



# Wisconsin Dental Association Health Plan 2021



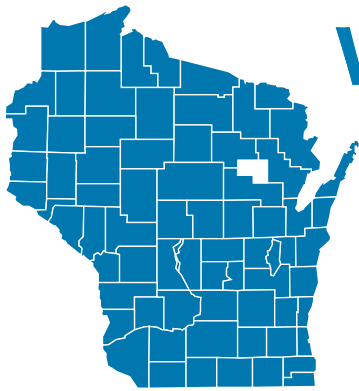
HEALTH INSURANCE • HEALTH PLAN

## The right partner and the right plan for your business

Together with WPS Health Insurance and WPS Health Plan, Wisconsin Dental Association members can offer employees high-quality coverage and networks, affordable plans, and a wide range of benefit choices.

**The choice is yours!**

## A wide variety of plan options to fit your unique needs



**WPS** | HEALTH INSURANCE

OR



**WPS** | HEALTH PLAN

Opt for a WPS Health Insurance plan that offers a **ROBUST NETWORK**

**LOWER PREMIUM** costs with a narrower WPS Select Plus Network

### In Wisconsin

Convenient access to thousands of health care providers, professional service locations, and hospitals throughout the state.

### Top health care providers

Take advantage of health care access throughout Wisconsin, including the following providers and systems:

- » Aspirus Network, Inc.
- » Ascension Wisconsin
- » Aurora Health Care
- » Bellin Health
- » Children's Health System
- » Gundersen Health System
- » ProHealth
- » ThedaCare
- » UW Health
- » and many more

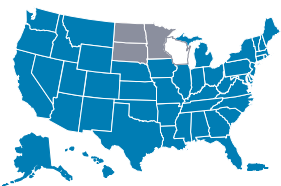
For a complete list of WPS Statewide Network providers, visit [wpshealth.com](http://wpshealth.com) and click **Find a Doctor**, and click on **WPS Health Insurance**.

For a complete list of WPS Select Plus Network providers, visit [wpshealth.com/healthplan](http://wpshealth.com/healthplan), click **Find a Doctor**, and click on **WPS Health Plan**.

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

### Coast-to-coast coverage

No matter which plan you choose, WPS Health Insurance and WPS Health Plan customers enjoy in-network benefits across the U.S.



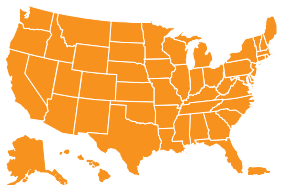
#### WPS Health Insurance

In addition to **First Health**, WPS plans add a **PreferredOne Wrap** that covers Minnesota, North Dakota, and South Dakota.

Visit [wpshealth.com](http://wpshealth.com) and click **Find a Doctor**

For **PreferredOne**, visit [preferredone.com](http://preferredone.com)

For **First Health**, visit [providerlocator.firsthealth.com/LocateProvider/SelectNetworkType](http://providerlocator.firsthealth.com/LocateProvider/SelectNetworkType)



#### WPS Health Plan

The **First Health** network covers all 49 states outside Wisconsin, plus Puerto Rico.

Visit [wpshealth.com/healthplan](http://wpshealth.com/healthplan) and click **Find a Doctor**

For **First Health**, visit [myfirsthealth.com](http://myfirsthealth.com)

# Benefits for your health

## Preventive Care

100% covered when care given by an in-network provider:

- » Preventive screenings and drugs
- » Routine immunizations and medical exams
- » Well-child care
- » Mammograms
- » Smoking cessation
- » And more

The preventive services listed are covered subject to the terms and conditions set forth in your certificate. Age-appropriate screenings are set by the United States Preventive Services Task Force and are subject to change.

## EyeMed Vision Care Discount<sup>1</sup>

- » Save on eye care and eyewear
- » Thousands of locations nationwide

## Hear In America Discount<sup>1</sup>

- » FREE annual hearing screening at participating hearing centers
- » Discounts on hearing aid purchases

## Customer Resources

Convenient access to tools and resources for your best health.

- » Access health and wellness information
- » Locate in-network doctors and facilities
- » Order prescriptions
- » Manage your account
- » Learn about your benefits
- » Check your claims processing status
- » Find answers to common questions

Visit [wpshealth.com](https://wpshealth.com) and click **Customers** to get started.

## Delta Dental Insurance

**The most in-network providers in the state and nation:**

- » **Delta Dental PPO network:** Lowest agreed-upon fees; more locations offer care than any other PPO network<sup>2</sup>
- » **Delta Dental Premier:** More than 90% of Wisconsin dentists belong to this network—the largest in the state<sup>2</sup>

More options available: orthodontic services; coverage and treatment for endodontic and non-surgical periodontic services; and maximum allowable charge reimbursement plan. Plan underwritten by Delta Dental of Wisconsin. Available to groups of 2 employees or more. Standard underwriting rules apply.

<sup>1</sup>Vision and hearing programs are not part of the insurance policy and are offered at no additional charge for membership. Enrollment in these programs is subject to contract renewal.

<sup>2</sup>Delta Dental of Wisconsin, 2020.

<sup>3</sup>The Active&Fit Direct and ExerciseRewards programs are provided by American Specialty Health Fitness, Inc., a subsidiary of American Specialty Incorporated (ASH). Active&Fit Direct and ExerciseRewards and the Active&Fit Direct logo are trademarks of ASH and used with permission herein. The ExerciseRewards program is a health improvement and education program and is not insurance. Fitness discount program is not part of the insurance policy and is offered at no additional charge. Enrollment in this program is subject to contract renewal. If you think an employee might be unable to meet a standard for a reward under this wellness program, the employee might qualify for an opportunity to earn the same reward by different means.

## Prescription Drug Coverage

We provide you with top-tier pharmacy benefits and services.

- » **\$0 copay** on select preventive drugs for common conditions (e.g., high blood pressure, high cholesterol, heart conditions, diabetes, and asthma)
- » Keep costs down with lower-cost generic drugs
- » Convenient home delivery service is available
- » Visit [wpshealth.com](https://wpshealth.com) and click **Customers**, then **Pharmacy Information**

## Telehealth services from Teladoc<sup>®</sup>

Connect with a licensed physician over the phone or via video consult 24/7/365. Behavioral health and dermatology services are also available.

- » Phone: 800-Teladoc (800-835-3262)
- » Computer: [teladoc.com](https://teladoc.com)
- » Mobile device: Teladoc app
- » Find information at [wpshealth.com/telehealth](https://wpshealth.com/telehealth)

It's easy to set up your account by phone, website, or mobile app. Once your account is set up, provide your medical history so Teladoc doctors have the information they need to make an accurate diagnosis. Then, you're ready to request a consult anytime you need care.

## ExerciseRewards™ program<sup>3</sup>

- » Work out at least 10 times per month at a qualified fitness center and receive a \$30 reward!
- » Online fitness center search lets you find a participating facility near you
- » Track your visits and redeem your rewards online
- » From the [wpshealth.com](https://wpshealth.com) homepage, click on the **Customers** link and then log in to your customer account for information
- » For a list of participating fitness centers, please visit [exerciserewards.com](https://exerciserewards.com) and click on **Find A Fitness Center**

## Active&Fit Direct™ Program<sup>3</sup>

This program lets you choose from 10,000+ participating fitness centers for a small monthly fee. You can locate fitness centers online and use online fitness tracking.

# Build your custom insurance package

When you team up with WPS, you're eligible for exclusive WDA member pricing on additional services administered by our trusted independent partners.

## EPIC Specialty Benefits

Special pricing and benefits designed for dental professionals, including life, short-term disability, long-term disability, and group office overhead through EPIC Specialty Benefits.

## Benefit Management Solutions\*

Establish a Section 125 plan (premium-only plans or flex spending accounts), health savings accounts, or health reimbursement arrangements, and receive assistance with ERISA compliance.



### Think HR\*

ThinkHR offers an integrated suite of human resource knowledge, compliance tools, and training solutions supported by live HR experts.



Contact us **today!**

**Professional Insurance Programs**

Call **800-637-4676**

Monday–Friday, 8 a.m.–4:30 p.m.

Visit [insuranceformembers.com/wda-group-health](https://insuranceformembers.com/wda-group-health)



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For nearly 75 years, WPS has been serving the people of Wisconsin—and beyond. Today, WPS Health Insurance and WPS Health Plan offer:

- » Comprehensive, cost-effective networks locally and nationwide
- » Help managing your health care
- » Local, ethical service
- » Friendly customer support

# WPS<sup>®</sup>

HEALTH INSURANCE • HEALTH PLAN

\* Independent partners are not affiliated with WPS.

# Wisconsin Dental Association

## Group Health Insurance Plans



Your WDA membership gives you buying power to get competitive, affordable health coverage to protect your health and your business. You get:

- Access to our WPS Statewide Network
- Telehealth services through Teladoc® for treatment of minor conditions 24/7
- Prescription drug coverage with a \$0 copay on select preventive drugs<sup>1</sup>

Visit [insuranceformembers.com/wda-group-health/](https://insuranceformembers.com/wda-group-health/) for more information.

COPAY PLAN OPTIONS					
Plan Designs	\$750 80%	\$1,500 80%	\$2,500 80%	\$5,000 100%	\$5,000 80%
<b>Deductible</b>					
In-network					
Single	\$750	\$1,500	\$2,500	\$5,000	\$5,000
Family	\$1,500	\$3,000	\$5,000	\$10,000	\$10,000
Out-of-network					
Single	\$1,500	\$3,000	\$5,000	\$10,000	\$10,000
Family	\$3,000	\$6,000	\$10,000	\$20,000	\$20,000
<b>Coinsurance</b>					
In-network	80%	80%	80%	100%	80%
Out-of-network	60%	60%	60%	70%	60%
<b>Annual Out-of-Pocket Amounts</b>					
In-network					
Single	\$2,750*	\$4,500*	\$5,500*	\$5,000	\$6,000
Family	\$5,500*	\$9,000*	\$11,000*	\$10,000	\$12,000
Out-of-network					
Single	\$5,500	\$9,000	\$11,000	\$14,500	\$12,000
Family	\$11,000	\$18,000	\$22,000	\$29,000	\$24,000
<b>Primary Care Visit</b>	\$25	\$25	\$25	\$25	\$25
<b>Specialist Visit</b>	\$50	\$50	\$50	\$50	\$50
<b>Emergency Room Visit</b>	\$300	\$300	\$300	\$300	\$300
<b>Prescription Drugs</b>					
Generic	\$10	\$10	\$10	\$10	\$10
Preferred Brand	\$35	\$35	\$35	\$35	\$35
Non-Preferred Brand	\$60	\$60	\$60	\$60	\$60
Specialty	25% to \$250	25% to \$250	25% to \$250	25% to \$250	25% to \$250

\*Annual out-of-pocket does not include copays; copays accumulate in-network to \$7,150 and \$14,300.

<sup>1</sup>Preventive drugs include specific supplements, contraceptives, immunizations, and other preventive drugs ranked A or B by the U.S. Preventive Services Task Force.

HIGH-DEDUCTIBLE HEALTH PLAN OPTIONS				
Plan Designs	\$2,500 100%	\$2,500 80%	\$5,000 100%	\$6,550 100%
<b>Deductible</b>				
In-network				
Single	\$2,500	\$2,500	\$5,000	\$6,550
Family	\$5,000	\$5,000	\$10,000	\$13,100
Out-of-network				
Single	\$2,500	\$2,500	\$5,000	\$6,550
Family	\$5,000	\$5,000	\$10,000	\$13,100
<b>Coinsurance</b>				
In-network	100%	80%	100%	100%
Out-of-network	70%	60%	70%	70%
<b>Annual Out-of-Pocket Amounts</b>				
In-network				
Single	\$2,500	\$5,500	\$5,000	\$6,550
Family	\$5,000	\$11,000	\$10,000	\$13,100
Out-of-network				
Single	\$7,000	\$8,500	\$9,500	\$11,050
Family	\$14,000	\$17,000	\$19,000	\$22,100
<b>Primary Care Visit</b>	Deductible/Coinsurance	Deductible/Coinsurance	Deductible/Coinsurance	Deductible/Coinsurance
<b>Specialist Visit</b>	Deductible/Coinsurance	Deductible/Coinsurance	Deductible/Coinsurance	Deductible/Coinsurance
<b>Emergency Room Visit</b>	Deductible/Coinsurance	Deductible/Coinsurance	Deductible/Coinsurance	Deductible/Coinsurance
<b>Prescription Drugs</b>				
Generic	Deductible/Coinsurance	Deductible/Coinsurance	Deductible/Coinsurance	Deductible/Coinsurance
Preferred Brand	Deductible/Coinsurance	Deductible/Coinsurance	Deductible/Coinsurance	Deductible/Coinsurance
Non-Preferred Brand	Deductible/Coinsurance	Deductible/Coinsurance	Deductible/Coinsurance	Deductible/Coinsurance
Specialty	Deductible/Coinsurance	Deductible/Coinsurance	Deductible/Coinsurance	Deductible/Coinsurance



**Professional Insurance Programs**  
Phone: 800-637-4676  
Email: [info@profinsprog.com](mailto:info@profinsprog.com)



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# Wisconsin Dental Association

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- » Prescription drug coverage with a \$0 copay on select preventive drugs<sup>1</sup>



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Plan Designs	\$750 80%	\$1,500 80%	\$2,500 80%	\$5,000 100%	\$5,000 80%
<b>Deductible</b>					
In-network					
Single	\$750	\$1,500	\$2,500	\$5,000	\$5,000
Family	\$1,500	\$3,000	\$5,000	\$10,000	\$10,000
Out-of-network					
Single	\$1,500	\$3,000	\$5,000	\$10,000	\$10,000
Family	\$3,000	\$6,000	\$10,000	\$20,000	\$20,000
<b>Coinsurance</b>					
In-network	80%	80%	80%	100%	80%
Out-of-network	60%	60%	60%	70%	60%
<b>Annual Out-of-Pocket Amounts</b>					
In-network					
Single	\$2,750*	\$4,500*	\$5,500*	\$5,000	\$6,000
Family	\$5,500*	\$9,000*	\$11,000*	\$10,000	\$12,000
Out-of-network					
Single	\$5,500	\$9,000	\$11,000	\$14,500	\$12,000
Family	\$11,000	\$18,000	\$22,000	\$29,000	\$24,000
<b>Primary Care Visit</b>	\$25	\$25	\$25	\$25	\$25
<b>Specialist Visit</b>	\$50	\$50	\$50	\$50	\$50
<b>Emergency Room Visit</b>	\$300	\$300	\$300	\$300	\$300
<b>Prescription Drugs</b>					
Generic	\$10	\$10	\$10	\$10	\$10
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Specialty	25% to \$250	25% to \$250	25% to \$250	25% to \$250	25% to \$250

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WPS HEALTH PLAN HIGH-Deductible Health Plan Options				
Plan Designs	\$2,500 100%	\$2,500 80%	\$5,000 100%	\$6,550 100%
<b>Deductible</b>				
In-network				
Single	\$2,500	\$2,500	\$5,000	\$6,550
Family	\$5,000	\$5,000	\$10,000	\$13,100
Out-of-network				
Single	\$2,500	\$2,500	\$5,000	\$6,550
Family	\$5,000	\$5,000	\$10,000	\$13,100
<b>Coinsurance</b>				
In-network	100%	80%	100%	100%
Out-of-network	70%	60%	70%	70%
<b>Annual Out-of-Pocket Amounts</b>				
In-network				
Single	\$2,500	\$5,500	\$5,000	\$6,550
Family	\$5,000	\$11,000	\$10,000	\$13,100
Out-of-network				
Single	\$7,000	\$8,500	\$9,500	\$11,050
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<b>Primary Care Visit</b>	Deductible/Coinsurance	Deductible/Coinsurance	Deductible/Coinsurance	Deductible/Coinsurance
<b>Specialist Visit</b>	Deductible/Coinsurance	Deductible/Coinsurance	Deductible/Coinsurance	Deductible/Coinsurance
<b>Emergency Room Visit</b>	Deductible/Coinsurance	Deductible/Coinsurance	Deductible/Coinsurance	Deductible/Coinsurance
<b>Prescription Drugs</b>				
Generic	Deductible/Coinsurance	Deductible/Coinsurance	Deductible/Coinsurance	Deductible/Coinsurance
Preferred Brand	Deductible/Coinsurance	Deductible/Coinsurance	Deductible/Coinsurance	Deductible/Coinsurance
Non-Preferred Brand	Deductible/Coinsurance	Deductible/Coinsurance	Deductible/Coinsurance	Deductible/Coinsurance
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**WPS HEALTH PLAN HMO COPAY PLAN OPTIONS**

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Specialty	25% to \$250	25% to \$250	25% to \$250	25% to \$250	25% to \$250

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Non-Preferred Brand	Deductible/Coinsurance	Deductible/Coinsurance	Deductible/Coinsurance	Deductible/Coinsurance
Specialty	Deductible/Coinsurance	Deductible/Coinsurance	Deductible/Coinsurance	Deductible/Coinsurance

» Visit [insuranceformembers.com/wda-group-health/](https://insuranceformembers.com/wda-group-health/) for more information.



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