2018
State of Wisconsin
Group Health Insurance Program

5-Star
Employee Trust Fund Quality Rating for 2018!
We’re Here to Help

Call
877.230.7555 (TTY: 711)
Monday through Thursday 7:30 a.m. to 6:00 p.m.
Friday 7:30 a.m. to 5:00 p.m.

Click
Visit prevea360.com and
fill out the Contact Us form
Welcome

Tools & Resources

Where to Go for Care

Find a Primary Care Physician

Using Your Plan

Understanding Your Benefits

Common Insurance Terms

Rights & Responsibilities

Privacy & Confidentiality

Complaints, Grievances and Appeals

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Accredited by National Committee for Quality Assurance

Accreditation is by the National Committee for Quality Assurance. NCQA is an independent, not-for-profit organization that evaluates health plans based on over 50 standards of care and service to determine health plan accreditation.

Go to our State of Wisconsin Group Health Insurance Program website to access your policy's specific benefits and coverage details – prevea360.com/wi-employees
Welcome to
Prevea360 Health Plan!

Prevea360 Health Plan is available to employees of the State of Wisconsin Group Health Insurance Program living in northeastern Wisconsin. It is underwritten by Dean Health Plan, so you know it’s a plan Wisconsinites have come to know and trust. Our network offers expertise in nearly every specialty, with advanced specialties that are not found anywhere else in northeastern Wisconsin. Here are some additional reasons why so many choose Prevea360 Health Plan:

Local Hospitals

What makes Prevea360 so special is its proprietary network of hospitals, physicians and ancillary providers that is based on Prevea Health's multi-specialty physician group and Hospital Sisters Health System (HSHS) partner hospitals. These hospitals include St. Vincent's and St. Mary's Hospitals in Green Bay, St. Nicholas Hospital in Sheboygan and St. Clare Memorial Hospital in Oconto Falls, as well as other in-network hospitals in Manitowoc and Door County. This collaboration between health care experts, hospital partners and insurance provider as an integrated health system leads to a better, more affordable experience for our members and patients — one that is centered around you.

Prevea Care After Hours

Answers to your health-related questions are available 24/7/365. If you’re not sure where to go for care or you have a health concern, experienced registered nurses at Prevea Care After Hours are here to help. Call 888.277.3832.*

* Due to licensing regulations, Prevea Care After Hours triage services are only available to Wisconsin residents. For any life-threatening emergencies, always dial 911.

Complex Case Management

If you’re diagnosed with a chronic health condition or have a complex health care need, we can help guide you to the most appropriate method of care and ensure your needs are met and all your questions and concerns are addressed. Visit prevea360.com/caremanagement to learn more.

Prevention Focused

It’s easy to get well and stay well with Prevea360 Health Plan. We emphasize a proactive preventive approach to care — one in which a primary care physician (PCP) oversees all aspects of your health care needs and keeps you well through regular visits. These visits are a good time to receive needed immunizations or health and cancer screenings.

Are You a New Member?

Visit to prevea360.com/newmember to complete our online checklist so you can get the most out of being a Prevea360 member.
Convenient Tools & Resources

Get the information you need, when you need it. Find it within member tools that easily connect you to health information, benefit details and much more.

Activate your accounts today! prevea360.com/newmember

MyPrevea

Your online health record

- Send and receive secure messages with your primary care physician and/or Care Management team
- Get real-time lab and test results
- Schedule appointments or review past visit details
- Request prescription refills
- View current medical records
- Pay medical bills online

Want information on the go? Activate MyPrevea then download the mobile app onto your smartphone.

Member Profile

Your online member portal

- View the details of your insurance plan benefits
- Change your primary care physician
- Request ID cards or download a digital ID card
- Review and print claims history and information
- Check the status of prior authorizations for services
- Find your Explanations of Benefits (EOB)

Tip: You’ll need your member number from your ID card to activate your account.

Online Answers

We want to take the stress out of finding the information you need. Visit prevea360.com to find everything you need to manage your health care and coverage in one location.

- **Find an Insurance Plan, Find a Provider, Find a Pharmacy** – Convenient home page buttons give you easy access to plan details and the online Provider Directory and Pharmacy Directory.
- **For Members** – The State of WI Members section of For Members is especially tailored for you. Find plan information and learn more about processes and coverage definitions in the Using Your Plan section. Get your questions answered in our Frequently Asked Questions.
Where to go for care

Get the right care in the right place at the right cost

Primary Care

Whenever you need care (except emergencies), start by calling your primary care clinic for the soonest available appointment or for help figuring out where to go. Don’t wait for your health conditions to get worse. Same day appointments are usually available at your primary care clinic. Common reasons to visit include:

- The low-cost option.

Urgent Care

Call your clinic first when you think you need urgent care. If a same-day appointment is not available to treat your illness or injury, you may be directed to go to Urgent Care. Visit prevea360.com/rightcare for more information and locations. Common reasons to visit include:

- Higher copays are possible with this option.

Emergency Care

For a life-threatening illness or injury, go to the nearest emergency room or call 911. Make sure to tell your primary care physician (PCP) that you went to the emergency room. Your PCP might determine that you need follow-up services. Common reasons to visit include:

- The high-cost option.

- Annual preventive exams and checkups
- Flu and other recommended immunizations
- Minor burns, sprains or strains
- Heart attack symptoms (chest pain, shortness of breath, nausea/vomiting)
- Stroke symptoms (slurred speech, sudden weakness and vision loss, and dizziness)
Your Primary Care Physician

We encourage you to select a primary care physician (or location) within the Prevea360 Health Plan network when you enroll. Doing so is important because it’s part of our proactive, preventive approach to care – one in which a primary care physician oversees all aspects of your health care needs. This keeps you and your family well and decreases the duplication of services. Primary care physicians are found throughout our service area.

- Visit prevea360.com/wi-employees to find a physician or specialist in our online directory. You can search by name, location or specialty. A physician’s name will display “Accepting New Patients” when available.
- To download an electronic copy of the directory, select Printable Provider Directory.
- You may also call our Customer Care Center at 877.230.7555 to request a copy to be mailed to you.

Out-of-Area Care

With Prevea360 Health Plan, there’s no need to worry about health insurance while on vacation. Both urgent and emergency care are covered by Prevea360 if you or your covered family member are unable to return to the service area for immediate treatment. It’s also a good idea to familiarize yourself with the types of ailments that can be treated as urgent care vs. emergency care (see left).
Using Your Plan

Prior Authorization

As you navigate your health care, it’s important to note that there are certain medical services or provider visits that will require prior authorization by Prevea360 Health Plan. These authorizations are required so our Medical Affairs team can make sure you are getting the appropriate care. A good rule to remember is that any time you seek services with an out-of-network provider, you will need to obtain a prior authorization.

Utilization Management

When you need to discuss issues or have questions related to the requirement of an authorization for a particular service, Prevea360 Health Plan is here to help. Contact the Customer Care Center at 877.230.7555 (TTY: 711) and you will be connected to the Utilization Management department. This department ensures you receive the appropriate and necessary care for your condition.

Utilization Management staff members are available Monday through Friday, 8:00 a.m. to 4:30 p.m. If you have an urgent need outside of those hours, please leave a message with the Customer Care Center and your call will be returned within one business day.

New Medical Technology

Each year Prevea360 Health Plan evaluates new medical technology and reviews existing technology to determine if any changes or updates are needed to guidelines outlining appropriate use. During this process, we review requests for ongoing care or treatment recommendations for all Utilization Management decisions, including medical, behavioral health care, pharmaceuticals and medical devices.

Prevea360 Health Plan follows the review process set by the National Commission for Quality Assurance (NCQA). Based upon the results of the technology assessment, we will draft or revise medical policies if necessary.

Limitations & Exclusions

For a list of services, treatments, equipment or supplies that are excluded (meaning no benefits are payable under the Plan Benefits); or have some limitations on the benefit provided, please refer to the State of Wisconsin Group Health Insurance Program’s “It’s Your Choice” materials, under Uniform Benefits, Exclusions and Limitations. Visit etf.wi.gov to find these materials online.
The State of Wisconsin Group Health Insurance Program is a network-based plan. That means your primary care physician (PCP) from our network oversees all aspects of your health care needs and emphasizes preventive care to keep you as healthy as possible. Please refer to the State of Wisconsin Group Health Insurance program’s “It’s Your Choice” materials and your “Summary of Benefits and Coverage” from Prevea360 for details.

Claims and Payment

FILING CLAIMS

Time is valuable to all of us; that’s why Prevea360 Health Plan minimizes the amount of paperwork required for our members. In most cases, claims are submitted directly to Prevea360 Health Plan by providers or clinic staff. On occasion, if you’re traveling out of the area or have a college-age dependent, for example, it may be necessary for you to submit a claim for reimbursement. When submitting the claim, please be sure to follow these guidelines:

1. Send an itemized bill from the provider of services. If services were received outside of the United States, you will need to submit the original bill along with an itemized bill that has been translated into English and indicate the appropriate currency exchange rate at the time the services were received.

2. Send the bill within 60 days of receiving the services to:
   Prevea360 Health Plan
   Attn: Claims Department
   P.O. Box 56099
   Madison, WI 53705

EXPLANATION OF BENEFITS (EOB)

The EOB contains important information including the total amount charged, the amount paid by Prevea360 Health Plan, and the amount that is your (the member’s) responsibility. You may access all of your EOBs online at any time through your online Member Profile (see page 5). Remember, an EOB is not a bill.

PREVEA360.COM/WI-EMPLOYEES

Your place to go for policy information, including:

- Provider Listings
- Prevea360 Health Plan Communication – copies of letters and other correspondence sent to all State of Wisconsin Employees
Allowed amount – The maximum amount on which payment is based for a health plan’s covered health care services.

Annual maximum out-of-pocket – The maximum amount a member could pay out-of-pocket for covered health care services in a plan year before the plan would pay 100 percent of the cost of covered services. The maximum does not include premium payments.

Benefit maximum – A benefit maximum is a limit on a covered service. A service may be limited by duration or number of visits – and if not an Essential Health Benefit, by dollar limit. To review your benefit maximums please refer to your member certificate.

Coinsurance – Your share of the costs of a covered health care service, calculated as a percent of the allowed amount for the service. You pay coinsurance plus any deductibles you owe first. For example, if Prevea360 Health Plan’s allowed amount for an office visit is $100 and you’ve met your deductible, your coinsurance payment of 20% would be $20. Prevea360 pays the rest of the allowed amount.

Copay – A fixed amount that you pay for a covered health care service, usually when you get the service. The amount can vary by the type of covered health care service.

Deductible – The amount you owe for covered services before the plan begins to pay. For example, if your deductible is $1,000, Prevea360 Health Plan won’t pay anything for covered services subject to the deductible until you’ve met your $1,000. Not all services are subject to the deductible, such as preventive services.

Essential Health Benefits (EHB) – Essential Health Benefits consist of 10 health care benefit categories. Plans that cover EHB may not put an annual or lifetime dollar limit on the amount of EHB.

Formulary – A list of prescription drugs covered by an insurance plan offering prescription drug benefits. Also called a drug list. Normally a formulary will also tell you what tier (or cost-sharing level) a particular drug will be in.

Guaranteed issue – A requirement that health plans must allow you to enroll for coverage regardless of health status, age, gender or any other factors that might predict the future use of health services.

Health Savings Account (HSA) – A medical savings account available to taxpayers who are enrolled in a High Deductible Health Plan. The funds contributed to the account aren’t subject to federal income tax at the time of deposit. Funds must be used to pay for qualified medical expenses. Unlike a Flexible Spending Account (FSA), funds roll over year to year if you don’t spend them.

Individual mandate – All individuals, with certain exceptions, are required to maintain minimum essential health coverage under the Affordable Care Act provisions.

In-network providers – Refers to physicians, hospitals or other health care providers who are contracted with Prevea360 Health Plan.

Out-of-network providers – Refers to physicians, hospitals or other health care providers who are not contracted with Prevea360 Health Plan, which could result in a greater cost for services for you.

Pre-existing condition – A health problem you had before the date that new health coverage starts. Under the Affordable Care Act, insurers may no longer impose benefit limitations or exclusions due to a pre-existing condition.

Preventive care – Routine health care that includes screenings, check-ups and patient counseling to prevent illnesses, disease or other health problems.

Prior authorization – Approval from a health plan that may be required before you receive services or fill a prescription in order for the service or prescription to be covered by your plan.
You deserve the best service and health care possible. Rights and responsibilities help foster cooperation among members, practitioners and Prevea360 Health Plan.

**Members have the right to:**
- Be treated with respect and recognition of their dignity and right to privacy.
- Receive a listing of Prevea360 Health Plan participating practitioners in order to choose a Primary Care Physician.
- Present a question, complaint or grievance to Prevea360, about the organization or the care it provides, without fear of discrimination or repercussion.
- Receive information on procedures and policies regarding their health care benefits.
- Timely responses to requests regarding their health care plan.
- Request information regarding Advance Directives.
- Participate with practitioners in making decisions about their health care.
- A candid discussion of appropriate or medically necessary treatment options for their conditions, regardless of cost or benefit coverage.
- Receive information about the organization, its services, its practitioners and providers, and members’ rights and responsibilities.

**Members have the responsibility to:**
- Read and understand the materials provided by Prevea360 Health Plan concerning their health care benefits. Prevea360 encourages members to contact Prevea360 if they have any questions.
- Present their ID card in order to identify themselves as Prevea360 members before receiving health care services.
- Notify Prevea360 Health Plan of any enrollment status changes such as family size or address. You must also communicate enrollment status changes to your employer so that your system of record can be updated. Supply information (to the extent possible) that the organization and its practitioners and providers need in order to provide care.
- Follow plans and instructions for care that they have agreed on with their practitioners.
- Understand their health problems and participate in developing mutually agreed upon treatment goals to the degree possible.
- Fulfill financial obligations as they relate to any copays, deductibles and/or premiums as outlined in your policy.
Protecting the Privacy of Your Personal Health Information

Prevea360 is required by law to maintain the privacy of your personal health and financial information (collectively referred to as “nonpublic personal information”) and provide you with written notification of our legal duties and privacy practices concerning that information. This Notice describes how we protect the confidentiality of our members’ (and former members’) nonpublic personal information. It includes brief explanations on how we obtain, use, and protect your nonpublic personal information.

Types of Nonpublic Personal Information Prevea360 Collects About You

We collect a variety of nonpublic personal information needed to administer health insurance coverage and benefit. We collect nonpublic personal information about you through the following sources:

- Information we receive directly or indirectly from you or your employer or your health plan sponsor through applications, surveys, or other forms. This information may be in writing, in person, by telephone or electronically. Examples include name, address, social security number, date of birth, marital status and medical history.
- Information about your transactions with us, our affiliates, our providers, our agents, and others. This information includes information from health care claims, medical histories, eligibility information, payment information, service requests, and appeals.
- Information you authorize us to collect from others.
- Information you authorize us to collect from others.

Choices about Your Health Information

We will not use or disclose your health information without your written authorization, except as described in this Notice. You generally have the right and choice to tell us to:

- Share information with your family, close friends or others involved in payment for your care.
- Share information in a disaster relief situation.

In the following cases we never share your information unless you give us written permission:

- Most uses and disclosures of psychotherapy notes.
- Marketing purposes.
- Sale of your information.

If you grant us written authorization to use or disclose your health information for a particular purpose, you may change your mind at any time. You must let us know in writing if you change your mind.

How Prevea360 May Use or Disclose Your Health Information

We will not disclose your nonpublic personal information unless we are allowed or required by law to do so. The following categories describe the ways that Prevea360 may use and disclose your nonpublic personal information. For each category of uses and disclosures, we will explain what we mean and present some examples. Not every use or disclosure we are allowed or required to make will fall within one of the categories.

1. Payment. We may use and disclose your health information to make and collect payment for treatment and services you receive, such as determining your eligibility for plan benefits, obtaining premiums, determining your health plan’s responsibility for benefits, and collecting payment for your health services.

2. Health Care Operations. We may use and disclose your health information to support our business activities and improve our coverage and services. However, we are not allowed to use genetic information to decide whether or not to give you coverage or the price of that coverage. Health care operations include such activities as:
   - Underwriting.
   - Premium rating.
   - Other functions related to plan coverage.
   - Quality assessment and improvement activities.
   - Activities designed to improve health and reduce health care cost.
   - Case management and care coordination.

Notice: We are part of an Organized Health Care Arrangement (OHCA) with SSM Health and Prevea360. As part of the OHCA, we may share your information with the Department of Health and Human Services if it wants to use your information for administrative, quality assessment, and improvement activities; conduct or arrange for medical review; legal services; audit services; and fraud and abuse detection programs; business planning and development such as cost management; and business management and general OHCA administrative activities.

3. Treatment. We may disclose your health information to a physician or other health care provider that is treating you. We may contact you to inform you of available treatment alternatives and other related functions that may be of interest to you.

4. Distributing Health-related Benefits and Services. We may disclose your health information for health-related benefits and services that may be of interest to you.

5. Disclosure to Plan Sponsors. We may disclose your health information to the sponsor of your group health plan for purposes of administering benefits under the plan. If you have a group health plan, your employer is the plan sponsor.

6. Public Safety. We can share health information about you for certain situations such as: preventing disease; helping with product recalls; reporting adverse reactions to medications; reporting suspected abuse, neglect, or domestic violence; and preventing or reducing a serious and imminent threat to the health or safety of a particular person or the public.

7. Research. Under certain circumstances, and only after a special approval process, we may use and disclose your health information to help conduct research.

8. Respond to organ and tissue donation requests. We can share health information about you with organ procurement organizations, a coroner, medical examiner, or a funeral director when an individual dies.

9. Required by Law. We will share information about you if laws require it, including with the Department of Health and Human Services if it is required by law or if we are complying with federal privacy law. Healthcare providers, and Other Government Requests. We can use and share health information about you for workers’ compensation claims; for health insurance coverage and benefit plans, or with a law enforcement official; with health oversight agencies for activities authorized by law; and for special government functions such as military, national security, and presidential protective services.
Complaints, Grievances and Appeals

We know that at times you may have questions and concerns about benefits, claims or services you have received from Prevea360 Health Plan. Sharing your concerns will help us to identify areas of improvement or clarification needed in our processes or documents as well as help clear up areas of confusion with your benefits or coverage. When a question or concern arises, we encourage you to reach out to our Customer Care Center at 877.230.7555. Our Customer Care Specialists will make every effort to resolve your concern promptly and completely. Your input matters, and we encourage you to call with any concerns you may have regarding your health care.

If after contacting us, you continue to feel a decision has adversely affected your coverage, benefits or relationship with Prevea360 Health Plan, you may file a grievance (sometimes called an appeal). For details on how to file or for more information about these procedures, please visit prevea360.com or contact the Customer Care Center at 877.230.7555 with any questions about the process.

Following the internal appeals process, you also have the right to request an administrative review through the State of Wisconsin Group Health Insurance Program. If your appeal involves an adverse medical necessity determination, you have the right to an Independent External Review following the internal appeals process. Please refer to your “It’s Your Choice” materials for details on the appeals process.
Prevea360 offers a comprehensive network of hospitals, providers and specialty physicians throughout Northeastern Wisconsin. With hundreds of providers spanning Green Bay and the surrounding areas, Prevea360 provides you with many choices for accessing care near your home or workplace. No matter your health care need, there is a Prevea360 provider to help.

Go to prevea360.com to view the most up-to-date providers and locations.

1. Go to prevea360.com/doctors
2. Select your health plan type in the drop-down menu.
3. Search by name, specialty, gender, language and/or location.

Several cities have more than one primary care location, urgent care facility or hospital. Please see the locations by county, then city, on the reverse side of this map.
<table>
<thead>
<tr>
<th>Location</th>
<th>Address</th>
<th>Details</th>
</tr>
</thead>
<tbody>
<tr>
<td>De Pere</td>
<td>3860 Monroe Rd • De Pere, WI 54115 920.469.4000</td>
<td>Prevea East De Pere Health Center 1868 Eisenhower Rd • De Pere, WI 54115 920.469.4000</td>
</tr>
<tr>
<td>Green Bay</td>
<td>124 Siegler St • Green Bay, WI 54303 920.434.9661</td>
<td>Prevea Dousman Clinic 1821 S Webster Ave • Green Bay, WI 54301 920.469.4000</td>
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<tr>
<td>Green Bay</td>
<td>940 S St Augustine St • Pulaski, WI 54162</td>
<td>Prevea Allouez Health Center Prevea Ashwaubenon Health Center</td>
</tr>
<tr>
<td>Washington Island</td>
<td>910 Main Rd • Washington Island, WI 54246 920.847.2424</td>
<td>DCMC North Shore Medical Clinic - Washington Island</td>
</tr>
<tr>
<td>Algoma</td>
<td>815 Jefferson St • Algoma, WI 54201 920.487.3496</td>
<td>Prevea Kewaunee Health Center 1020 Marquette Dr • Kewaunee, WI 54216 920.388.0144</td>
</tr>
<tr>
<td>Luxemburg</td>
<td>101 School Creek Tr • Luxemburg, WI 54217 920.845.2351</td>
<td>Prevea Luxemburg Health Center</td>
</tr>
<tr>
<td>Manitowoc</td>
<td>1650 S 41st St • Manitowoc, WI 54220 920.320.4500</td>
<td>Prevea Manitowoc Health Center 200 S Rosera St • Lena, WI 54139 920.829.6400</td>
</tr>
<tr>
<td>Fish Creek</td>
<td>3711 Hwy 42 • Fish Creek, WI 54212 920.868.3511</td>
<td>DCMC North Shore Medical Clinic - Fish Creek</td>
</tr>
<tr>
<td>Sturgeon Bay</td>
<td>323 S 18th Ave • Sturgeon Bay, WI 54235 920.746.0510</td>
<td>Prevea Sturgeon Bay Health Center 101 N 4th Ave, Ste 102 Sturgeon Bay, WI 54235 920.469.4000</td>
</tr>
<tr>
<td>Marinette</td>
<td>1409 Cleveland Ave • Marinette, WI 54143 888.277.3832</td>
<td>Prevea Marinette Health Center</td>
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<tr>
<td>Oconto</td>
<td>340 N Green Bay Ave • Gillett, WI 54154 920.855.2823</td>
<td>Prevea Oconto Health Center 620 Smith Ave • Oconto, WI 54143 920.834.4110</td>
</tr>
<tr>
<td>Oconto Falls</td>
<td>835 S Main St • Oconto Falls, WI 54154 920.846.8187</td>
<td>Prevea Oconto Falls Health Center 14535 State Hwy 32/64 Mountain, WI 54149 715.276.1600</td>
</tr>
<tr>
<td>Sturgeon Bay</td>
<td>600 York St • Manitowoc, WI 54220 920.320.6705</td>
<td>HFM Women's Health 4810 Expo Dr • Manitowoc, WI 54220 920.469.4000</td>
</tr>
<tr>
<td>Two Rivers</td>
<td>3310 45th St • Two Rivers, WI 54241 920.793.3900</td>
<td>HFM Two Rivers Health Center</td>
</tr>
<tr>
<td>Kohler</td>
<td>950 Woodlake Rd • Kohler, WI 53044 920.783.3150</td>
<td>Prevea Kohler Health Center 1411 N Taylor Dr • Sheboygan, WI 53081 888.277.3832</td>
</tr>
<tr>
<td>Plymouth</td>
<td>825 Walton Dr • Plymouth, WI 53073 920.892.4322</td>
<td>Prevea Plymouth Health Center 1410 Cleveland Ave • Sheboygan, WI 54174 920.842.1147</td>
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If you would like a printed copy of the provider directory, please call our Customer Care Center at 877.230.7555. One of our friendly Customer Care Specialists would be happy to send you a printed copy. Please keep in mind that the online directory has the most up-to-date listing of providers.