Small Group Plan Summary



PREFERRED PROVIDER ORGANIZATION (PPO) PLANS

		You Pay												
Metal Tier	Individual Deductible ¹		Coinsurance		Individual Annual Max Out of Pocket ¹		At Preferred Providers ²							
	In Network	Out of Network	In Network	Out of Network	In Network	Out of Network	Teladoc Visit	Retail Clinic Visit	PCP Visit	Specialty Visit	Emergency Room	Outpatient Lab/X-ray	Outpatient Surgery	Hospitalization
Platinum	\$500	\$1,000	20%	50%	\$1,650	\$11,000	No charge	\$10	\$30	\$50	\$300	20% after deductible*		
Gold	\$1,000	\$2,000	20%	50%	\$4,750	\$12,000	No charge	\$10	\$30	\$50	\$300	20% after deductible*		
Gold	\$1,500	\$3,000	10%	40%	\$6,000	\$11,000	No charge	\$10	\$30	\$50	\$300	10% after deductible*		
Gold	\$2,000	\$4,000	20%	50%	\$7,350	\$14,000	No charge	\$10	\$30	\$50	\$300	20% after deductible*		
Silver	\$3,000	\$6,000	20%	50%	\$7,350	\$16,000	No charge	\$10	\$40	\$75	\$400	20% after deductible*		
Silver	\$3,500	\$7,000	10%	40%	\$7,350	\$15,000	No charge	\$10	\$40	\$75	\$400	10% after deductible*		
Silver	\$4,350	\$8,700	0%	30%	\$7,350	\$14,700	No charge	\$10	\$40	\$75	\$400	No charge after deductible		
Silver	\$4,500	\$9,000	20%	50%	\$7,350	\$19,000	No charge	\$10	\$40	\$75	\$400	20% after deductible*		
Silver	\$5,500	\$11,000	20%	50%	\$7,350	\$21,000	No charge	\$10	\$40	\$75	\$400	20% after deductible*		
Silver	\$6,500	\$13,000	20%	50%	\$7,350	\$23,000	No charge	\$10	\$40	\$75	\$400	20% after deductible*		

Platinum and Gold Prescription Drugs: Preventive and Preferred Generics: \$0; Non-Preferred Generics: \$15; Preferred Brand: \$40; Non-Preferred Brand: \$65; Specialty Drugs: 30% coinsurance
Silver Prescription Drugs: Preventive and Preferred Generics: \$0; Non-Preferred Generics: \$25; Preferred Brand: \$60; Non-Preferred Brand: \$100; Specialty Drugs: \$500 deductible, then 30% coinsurance
 *Until maximum out-of-pocket is met

PREFERRED PROVIDER ORGANIZATION (PPO) HIGH-Deductible HEALTH PLANS

		You Pay												
Metal Tier	Individual Deductible ¹		Coinsurance		Individual Annual Max Out of Pocket ¹		At Preferred Providers ²							
	In Network	Out of Network	In Network	Out of Network	In Network	Out of Network	Teladoc Visit	Retail Clinic Visit	PCP Visit	Specialty Visit	Emergency Room	Outpatient Lab/X-ray	Outpatient Surgery	Hospitalization
Gold ³	\$2,000	\$4,000	0%	30%	\$2,000	\$10,000	No charge after deductible							
Gold	\$2,800	\$5,600	0%	30%	\$2,800	\$11,600	No charge after deductible							
Silver ⁴	\$1,500	\$3,000	30%	50%	\$6,650	\$13,000	30% after deductible*							
Silver ⁴	\$2,500	\$5,000	30%	50%	\$6,650	\$15,000	30% after deductible*							
Silver	\$2,700	\$5,400	20%	50%	\$6,650	\$15,400	20% after deductible*							
Silver	\$3,500	\$7,000	20%	50%	\$6,650	\$17,000	20% after deductible*							
Silver	\$3,600	\$7,200	0%	30%	\$3,600	\$13,200	No charge after deductible							
Bronze	\$5,000	\$10,000	30%	50%	\$6,650	\$20,000	30% after deductible*							
Bronze	\$6,650	\$13,300	0%	30%	\$6,650	\$19,300	No charge after deductible							

Prescription Drugs: Preventive: \$0; All others: deductible and coinsurance
 *Until maximum out-of-pocket is met

Covered preventive services are provided at no cost to members.

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.