

Medicare Plus \$1,000,000 Plan

Administered by WPS Health Insurance

WPS
HEALTH INSURANCE
1717 West Broadway, PO Box 8190
Madison, WI 53708
1-800-634-6448
www.wpsic.com/state

What we are

The Medicare Plus \$1,000,000 Plan is designed to supplement, not duplicate, the benefits available under the Federal Medicare program for State of Wisconsin annuitants. Eligibility is limited to individuals enrolling in both Part A and Part B Medicare (when eligible) and Medicare is the primary payor. It is administered by WPS Health Insurance – one of the largest health benefits providers in the state, and after nearly 60 years, remains Wisconsin’s only not-for-profit insurer offering health plans statewide to the public and private sectors. With offices in Madison, Milwaukee, Wausau, Appleton, and Eau Claire, and over 5,700 employees, we’re deeply committed to this state and its citizens.

Benefit Maximum

Each Plan participant has a \$1,000,000 lifetime aggregate benefit maximum to which all medical and prescription claims will apply.

Exclusions and limitations

- Benefits will be limited to the charges for treatments, services, and supplies less payments available from Medicare and/or other coverage
- Routing care unless allowed by Medicare
- Services or supplies for custodial care or rest cures as defined by the contract
- Services, supplies or equipment that are not medically necessary, or which are experimental/investigational
- Eyeglasses or contact lenses or examinations for their prescription or fitting
- Hearing aids or examinations for their prescription or fitting
- In vitro fertilization or artificial fertilization
- Weight loss programs, services or supplies
- Dental services except as specifically provided
- Cosmetic surgery
- Organ transplants except as specifically provided
- Reversals of sterilization

Freedom of choice

This plan allows you complete freedom of choice in selecting a physician or hospital that is convenient for you. If you go on vacation or reside away from home during the year, this freedom of choice allows your health coverage to “go with you,” including when traveling abroad. If you have already established relationships with physicians of your choice, this plan will allow you uninterrupted access to those health care providers.

OnLine Services

We are able to answer questions about claims or benefits with our secure messaging via the web. The WPS State of Wisconsin web pages (www.wpsic.com/state) provide access to your plan benefits, member materials, and our “Find a Doctor” **provider directories**. Once enrolled in the plan, you can register online to gain access to comprehensive plan and health care information as well as timesaving account management tools.

This is intended as a general outline of benefits. It is not intended to be a complete description of coverage and does not serve as a legal document. For a complete listing of benefits, limitations, and exclusions please refer to your Medicare + \$1,000,000 benefit handbook (ET-4113) or contact WPS Health Insurance.

Service Centers

Appleton

1500 N. Casaloma Dr., Suite 202
Appleton, WI 54912-7216

Wausau

1800 W. Bridge St., Suite 200
Wausau, WI 54401

Madison

1751 W. Broadway
Madison, WI 53713
(800) 634-6448

Milwaukee

111 W. Pleasant St., Suite 110
Milwaukee, WI 53212

Eau Claire

2519 N. Hillcrest Pkwy., Suite 200
Eau Claire, WI 54702

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HEALTH BENEFITS	Plan Pays*	Limitations
Physician	100%	None.
Hospital	100%	120 days in semi-private room.
Laboratory and X-rays	100%	None.
Behavioral Health (Combined w/Alcohol & Drug Abuse)	100%	<i>In 2006, annual dollar maximums for Behavioral Health services are suspended</i> INPATIENT—120 days or \$6,300 per calendar year, whichever is less.
	90%	OUTPATIENT—of the first \$2,000 per calendar year.
	90%	TRANSITIONAL—of the first \$3,000 per calendar year.
Alcohol & Drug Abuse (Combined w/Behavioral Health)	100%	<i>Annual combined benefit is \$7,000</i> INPATIENT—30 days or \$6,300 per calendar year, whichever is less.
	90%	OUTPATIENT—of the first \$2,000 per calendar year.
	90%	TRANSITIONAL—of first \$3,000 per calendar years.
Emergency Room	100%	None.
Extended Care Facility	100%	Medicare-approved service and facility-contract maximum. Medicare approved services** at non-Medicare approved facility - if admitted within 14 days after a hospital stay of 3 days or more: \$50 per day for first 100 days, then the contract maximum. Excludes custodial care as defined in the contract.
Vision Care	100%	For illness or disease only.
Prescribed medical services/supplies	100%	None.
Transplants	100%	Kidney, cornea, bone marrow, parathyroid, musculoskeletal, as listed in booklet. Excludes all services related to non-covered transplants.
Chiropractic Care	100%	None.
Ambulance	100%	None.
ADDITIONAL BENEFITS/EXCLUSIONS		
Physical, speech & occupational therapy	100%	None.
Home Health Care	100%	365 visits per calendar year.
Home Hospice Care	100%	80 visits per six months.
Hearing Aid	0%	Not a covered benefit.
Routine Annual Exams	0%	Not a covered benefit unless allowed by Medicare
Oral Surgery	100%	None.
Prescription Drugs		Separate PBM administration through Navitus.

- Medicare Plus \$1,000,000 provides benefits and reimbursement for all Medicare deductibles for covered services.
- The Contract maximum benefit of the Medicare Plus \$1,000,000 Plan is \$1,000,000 lifetime aggregate, which is in addition to benefits paid by Medicare.
- Medicare Plus \$1,000,000 Plan pays the percent of charge(s) shown above. Charge(s) means usual, customary, and reasonable (UCR) demands for payment for services or other items for which benefits are available, as determined by WPS Health Insurance. In some cases, the amount WPS determines as reasonable may be less than the amount billed by your provider. Some providers are not contractually obligated to write off the balance and, as a result, may choose to balance bill the subscriber. Should such a situation arise, 'hold harmless' protections apply. WPS Insurance will protect the subscriber against collection agencies and a court of law. WPS has contracted providers in Wisconsin and throughout the nation. For more information on 'hold harmless' please call a Member Services representative at the number. If such a charge dispute arises, contact WPS Health Insurance.

* Includes Medicare payment.

** Approved services means services which would be paid by Medicare if provided in a Medicare-approved facility.