



INDIVIDUALS + FAMILIES

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# 2025 Prevea360 Health Plans

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

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## Questions? We're here to help.



Contact our sales team with questions about your plan options, benefits and more.

**1 (800) 918-2406 (TTY: 711)**  
8 a.m. - 5 p.m. CT, Monday - Friday



Find the best plan for you.  
Visit [Prevea360.com/ShopPlans-WI](https://Prevea360.com/ShopPlans-WI)



Support is just a click away.  
Visit [Prevea360.com/Contact](https://Prevea360.com/Contact)

# Health coverage focused on health care

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. Prevea360 Health Plan changes that focus.



**\$0 copay plans available for primary, mental, and behavioral health care visits**



**\$0 preferred diabetic supplies and preferred insulin for \$35 or less per month on select plans**



**One deductible that combines medical and pharmacy costs**

# How to choose the right plan

Not sure how to select health coverage? These topics can help you understand your plan options.

## How it works

When you're in the market for a health plan, check out the coverage and benefits. Coverage is how much financial protection you get from insurance. Benefits are the health services that your plan covers. Insurance plans come in four "metal" categories. What's the difference between them? It comes down to how much you pay for your care – your premium – and how much your plan pays.

## Balancing costs and benefits

The higher the coverage level, the higher the premium. Premiums are higher for Gold plans because the insurer covers more of the medical care costs for you and everyone on your plan. Silver and Bronze plans have lower premiums, but you'll pay more of your medical expenses. You'll want to balance the level you want with the premium you can afford.

## How many doctor visits and prescriptions will you use next year?



### VERY FEW

Consider a **Bronze plan**. These are best if you don't go to the doctor or pharmacy very often. You pay a lower premium, but your out-of-pocket care costs will be higher.



### IN BETWEEN

Consider a **Silver plan**. These are best if you aren't sure how often you'll go to the doctor or pharmacy. Your premium and out-of-pocket care costs will be more evenly balanced.



### MANY

Consider a **Gold plan**. These are best if you go to the doctor or pharmacy frequently. You pay a higher premium, but your out-of-pocket care costs will be lower.

# Help paying for your insurance

Many people who buy their own insurance can get financial assistance to help pay for their premiums and out-of-pocket costs — and a lot of them don't even know it. There are two kinds of help, and your estimated household income and other household information determine what you qualify for. That help may cover most or even all of your costs.

1

## Premium tax credits\*

You can use a tax credit to lower your monthly premium. This is what you pay each month for your insurance. If your estimated income falls between the ranges listed below, for your household size, you may qualify for a premium tax credit. You can use that credit to enroll in any metal level (Gold, Silver, or Bronze) plan.

2

## Cost-Share Reduction (CSR) plans\*

CSR plans help reduce your out-of-pocket costs by giving you a discount that lowers your deductibles, copays, and coinsurance. For the discount to apply, you must enroll in a Silver metal level plan.

To get assistance you may be qualified for, you'll need to buy your plan through your state's **Health Insurance Marketplace**. The Marketplace can also help you apply for public assistance insurance if your income makes you eligible.

## Who qualifies for help?

Your 2024 household income determines if you can get help paying for your 2025 health insurance. To see if you qualify, visit [Prevea360.com/ShopPlans-WI](https://Prevea360.com/ShopPlans-WI).

### Eligibility guidelines:\*

- Individuals making **\$20,783 — \$60,240** or more
- Family of two making **\$28,207 — \$81,760** or more
- Family of three making **\$35,632 — \$103,280** or more
- Family of four making **\$43,056 — \$124,800** or more

\* All income ranges and financial help qualifications are determined by [HealthCare.gov](https://HealthCare.gov). Visit [HealthCare.gov](https://HealthCare.gov) for more information.

# Prevea360 Health Plan networks

## Eligibility + enrollment area

If you live in one of the counties below and you aren't enrolled in Medicare, you can enroll in the Individual + Family plans in this brochure.



- Brown County
- Door County
- Kewaunee County
- Manitowoc County
- Oconto County
- Sheboygan County

Want to know if your provider is in our network?  
Visit [Prevea360.com/Doctors](https://Prevea360.com/Doctors) to search our provider directory.

# Choosing the right care

## Where to go for care



### **\$0 virtual care options**

\$0 virtual care visits with **Prevea Health Virtual Care** are available on most plans from the comfort of home for medical issues like urinary tract infections, lice, yeast infections, pink eye/conjunctivitis, and more. They're ideal if you can't meet with your regular provider face-to-face. A virtual care visit with your provider is the same cost as your primary care copay.



### **Primary care provider**

Your primary care provider should usually be your first choice for care. They know your medical history, plus a scheduled office visit is the least expensive type of care.



### **Urgent care**

Urgent care is available if you need to treat medical problems sooner than a scheduled office visit. Use it for bruises, sprains, minor cuts, minor burns, and the like.



### **Emergency room (ER)**

The ER is for life-threatening illnesses or injuries. Go to the ER for unconsciousness, severe or unusual bleeding, or a suspected heart attack or stroke.

## Out-of-network coverage



### **Emergency and urgent care services**

You're always covered for emergency and urgent care with in-network copays for care you get in the U.S. and its territories.



### **Non-emergency services**

You pay higher costs for non-emergency care when you visit an out-of-network provider.



### **Care while traveling**

Virtual care is an option if you're traveling in the United States or its territories, and need to meet with your doctor. Your office visit cost share will apply, and you can schedule and get virtual care from anywhere you have an internet connection.

### **No referral? No problem.**

You don't need referrals for specialty care as long as the specialist is in-network.

# Prescription drug coverage

## Our list of covered drugs

To help keep your costs low, our plans cover safe and effective drugs on our List of Covered Drugs. Your cost will depend on which tier your drug belongs to.

\$	<b>TIER 1</b>	<b>Generic</b>
\$\$	<b>TIER 2</b>	<b>Preferred brand</b>
\$\$\$	<b>TIER 3</b>	<b>Non-preferred brand</b>
\$\$\$\$	<b>TIER 4</b>	<b>Specialty</b>



## Insulin coverage

You'll pay no more than **\$35 for preferred insulin** – per prescription, per month – when you fill it at a network pharmacy.



## 90-day refill options

Your doctor can prescribe 90-day supplies of certain medications. Once prescribed, pick it up at a network pharmacy – or have it sent through our mail-order pharmacy at no extra cost when you use standard shipping.



## Search the drug list or find a pharmacy

To apply your benefits to a prescription on our drug list, you need to visit an independently contracted network pharmacy. Our network includes more than 68,000 pharmacies nationwide, including most major chains and thousands of independent pharmacies.

See what drugs are covered or find a network pharmacy at **[Prevea360.com/Pharmacy](https://Prevea360.com/Pharmacy)**.

# Extras that make your plan even better

These resources can help you stay healthy,  
and you get them all at no additional cost.



## Personal health advocate

Your advocate can help you find doctors, estimate costs, and make informed health care decisions. It's all completely confidential.



## Prevea Care After Hours

Get 24/7 answers for many non-urgent care questions. Nurses will help answer questions about symptoms, medications, and health conditions. They also can help you find the right location to get care.



## Online health program with reward opportunities

As a member, you'll get access to programs to motivate and support a healthy lifestyle. Stay active, eat healthy, manage stress, and find direction for your life.



## In-person and virtual wellness programs and classes

We offer a variety of wellness programs that focus on the whole person to make healthy living achievable and fun. To see the full schedule of these programs, view the calendar at [Prevea360.com/Events](https://Prevea360.com/Events).

*Note: If there is a discrepancy between this document and the plan's Policy of Coverage (POC), the POC will determine coverage.*

# 2025 plan examples

Here are some plans we're offering this year. See the full list of them and their benefits at [Prevea360.com/ShopPlans-WI](https://Prevea360.com/ShopPlans-WI).

PLAN NAME	METAL LEVEL	DEDUCTIBLE/ OUT-OF-POCKET MAX Medical and Pharmacy	PRIMARY CARE
Standard	Gold	Individual: \$1,500/\$7,800 Family: \$3,000/\$15,600	\$30 copay <sup>2</sup>
	Silver	Individual: \$5,000/\$8,000 Family: \$10,000/\$16,000	\$40 copay <sup>2</sup>
	Expanded Bronze	Individual: \$7,500/\$9,200 Family: \$15,000/\$18,400	\$50 copay <sup>2</sup>
\$0 Copay	Silver	Individual: \$3,500/\$9,000 Family: \$7,000/\$18,000	\$0 copay
Share	Gold	Individual: \$2,500/\$5,150 Family: \$5,000/\$10,300	\$30 copay
	Silver	Individual: \$3,525/\$7,600 Family: \$7,050/\$15,200	\$30 copay
	Bronze	Individual: \$7,500/\$9,200 Family: \$15,000/\$18,400	\$50 copay
HSA <sup>3</sup>	Gold	Individual: \$2,650/\$4,600 Family: \$5,300/\$9,200	20% <sup>4</sup>
	Bronze	Individual: \$7,000/\$8,300 Family: \$14,000/\$16,600	20% <sup>4</sup>
Catastrophic	Catastrophic	Individual: \$9,200/\$9,200 Family: \$18,400/\$18,400	\$30 copay <sup>5</sup>

<sup>1</sup>Preventive exams are covered in accordance with the recommended preventive services as required by the Patient Protection and Affordable Care Act (PPACA).

<sup>2</sup>Primary visit cost share applies to physical therapy (PT), occupational therapy (OT), and speech therapy (ST).

<sup>3</sup>If purchasing a health savings account (HSA) eligible family plan, the Bronze option offer benefits to each individual after the single deductible has been met.

<sup>4</sup>Cost share after the deductible.

<sup>5</sup>Primary care copays are subject to a combined three-visit max.

Our plans come in three metal categories:



**Gold**  
HIGHER PREMIUMS



## Ready to enroll?

We can help you pick a plan, too.

Call us at **1 (800) 918-2406 (TTY: 711)**

8 a.m. – 5 p.m. CT, Monday – Friday

	SPECIALTY CARE	VIRTUAL CARE SSM Health Express E-Visit	PREVENTIVE CARE <sup>1</sup>	INDIVIDUAL COUNSELING AND THERAPY	PRESCRIPTIONS Generic/Preferred Brand/ Non-Preferred Brand/ Specialty
	\$60 copay	\$0 copay	\$0 copay	\$30 copay <sup>2</sup>	\$15/\$30/\$60/\$250
	\$80 copay			\$40 copay <sup>2</sup>	\$20/\$40/\$80 <sup>4</sup> /\$350 <sup>4</sup>
	\$100 copay			\$50 copay <sup>2</sup>	\$25/\$50 <sup>4</sup> /\$100 <sup>4</sup> /\$500 <sup>4</sup>
	\$80 copay			\$0 copay	\$25/\$125/\$225/\$700
	\$90			\$30 copay	\$15/\$80/50% <sup>4</sup> /\$550
	30% <sup>4</sup>			\$30 copay	\$20/\$125/60% <sup>4</sup> /\$700
	50% <sup>4</sup>			\$50 copay	\$30/\$250/70% <sup>4</sup> /\$850
	20% <sup>4</sup>	20% <sup>4</sup>	20% <sup>4</sup>	20% <sup>4</sup> /20% <sup>4</sup> /20% <sup>4</sup> /20% <sup>4</sup>	
	20% <sup>4</sup>	20% <sup>4</sup>	20% <sup>4</sup>	20% <sup>4</sup> /20% <sup>4</sup> /20% <sup>4</sup> /20% <sup>4</sup>	
	0% <sup>4</sup>	0% <sup>4</sup>	\$30 copay <sup>5</sup>	0% <sup>4</sup> /0% <sup>4</sup> /0%/0% <sup>4</sup>	



**Silver**  
MODERATE PREMIUMS



**Bronze**  
LOWER PREMIUMS

## THREE WAYS TO ENROLL



### Over the phone

**1 (800) 918-2406 (TTY: 711)**  
for fast phone enrollment.  
8 a.m. – 5 p.m. CT, Monday – Friday



### Online

Visit **Prevea360.com/ShopPlans-WI**  
to enroll.



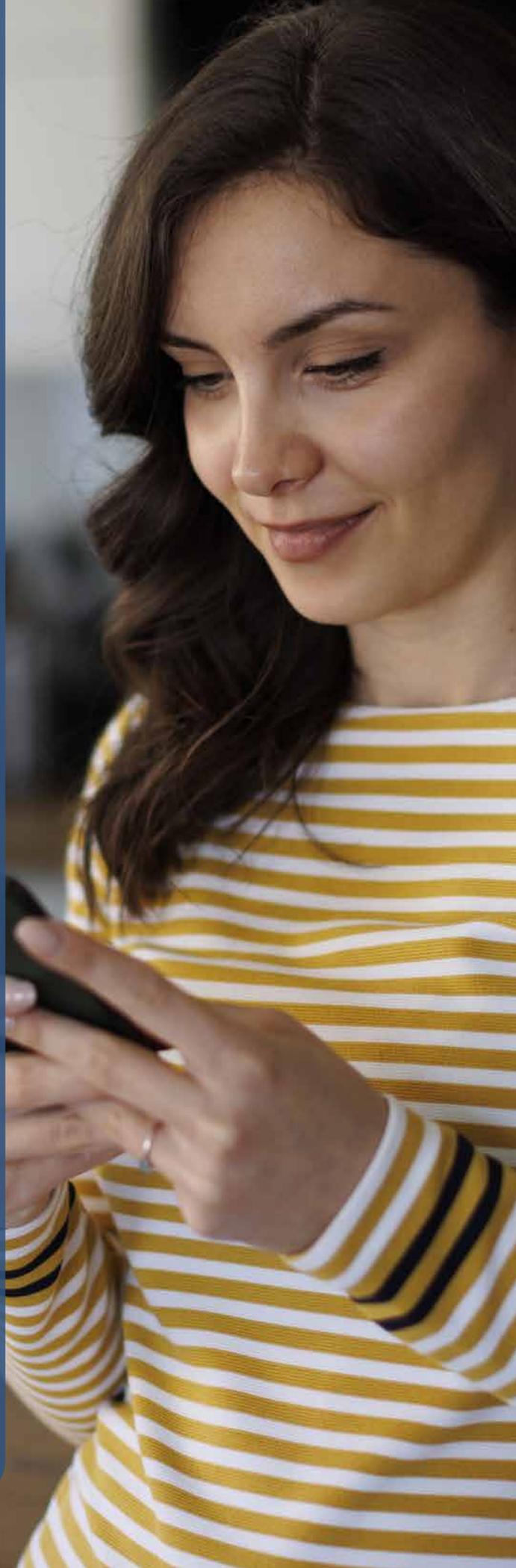
### Through the mail

Complete and sign a paper application form and submit as indicated on the form. (You can call us to get a paper application, download an application from our website, or contact your local Prevea360 Health Plan agent.)



### Have questions?

Visit **Prevea360.com/Contact** to email us  
or **Prevea360.com/HealthPlan101**  
for frequently asked questions.



# After you enroll

## What to expect as a new member:



### Making your first premium payment

To complete enrollment and activate your coverage, you'll need to make your first premium payment.

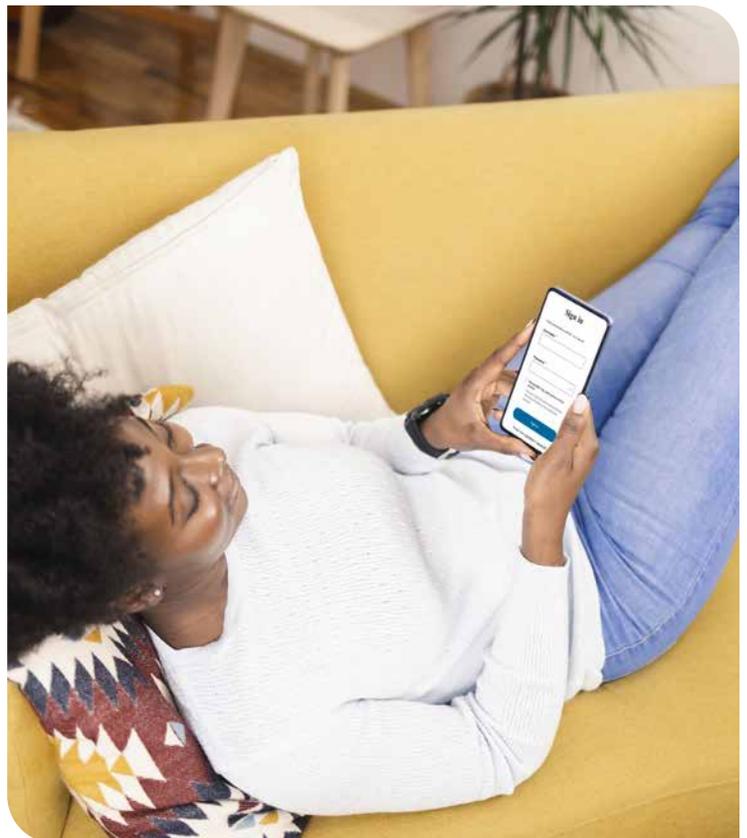
After we get that first payment, we'll send your Prevea360 Health Plan member ID card and Welcome Guide in the mail, and you can start using your insurance coverage on your effective date.

### Your member account

Your online member account lets you:

- Download your ID card
- Find doctors, hospitals, or clinics close by
- Explore mental health and wellness benefits
- Pay your premium and sign up for autopay

Sign up at [Prevea360.com/Login](https://Prevea360.com/Login).



# What else you need to know

## Eligibility and requirements

To qualify for a Prevea360 Health plan, the policy subscriber must be a Wisconsin resident, live in the Prevea360 service area, and not be enrolled in Medicare.

## Understanding benefits and coverage details

This brochure is a brief overview of the plans.

For more complete benefit details, limitations, and exclusions please see a Prevea360 Individual and Family insurance policy. You can find that at [Prevea360.com/ShopPlans](https://www.prevea360.com/ShopPlans), or you can get a paper copy by calling **1 (877) 357-3173 (TTY: 711)**.

## 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 from an out-of-network provider, you will need to get prior authorization. We require these authorizations so our Medical Affairs team can make sure that the services you are getting may be eligible for benefits under your plan.

## Pediatric dental not covered

These policies do not include pediatric dental services. Pediatric dental is an essential health benefit that can be purchased as a standalone product through [Healthcare.gov](https://www.healthcare.gov). For more information visit [HealthCare.gov](https://www.healthcare.gov).

## Member complex case management

We have services and programs designed to help members with certain health conditions manage their overall care and treatment. Find more information about the programs and services available by visiting [Prevea360.com](https://www.prevea360.com).

## Deductible and out-of-pocket maximum details

The deductible and out-of-pocket maximum are subject to a “cost of living” increase on a yearly basis. This increase is tied to the Consumer Price Index and/or may result from adjustments needed to keep plans within the range for a given metal level; metal levels (e.g., Gold, Silver, Bronze) must always be in compliance with the Affordable Care Act (ACA) for Qualified Health Plans (QHPs).

## Cost share reduction plans

You may be able to get help paying your health insurance premium or qualify for plans with reduced deductibles and copays. Plans with reduced deductibles and copays are called Cost Share Reduction (CSR) plans. You can get this assistance if you get health insurance through [HealthCare.gov](https://www.healthcare.gov), your income is below a certain level, and you choose a health plan from the Silver plan category. Reduced cost sharing is not available with a Catastrophic plan. If you’re a member of a federally recognized tribe, you may qualify for additional cost-sharing benefits. To see if you’re eligible, please visit [HealthCare.gov](https://www.healthcare.gov).

## Receiving care outside your network

Unless it’s an emergency, air ambulance service, or certain out-of-network care at an in-network facility or pre-approved by Prevea360, there is no coverage if you visit a provider that is not in your plan’s network. This means that your provider may require you to be responsible for the full cost of any care or supplies. Learn more at [Prevea360.com/BalanceBill](https://www.prevea360.com/BalanceBill).

## Privacy notice

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.

For additional information, visit [Prevea360.com/Privacy](https://www.prevea360.com/Privacy) or call **1 (877)-394-9080 (TTY: 711)** to request a copy.

## Grievances and appeals

Your input matters, and we encourage you to reach out with any concerns you may have regarding your health coverage. Visit [Prevea360.com/Appeals](https://www.prevea360.com/Appeals) details on how to file a grievance or appeal, or for more information about these procedures.

Contact the Customer Care Center with questions about the process by calling **1 (877) 357-3173 (TTY: 711)**

*Note: If there is a discrepancy between this document and the plan’s Policy of Coverage (POC), the POC will determine coverage..*

## Discrimination is Against the Law

The Health Plan complies with applicable Federal civil rights laws and will not discriminate against any person based on his or her race, color, creed, religion, national origin, sex, gender, gender identity, health status including mental and physical medical conditions, marital status, familial status, status with regard to public assistance, disability, sexual orientation, age, political beliefs, membership or activity in a local commission, or any other classification protected by law. The Health Plan:

- Provides free aids and services to people with disabilities to communicate effectively with us, such as: TTY communication and written information in other formats such as large print, audio, and braille.
- Provides free language services to people whose primary language is not English, such as: qualified interpreters and information written in other languages.

If you need these services, contact the number on the back of your identification card. If you believe that we have failed to provide these services or discriminated in another way on the basis of your race, color, creed, religion, national origin, sex, gender, gender identity, health status including mental and physical medical conditions, marital status, familial status, status with regard to public assistance, disability, sexual orientation, age, political beliefs, membership or activity in a local commission, or any other classification protected by law, you can file a grievance with: Civil Rights Coordinator, Mail Route CP250, PO Box 9310, Minneapolis, MN 55443-9310, 952-992-3422, TTY: 711, [civilrightscoordinator@medica.com](mailto:civilrightscoordinator@medica.com).

You can file a grievance in person or by mail, fax, or email. You may also contact the Civil Rights Coordinator if you need assistance with filing a complaint. You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf> or by mail or phone at: U.S. Department of Health and Human Services, 200 Independence Avenue, SW Room 509F, HHH Building, Washington, D.C. 20201 800-368-1019, TTY: 800-537-7697. Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.

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إذا كنت ترغب في مساعدة مجانية لترجمة هذا المستند،

فاتصل على الرقم 1-877-317-2410

Если вы хотите получить бесплатную помощь в переводе этого документа, позвоните по телефону 1-877-317-2410.

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## Questions? Connect with us:

Call us toll-free at  
**1 (800) 918-2406 (TTY: 711)**

**8 a.m. – 5 p.m. CT, Monday – Friday**

Individual and Family Business  
PO Box 56099  
Madison WI 53705-9399

**[Prevea360.com/ShopPlans-WI](https://Prevea360.com/ShopPlans-WI)**

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**@prevea360**



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