

GHC-SCW PPO MEMBERSHIP GUIDE



BETTER TOGETHERSM



 **Group Health
Cooperative**
of South Central Wisconsin
ghcscw.com

THANK YOU FOR CHOOSING GHC-SCW

On behalf of all of us at Group Health Cooperative of South Central Wisconsin (GHC-SCW), thank you for choosing one of the top-rated health plans in Wisconsin for your insurance and health care needs. You have chosen the GHC-SCW Preferred Provider Option (PPO) plan, which gives you the freedom to choose from a large selection of Providers from across the country.

Please read this membership guide carefully. In it you will find your member identification (ID) card(s), general health plan information, guidance on how to access your specific plan documents, GHC-SCW contact information and more.

If you have questions, comments or concerns about your health insurance plan or health care, please contact our Member Services team at **(608) 828-4853** or toll-free at **(800) 605-4327** (TTY Number: **(608) 828-4815**) and request Member Services.

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WELCOME TO GROUP HEALTH COOPERATIVE OF SOUTH CENTRAL WISCONSIN

We're glad you've chosen to join more than 83,000 GHC-SCW members who understand we truly are **Better Together**.SM

Take a moment to look through this membership guide. It's your guide to your health plan and your health care!

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CONNECT WITH US

We look forward to connecting with you and want to help you get the most value from your membership.



MEMBER SERVICES

Our Member Services team helps you get the most of your GHC-SCW coverage. Feel free to contact us by phone, weekdays from 8 a.m. – 5 p.m., at **(608) 828-4853** or toll-free at **(800) 605-4327 (TTY Number: (608) 828-4815)** and request Member Services.

If you prefer, you may contact us by email at member_services@ghcscw.com.



CARE MANAGEMENT

Our Care Management team is here to assist you during your transition of health care to GHC-SCW.

To speak privately to a Care Management registered nurse, please contact us at **(608) 257-5294**.

UNDERSTANDING YOUR PLAN

We're pleased to provide you with the tools you need to understand your benefits and receive exceptional health care. Use this booklet, ghcscw.com and our Member Services team to answer your questions about your health plan and your health care.



MEMBER IDENTIFICATION (ID) CARD

Your new GHC-SCW member identification card is attached. Please carry your card with you to present each time you receive care. Your Member ID Card contains important plan information such as your member number and plan number. The logos listed on your card will identify in-network and out-of network benefits.



PLAN DETAILS AND DOCUMENTS

View your health plan information at planfinder.ghcscw.com or go to ghcscw.com, click on the “**Health Insurance**” heading, select “**Your Benefit Information**”, and choose the red MyPlanFinder button.

To access your plan documents, enter your plan number. Your plan number can be found on your Member ID card.

Visit planfinder.ghcscw.com to view, save or print important information about benefits and coverage including the documents detail on the next page.



BENEFIT SUMMARY

Your Benefit Summary is a quick overview of just some of the benefits and covered services included in your health plan. For a complete description of covered services, view your Member Certificate and any amendments or riders to your benefit plan.



SUMMARY OF BENEFITS AND COVERAGE (SBC)

Your Summary of Benefits and Coverage (SBC), which all health issuers must provide to you, also provides an outline of your benefit plan.



MEMBER CERTIFICATE

Your Member Certificate outlines which benefits and services are included and excluded under your benefit plan and also describes the terms, conditions, and limitations of the benefits you receive.



PLAN AMENDMENTS AND RIDERS

Plan amendments and riders alter the Member Certificate language to include, exclude, and/or modify the benefits you are eligible to receive.



FORMULARY

GHC-SCW drug formularies provide a list of prescription drugs available under your benefit plan.

If you would like a free copy of these materials printed and mailed to you, please contact our Member Services team at **(608) 828-4853** or toll-free at **(800) 605-4327 (TTY Number: (608) 828-4815)** and request Member Services.

GET CARE



PRIMARY CARE

Primary Care Providers (PCP) offer a broad spectrum of health care and preventive care services. To find an in-network PCP, go to ghcscw.com, and select “**Clinic or Provider**” or contact our Member Services team at **(608) 828-4853** or toll-free at **(800) 605-4327**.



SPECIALTY CARE

If you need Specialty Care, you may visit any in-network Specialty Provider. Your PCP may direct you to see a particular Specialist. To verify the Specialist is in-network, go to ghcscw.com, and select “**Clinic or Provider**” or contact our Member Services team at **(608) 828-4853** or toll-free at **(800) 605-4327**.



SAME-DAY URGENT CARE APPOINTMENTS

If you're unable to schedule a same-day appointment with your PCP and your health concern is urgent, you can make a same-day appointment at our GHC-SCW Urgent Care Clinic. GHC-SCW Urgent Care treats non-life threatening conditions.



EMERGENCY CARE

Emergency Care is medical care for a life-threatening medical condition that could cause serious jeopardy to a person's health. If you require Emergency Care, please go to your designated hospital emergency room for treatment. If that isn't possible, go to the nearest emergency room or call 911.

To find the nearest **Urgent Care or Emergency Medicine Provider**, head to ghcscw.com and select “**Clinic or Provider**” and select your network or contact our Member Services team at **(608) 828-4853** or toll-free at **(800) 605-4327** (TTY Number: **(608) 828-4815**).

TELEHEALTH CARE



Video Visit Using GHCMYChartSM

With GHCMYChartSM Video Visits, members can safely visit with health care providers and receive the same exceptional care experienced at a GHC-SCW clinic. Visits are set up using GHCMYChartSM and available for preventative and wellness visits.*
Contact your clinic or log in to GHCMYChartSM to schedule.



GHC Care OnDemand

GHC Care OnDemand is your 24/7/365 anytime, anywhere virtual access to board-certified doctors and licensed mental health therapists. Visit either by phone or secure video to help treat any non-emergency medical condition. Most members receive unlimited, free visits.**

Visit ghccareondemand.com for more information.



GHC NurseConnect

GHC NurseConnect is staffed 24/7/365 to answer your questions and help you plan your next steps. Get general care advice for a cough, cold, fever, flu, sore throat and more. Address your health-related concerns with a registered nurse.

Contact GHC NurseConnect today at (608) 661-7350 or toll free at (855) 661-7350.



virtuwell[®]

With virtuwell[®], get care anytime, anywhere with our 24/7 online clinic. Get a diagnosis, treatment plan and prescription for over 60 common conditions. Most visits are free, depending on your insurance plan.***

Visit ghcscw.com/virtuwell to get started.

*You must be in Wisconsin at the time of the appointment.

**Restrictions or limitations apply for members with BadgerCare Plus, Medicare or HSAs.

***All GHC-SCW HMO and PPO members that reside in AZ, CA, CO, CT, IA, MI, MN, ND, NY, PA, SD, VA and WI get free virtuwell[®] visits. BadgerCare Plus and Medicare Select members cannot use virtuwell[®].

Preferred Provider Option (PPO) plan members have the freedom to see the Provider of your choice, but prior authorization may still be required for certain benefits and services.



PRIOR AUTHORIZATION

Prior Authorization is the process by which GHC-SCW provides prior written approval for coverage of specific benefits, treatments, Durable and Disposable Medical Equipment (DME), Prescription Drugs and supplies. The purpose of Prior Authorization is to determine and authorize the following:

The specific type and extent of care, Durable and Disposable Medical Equipment, Prescription Drug or supply that is necessary;

The number of visits, or the period of time, during which care will be provided;

The Provider to whom the Member is being referred; and

Whether the Member should receive coverage for

the services from an out-of-network Provider because necessary services are not available from an in-network Provider.

If Prior Authorization is not received prior to the date of service and/or receipt of supplies, your Provider should contact GHC-SCW's Care Management Department for a determination of Medical Necessity.

The Prior Authorization lists may differ depending on your health plan. Please contact Care Management at **(608) 257-5294**.



GHCMyChartSM gives you secure, online access to your medical records, insurance information and much more. To register, activate or log in to your GHCMyChartSM account, visit ghcscw.com and select “**GHCMyChartSM Log-In**” in the top menu.

FEATURES

- Schedule appointments.
- View and print immunization records.
- Communicate with GHC-SCW clinic staff.
- Refill medications.
- View select test results.
- Access your children’s medical and insurance information with GHCFamilyChart[®].



PROVIDER PORTAL

To verify a Provider is in-network, use the PPO portal located at ghcscw.com, and select “**Clinic or Provider.**” The logos listed on your member identification card will identify in-network and out-of-network benefits.

MyChart[®] is a registered trademark of Epic Systems Corporation. GHCMyChartSM is a registered service mark of GHC-SCW.

We offer our members a broad network of pharmacies to make sure getting your prescriptions filled is convenient for you!



GHC-SCW CLINIC PHARMACIES AND PHARMACISTS

GHC-SCW pharmacists help you navigate the complex world of medications by answering questions on therapy, performing dose verification, analyzing drug interactions and completing medication reviews. If you have any questions, please call **608-257-9732** (TTY Number: **(608) 828-4815**) or visit ghcscw.com and search “Retail Pharmacy Services”.



GHC-SCW MAIL ORDER PHARMACY

Prescriptions are delivered right to your door with our **FREE MAIL ORDER** service. GHC-SCW pharmacies can dispense a 90 day supply on most medications. Most prescriptions arrive within 3-5 days after your refill request. Note some medications can not be shipped. **GHC-SCW mail orders can only be shipped to a location within the state of Wisconsin.** For the Sauk Clinic Pharmacy, call **(608) 831-1773**.



SCRIPTALK®

ScripTalk® is available to members who have trouble reading the fine print of prescription medication labels and who fill their prescriptions at any of our GHC-SCW pharmacies. This free, easy-to-use service will read all your prescription label information out loud, including drug name, dosage, instructions, warnings, pharmacy information, provider name, prescription number, date and more.



NAVITUS

In addition to GHC-SCW pharmacies, you have the freedom to use any participating pharmacy in our national Navitus Health Solutions network, which includes most major pharmacies and independent community pharmacies. Show your GHC-SCW/ Navitus identification card to your eligible pharmacy.



MAIL PHARMACY

GHC-SCW offers members the Birdi Mail Pharmacy. Birdi is an option for patients getting prescriptions mailed out of state. Please call **(888) 240-2211** or visit **BirdiRx.com** for more information.



FORMULARIES

GHC-SCW drug formularies provide a list of prescription drugs available under your specific benefit plan. You can find your plan's formulary on **MyPlanFinder** or **ghcscw.com**, with your other plan documents. See the Understanding Your Plan section in this booklet for information on your plan's formulary. For questions about formularies, please call **(608) 828-4811**.

TERMS TO KNOW

Please refer to your plan documents (Benefit Summary and SBC) for the Deductible, Coinsurance, Maximum Out-of-Pocket (MOOP), and any Copayments specific to your plan.



DEDUCTIBLE

The amount you owe for covered health care services before your health insurance begins to pay.



COINSURANCE

Your share of the cost of a covered health care service, calculated as a percentage of the allowed amount for the service.



MAXIMUM OUT-OF-POCKET (MOOP)

The most you pay during a policy period before your health insurance or plan begins to pay 100% of the allowed amount of covered health care services.

This limit never includes your premium, balance-billed charges or health care your health insurance or plan doesn't cover.



COPAYMENT

A fixed amount a member pays for covered health services usually when a member receives the services.



IN-NETWORK

Providers who are contracted with GHC-SCW health insurance plan are considered in-network. Coinsurance and Copayments for visits to in-network Providers generally cost less than Coinsurance and Copayments for out-of-network Providers.



OUT-OF-NETWORK

Providers who are not contracted with GHC-SCW health insurance plan are considered out-of-network. If you choose to see an out-of-network Provider, you may be required to pay at the time of service and submit the claims to the network yourself.

Please Note: Any out-of-network Provider claims that exceed reasonable and customary fees and charges are the member's sole responsibility.

MEMBER OWNER REWARDS

GHC-SCW member-owners, the power of being part of south central Wisconsin's only non-profit health care Cooperative just got better. Now, you automatically qualify for our **Member Owner Rewards**.

Member Owner Rewards Include:



CLASSES, SERVICES & ONE-ON-ONE THERAPEUTIC SESSIONS

Complementary medicine services are available directly from GHC-SCW providers with preferential appointments for members. No matter what your interest, from understanding nutrition to managing diabetes to practicing yoga, GHC-SCW has an educational experience designed with you in mind. Go to ghcscw.com, click on “**Wellness**”, select “**Sign Up for Classes**” to register for our current classes.



GHC MYCHARTSM & THE MOBILE GHC MYCHART APP

The power of all your health information in one place. Easy, convenient and safe.



MANAGEWELL[®] REWARDS

GHC-SCW has a member-centric wellness rewards program* called **ManageWell[®]**. This online platform includes an entire suite of programs, activities and challenges. Complete healthy activities to earn rewards. Activities include your yearly wellness exam, exercises, annual screenings, tests and other ways to protect your health and wellness. Learn more at ghcscw.com/managewell.

*The ManageWell[®] reward program is not available to all members. ManageWell[®] is not available to State (ETF)/WPEG/FEHB members. Reward restrictions apply to BadgerCare Plus members.

Complementary medicine classes, services & therapeutic session pricing is subject to change. Please contact your GHC-SCW clinic or visit ghcscw.com for information about current pricing.



VIRTUAL CARE

When you have a GHC-SCW card in your wallet you can get care, anywhere.

- GHCMYChartSM Video Visits
- GHC Care OnDemand
- virtuwell[®]
- GHCNurseConnect



GHC EXPERIENCE GUARANTEETM

We give you the power to decide if your experience was worth what you paid. Wisconsin's first and only money-back health care guarantee.

If your experience at a GHC-SCW clinic doesn't meet your expectations, tell us about it, and at your request, we'll refund some or all of the costs associated with your visit.

Visit ghcsmartcare.com to get started!



EYE CARE DISCOUNTS

GHC members get a discount of 20% on retail eye care products such as frames, non-prescription sunglasses, reading glasses, solutions and drops. Members also receive 10% off of a year supply of contacts.

ABOUT GHC-SCW

When your health care and your health plan work together, the result is the superb care and impeccable service you've come to expect from Group Health Cooperative of South Central Wisconsin (GHC-SCW).

YOUR HEALTH CARE. YOUR HEALTH PLAN. BETTER TOGETHERSM.

OUR MISSION. WHO WE ARE AND WHY WE EXIST.

We partner with members and the communities we serve to maximize health and well-being.

OUR VISION. WHO WE ASPIRE TO BE.

As a local, not-for-profit, member-owned Cooperative, we are the most trusted resource for lifelong health and well-being in the communities we serve.

COMMON VALUES. THE VALUES WE SHARE.



MEMBER CENTERED

When health insurers and health care providers are brought together under one roof, we are Better Together. Our care team model focuses on supporting the needs of our patients and members and providing the best in safe, high quality coordinated health care. Members and their providers participate in making meaningful decisions that lead to better outcomes.



QUALITY DRIVEN

When members and their providers each participate meaningfully in the decisions that lead to better health care, we are Better Together. GHC-SCW continues its tradition of providing proactive health promotion and disease management outreach to our members to consistently achieve high quality health care accreditation.



INNOVATION

When we work to lift each other up, show appreciation and collaborate in the best interests of the member, we are Better Together. GHC-SCW has made innovative advancements which include the implementation of GHCMYChartSM, and GHC Care OnDemand as well access to innovative complementary medicine benefits and wellness programs.



COMMUNITY INVOLVED

When we join with our community to further the causes for which we share a common concern, we are Better Together. We are proud to promote programs that strengthen lives, and make our community a safer, stronger and healthier place to live and grow. GHC-SCW employees share their time and talent; and we recognize that the value of what we give is also what we gain – for our employees, our members and our community.



NOT FOR PROFIT COOPERATIVE

When we share a common purpose, a common voice and a common vision, we are Better Together. We use our surpluses to improve clinics, enhance health care benefits and give back to the community. Our members, not our profits, are our priority. We have a unique cooperative governance structure which works directly for our members.



EQUITABLE AND INCLUSIVE

GHC-SCW is an affirmative action, equal opportunity employer. It is the policy of GHC-SCW to provide equal employment opportunity to all individuals regardless of their race, creed, color, disability, gender identity, age religion, national origin, ancestry, military and veteran status, sexual orientation, marital status, pregnancy or any other characteristic protected by federal, state, or local laws relative to all employment matters.

MORE INFORMATION

We encourage you to view your member materials and benefit information online.

Visit ghcscw.com, select Health Insurance, then Your Benefit Information to access important member information including an electronic copy of this GHC-SCW Membership Guide and the following:

- **MyPlanFinder:**
Your online tool to obtain plan documents
- **Explanation of Benefits Key**
- **Notice of Privacy Practices**
- **Health Plan Member Information**
- **Patient Protection Disclosure**
- **Rights and Responsibilities**
- **Women's Health Notice**
- **Advance Directive, Living Will, Or Power Of Attorney For Health Care Notice**

On ghcscw.com you can also:

- View Provider Directories
- Sign up for your GHCMYChartSM account
- Take steps to select your Primary Care Provider
- Make an appointment
- Transfer your medical records, prescriptions and specialty care
- Learn about our Wellness Program
- And more!

If you would like a free copy of any of these materials printed and mailed to you, please contact our Member Services team. Feel free to contact us by phone, weekdays, from 8 a.m. – 5 p.m., at **(608) 828-4853** or toll-free at **(800) 605-4327** and request Member Services. If you prefer, you may contact us by email at member_services@ghcscw.com.

MyChart® is a registered trademark of Epic Systems Corporation. GHCMYChartSM is a registered service mark of GHC-SCW.

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GHC-SCW Nondiscrimination Notice and Language Assistance Services

GHC-SCW complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex.

ATTENTION: If you speak English, language assistance services, free of charge, are available to you. Call (608) 828-4853 or (800) 605-4327, ext. 4504 (TTY: (608) 828-4815).

ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al (608) 828-4853 or (800) 605-4327, ext. 4504 (TTY: (608) 828-4815).

LUS CEEV: Yog tias koj hais lus Hmoob, cov kev pab txog lus, muaj kev pab dawb rau koj. Hu rau (608) 828-4853 or (800) 605-4327, ext. 4504 (TTY: (608) 828-4815).

An electronic copy of **GHC-SCW's Nondiscrimination Notice and Language Assistance Services** can be found on ghcscw.com.

Notice of Privacy Practices

GHC-SCW is legally required to protect the privacy of each member's health information, and doing so is of extreme importance to GHC-SCW. We call this information "protected health information" or PHI. This information includes your personal and demographic information that identifies you and that relates to your past, present or future physical or mental health condition and related health care services. Please read the **GHC-SCW Notice of Privacy Practices** for more information as well as your **Rights and Responsibilities**. The GHC-SCW Notice of Privacy Practices can be found at ghcscw.com, scroll to the bottom of the page, and select Privacy in the footer bar or type Privacy in the search bar on any page. If you would like a free copy of these materials printed and mailed to you, please contact our Member Services team at **(608) 828-4853** or toll-free at **(800) 605-4327** and request Member Services.

