



Professional Insurance Programs

Inside the Exclusive Group Health Plan Offered to Wisconsin Law Firms

A comprehensive health insurance solution tailored specifically for Wisconsin law firms, offering flexibility, affordability, and superior coverage options.

Hello and Welcome



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Professional Insurance Programs is an independent agency whose focus is on providing customized insurance and risk management solutions to professionals



Today's Agenda

- Common Types & Terms
- Plan Basics
- Design & Flexibility
- Small Firm Benefits
- Quoting Process
- Real Savings
- Other Employee Benefit Options



Plan Terms to Know



Plan Basics

Co-Pay

Fixed amount paid at the time of service

Deductible

Amount you pay before insurance begins covering costs

Coinsurance

Your percentage share of costs after meeting the deductible

Out-of-Pocket Maximum

The annual ceiling on your covered healthcare expenses

Premium

The monthly or annual cost to maintain your coverage



Professional Insurance Programs



Plan Terms to Know

Health Plan Types

High -Deductible Health Plan (HDHP)

Lower premiums coupled with higher deductibles, typically HSA - qualified to provide tax advantages

Savings Tools

HSA (Health Savings Account)

Tax-advantaged account used exclusively for qualified medical expenses; funds roll over year to year

Network & Access

Provider Network : Group of doctors and facilities covered by the plan

Formulary : List of prescription medications covered by your plan



Accommodating Small Employers



Available for Small Firms

Plans are available to any size law firm, even enrolling one employee, as long as there is another full -time employee waiving coverage. Making the plan a perfect fit for small partnerships

Minimal Participation Requirements

Only two full -time employees needed: one to enroll in coverage and one to waive coverage

Flexible Employer Contribution

No required employer contribution minimum —you choose the funding level that works for your firm's budget





Unmatched Plan Flexibility

Diverse Plan Selection

Choose from 13 comprehensive health plans:

- 6 traditional copay plans with varying deductibles
- 7 HSA-qualified high-deductible health plans (HDHPs)

Customized Options by Firm Size

- Firms with 2 –3 employees: Each employee can select their own individual plan
- Firms with 4 or more employees: Offer up to four different plan options
- Employers maintain control over which plans to offer employees



Comprehensive Plan Designs

Copay Plans

Deductible	Coinsurance
\$750	20%
\$1,500	20%
\$2,500	20%
\$5,000	20%
\$7,500	20%
\$9,200	0%

HSA Qualified HDHPs

Deductible	Coinsurance
\$2,500**	0%
\$2,500**	20%
\$3,500	0%
\$5,000	0%
\$6,550	0%
\$7,500	0%
\$8,050	0%

**Non -Embedded Deductibles mean family deductible must be met in full before coverage begins



Wisconsin-Based Provider Network

200+

Hospitals & Surgery Centers

Comprehensive coverage at major medical facilities throughout Wisconsin

65K+

Doctors & Practitioners

Access to a wide range of physicians, specialists, and healthcare providers

2K+

DME/Home Health

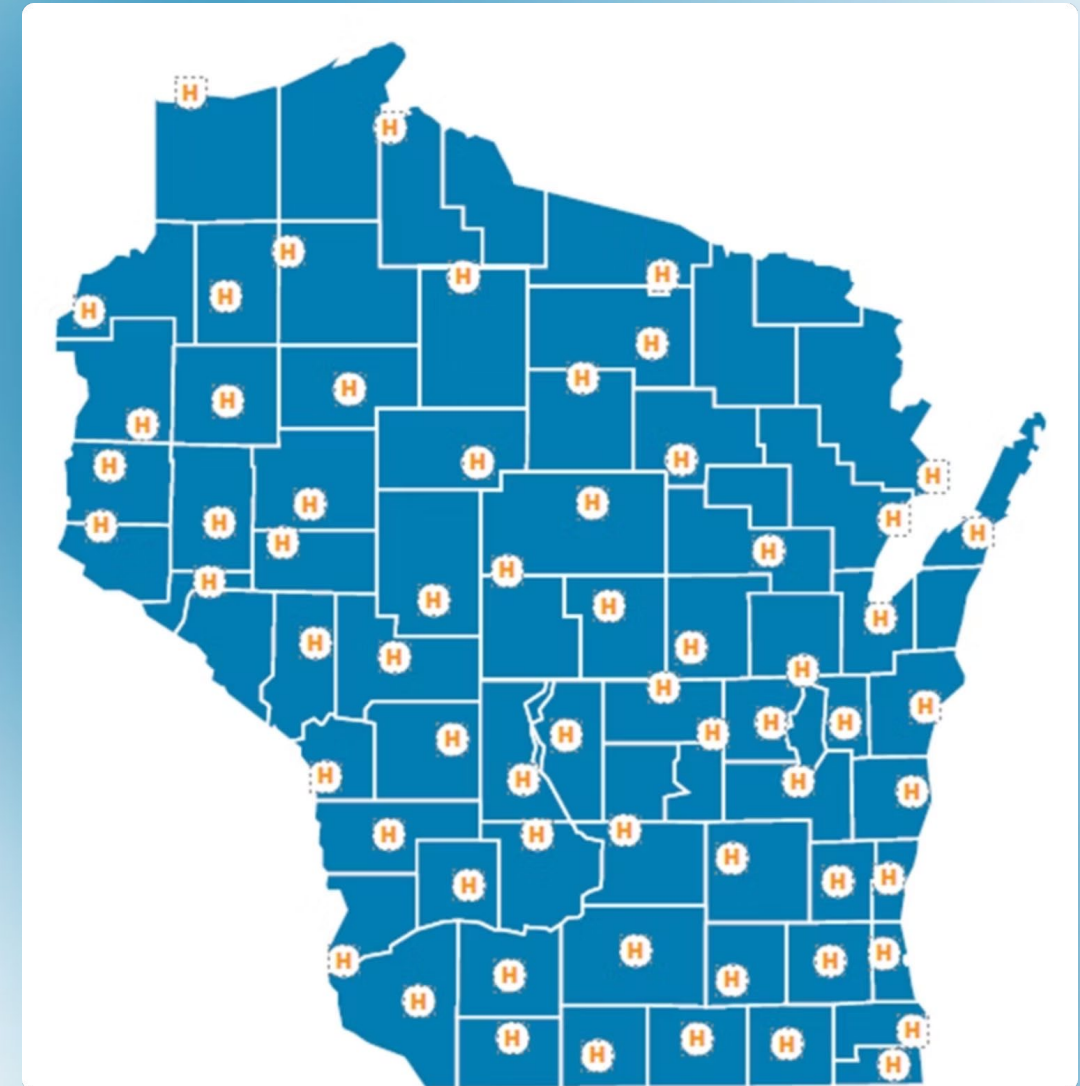
Extensive network of durable medical equipment and home health service providers

8.4K+

Clinics & Behavioral Health

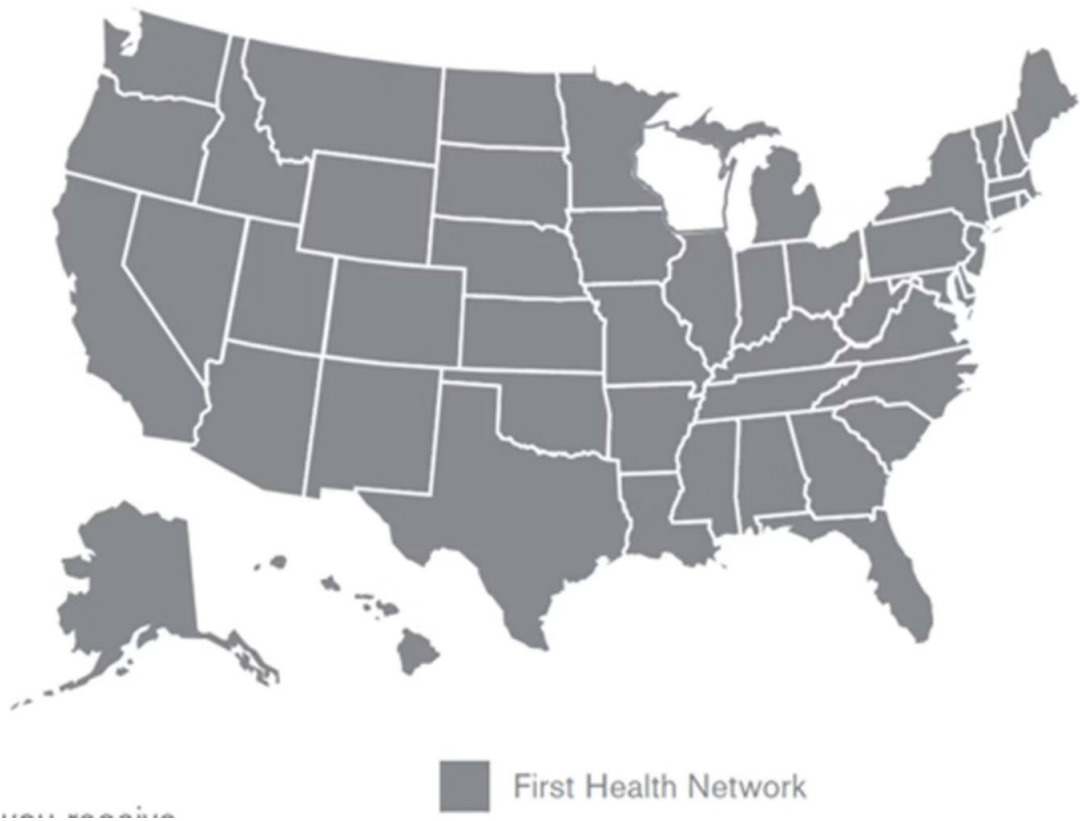
Numerous options for primary care, specialty clinics, and mental health services

Broad access across the state via the WPS Statewide Network ensures your employees can find quality care wherever they live and work.



Professional Insurance Programs

Nationwide Access



First Health Network Benefits

Through the extensive First Health Network, employees with WPS coverage can use in -network benefits throughout the United States.

Travel Coverage

Ideal for attorneys who travel frequently for depositions, court appearances, or client meetings

Out-of- State Dependents

Perfect for employees with college -aged children or family members living in other states

Vacation Protection

Peace of mind when employees and their families are on vacation anywhere in the country

Preventive Services & Prescription Coverage



Comprehensive Preventive Care

All preventive services are covered at 100% when received from **in-network** providers:

- Annual physical examinations
- Well-child care visits
- Immunizations and vaccinations
- Mammograms and cancer screenings
- Blood pressure and cholesterol screenings

Prescription Drug Benefits

\$0 Preventive Medications

Select preventive medications available with no copay

Chronic Condition Support

Better management of ongoing health conditions through accessible medications

Comprehensive Formulary

Broad list covering most commonly prescribed medications



Teladoc Telehealth Services

General Medicine

- 24/7 access to board -certified physicians
- Treatment for non -emergency conditions like bronchitis, rashes, and sore throat
- Prescription writing when medically necessary
- Convenient care from home, office, or while traveling

Mental Health Care

- Access to licensed therapists and psychiatrists 7 days a week
- Support for anxiety, stress, depression, and relationship issues
- Confidential sessions in the privacy of your own location
- Particularly valuable in high - stress legal environments

Dermatology

- Submit photos of skin conditions and receive custom treatment plans within 2 days
- Treatment for acne, eczema, psoriasis, and other skin concerns
- Avoid time -consuming dermatologist appointments for routine conditions



Additional Services



EyeMed Vision Discount Program

- Discounts on comprehensive eye exams
- Savings on glasses, contacts, and frames
- LASIK procedure discounts
- Access to national provider network including LensCrafters and Pearle Vision



Hearing Care Solutions

- Comprehensive hearing exams at no cost
- Professional fitting and follow-up appointments
- Significant discounts on hearing aids
- 3-year warranty included with hearing aid purchase
- Complimentary battery supply



Additional Services



Tobacco Cessation Program

Comprehensive support for employees looking to quit tobacco use, including:

- Dedicated office visits with healthcare providers
- Various nicotine replacement therapy options
- Prescription medication support when appropriate



Active & Fit Direct Program

Affordable fitness options to support employee wellness:

- Discounted membership at 12,700+ standard fitness centers
- Access to 5,200+ premium fitness locations
- Just \$28/month (plus applicable taxes)
- One-time \$28 enrollment fee — waived with code FITNESSGOALS



Competitive Pricing Advantage



Fully Insured Group Health Program

This is **not** a self-funded or level -funded arrangement, providing your firm with greater financial predictability.

Association Pricing Benefits

Large Group Model

Utilizes large group pricing structures rather than ACA community age -rated rules

Composite Rates

Uses blended rates instead of individual age -based pricing, often resulting in more favorable premiums

Customized Pricing

Rates based on your specific employee census and medical history for more accurate pricing



How the Quoting Process Works



Submit Census

Provide basic demographic information for all employees who will be offered coverage



Preliminary Rates

Receive initial pricing estimates based on your census information



Complete Applications

Submit required paperwork for all employees who will be enrolling in coverage



Underwriting Review

Medical information is evaluated to determine final rates



Final Rates

Receive confirmed pricing

You can start a group plan at any time of year

All groups are subject to medical underwriting.



Professional Insurance Programs

Real-Life Cost Savings Examples

Case Study #1:

- 2-employee law firm previously with Anthem Blue Cross
- Lowered their Maximum Out-of-Pocket (MOOP) costs
- Upgraded from a limited (“skinny”) provider network to the WPS statewide network
- **Annual Savings: \$2,000**

Case Study #2:

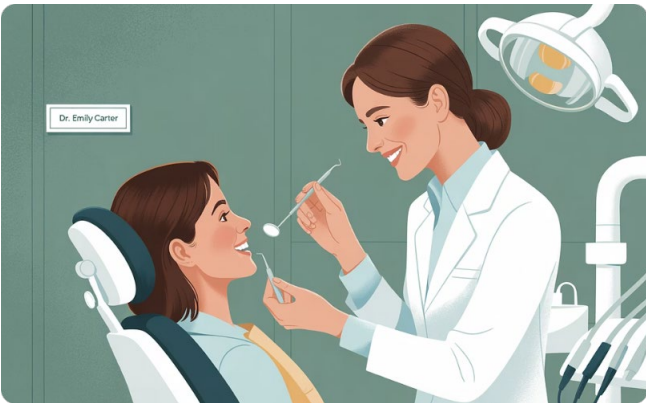
- 3-person office with high - deductible plan (\$3,300/\$6,600)
- Improved coverage by switching to lower deductible (\$2,500/\$5,000)
- Enhanced benefits while still reducing premium costs
- **Annual Savings: \$4,917.36**

Case Study #3:

- 4-person business with rising insurance costs
- Maintained equivalent coverage levels with our program
- Gained additional wellness benefits and telehealth services
- **Annual Savings: \$7,213.20**

Complete Your Benefits Package

We can help you build a customized, comprehensive benefits solution for your firm



Dental Insurance

Voluntary or employer -paid plans with comprehensive coverage for preventive, basic, and major services



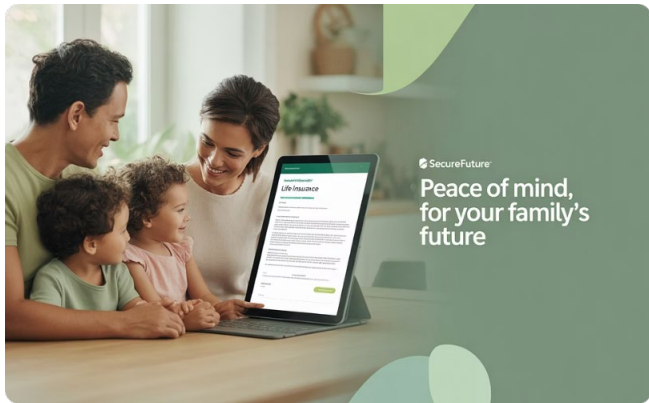
Vision Insurance

Coverage for eye exams, glasses, contacts, and vision correction procedures



Disability Insurance

Short and long -term disability protection to replace income during periods of illness or injury



Life Insurance

Term life insurance options to protect employees' families

Flexible Spending Accounts (FSAs) also available to help employees save tax -free for medical and dependent care expenses

WDA Dental Savings Club for Law Firms

An Affordable Dental Benefit

A smart, cost-effective solution for your legal team:

- Just \$30/year for individuals or \$60/year for families (with 5+ participants)
- Save up to 55% on cleanings, fillings, crowns, root canals, braces, and more
- No insurance paperwork, claims forms, or annual limits
- Year-round access to trusted Wisconsin Dental Association member dentists
- Convenient mobile app for easy access to savings information



Exclusive pricing through
Professional Insurance Programs



Thank You

Let's Talk.

Have questions or want to explore options for your firm? We're ready when you are.



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