



STATE OF WISCONSIN GROUP HEALTH INSURANCE PROGRAM

2025 Group Plan Book

PREVEA ³⁶⁰ health planSM

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 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. While other providers focus on illness, we focus on wellness. This shift in mentality leads to 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

Collaborative, physician-led coverage and care

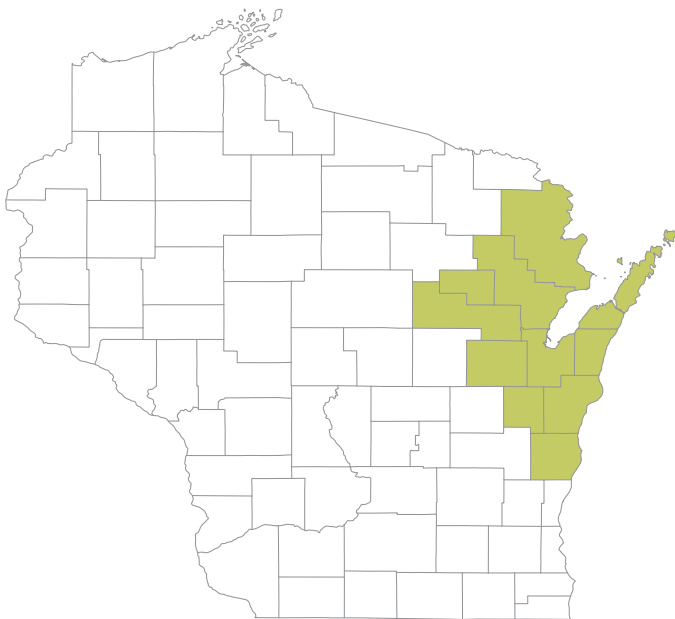
When your entire network health team works together to focus on your health and wellness, everybody succeeds.

Health insurance designed around you



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.



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

- 3000+ physicians
- 60+ primary care clinic locations
- 80+ specialty care clinics

Plus, you're still covered for an emergency anywhere in the world. Find a provider at Prevea360.com/Doctors.



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.



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. Learn more at 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 to learn more.



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 for more information.

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

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

YOUR WELLNESS BENEFITS

Take control of your health

Your comprehensive wellness program

Prevea360 Health Plan through our wellness platform 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 through our wellness platform are independent of your WebMD programs through the State of WI Group Health Insurance Program. Separate user IDs and Passwords are required.

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

Access a monthly Made from Scratch newsletter.



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 our wellness platform 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.

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

- **Sync your device:** Check out the device connection center to sync your apps and devices.
- **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:** recipes, quizzes, videos, articles.
- **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.

We make change easy

Save a 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 **Urgent Care**.

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.

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** 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 Certificate of Coverage section Exclusions and Limitations. Visit **etf.wi.gov** to find these materials online.

WHERE TO GO FOR CARE

Know the right care for your needs



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.



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.



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 account

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

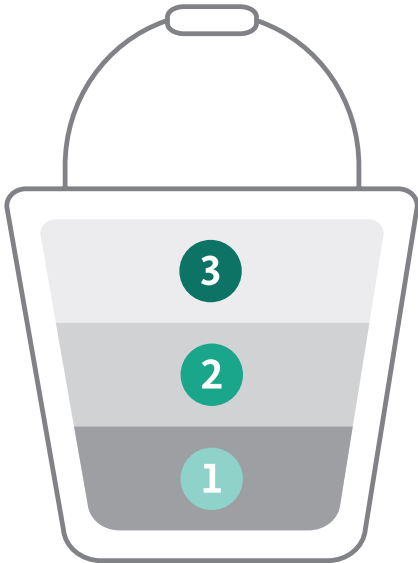
MyPrevea

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 MyPrevea.com.

Health insurance 101

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.*



* 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.

1

Deductible

Each time you receive medical services, you'll pay the bill toward 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[†]

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 toward 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). 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.



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 Member Services at **1 (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 Member Services 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 **etf.wi.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 Dean 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 Member Services at **1 (877) 230-7555 (TTY: 711)**. They 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 Member Services at **1 (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.

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 **1 (877) 230-7555 (TTY: 711)** to request a copy.

Notes





Have questions? We can help.

Call us toll-free at
1 (877) 230-7555 (TTY: 711).

Monday – Thursday, 7:30 a.m. – 5 p.m.

Friday, 8 a.m. – 4:30 p.m.

Prevea360 Health Plan
PO Box 56099
Madison WI 53705-9399



1 (877) 230-7555

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)**.