



2022 State of Wisconsin  
Group Health  
Insurance Program

Choose Prevea360  
Health Plan for  
**your health journey**

PREVEA **360**  
health plan<sup>SM</sup>  
*centered around you*

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Have questions?  
We are here to help.

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CALL

### By Phone

Call 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

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CLICK

### Online

Visit [prevea360.com/contactus](https://prevea360.com/contactus) and select “Send a message to Prevea360”

# Meet an Innovative Health Plan Where Everyone Wins

Choose benefits that go above and beyond like Prevea virtual care and after hours care, access to a network that offers expertise in nearly every specialty, with advanced specialties that are not found anywhere else in the service area and more. Choose Prevea360 Health Plan.



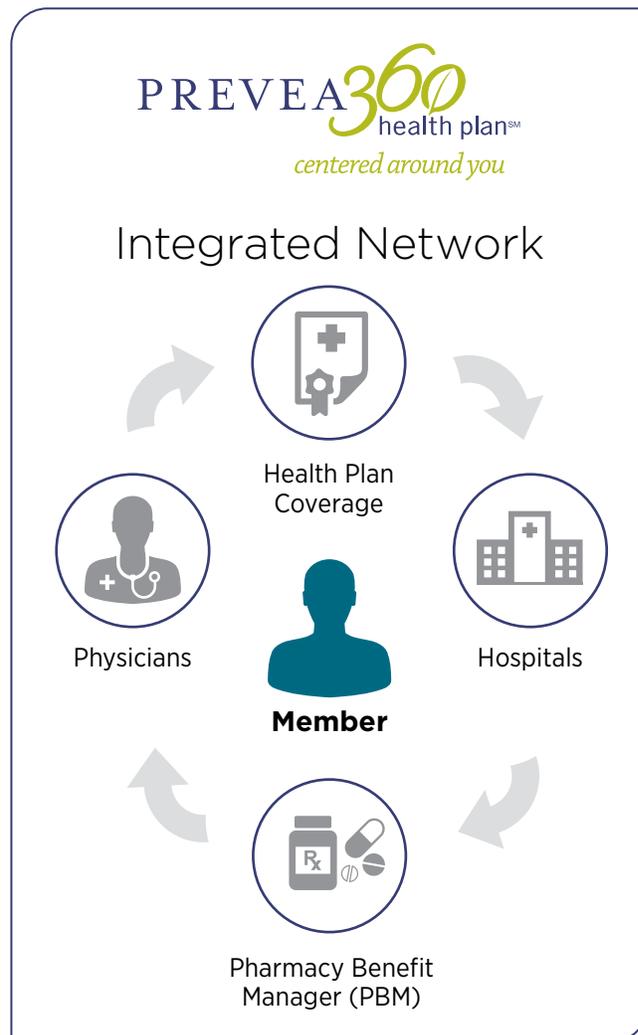
Traditionally, insurance companies and physicians measure success quite differently. This dynamic has led to a health care system that focuses more on illness than wellness.

## You Deserve Better

It's a true collaboration between health care experts, hospital partners and insurance providers, leading to a more affordable and beneficial experience that is truly member focused. Prevea360 Health Plan was developed by local health care and insurance professionals with an eye for providing services to help our communities flourish.

## Coordinated, Physician-led Coverage and Care

Prevea360 Health Plan addresses the challenge of creating a long-term, sustainable health care solution by transforming the health care model. Primary care physicians, specialists and pharmacies across our network collaborate to provide the best personalized care possible. With our integrated approach and focus on the doctor-patient relationship, we bring an innovative model of care and coverage to Wisconsin. It's insurance that members can feel great about.



# Insurance Designed With You In Mind

Questions about health care services?

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

We provide you with coordinated resources to manage your coverage and empower you to take control of your care. That means benefits you can understand, tools that save you time, and access to exceptional providers and hospitals, as well as insurance that works with your providers for care without compromise.



## Convenient Access

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

In addition, we serve these western counties: Barron, Buffalo, Chippewa, Dunn, Eau Claire and Pepin. Find a clinic near you at [prevea360.com/location](https://prevea360.com/location)



## Physicians Ready to Care for You

- 1000+ physicians
- 60+ primary care clinic locations
- 250+ specialty care clinics

Plus, you're still covered for an emergency *anywhere* in the world. Find a provider at [prevea360.com/providers](https://prevea360.com/providers)



## 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](https://prevea360.com/careafterhours)



## Trusted Hospitals

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

- **St. Vincent** in Green Bay
- **St. Mary's** in Green Bay
- **St. Nicholas** in Sheboygan
- **St Joseph's Hospital** in Chippewa Falls
- **Sacred Heart Hospital** in Eau Claire

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

**See the back cover for a list of awards.**

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



### Care Decision Assistance

Our Care Managers answer questions about health care services and provide the support you need to manage serious or complex health conditions. Learn more at [prevea360.com/caremanagement](https://prevea360.com/caremanagement)



### Currently Undergoing Treatment?

Assistance may be available to members with complex health care needs who are currently undergoing a course of treatment to transition care from a previous health plan to Prevea360 Health Plan. Assistance may also be available to move important prescription medications from your previous health plan to Prevea360 Health Plan.



### Virtual Care Without an Appointment

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.



### 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](https://prevea360.com/priorauthorization) to learn more.

# First Impressions Matter

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For more informations visit:

[prevea360.com/wi-employees](https://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](https://prevea360.com/newmember) to complete our online checklist so you can get the most out of being a Prevea360 member.

## ■ Save My Spot

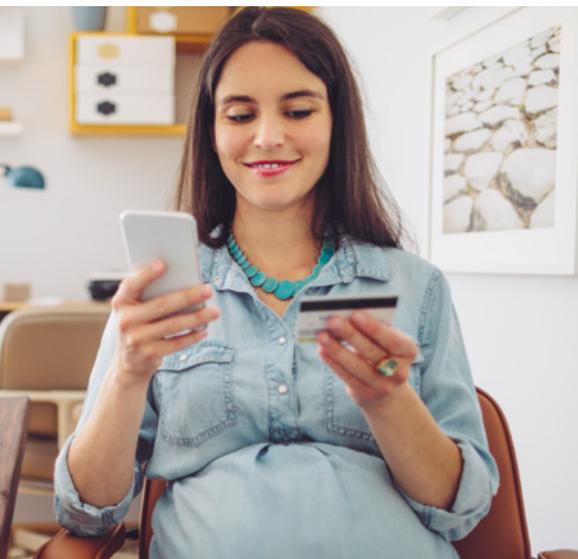
Allows you to make a reservation at the Prevea Urgent Care of your choice from the comfort of your home. You choose one of the available times and have the option of receiving a text message reminder. Go to [prevea.com](https://prevea.com) and search Save My Spot.

## ■ 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](https://prevea.com) and search eCheck-in to learn more.

## ■ Online Scheduling

Primary care clinic appointments are scheduled in a snap. Simply visit [prevea.com](https://prevea.com) and select the medical service you need. Then click Schedule Online Now and follow the prompts to schedule your appointment. Visit [prevea.com/Medical-Services](https://prevea.com/Medical-Services) to learn more



## Convenient Tools and Resources

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Get the information you need, when you need it. Access member tools that easily connect you to health information, benefit details and much more 24/7. Go to [prevea360.com](https://prevea360.com) and click on **account login** at the top of your screen.

# Where to Go for Care

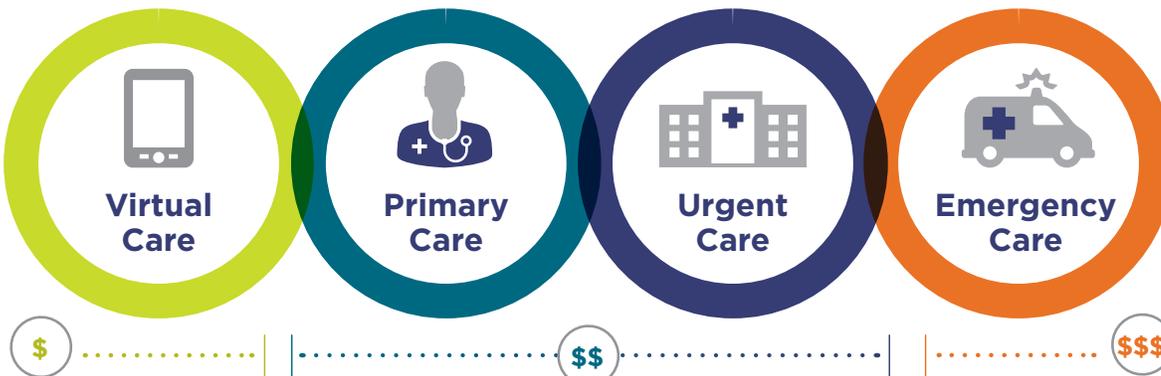
Still not sure of the type of care you need?

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

For Virtual Care options, visit [prevea360.com/rightcare](https://prevea360.com/rightcare)

As a member, you can choose from a variety of care options, whether it's during regular office hours or late at night. Knowing your options for care before you need it is good for your health — and it can save you money!

## The Right Care for Your Needs



**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](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 [prevea360.com/memberportal](https://prevea360.com/memberportal)

# Be A Healthier You

Learn more at...

[prevea360.com/wi-employees](https://prevea360.com/wi-employees)

## 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.\*

### Case Management

Provides support through complex health situations.

### Tobacco Cessation

Tobacco 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.



### Wellness Webinars

Covering all eight dimensions, available 24/7.

### Living Healthy Plus

Pilot program that provides reduced out-of-pocket costs for diabetes management care.

\*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](https://prevea360.com/events)

### ■ Behavioral Health

If you or someone you know is struggling, you are not alone. Dean Health Plan offers many types of support, services and treatment options within our network. Visit [prevea360.com/behavioralhealth](https://prevea360.com/behavioralhealth) to learn more.

### ■ CPR Training Courses

Know what to do when an adult, child or infant is choking or unconscious, isn't breathing or has no pulse.

### ■ Wellness Care Package

A monthly flyer highlighting programs, education and national observances.

### ■ Health and Wellness Tools and Resources

- **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).
  - Need living healthy login to login
- **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.

# About Your Coverage: Health Insurance 101

Questions about health care services?

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

Health insurance can be complicated, and that's why we try to make it easy to understand your coverage and your financial responsibilities. Take a moment to learn about important terms and where to find all your specific coverage details.



## 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. Coinsurance<sup>†</sup>

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.

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

### 3. 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.

**Maximum Out-of-Pocket** – 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.



## Understanding Your Benefits

### 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 7). Remember, an EOB is not a bill.

### 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. 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](https://prevea360.com/insuranceterms) to see a full list of terms explained.

### 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 "Its Your Choice" materials, under Uniform Benefits, Exclusions and Limitations. Visit [etf.wi.gov](https://etf.wi.gov) to find these materials online.

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

† 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.

# Member Rights and Responsibilities

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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 update.
- 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](http://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 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](http://prevea360.com/privacy) or call **877-230-7555 (TTY: 711)** to request a copy.





Follow us on LinkedIn and Facebook



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## Prevea360 Health Plan

PO Box 56099

Madison WI 53705-9399

Toll-free **877-230-7555 (TTY: 711)**

**[prevea360.com/wi-employees](http://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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## 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

### **Prevea Health**

- 2020 Employ Humanity Excellence Award – Employ Humanity