



EMPLOYER-PROVIDED INSURANCE BENEFITS

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# 2025 Group Plan Book

PREVEA<sup>360</sup>  
health plan<sup>SM</sup>

# Questions? We're here to help.



**Contact Member Services for questions about your benefits and more.**

**1 (877) 230-7555 (TTY: 711)**

Monday – Thursday, 7:30 a.m. - 5 p.m. CT  
Friday, 8 a.m. - 4:30 p.m. CT



**Support is just a click away.**

Visit [Prevea360.com/ContactUs](https://Prevea360.com/ContactUs) and select “Send a message to Prevea360”

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# Discover your health plan

We provide benefits and choices for members that go above and beyond the norm

The difference is real. We focus on wellness with care options that are convenient, accessible, and designed to your specific needs.

## You deserve the best

We focus on your needs, in your community, to meet you where you are.

### COORDINATED CARE NETWORK



Providers



Health Plan



Hospitals



Pharmacy Benefits

## Collaborative, physician-led coverage and care

When your entire network health team works together to focus on your health and wellness, everybody succeeds.

# Health insurance designed around you



## 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. Visit [Prevea360.com/RightCare](https://Prevea360.com/RightCare) for more information.



## Plenty of provider options

Prevea360 Health Plan offers a comprehensive network of hospitals, physicians and specialists throughout northeastern Wisconsin. Our HMO service area includes these northeastern counties: Brown, Calumet, Door, Kewaunee, Manitowoc, Marinette, Menominee, Oconto, Outagamie, Shawano, and Sheboygan.

Find a clinic near you at [Prevea360.com/Location](https://Prevea360.com/Location).



## Trusted hospitals

Prevea360 Health Plan gives you access to high-quality care and an exceptional patient experience at the following HSHS hospitals:

- St. Vincent, Green Bay
- St. Mary's, Green Bay
- St. Nicholas, Sheboygan

Plus, additional medical facilities in your network throughout northeastern Wisconsin.



## Physicians ready to care for you

- 4000+ doctors
- 100+ primary care clinic locations
- 800+ specialty care clinics

Plus, you're still covered for an emergency anywhere in the world. Find a provider at [Prevea360.com/Doctors](https://Prevea360.com/Doctors).

\* Reference your summary of benefits and coverage for specific Virtual Care costs.



### 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 **1 (888) 277-3832** (TTY: **711**) or **1 (920) 496-4700**. Learn more at [Prevea360.com/CareAfterHours](https://Prevea360.com/CareAfterHours).



### Complex case management

Our Complex Case Managers can answer questions about health care services and provide support for your current treatment as you transition care. Learn more at [Prevea360.com/CareManagement](https://Prevea360.com/CareManagement).



### Prior authorization

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](https://Prevea360.com/PriorAuthorization) to learn more.



### Out-of-area dependents‡

Your kids may be out of sight, but they are never out of mind. Prevea360 has coverage for your dependents (until they turn age 26) who are living in another community, away at college, out on a backpacking adventure, or giving adulting a try out of state. Need coverage for your kids? Learn more and complete the form at [Prevea360.com/OutOfArea](https://Prevea360.com/OutOfArea).

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

† HMO members will need to get prior authorization any time they seek services with an out-of-network provider. PPO and POS members only: If prior authorization or pre-certification is not obtained when required, a penalty may be applied if your service is determined medically necessary. If your service is determined to have been not medically necessary, your claim may be denied.

‡ Out-of-area dependent coverage for non-urgent and non-emergency care applies to large group employer (51+ employees) plans only; please check with your employer's benefits administrator if you have questions.

# Take control of your health

## Health and wellbeing services

A Prevea health and wellness specialist is committed to helping you adopt a healthy lifestyle that supports your wellness goals and achieves long-term success.

Health & Wellness Specialist\* dedicated to you:

- Trained wellness professional that collaborates to identify SMART goals, determine health or lifestyle changes, and establish a plan to achieve maximum results
- An active member of your wellness committee that attends meetings and help support the creation of action plans for health improvement and staff engagement, that aligns with your mission and goals\*\*
- Provide personal wellness counseling and Whole Person Care services that can help achieve short-term and long-term wellness goals for optimal health and happiness
- Support members through the many variables they face while balancing work, life, and health

## WellSaid™ health education talks

Quarterly lunch-n-learn sessions offered virtually, or onsite, led by local Prevea Health experts, scheduled at your convenience and personalized to address members' health questions and needs.

## Annual wellness challenge

We offer a wide variety of creative wellness challenges for members. They can participate as individuals or as a team. We provide the self-implementation tools and personal support needed to be successful.

*\* Health and Wellness Specialist services are only available for large group employers.*

*\*\* Goals can include but are not limited to; chronic disease management such as pre-diabetes and high cholesterol, fitness, nicotine cessation, nutrition, stress management, and weight loss.*



### Unsure of the type of care you need?

Call Prevea Care After Hours† at **1 (888) 277-3832** (TTY: **711**) or **1 (920) 496-4700** for support.

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



# Resources for your well-being



## WebMD health assessment

WebMD health assessment. Based on your individual questionnaire results, WebMD provides health recommendations and a variety of interactive, self-management tools that are customized to your health and wellness needs. Start today at [Prevea360.com/Wellness](https://Prevea360.com/Wellness).

## WebMD Living Healthy Portal

Find the tools you need to achieve your wellness goals. Through our partnership with WebMD One, you can create a customized health experience for your personal health journey with thousands of resources like monthly interactive wellness challenges, wellness and exercise videos, mental health podcasts, and nutritional resources. Start now at [Prevea360.com/Wellness](https://Prevea360.com/Wellness).



Scan the QR code to download the “Wellness At Your Side” app for Living Healthy on the go.

## Living Healthy rewards

Prevention or early detection of common diseases is the best way to be the healthiest you and earn up to \$150 in rewards!\* Earn points and money for taking care of you! Visit [Prevea360.com/Wellness](https://Prevea360.com/Wellness) to access your resources.

*\* 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/Wellness](https://Prevea360.com/Wellness) for full details.*

## Advance care planning

One of the most challenging situations is to make health care decisions for people who can't make decisions for themselves. An advance care plan empowers you to take control of your health care decisions, ensuring your wishes about medical treatment are known. Give yourself and your loved ones peace of mind. We can help you start today at [Prevea360.com/Acp](https://Prevea360.com/Acp).

## Mental health

Stress, anxiety, and depression can happen to anyone at any time in their lives. No one is exempt. Know that whatever stage of life and whatever stress you're experiencing, you're not alone. Focused on a holistic approach to your well-being, Prevea360 Health Plan meets you where you are and provides the benefits and support you need. Visit [Prevea360.com/MentalHealth](https://Prevea360.com/MentalHealth) to access our resources.

## Wellness events calendar

Simplify your search for health and wellness resources with our wellness calendar filled with live monthly wellness webinars like “Move with a Doc”. Join a learning loft, nicotine cessation program, stress management workshop, nutrition programs, and more. Register and attend from anywhere. Learn more at [Prevea360.com/Events](https://Prevea360.com/Events).

## YOUR MEMBER EXPERIENCE

# We make change easy

### A patient advocate at your side\*

Our local Patient Advocates and care team help you navigate through your health care journey by:

- Establishing a primary care provider that fits your needs
- Facilitating the transfer of medical records
- Walking through MyChart activation and linking to your past MyChart account, Updating your medical records
- Reviewing any upcoming appointments that need to be scheduled
- Explaining any preventive services needed

To connect with your Patient Advocate, call **1 (920) 272-3550 (TTY: 711)** or **1 (920) 272-3540 (TTY: 711)**, or email: [patientadvocate@prevea.com](mailto:patientadvocate@prevea.com).



\* ASO, ETF, and Federal employees should contact Member Services at **1 (877) 230-7555 (TTY: 711)** for member onboarding assistance.

### Member account

Visit [Prevea360.com/Login](https://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 [MyPrevea.com](https://MyPrevea.com).



## WHERE TO GO FOR CARE

# Know the right care for your needs



VIRTUAL  
CARE



**Too sick or unable to drive to the doctor?**

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

**Cold/flu, allergies, lice, etc.**



PRIMARY  
CARE



**Wish to see your provider for care?**

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

**In-person treatments and annual checkups.**



URGENT  
CARE



**Primary care clinic full or closed?**

Visit your nearest Urgent Care facility.

**When your normal clinic is full or closed.**



EMERGENCY  
CARE



**Life-threatening illness or injury?**

Go to the nearest emergency room or call 911.

**Heart attack, stroke, head injury, severe pain.**

## Health care straight to your door

Schedule house calls at home or at the office and a Pivotal Health provider will come to you.\*

Make an appointment through Pivotal Health's mobile app available for iOS and Android. Patients can also manage billing and insurance, and access after-visit summaries.

Schedule through the app, or call  
**1 (888) 688-4746 (TTY: 711)**  
Monday - Friday, 8 a.m. - 8 p.m. CT,  
and Saturday and Sunday, 10 a.m. - 7 p.m. CT



You can be seen for:

- In-person assessments
- Flu, strep, and RSV
- Blood draws for labs
- IV hydration and IV meds
- Wound care and stitches
- Vaccines and injections
- X-rays and ultrasounds
- Medication management

*\* Service only available for members in the northeastern Wisconsin service area.*

# Take advantage of your pharmacy benefits

## Pharmacy Concierge Services

Our pharmacy concierge helps:

- Navigate your benefits
- Onboard new members
- Tackle more complex pharmacy-related needs.

A better pharmacy experience starts at [Prevea360.com/PharmacyBenefits](https://Prevea360.com/PharmacyBenefits).

## \$6 for 6-month supply

Our \$6 for a 6-month supply program helps members with conditions like diabetes, high blood pressure, mood disorders, and bone health get a 6-month supply of certain generic medications for \$6 when they use Costco (retail – Costco membership not needed). See the list of medications at [Prevea360.com/PharmacySavings](https://Prevea360.com/PharmacySavings).

## Generic medications

Generic medications have the same active ingredients as brand-name medications but are far less expensive. Your pharmacist can find available manufacturer coupon programs for high-cost specialty drugs or your doctor may be able to recommend a generic at a lower cost.

<sup>†</sup> Benefits are available only for large group (51+ employees) plans.

<sup>††</sup> Members with tier 1 or tier 2 pharmacy benefits with coinsurance will still be charged the full coinsurance amount.

<sup>\*</sup> Benefit available for ACA-compliant small group plans. All ACA-compliant small group members, including High Deductible Health Plans (HDHP), will not pay more than \$35 a month for preferred insulin.

<sup>\*\*</sup> Benefit is available for both large group (51+ employees) plans and ACA-compliant small group (2 - 50 employees) plans.

## 90-day Generic Maintenance Drug Program<sup>†</sup>

By providing 90-day supplies of maintenance drugs, you're spending less and getting more of the medication you need. Member cost share for 90-day fills<sup>††</sup>:

- 2 times your copay for all tier 1 and tier 2 medications through our mail-order pharmacy
- 2.5 times your copay for tier 1 and tier 2 generic maintenance medications at retail pharmacies
- Tier 3 at 3 times your copay (both mail-order and retail)
- Tier 4 is not eligible for a 90-day supply

## \$35 cost-sharing cap on preferred insulin<sup>\*</sup>

Lower costs on the diabetic medication you need. Access your formulary for the most up-to-date listing of insulins.

## \$0 Preferred diabetic supplies<sup>\*\*</sup>

All formularies include preferred diabetic supplies such as syringes, lancets, and pen needles at \$0 for large and small group members.

## Preventive drug list<sup>†</sup>

Many medications are covered at \$0 for large group members which helps you manage drug costs.

These include but are not limited to:

- Preferred mental health medications
- Preferred brand diabetes medications
- Preferred Insulin
- Preferred inhalers and nebulizer solutions

To see the most up-to-date list of \$0 preventive drugs, visit [Prevea360.com/PharmacyBenefits](https://Prevea360.com/PharmacyBenefits) or review the Member Document Center on [Prevea360.com](https://Prevea360.com).

# Protecting your health information

## General limitations and exclusions

All benefits are subject to limitations and exclusions as described in your schedule of benefits and in your member certificate. The following list is not exhaustive and may vary based on your policy. For a complete listing refer to your member certificate.

## Health equity statement

Prevea360 Health Plan is committed to health equity, which holds that no person be disadvantaged from achieving their potential as a result of barriers. We consider the many characteristics that make people unique — such as race, ethnicity, gender, sexual orientation, abilities, age, socioeconomic status, or veteran status — because any of these differences may be the basis for disparities in health care access, experience and outcomes. The workgroup is made up of people from across, and at all levels, of the company. The principles and commitments that guide our health equity work align with four areas of focus:

- **Leadership and decision-making:** We will seek diversity in our representation and engagement to guide our work and decision-making at all levels of Medica, including our workgroup and leadership activities, and in our decision-making, policy and program development.
- **Data practices:** We will expand our data collection efforts, where appropriate, to guide necessary health equity interventions and evaluate our health disparities reduction efforts.

- **Policies and procedures:** We will examine our policies using an equity lens and make policy changes needed to promote equity, reduce health disparities, and eliminate barriers or unintended impacts on historically underrepresented and/or marginalized groups.
- **Access and outcomes:** We will review and develop policies and care models that improve access to care and community resources that meet our members' diverse health-related social needs and preferences.

## 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](https://Prevea360.com/Privacy) or call **1 (877) 230-7555** (TTY: **711**) to request a copy.

## Prior authorization

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## Have questions? We can help.

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**Prevea360 Health Plan**  
PO Box 56099  
Madison WI 53705-9399



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**Prevea360.com**



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 Member Services at **1 (877) 230-7555 (TTY: 711).**