



2024

State of Wisconsin
Group Health
Insurance Program

Your connection
to care.
Close to home.

PREVEA 
health planSM

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Questions?

We are here to help.



CALL

Contact our Customer Care Center for questions about your benefits and more.

877-230-7555 (TTY: 711)

Monday – Thursday,

7:30 am – 5 pm

Friday, 8 am – 4:30 pm



CLICK

Visit

prevea360.com/contactus
and select “Send a message to Prevea360”

Experience a health plan that revolves around you

We believe in providing benefits and options that go above and beyond expectations



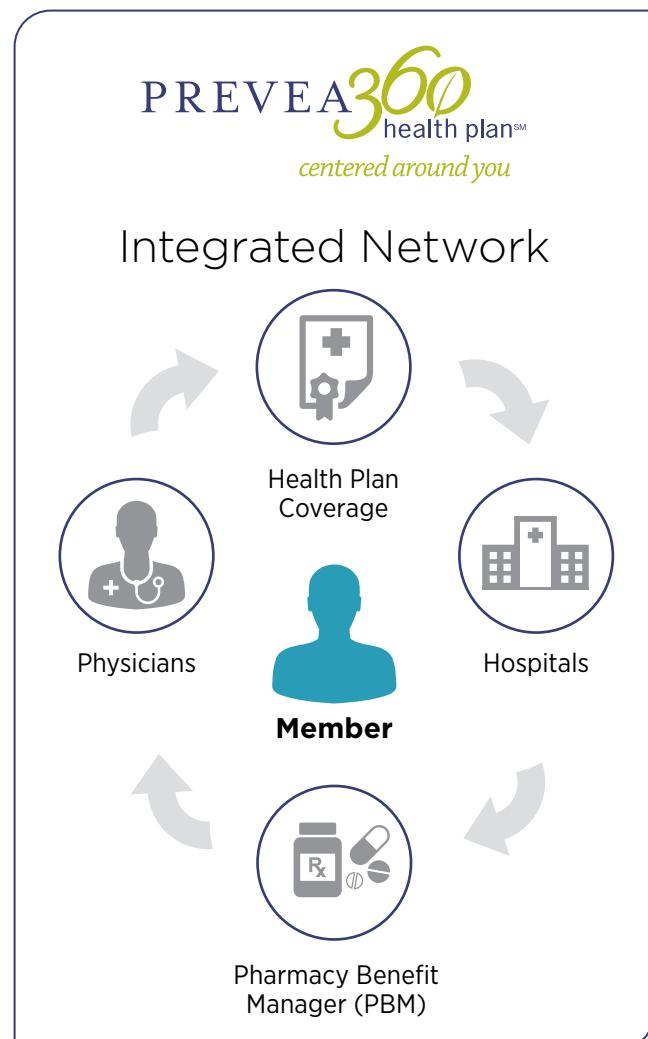
The difference in how insurance companies and physicians measure success has led to a healthcare network that focuses more on illness than wellness. **We want to transform healthcare to shift the focus from Illness to Wellness** by ensuring convenient and accessible care options that cater to your specific needs.

You deserve the best

A beneficial experience is a member-focused plan with a holistic well-being approach to wellness. We are a health plan that's a part of your community and strives to meet you where you are.

Coordinated, physician-led coverage and care

Our integrated approach focuses on the doctor-patient relationship. That means health providers, a pharmacy benefit manager, and a health plan all collaborating on a single plan revolving around your health and wellness.



Questions about health care services?

Call our Customer Care Center at
877-230-7555 (TTY: 711)

Health insurance focused on your needs

Needing care is never convenient, finding the right care should be

Convenient access

Prevea360 Health Plan offers two comprehensive networks of hospitals, physicians and specialists in eastern Wisconsin and western Wisconsin.

The **Prevea360 East Network** includes Prevea Health and HSHS providers and spans 11 counties including: **Brown, Calumet, Door, Kewaunee, Manitowoc, Marinette, Menominee, Oconto, Outagamie, Shawano and Sheboygan.**

The **Prevea360 West and Mayo Clinic Health System Network** includes Prevea Health, HSHS and Mayo Clinic Health System providers. It spans 14 counties that include: **Barron, Buffalo, Chippewa, Crawford, Dunn, Eau Claire, Jackson, La Crosse, Monroe, Pepin, Pierce, St. Croix, Trempealeau and Vernon.**

Find a clinic near you at Prevea360.com/Location

Trusted hospitals

Prevea360 Health Plan gives you access to high-quality care and an exceptional patient experience at HSHS and Mayo Clinic hospitals.

In the **Prevea360 East Network** you can get care at:

- **St. Vincent** in Green Bay
- **St. Mary's** in Green Bay
- **St. Nicholas** in Sheboygan

In the **Prevea360 West and Mayo Clinic Health System Network** you can get care at:

- **St Joseph's Hospital** in Chippewa Falls
- **Sacred Heart Hospital** in Eau Claire
- **Mayo Clinic Health System - Northland** in Barron

Trusted health systems focused on you

In the **Prevea360 East Network**, you have access to:

- 2,500+ physicians
- 90+ primary care clinic locations
- 380+ specialty care clinics

In the **Prevea360 West and Mayo Clinic Health System Network**, you have access to:

- 7,700+ physicians
- 200+ primary care clinic locations
- 325+ specialty care clinics

Plus, you're still covered for an emergency anywhere in the world no matter what Prevea360 Health Plan network you choose.

Find a provider at Prevea360.com/Doctors

- **Mayo Clinic Health System - Chippewa Valley** in Bloomer
- **Mayo Clinic Health System - Eau Claire Luther Campus** in Eau Claire
- **Mayo Clinic Health System** in La Crosse
- **Mayo Clinic Health System** in Sparta
- **Mayo Clinic Health System - Oakridge** in Osseo
- **Mayo Clinic Health System - Red Cedar** in Menomonie

with access to additional Mayo Clinic Health System affiliated hospitals.

Plus, additional medical facilities in the network you choose throughout eastern and western Wisconsin.

See the back cover for a list of awards.



Health care support

Prevea Care After Hours* is available 24/7/365 whenever you have a health question. If you're not sure you need to see a doctor—or you're wondering if you have a problem—connect with an experienced registered nurse at **888-277-3832** or **920-496-4700**. Learn more at Prevea360.com/CareAfterHours



Prior authorization

There are certain medical services or provider visits that must be authorized by Prevea360 Health Plan before we can provide a claims payment. A good rule to remember is that any time you seek services with an out-of-network provider, you will need to get prior authorization. We require these authorizations so our Medical Affairs team can make sure you are getting the appropriate care. Visit Prevea360.com/PriorAuthorization to learn more.



Currently undergoing treatment

Our Care Managers can answer questions about health care services and provide the support you need if you're currently undergoing treatment – whether it's complex care, mental health or pregnancy – as you transition care to Prevea360 Health Plan. Assistance is also available to move prescription medications from your previous health plan to Prevea360 Health Plan. Learn more at Prevea360.com/CareManagement



Prevea Virtual Care

We're here to help you feel better quickly. With Prevea Virtual Care, you can get care now, on your schedule, for most common conditions. No appointment needed. Accessible 24/7 for the whole family. Members can reach trusted Prevea Health providers with convenient online access. Log in to MyPrevea, or create a MyPrevea account before starting a Prevea Virtual Care appointment. Visit Prevea360.com/RightCare for more information.

* Prevea Care After Hours is only available to residents of Wisconsin due to licensing regulations

Learn more at...

Prevea360.com/ETFWellness

Discover what a healthier you can do

Your comprehensive wellness program

Prevea360 Health Plan in partnership with WebMD offers a variety of programs focusing on the whole person across eight dimensions of wellness, making healthy living achievable and fun.



Wellness programs and features

Your Prevea360 Health Plan Health & Wellness programs in partnership with WebMD are independent of your WebMD programs through the State of WI Group Health Insurance Program. Separate user IDs and Passwords are required.



Health coach

Get expert support if you have diabetes, COPD, asthma, heart failure or coronary artery disease.*

Mental healthcare

1 in 5 adults experience mental illness in their life. If you or someone you know needs help, know you are not alone. Prevea360 Health Plan offers a spectrum of support, services and treatment options within our network. Visit Prevea360.com/ETFWellness to access our resources.

Case management

Provides support through complex health situations.

Nicotine cessation

Nicotine cessation and vape free programs for families. Free medications may be available.

R.E.A.L. goals

(Realistic, Easy, Attainable, Life Goals)

Preset goals covering all eight dimensions along with tips and trackers to help you achieve success.

Advance care planning

Provide your family comfort by starting an advance care plan that allows you to consider their goals, values, and beliefs, and how these may influence future medical decisions. We can help you start the conversation today at Prevea360.com/acp

Nutrition

Your nutrition should be as unique as you. Access WebMD resources, a monthly Made from Scratch newsletter, and request to meet with a dietitian. Get the help and resources you need to get your nutrition on track.

* Prevea360 Health Plan shares secure claims information with WebMD. This data is only shared for the purpose of identifying health coaching opportunities through WebMD Condition Management program.



Additional wellness programs

Resources and rewards to help you achieve your health and wellness goals. Your Prevea360 Health Plan Health & Wellness programs in partnership with WebMD are independent of your WebMD programs through the State of WI Group Health Insurance Program. Separate user IDs and Passwords are required.

Wellness events calendar

Access live monthly webinars, book club discussions and more that cover the eight dimensions of wellness, held virtually for you to attend from anywhere. Learn more at Prevea360.com/Events

Wellness video library

Watch a variety of videos across the eight dimensions of wellness from past programs: Webinars, Learning Loft, and Move with a Doc. Whether you're working on exercising more, eating healthier or stressing less, there's a wellness video with actionable ready for you.

Preventive health toolkits

Learn about and be aware of many national observances, like National Heart Health Month or Mental Health Awareness Month and seasonally approximate topics to help you stay safe and be your healthiest.

Wellness care package

A monthly flyer highlighting programs, education and national observances.

Tools and resources within WebMD

- **Daily habits:** Select a goal or habit you want to start or improve and hold yourself accountable with a Daily Habit plan that offers tips and tricks along the way. Some things you can track include social connectedness, better sleep and back health.
- **Mental health podcasts:** Learn about topics ranging from financial wellness to mental health.
- **Sync your device:** Check out the device connection center to sync your apps and devices.
- **WebMD app (Wellness at Your Side):**
 - Connection Code: LivingHealthy (case-sensitive).
 - All users must register through a desktop computer before logging into the app on a mobile device.
- **Health trackers:** Various trackers for sleep, steps walk, blood pressure, etc.
- **Self-assessments:** Assess your health on various health topics like asthma, anxiety, preventive health and more.
- **Other features within WebMD:** recipes, symptom checker, quizzes, videos, articles.
- **WebMD Challenges:** Join one of the many health challenges we offer throughout the year to create new health habits from being active to being more mindful. You can even team up with others to cheer each other on. Activity examples include: Invitational Team Steps Challenge, Rethink your Drink and Seize the Zzzz.

* Only Prevea360 Health Plan members age 18 and older are eligible for Living Healthy rewards. Check with your plan administrator for reward offerings specific to your plan. Covered adult children (ages 18 and older) can earn up to \$100 per year. Visit prevea360.com/livinghealthy for full details. School District members should visit prevea360.com/schooldistrict for details.

First Impressions Matter

For more information visit:

Prevea360.com/WI-Employees

We understand switching insurance and providers can be overwhelming. That's why we go to great lengths to ensure your interactions with Prevea360 Health Plan go as seamlessly as possible, from start to finish. Visit Prevea360.com/NewMember to complete our online checklist so you can get the most out of being a Prevea360 Health Plan member.

Save my spot

Allows you to make a reservation at the Prevea Urgent Care of your choice from the comfort of your home. You choose one of the available times and have the option of receiving a text message reminder. Go to Prevea.com and search Save My Spot.

Online scheduling

Primary care clinic appointments are scheduled in a snap. Go to MyPrevea.com and login to schedule an appointment, or download the MyChart app and schedule an appointment from anywhere.



Preregister with eCheck-in

We know you're busy and we'd like to make preparing for your next appointment at Prevea Health as convenient as possible. Using MyPrevea, you can preregister for a scheduled appointment. Visit Prevea.com and search eCheck to learn more.

Case management

Get the help you need to manage your complex medical condition from a Prevea360 Health Plan RN case manager and program outreach specialist.

We'll help you create an individualized care plan to meet your acute and chronic health care needs, and we'll provide education to help you understand and manage your medical condition with resources to support your recovery process.

Health insurance terms and benefit details

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 9). Remember, an EOB is not a bill.

We've spelled out these terms in plain English so you can make smart decisions that will benefit you and your family. Go to Prevea360.com/InsuranceTerms to see a full list of terms explained.

Common insurance terms

Do you know the ABCs of health insurance? It's OK—the language of health insurance can be hard to understand at times. Yet every day, it's becoming more and more important for health care consumers to have a basic knowledge of the industry's terminology.

Limitations and 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 ETFWI.gov to find these materials online.

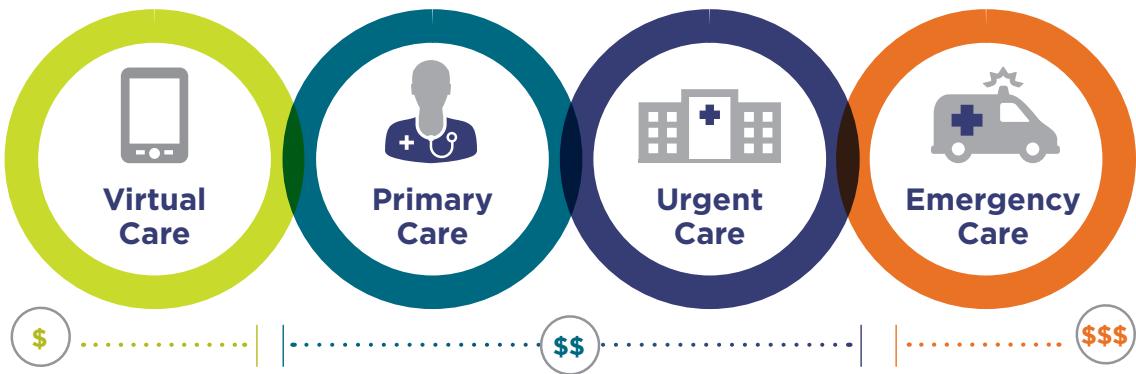
Know the right care for your needs

Knowing your options for care before you need it is good for your health — and can save you money. We offer a variety of care options that fit your needs and schedule.

Not sure of the type of care you need?

Call **888-277-3832** anytime to speak with a registered nurse, they are ready to help 24/7/365.

For Virtual Care options, visit **Prevea360.com/RightCare**



Too sick to drive to the doctor?

Fill out an online questionnaire, receive a written diagnosis, treatment, and a prescription.

Cold/flu, allergies, lice, etc.

Wish to see your doctor for care?

Schedule an appointment at your primary care clinic. Same-day appointments are usually available.

In-person treatments and annual checkups.

Primary care clinic full or closed?

Visit your nearest Urgent Care facility.

When your normal clinic is full or closed.

Life-threatening illness or injury?

Go to the nearest emergency room or call 911.

Heart attack, stroke, head injury, severe pain.

Member Portal

Visit Prevea360.com/Login and use your member number located on your ID card to activate your account.

- View insurance plan details
- Request member ID cards or download a digital copy
- Change your primary care clinic
- Review past claim details and more

MyPrevea

MyPrevea.com allows you to send secure messages to your physician's office and to view your health records from the comfort of your home and with your mobile device. When you create your Member Profile, you'll have access to your insurance claims, cost estimates and documentation anytime.

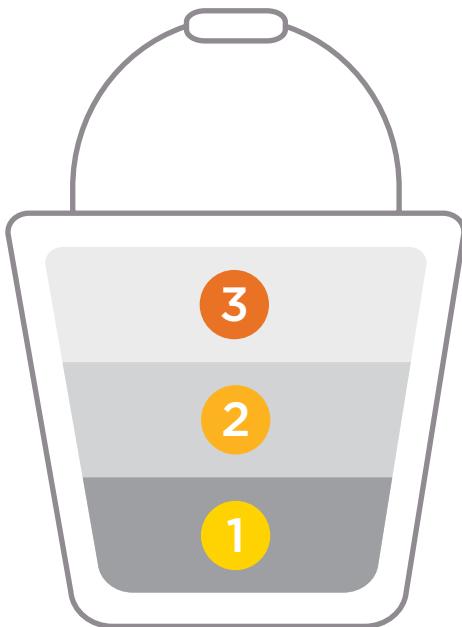
Learn more at Prevea360.com/MemberPortal

About your coverage: Health insurance 101

Our goal is to help you understand your health insurance, coverage, and financial responsibilities.

Sharing the cost of care

Your policy may use a system of cost sharing that can include a copay, coinsurance, deductible or any combination of the three.*



1

Deductible

Each time you receive medical services, you'll pay the bill towards these services up to a certain amount. This amount is your deductible, which is what you must pay for covered health care services each year before we begin to pay.

2

Coinurance[†]

Once you've paid the deductible amount, your insurance will then start splitting the cost of additional medical services with you. This is known as coinsurance, where you only pay a percentage or part of the total cost of services and we'll pay the rest.

3

Deductible and coinsurance limit – There is a dollar limit to the amount you'll pay towards your deductible and coinsurance.

Copays

A copay is a fixed dollar amount, which you pay at the time you receive medical services (for things like an office visit) and prescriptions. All your copays add up toward your Maximum Out-of-Pocket total.

Out-of-pocket limit – There's a dollar limit to all your cost sharing. You reach this amount by means of your deductible, plus your coinsurance, plus your copays. Once this limit is reached, you'll pay nothing on subsequent covered medical charges for the remainder of your policy year.

* Not all of the cost-sharing terms listed here apply to all members. Refer to your Member Policy document.

[†] Coinsurance is your share of the costs of a covered health care service. It's calculated as a percent of the allowed amount for the service.



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 am. to 4:30 pm. 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.



Understanding your benefits

The State of Wisconsin Group Health Insurance Program is a network-based plan. That means your primary care provider 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 us for details.

Prevea360.com/WI-Employees or **ETFWI.gov** Your place to go for policy information, including:

- Provider listings
- Plan information and details
- Prevea360 Health Plan Communication – copies of letters and other correspondence sent to members

Member rights and responsibilities

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 Health Plan, 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 Health Plan encourages members to contact Prevea360 Health Plan if they have any questions.
- Present their ID card in order to identify themselves as Prevea360 Health Plan 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. Retirees should contact ETF.
- 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.

■ Complaints, grievances and appeals process

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 (TTY: 711)**. 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 (TTY: 711)**, 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, under Uniform Benefits, Grievances and Appeals, for details on the appeals process.

■ Claims and payments

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

■ Privacy and confidentiality statement

Prevea360 Health Plan 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. Please visit Prevea360.com/Privacy or call **877-230-7555 (TTY: 711)** to request a copy.

Your Notes



Hospital and health system awards

HSHS St. Mary's Hospital Medical Center

- Named a Top 100 hospital in the nation designated Baby-Friendly birth facility
- Guardian of Excellence Award® for achieving and sustaining excellence in clinical quality – Press Ganey
- Accredited by the Joint Commission of Accreditation of Healthcare Organizations
- Partner for Change Award – Practice Greenhealth
- Greening of the OR Award – Practice Greenhealth

HSHS St. Vincent Hospital

- Accredited by the Joint Commission of Accreditation of Healthcare Organizations
- Green Bay's first and only dedicated children's hospital and a Level II trauma center
- Certified Comprehensive Stroke Center
- Greenhealth Emerald Award – Practice Greenhealth
- Greening of the OR Award – Practice Greenhealth

HSHS St. Vincent Hospital Cancer Centers

- Accredited by the Commission on Cancer for more than 55 years
- Recognized as an Integrated Network Cancer Program - highest level of accreditation possible for a non-teaching hospital

HSHS St. Clare Memorial Hospital

- Guardian of Excellence Award® for achieving and sustaining excellence in clinical quality – Press Ganey

Mayo Clinic Health System in La Crosse

- CMS 5-star rating for overall hospital quality
- Leapfrog Grade A for Safety
- Newsweek Best Hospitals in the United States
- US News & World Report Best Hospital for Maternity Care
- Leapfrog Best Hospital for Maternity Care
- American College of Surgeons NSQIP Meritorious Hospital

Follow us on LinkedIn and Facebook



Prevea360 Health Plan

PO Box 56099
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Toll-free **877-230-7555 (TTY: 711)**
Prevea360.com/WI-Employees

Prevea360 Health Plan does not discriminate on the basis of disability in the provisions of programs, services or activities. If you need this printed material interpreted or in an alternate format, or need assistance in using any of our services, please contact a Customer Care Specialist at **877-230-7555 (TTY: 711)**.

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