

Promoting good health with
affordable coverage and care



Headquartered in the heart of Wisconsin, we're your north-central Wisconsin neighbors, dedicated to bringing you access to top health care providers. Aspirus Health Plan is the best choice for Aspirus Health patients, offering a valuable health plan at a fair price.

Aspirus Health Plan delivers direct access to high-value, personalized health care that focuses on your health and well-being through your health care needs.



FIVE Reasons to Choose Aspirus Health Plan

1

Health care plus health insurance delivers a better patient experience

Aspirus Health Plan offers top-quality service from people who are dedicated to helping you look after your health. We'll work with you to develop your personal path to long-term well-being. Why? Because health care that is appropriate for you is better for your health and better for your wallet. With health care and health insurance connected and working for you, you can manage your health for maximum results.

Aspirus Health Plan delivers direct access to high-value, personalized health care that focuses on your health and well-being through your health care needs. Take a look at our range of products to choose the perfect combination of benefits you need at a price you can afford.

2

Flexible health coverage that fits your life

There's an Aspirus Health Plan option that offers the right amount of coverage. All our plans give you full access to local, in-network health care providers and allow you to see in-network specialists without a referral. To build doctor relationships, trust, and loyalty, our plans encourage each member to choose a primary care practitioner who helps coordinate overall medical care. If you would like to select an Aspirus Health Primary Care Practitioner, please call 833.811.4176. Some services will require review and prior authorization.

Health maintenance organization (HMO) plans help control costs

- **In-network provider options:** You have access to high-quality Aspirus Health network providers with a full range of health care services.
- **No referral necessary for in-network specialists:** Your plan gives you the flexibility to see the health care providers you need.*

Point-of-service (POS) plans are all about choice

- **In-network provider options:** You can get a full range of health care services with access to high-quality Aspirus Health network providers.
- **Out-of-network coverage:** If necessary, you can seek treatment from an out-of-network provider. Benefits for covered services received from out-of-network providers are usually lower than benefits for services received from in-network providers.

HSA-qualified plans can help you save money

Want more control over your health care expenses? Take a look at one of our HMO or POS high-deductible health plans (HDHPs), which allow you to add a tax-favored, personal health savings account (HSA) that you own and control. The tax-free money put into an HSA can be used to pay for qualified health care expenses.

Please note that HSAs are administered and/or maintained by a participating financial institution. Aspirus Health Plan does not operate or administer HSAs.

**Referrals required for select tertiary care specialists and facilities. See policy for details.*

3

Affordable access to Signature Network providers

Aspirus Health Plan serves 20 Wisconsin counties plus the Upper Peninsula of Michigan. With Aspirus Health, you get access to 13 regional hospitals in Wisconsin, 4 more in Michigan, 75 clinics, and more than 800 physicians. These numbers add up to easily accessible health care when and where you need it.

You also get services for:

- Critical care and helicopter transport
- High-quality affiliated physicians
- Home health and hospice care
- Medical goods
- Pharmacies
- Skilled nursing facilities

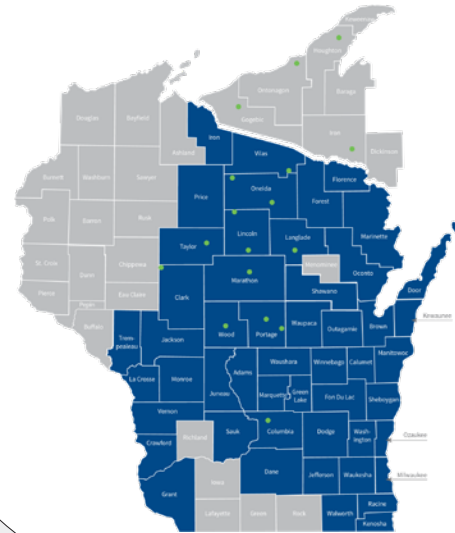
Choose from a menu of network options!

All of our health plans give you full access to the Signature Network—with deep discounts—plus many independent health care providers.

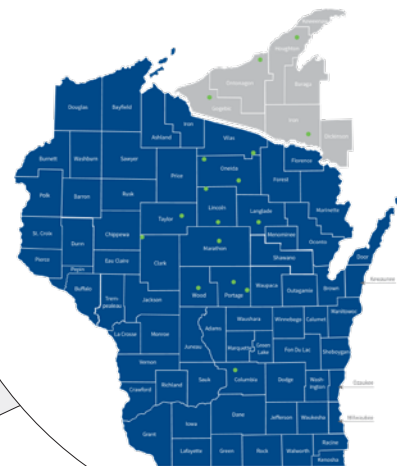
- The **Signature Network** provides you with expanded coverage throughout Wisconsin. It includes Aspirus Health providers plus Aurora Health Care, Bellin Health, Children's Wisconsin, Gundersen Health System, Holy Family Memorial, Reedsburg Area Medical Center, The Medical College of Wisconsin, ThedaCare, and UW Health.
- For large group employers (51+ employees) who wish to offer broad network access, Aspirus Health Plan offers the **Freedom Network**. Employees are able to see providers throughout Wisconsin, including, Marshfield Clinic, Mayo Clinic, and more.
- Group members can enjoy access to in-network benefits when they visit in-network providers in 49 states outside of Wisconsin. The out-of-state network functions as a wrap network for members living and traveling outside of Wisconsin. For individual policies, members can access the network outside the state of Wisconsin in emergency room situations.

Plans and products are available to businesses in the following counties: Adams, Clark, Columbia, Florence, Forest, Iron, Juneau, Langlade, Lincoln, Marathon, Marquette, Oneida, Portage, Price, Sauk, Shawano, Taylor, Vilas, Waushara and Wood.

Signature Network

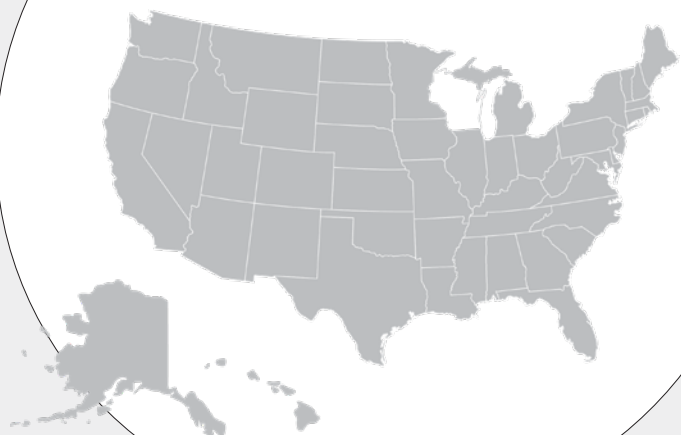


Freedom Network



Providers can leave or enter the networks at any time. It is recommended that you check the network status of your provider on a regular basis.

Out-of-State Network



4

Products to fit your coverage requirements

Health care needs vary from person-to-person and business-to-business. That's why we offer a diverse selection of individual and small group qualified health plans (QHPs) that are compliant with the Affordable Care Act in a variety of metal tier levels. Large group, level-funded, and Administrative Services Only (ASO) health plans give employers even more choices for their employees.

Individual health plans

Individuals and families have unique health care needs. Customers can choose from a selection of qualified health plans (QHPs) in a variety of metal levels. Depending on income, your clients may qualify for an Advance Premium Tax Credit or for cost-sharing reduction. Ask us about these potential savings!

Small group health plans

Business owners with 2-50 employees have access to a variety of metal tier options.

Large group health plans

These plans deliver great coverage for employees without ruining a company's budget. Employees get full access to in-network health care providers, plus they can see in-network specialists without a referral. HMO and POS plan options are available in both traditional and HSA qualified offerings. Some services will require review and prior authorization.

Level-funded group health plans

Groups of 10 or more enrolled employees: Choose from specially selected plan options to get the right benefits for an employee group. The level-funded plan is a perfect option to become acclimated with self-funded health plans.

Self-funded group health plans

The employer funds the health plan and makes all the decisions, while Aspirus Health Plan takes care of the administrative work. It's simple!

Groups of 25 or more enrolled employees: Multiple networks are available, including regional, statewide, and nationwide coverage. Employers also get flexible deductible options, a menu of stop-loss options to protect against large claims, dedicated account manager, and enrollment help. We offer the flexibility to carve out stop-loss!

All plans offer

- **Plan options:** HMO plans deliver great value, POS plans allow more choices, and HSA-qualified plans offer more control.
- **Telehealth Services from MDLIVE*:** You can talk to a doctor for a copay or fee, depending on your health plan! (A fee applies to the plan's deductible, coinsurance, and out-of-pocket maximum.)
- **No-cost preventive care:** You get 100% coverage for preventive services when performed by a participating provider. (Preventive care services include routine exams, screenings, immunizations, and other services ranked A or B by the U.S. Preventive Services Task Force.)
- **Prescription drug coverage*:** Plans include \$0 copays for select preventive drugs that target common conditions. See the plan formulary for the full list and dosage information.

**Services are add-ons for self-funded employers.*

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Every plan delivers better benefits for better health

All Aspirus Health Plan options offer superior coverage and coordinated care. But they also include:

- **Specialized health programs.** All members receive access to specialized care through the Comprehensive Care Coordination program.
- **No-cost preventive care.** Plans include first-dollar, 100% coverage for preventive services, such as annual exams, well-child visits, screenings, and immunizations, when performed by a participating provider. Preventive care services include routine exams, screenings, immunizations, and other services ranked A or B by the U.S. Preventive Services Task Force.
- **\$0 copay preventive drugs.** Members get \$0 copays on select preventive drugs that target common conditions, such as high blood pressure, cholesterol, asthma, and diabetes. Preventive drugs include specific supplements, contraceptives, immunizations, and other preventive drugs ranked A or B by the U.S. Preventive Services Task Force.
- **Telehealth service.** When you can't visit your primary care practitioner, you can get convenient access to U.S. board-certified doctors by phone or video consults.

- **Wellness program.** Group health plans can take advantage of wellness program options that include a variety of screenings, health management programs, educational resources, and more.
- **Exercise Rewards™ fitness reimbursement program.*** To encourage and reward healthy behavior, group health plan members can get a reward of \$30 a month for visiting a fitness center 10 or more times each calendar month. Eligible participants include the employee, spouse, and dependents 18 years or older who are on the medical plan.
- **Active&Fit™ Direct program.*** This program provides access to a fitness center for \$28 per month plus applicable taxes. Choose from more than 9,000 participating locations nationwide. Get started with a low \$28 enrollment fee, \$28 for the current month, \$28 for the next month, and any applicable taxes.
- **Hear in America Hearing Plans.** Participating members can get an annual hearing screening at no cost. Discounts are available on nine top hearing aid brands. When you purchase one through this plan, you get three-year warranties covering repairs, loss, and damage. You also get three years of office service included (clean, check, adjust) plus three years of hearing aid batteries included. Coverage is also available for other family members. To take advantage of this offer, call Hear in America at 800.286.6149 and say you are an Aspirus Health Plan member.



- **Nurseline.** Registered nurses help you navigate through the complexity of your care, from routine medical care to the treatment of chronic conditions.
- **Benefit Hub.** Enjoy discounts, rewards and perks on thousands of the brands you love in a variety of categories:
 - Travel
 - Auto
 - Electronics
 - Apparel
 - Local deals
 - Education
 - Entertainment
 - Restaurants
 - Health & Wellness
 - Beauty & Spa
 - Tickets
 - Sports
- **Healthwise® Online Resources.** With more than 7,500 health topics our Knowledgebase library is full of trusted information.

Note: All of these programs are available, but must be selected by employers choosing a self-funded group health plan.

*The ExerciseRewards and Active&Fit Direct programs are provided by American Specialty Health Fitness, Inc., a subsidiary of American Specialty Health Incorporated (ASH). ExerciseRewards and Active&Fit Direct are trademarks of ASH. If you think you might be unable to meet a standard for a reward under this wellness program, you might qualify by different means.

Contact us to get your health plan!

Visit aspirushealthplan.com

Call 715.843.1392

Mail 3000 Westhill Drive
Suite 303
Wausau, WI 54401



3000 Westhill Drive, Suite 303
Wausau, WI 54401
715.843.1392 | aspirushealthplan.com