

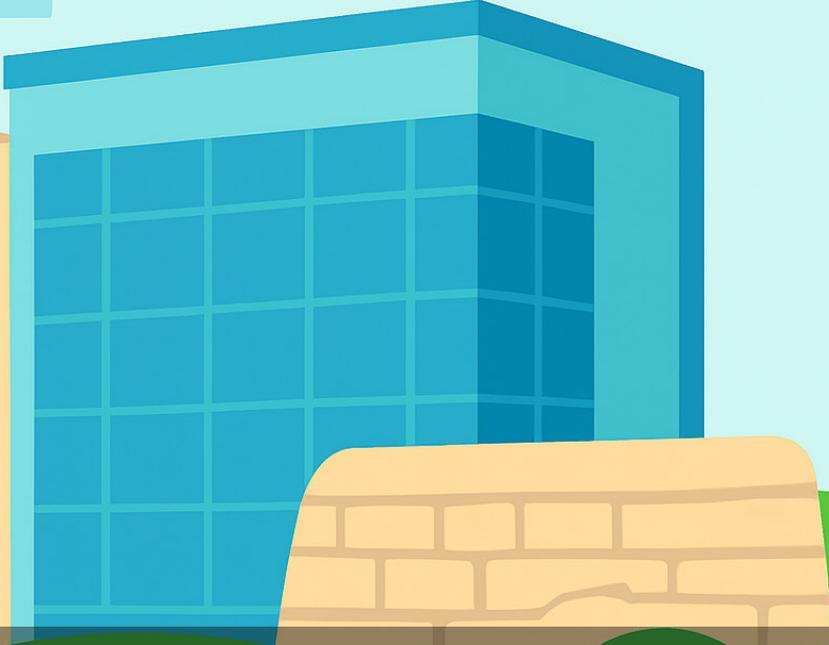
Better Together HMO

Group Health Cooperative of South Central Wisconsin 2026 Member Reference Guide

Group Name



Group Health
Cooperative
of South Central Wisconsin



BETTER TOGETHER SM



**Group Health
Cooperative**

of South Central Wisconsin

ghcscw.com

WELCOME

to Group Health Cooperative of South Central Wisconsin (GHC-SCW)!

Thank you for choosing GHC-SCW as your health care provider.



Get Started!

To get the best care possible, we encourage you to take these quick steps!

1. Activate your online GHCMYChartSM account

Schedule appointments, refill your prescriptions, view select test results and more! Visit ghcscw.com/ghcmymychart to get started.

2. Transition your care.

If you're coming to us from a different health care organization, we want to help make your transition as seamless as possible. Visit ghcscw.com/for-members/transition-your-care. You'll want to complete a Transition of Care form and transfer existing:

- Medical records so we can better understand your medical history.
- Specialty care treatment so we can help provide continuity of your care.
- Medications so we can help you avoid gaps in your medication regimen.

3. Choose your Primary Care Provider (PCP).

To view our PCPs, visit ghcscw.com and select, "Find a Provider."

LGBTQIA+ Primary Care Services

GHC-SCW understands and values the importance of care in an environment that is both safe and welcoming. We are committed to providing patient-centered primary care to our LGBTQIA+ members. Learn more at ghcscw.com/lgbtqia-members.



Connect With Us

As a GHC-SCW member-owner, you play an active role in your health care, so it's important that you stay up-to-date on what's happening in your Cooperative. And as a non-profit, we're focused on green initiatives that better our community which means connecting and communicating with you online. **Stay connected and help us go paperless!**

- Sign-up today at ghcscw.com/ghcmymychart to receive our member newsletter, HouseCall, and our regular electronic member communications.
- Follow us on Facebook, LinkedIn and X to get the most up-to-date information as it happens!
- Visit our website at ghcscw.com for more information about the services and care we offer.



QUESTIONS? Call Member Services at (608) 828-4853 or toll-free at (800) 605-4327.

Group Health Cooperative of South Central Wisconsin (GHC-SCW)

YOUR LOCAL, NON-PROFIT, MEMBER-OWNED,
HEALTH CARE COOPERATIVE



GHC-SCW isn't your standard health care company. We exist to serve our members, and we value our Cooperative spirit. We pioneered the HMO movement as Dane County's first HMO, and today we are a nationally-recognized leader in health care with a history of many other trailblazing firsts. We provide the entire spectrum of managed health care services, including insurance, primary care and select specialty care, in five Madison-area clinics. From our commitment to a non-profit, member-owned Cooperative care model to the investments made in the benefits and the well-being of our employees, we believe in the culture of exceptional care.

Our Mission

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

Our Vision

As a local, non-profit, member-owned Cooperative, we are the most trusted resource for lifelong health and well-being in the communities we serve.

Our Values

Our Values are a set of beliefs which we hold dear that help us identify priorities for the Cooperative and as well as a guide for how we conduct our business.

- We are a non-profit Cooperative
- We are member-centered
- We are equitable and inclusive
- We are quality-driven
- We are innovative
- We are community involved

Our Commitment to Excellence

GHC-SCW gives you the power to decide if your experience was worth what you paid. The **GHC Experience GuaranteeSM** is a promise that every patient and member gets the best experience every time. If you have an experience that fails to meet your expectations, GHC-SCW will refund some or all of your out-of-pocket costs associated with the visit. For more information, visit ghcscw.com/experience-guarantee.



Learn more at ghcscw.com

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 **Group Health Cooperative**

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BETTER TOGETHER HMO

BEST-IN-CLASS PRIMARY CARE + COST SAVINGS

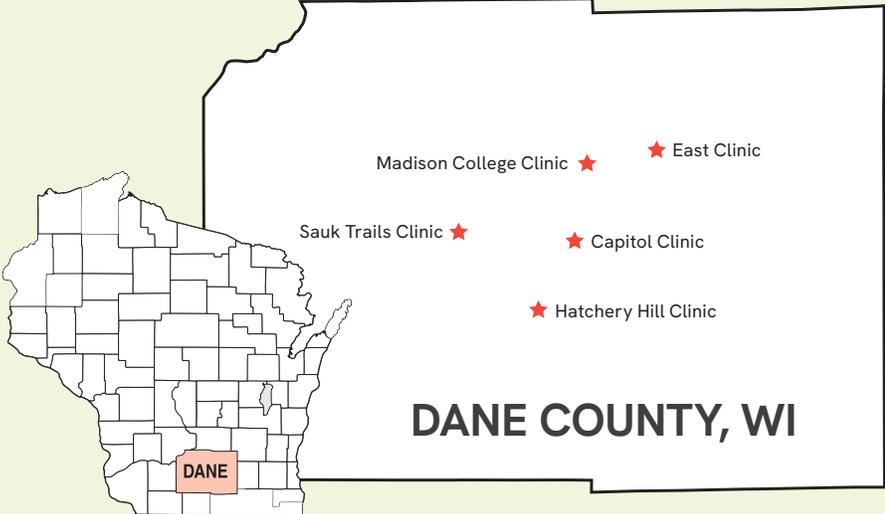
Introducing the **Better Together HMO**, an insurance product from Group Health Cooperative of South Central Wisconsin (GHC-SCW).

The Better Together HMO gives individuals access to their choice of our five full-service, high-quality GHC-SCW primary care clinics in and around Madison, plus access to specialty care close to home through our world-class specialty partners at UW Health Hospitals and clinics and UnityPoint Health - Meriter Hospital and clinics.

Best of all, GHC-SCW offers an exclusive discount for using our exceptional primary care clinics.

Visit ghcscw.com and select, "Find a Provider" to search our exceptional GHC-SCW Primary Care Providers located in our five primary care clinics:

 **GHC-SCW Primary Care Clinics**



DANE COUNTY, WI

-  **Capitol Clinic (including appointment based Urgent Care)**
675 W. Washington Ave., Madison
-  **East Clinic**
5249 E. Terrace Dr., Madison
-  **Hatchery Hill Clinic**
3051 Cahill Main, Fitchburg
-  **Madison College Community Clinic**
1705 Hoffman St., Madison
-  **Sauk Trails Clinic**
8202 Excelsior Dr., Madison

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 **Group Health Cooperative**

of South Central Wisconsin

ghcscw.com

FREQUENTLY ASKED QUESTIONS

What is the Better Together HMO?

The Better Together HMO offers high-quality primary care clinics and providers from GHC-SCW as the exclusive choice for primary care. Specialty care will continue to be offered through UW Health Hospitals and clinics and UnityPoint Health - Meriter Hospital and clinics.

Who is the Better Together HMO available to?

The Better Together HMO is available to the following:

- Small Employer Groups who select an ACA-compliant plan.

Is the Better Together HMO available for all plans? For example: PPO, POS or Medicare?

The Better Together HMO is available for HMO ACA Compliant plans only. POS/PPO/Medicare Plans are not eligible for this product offering.

Where can the Better Together HMO be sold?

The Better Together HMO will be available to employer groups in Dane County.

What does this mean for a member who selects the Better Together HMO?

Members must select a GHC-SCW Primary Care Provider (PCP). Members will not be able to choose a PCP in the broader Partners HMO (which includes Access Community Health Centers, UW Health Clinics and UnityPoint Health - Meriter Clinics).

Can a Better Together HMO member with family coverage choose providers outside of the GHC-SCW clinics?

No. The Better Together HMO offers primary care solely through GHC-SCW clinics and PCPs.

Which specialists can the members see?

For specialty care outside of GHC-SCW-owned clinics, members in the Better Together HMO will have access to specialty care through UW Health Hospitals and specialists and UnityPoint Health - Meriter Hospital and specialists. Additional facilities and specialties are available with an approved Prior Authorization.

What hospitals are available to members in the Better Together HMO?

Members must receive care at UW Health Hospitals or UnityPoint Health - Meriter Hospital.

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PRIMARY CARE

Your care starts here, and we see it through with you.



CHOOSING A PRIMARY CARE PROVIDER (PCP)

Good news: all GHC-SCW primary care clinics are accepting new patients!

It's important to choose a PCP who understands you and involves you in decisions about your care. You should be able to trust them fully. Search through your PCP options on ghcscw.com when you select the **Clinic, Provider or Behavioral Health Services** button.



Here are some tips for your search:

- Think about your health goals and concerns. Find PCPs that match those.
- Identify any preferences for your PCP's gender, location and even their language.
- Read their bio and ratings to understand their style.
- Set up a visit with your PCP and evaluate how you feel after your appointment.

If you're a new member, you'll list your new PCP on your enrollment materials. You can switch at any time through your **GHCMYChartSM** account or by calling Member Services at **(608) 828-4853**.

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Benefits of Choosing GHC-SCW Primary Care

Access

All GHC-SCW primary care clinics are accepting new patients!

Care When You Need It

We will always work with you to get you seen as soon as possible in the most convenient way for you. That might be an appointment with a provider on your care team, a same-day appointment at our Capitol Clinic Urgent Care or even a virtual visit.

GHC Experience GuaranteeSM

If your experience at a GHC-SCW clinic doesn't meet your expectations, you can tell us about it, and at your request, we'll refund out-of-pocket costs associated with your visit. It's just one way we show our commitment to exceptional primary care.

LGBTQIA+ Primary Care

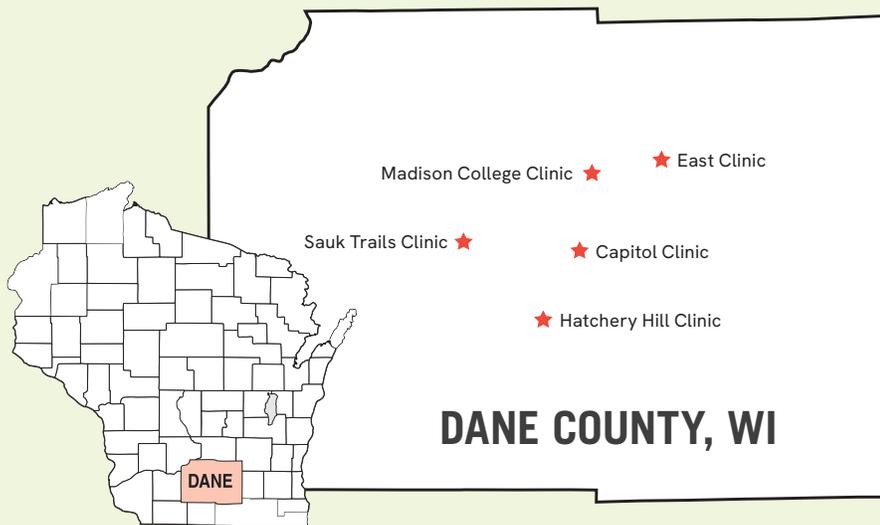
Everyone deserves to receive care in an environment that is both safe and empowering. Choose from our PCPs, including those who have knowledge or special training in LGBTQIA+ primary care or who have self-identified as providing culturally sensitive and frequent care to LGBTQIA+ members.

Virtual Care Options

When you're sick and a waiting room is the last place you want to be, you have many virtual options. Use GHC Care OnDemand, which includes Virtual Urgent Care Visits powered by KeyCare, E-Visits powered by KeyCare, Virtual Therapy powered by MDLIVE, GHCMYChartSM Video Visits with GHC-SCW providers and the GHC NurseConnect line.



GHC-SCW Primary Care Clinics



- Capitol Clinic (including appointment based Urgent Care)**
675 W. Washington Ave., Madison
- East Clinic**
5249 E. Terrace Dr., Madison
- Hatchery Hill Clinic**
3051 Cahill Main, Fitchburg
- Madison College Community Clinic**
1705 Hoffman St., Madison
- Sauk Trails Clinic**
8202 Excelsior Dr., Madison

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Where to go for QUICK CARE

Save yourself time by knowing where to go for which type of care.



GHC Care OnDemand - 24/7/365 Virtual Care

Receive 24/7/365 non-emergency virtual medical care from a licensed provider, nurse or therapist using your computer, tablet or smartphone. Learn more at ghcscw.com/virtual-care.

Examples Include:

- Allergies
- Cold, cough, flu, fever
- Diaper rash
- Head lice
- Minor aches, pains, infections
- Minor cuts, scrapes, burns
- Minor sprains and strains
- Non-emergency mental health concerns
- Sinus infections
- Insect stings and bites
- Minor bumps and rashes
- Urinary tract infections (UTI)

 Care OnDemand visits are **free** for most members.

GHC NurseConnect
Available 24/7/365
Call (608) 661-7350

**Virtual Urgent Care
Powered by KeyCare**
Available 24/7/365
Visit [GHCMYChartSM](#)

**E-Visits
Powered by KeyCare**
Available 24/7/365
Visit [GHCMYChartSM](#)

**Virtual Therapy
Powered by MDLIVE**
Available 24/7/365
Visit [GHCMYChartSM](#)



Urgent Care - GHC-SCW Capitol Clinic - (608) 442-8100

Urgent Care is for non-life-threatening conditions that need to be treated that same day or after business hours. Contact your primary care clinic first to check same-day appointment availability with your care team or call (608) 442-8100 to schedule a same-day urgent care appointment.

Examples Include:

- Back pain
- Ear pain
- Cuts or scrapes
- Eye irritation
- Fever
- Migraine headaches
- Sore throats
- Simple bone fractures (not through skin)
- Sprains
- Skin rashes
- Urinary burning





Emergency Care - Nearest Hospital or Dial 911

Emergency care is for life-threatening medical conditions that can cause serious danger to your health. Learn more at ghcscw.com.

Examples Include:

- Alcohol or drug overdose
- Amputations or severe lacerations
- Compound bone fractures (through skin)
- Complications during pregnancy
- Heart attack/chest pain
- Facial or eye trauma
- Knife/gunshot wound
- Loss of consciousness
- Poisoning
- Respiratory problems
- Severe burns
- Strokes



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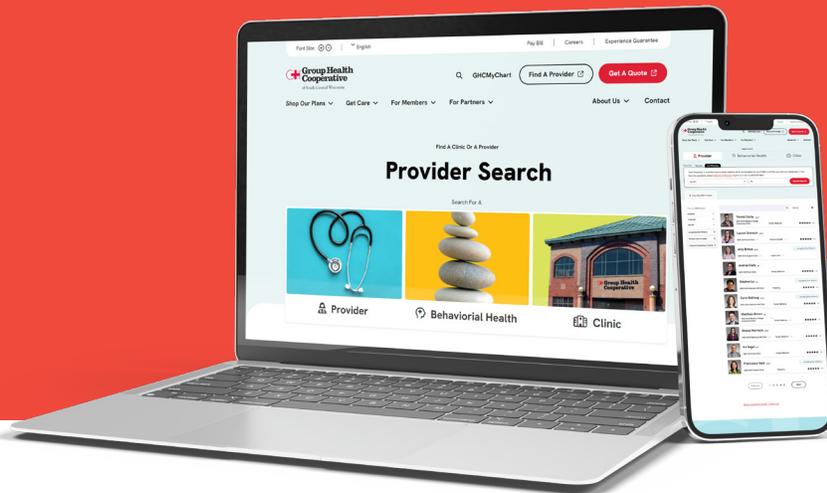
Members must be physically located in any state except Mississippi or New Mexico. Those two states are not covered for KeyCare E-Visits. BadgerCare Plus and non-member patients are not eligible for KeyCare E-Visits. Plan conditions may apply for members with HSA benefit plans.

 **Group Health
Cooperative**

ghcscw.com

"FIND A PROVIDER" SEARCH TOOL

DISCOVER THE PERFECT PROVIDER FOR YOUR UNIQUE HEALTH CARE NEEDS



Welcome to a seamless way to find your ideal health care provider! Our "Find a Provider" search tool, available on both our website and mobile devices, is designed to help you quickly and easily connect with the right health care professional for you and your family.

Key Features:



User-Friendly Experience: Our search tool offers streamlined and intuitive functionality, making it simple to search by provider name, specialty, location or even specific services.



Comprehensive Provider Information: Access detailed profiles including credentials, specializations, office locations, languages spoken, patient ratings, appointment availability and more.



Personalized Search Filters: Easily filter providers based on your preferences, including proximity to your home or workplace, provider gender, availability, specialty and more.



Convenient Provider Requests: Save time by submitting a GHC-SCW Primary Care Provider change request directly through the site - no phone calls or extra steps required!



Instant Access Anytime, Anywhere: Whether you're at home, at work or on the go, you can find a provider or clinic at your fingertips using our mobile-friendly tool.

Why Choose GHC-SCW?

Our commitment to your health goes beyond providing excellent care. With our new search tool, we empower you to make informed choices about your health care in a way that's convenient, accessible and tailored to your needs.

Visit ghcscw.com to learn more and start your provider search today!

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of South Central Wisconsin

PREVENTIVE PHYSICAL vs. OFFICE VISIT

At first glance, a physical and an office visit may seem like the same thing...

BUT, there is definitely a difference. It is important to understand the differences between the two, because it may affect your costs.

➔ Preventive Physical

- A thorough review of your general health and well-being.
- Your provider will complete a physical exam and make recommendations regarding your general health that usually focus around diet, exercise or disease screenings and well-being.
- Typically GHC-SCW covers preventive physicals at no charge, but any labs or other tests ordered at your physical may incur a charge.
- Refer to your Benefit Summary for exact benefits coverage.

➔ Office Visit

- An appointment to discuss specific, new or existing health problems.
- Your provider may then prescribe medication, order additional tests like lab work or X-rays, refer you to a specialist or discuss other treatment options.
- Depending on your benefits, an office visit usually results in additional costs to you.

Can one appointment be considered both a physical and an office visit?

On occasion, one appointment can meet the requirements for both types of visits. If this is the case, your provider will submit a charge for both a preventive physical and office visit. If your preventive physical includes consultation or treatment for a specific condition, your provider is legally required to report additional medical services on your bill.

How does this affect you?

While combining a preventive physical and an office visit will save you time by eliminating an extra appointment, it may also affect your costs. Providers must bill your visit based on both the reason you initially scheduled the appointment and what is done during the appointment. For this reason, it's important to remember that when you see your provider for a physical, something more than a general evaluation could cost extra.

Questions?

For more complete information on available services, please visit [HealthCare.gov](https://www.healthcare.gov) or call GHC-SCW Member Services at **(608) 828-4853** or toll free at **(800) 605-4327**.

GET CARE

Specialty and Ancillary Services at GHC-SCW

GHC-SCW members have access to outstanding specialty and ancillary services at our GHC-SCW-owned and operated clinics.



Eye Care

GHC-SCW optometry schedules are open at least 12 months in advance, so contact them early to get a time that fits your schedule. **Make an appointment through GHCMYChartSM or call (608) 257-7328.**



Physical and Occupational Therapy (PT/OT)

Our PT and OT staff work directly with your PCP to make sure you're receiving comprehensive treatment for your injury or condition. **Call (608) 662-5060 to schedule a standard PT/OT appointment or an Urgent Care PT/OT appointment.**



Dermatology

Dermatologists provide full-spectrum care including diagnosis, treatment, skin biopsies and light therapy in addition to treating conditions of the hair, nails and scalp. **Call your primary care clinic or (608) 661-7200 to schedule an appointment.**



Sports Medicine

Sports medicine providers care for active people, athletes and individuals with non-operative musculoskeletal conditions, as well as ongoing care of acute and overuse injuries. Treatment includes medical and injection therapies and collaboration with PT/OT. **Call your primary care clinic or (608) 661-7200 to schedule an appointment.**



Behavioral Health

We offer a full range of behavioral health and addiction services for children, adolescents and adults. Members have access to both GHC-SCW behavioral health providers and contracted providers in our community. Members can schedule with GHC-SCW outpatient behavioral health providers directly, without a referral, by contacting our behavioral health call center at **(608) 441-3290**. They can also visit our behavioral health page on ghcscw.com for a comprehensive search engine of behavioral health providers within GHC-SCW clinics and within our contracted network of providers in the community. GHC-SCW contracts with several substance use providers within the community, including UW Health Behavioral Health and Recovery - **(608) 282-8270**. Please

use the search engine for a complete list of substance use providers.

Some PCPs prescribe medications for substance use disorders. Please contact your primary care clinic for more information.

For Urgent and Emergency Behavioral Health Crisis

- **Behavioral Health 24/7 Crisis Line:** For immediate help with an urgent mental health crisis, 24-hour crisis intervention services are available for GHC-SCW members.
- **Monday - Friday Business Hours:** If you are experiencing a behavioral health emergency, including thoughts of suicide, **call GHC-SCW at (608) 441-3290 from 8 a.m. - 5 p.m., Monday - Friday.**
- **Nights and Weekends:** For crisis intervention services outside of business hours, **call (608) 257-9700**. You will be assisted by a nurse or an on-call crisis counselor who will help you to address your behavioral health emergency and any safety concerns.
- **PLEASE NOTE:** After-hours behavioral health crisis line **DOES NOT** prescribe medications, cancel or make appointments, send messages to your BH provider or connect you to your BH provider after-hours. For these services, please call during business hours Monday - Friday.

If your situation is immediately life-threatening, please call 911 or safely get yourself to the nearest emergency room.



Chiropractic

GHC-SCW has a team of chiropractors who can work to adjust or realign your spine and help reduce pain and discomfort. You might use chiropractic care if you have back or neck pain, get headaches or even if you have pain in your arms or legs. Talk to your primary care provider to see if chiropractic care is the right choice for you.



Clinical Health Education (CHE)

CHE staff include Diabetes Care Specialists, Dietitians, a Respiratory Educator, a Lactation Consultant, and a Genetic Counselor. CHE helps you learn about your health and how to prevent or manage chronic conditions. CHE Providers may help you create an individualized plan to improve your health, based on credible and easy-to-understand health information.

Understanding Prior Authorization

Prior Authorization is when GHC-SCW gives members prior written approval for coverage. Authorization could be for specified services, treatment, durable medical equipment (DME) or supplies. Prior authorization will determine and authorize payment of:

- The specific type and extent of care, DME or supply that is medically necessary.
- The number of visits or the period of time when you can get the care.
- The name of the provider giving you the service.

Prior Authorization IS NOT:

- A guarantee the service or supply will be covered. Coverage is determined by the member's benefit plan and is subject to Usual and Customary Reimbursement determinations.
- Unlimited, prior authorizations approvals may be limited by visits and/or time span.

Members Responsibilities:

- If you're using a non-participating provider, you are responsible for working with the provider to get all necessary prior authorizations.
- You should log into **GHCMyChartSM** before your visit to verify that GHC-SCW has approved the request for prior authorization. If you don't have access to **GHCMyChartSM**, you can create an account. Go to ghcscw.com/ghcmychart or call Member Services at (608) 828-4853 or toll-free at (800) 605-4327.
- If you're an HMO member using an Out-of-Network provider and you don't get prior authorization, and the requested service or supply is denied, you will be billed.
- If you're an HMO member and a participating provider does not get prior authorization and the requested service or supply is denied, you cannot be billed.

 **GHC-SCW no longer requires prior authorization or referrals for new and in-network outpatient Behavioral Health Services. This includes individual therapy, psychiatry and substance use disorder outpatient services. Other Behavioral Health Services may require prior authorization.**

A list of services requiring prior authorization can be found on our website at ghcscw.com/prior-authorization



QUESTIONS? Call Member Services at (608) 828-4853 or toll-free at (800) 605-4327.

GHC-SCW Pharmacy and Benefits



Capitol Clinic Pharmacy

675 West Washington Ave
Madison, WI 53703

(608) 257-9732

Monday - Friday: 8 a.m. - 6 p.m.
Saturday - Sunday: 9 a.m. - 5 p.m.

Hatchery Hill Clinic Pharmacy

3051 Cahill Main
Fitchburg, WI 53711

(608) 661-7242

Monday - Friday: 9 a.m. - 5:30 p.m.

Sauk Trails Clinic Pharmacy

8202 Excelsior Drive
Madison, WI 53719

(608) 257-4869

Monday - Friday: 8 a.m. - 5:30 p.m.

➔ Call Sauk Trails Clinic Pharmacy for information on Free Mail Prescription Mail Delivery

Navitus Health Solutions administers the pharmacy benefit for participants covered under the GHC-SCW prescription plan. GHC-SCW clinic pharmacies are approved Navitus providers and may be used for your prescription needs.



Check your GHC-SCW Benefits Summary to see if prescription drugs are a covered benefit under your health insurance plan.

The GHC-SCW pharmacy network includes non-GHC-SCW retail locations.

For a list of other pharmacies in the GHC-SCW network, check out “Understanding Pharmacy Benefits” under the “For Members” section on ghcscw.com. The network includes Costco, Hy-Vee, Walmart and Walgreens locations. CVS pharmacies are not a part of the GHC-SCW network.



Why Use a GHC-SCW Pharmacy?

- **Saving you money.** Our pharmacies are non-profit, meaning competitive pricing and lower costs for our members overall.
- **Understanding your whole care.** Our pharmacy staff are a part of your care team and work closely with your Primary Care Provider. Refill authorizations are returned quickly to our pharmacies.
- **Being available to you.** Our pharmacy staff are readily accessible and take the time to answer your questions.



Using GHCMyChartSM

Refills are just one click away! Order any time, day or night and avoid extra trips to the pharmacy.

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GHC-SCW Pharmacy and Benefits



Other Benefits (Continued)



Prescriptions by Mail

GHC-SCW Pharmacies offer free mail delivery of your prescriptions.

- Conveniently order and pay online via your GHCMYChartSM account for delivery in Wisconsin.
- Prescriptions will arrive on your doorstep in 3-7 business days depending on U.S. Postal Service volume.
- Certain medications cannot be shipped. This includes refrigerated items, Schedule II medications, injectables and some liquids.



Request mailed prescriptions through your GHCMYChartSM account!

Please call Sauk Trails Pharmacy at (608) 831-1773 with any questions.



MedsOnCue

GHC-SCW pharmacies are going paperless with MedsOnCue! This new service uses QR code technology to offer patient-friendly, prescription-specific medication education on demand. You'll get written medication information and educational videos explaining usage, benefits and potential side effects. The program ensures you'll understand how to take your medications safely and reduce avoidable reactions. It also helps GHC-SCW take steps to go green.

Other Important Details

Drug Formulary

GHC-SCW maintains a list of drugs and certain medical devices covered under the pharmacy benefit. This is known as the Formulary and is updated regularly. Visit ghcscw.com for a complete list.

Prior Authorizations

Medications listed on the Formulary as "PA" (Prior Authorization) and those not listed on the Formulary require submission of additional health information for consideration of coverage.

Transfer an Existing Prescription

To transfer an existing prescription, please contact your GHC-SCW pharmacy of choice and our pharmacy staff will connect with your previous pharmacy to obtain all necessary information to transfer your prescription.

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Member-Owner Rewards

2026



MAXIMIZE your
GHC-SCW MEMBERSHIP
with this EXCLUSIVE
package of rewards



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Member-Owner Rewards

Welcome to the GHC-SCW Member-Owner Rewards (MOR) program, where we prioritize your well-being and empowerment. This program is crafted with convenience, flexibility and exclusive savings in mind.

Think of MOR as a way for you to customize your path to health and enhance your holistic health journey. With no extra sign-up hassles, your GHC-SCW membership card is all you need to take advantage of these services and benefits.

Beyond the tangible benefits, belonging to a cooperative offers something even more powerful: **a voice and a vote in how your health plan is managed.**

Let's start with that foundation:

▪ Quick-Access Virtual Care Options through GHC Care OnDemand:

We know you're busy and don't want you to wait to get care. Beyond the traditional exam room, GHC-SCW gives Member-Owners fast and convenient options like:

- GHCNurseConnect
- E-Visits *powered by KeyCare*
- GHCMYChartSM Video Visits
- Virtual Urgent Care *powered by KeyCare*
- Virtual Therapy *powered by MDLIVE[®]*

▪ GHCMYChartSM and the Mobile GHCMYChartSM App:

Wherever you go, your secure health information and direct access* to GHC-SCW providers are right there with you.

▪ Our Exclusive Experience Guarantee:

You have a right to expect a great experience when you visit your GHC-SCW clinic. And if we fail to live up to that expectation, you shouldn't pay for that visit. Visit ghcscw.com/experience-guarantee to learn more about our money-back GHC Experience GuaranteeSM!

▪ ManageWell[®] Rewards^{**}:

This online wellness platform includes an entire suite of programs, activities and challenges. Complete healthy activities to earn rewards. Activities include your yearly physical, exercises, step tracking, participating in a Community Supported Agriculture (CSA) share, receiving your annual flu vaccine, creating and completing SMART goals and other ways to protect your health and wellness. Learn more at ghcscw.com/managewell.

▪ Discounts:

Massage Therapy and Acupuncture Discounts: GHC-SCW members get a discount on certain massage therapy and acupuncture services with select partners.

Eye Care Discounts: Members also 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 12-month supply of contacts!

▪ Outstanding Member Services:

As a Member-Owned, non-profit, health care cooperative, our mission, vision and values are built around providing our members with the best possible experience.

*GHCMYChart message fees may apply.

**The reward program is not available to all members. ManageWell[®] is not available to those included in the State of Wisconsin Group Health Insurance Program, Federal (FEHB), Individual and Family Plan and BadgerCare Plus members.



GHC-SCW offers many ways for our members to receive care. We believe health care should be easy to use and there when you need it.



24/7 GHC NurseConnect

GHC NurseConnect is staffed with RNs 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 (RN).
- Get out-of-area care advice for temporary illnesses or injuries.

Call **(608) 661-7350** or toll-free at **(855) 661-7350** to speak with a nurse today!



GHCMyChart Video Visits with your GHC-SCW Care Team

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 GHCMyChart.
- Schedule an appointment with a GHC-SCW provider for routine and select specialty care (Dermatology, Behavioral Health, or PT/OT).
- Available for preventive and wellness visits.

Call your clinic or log in to **GHCMyChart** to schedule!



24/7 Virtual Urgent Care powered by KeyCare

Virtual Urgent Care powered by KeyCare is your 24/7/365 virtual access to licensed providers.

- Live face-to-face access to a provider from your home, office or on-the-go.
- Visit by secure video to help treat certain non-emergency medical conditions.
- Most members receive unlimited, free visits.*

Visit ghcscw.com/keycare for more information or log in to **GHCMyChart** to schedule!



24/7 E-Visits powered by KeyCare

E-Visits powered by KeyCare is your 24/7/365 virtual access to licensed providers.

- Connect with a provider electronically from your home, office or on-the-go.
- Send messages and photos for symptom review by a licensed provider to help treat certain non-emergency medical conditions.
- Most members receive unlimited, free visits.*

Visit ghcscw.com/keycare for more information or log in to **GHCMyChart** to schedule!



24/7 Virtual Therapy powered by MDLIVE®

Virtual Therapy powered by MDLIVE is your 24/7/365 virtual access to licensed therapists and board-certified psychiatrists.

- Access a therapist from your home, office or on the go.
- Visit either by phone or secure video to help treat any non-emergency mental health condition.
- Most members receive unlimited, free visits.*

Visit ghcscw.com/mdlive for more information or log in to **GHCMyChart** to schedule!

*Restrictions may apply for BadgerCare Plus and non-member patients. GHCMyChart video visit services are not available to members who are located outside of the state of Wisconsin during the visit. KeyCare E-Visit services are not available to members who are physically located in Mississippi or New Mexico during the visit. Plan conditions may apply HSA benefit plans. Visit ghcscw.com/virtual-care for more details on exclusions.

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MK21-4-3(8.25)FL

 **Group Health
Cooperative**

of South Central Wisconsin

Smart. Secure. Simple. GHCMYChartSM



At GHC-SCW, we believe that collaboration requires open communication. With an online **GHCMYChartSM** account, you have access to smart, secure and simple tools that allow you and your provider to better manage your health, together.

GHCMYChartSM Features

-  Message your provider.*
-  View select test results, immunization records and health summaries.
-  Schedule appointments online.
-  Refill medications at GHC-SCW Pharmacies.
-  View and pay your bill.
-  Connect to your children's medical and insurance information with **GHCFamilyChartSM**.
-  Access multiple MyChart accounts with all your providers and health care organizations.
-  View and print your Member ID Card.
-  **And much more!**

→ GET STARTED!

1. Visit ghcscw.com/ghcmymychart and select "Sign Up Now."
2. Enter your **Activation Code** – or if you don't have one, select "Request a Code Now" to receive an activation code via email.
3. Complete the form and follow the prompts.
4. To connect to other organizations, **log in** to your **GHCMYChartSM** account, click on the **Menu** button and select "Link My Accounts". Search for clinics or hospitals you or your family have visited and created a **GHCMYChartSM** account with.

Access GHC Care OnDemand Virtual Care Options

Get virtual access to GHC-SCW providers, licensed therapists and board-certified doctors from home or on the go through **GHCMYChartSM**.

Virtual Therapy powered by MDLIVE®:
Treat mental health conditions via phone or secure video.

Virtual Urgent Care powered by KeyCare:
Get medical attention for non-emergency conditions via secure video.

E-Visits powered by KeyCare: Licensed providers can help treat non-emergency medical conditions 24/7/365 via messaging.

GHCMYChartSM Video Visits: Connect with GHC-SCW providers for routine, specialty, preventive and wellness care via secure video.

Better health is just
a click away with



BETTER TOGETHERSM

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MK17-77-8(9.25)F

Restrictions may apply for BadgerCare Plus and non-member patients. Some services may not be available to members who are located outside of the state of Wisconsin during the visit. Plan conditions may apply HSA benefit plans. Visit ghcscw.com/virtual-care for more details on exclusions.

 **Group Health
Cooperative**

of South Central Wisconsin

ghcscw.com

What is the GHC Experience GuaranteeSM?

The GHC Experience GuaranteeSM is a promise that every patient and member gets the best experience every time. If you have an experience at a GHC-SCW clinic that fails to meet your expectations in any way, you can visit ghcscw.com to submit a GHC Experience GuaranteeSM online form. Using the form, you can tell us about your experience and at your request, we will refund some or all of your out-of-pocket costs associated with the visit.

Why has GHC-SCW decided to offer the GHC Experience GuaranteeSM?

For nearly three decades, GHC-SCW has earned an "Excellent" accreditation status from the National Committee for Quality Assurance (NCQA). GHC-SCW is continuously among the highest-rated health insurance plans in the nation. We're confident that we're providing the very best care in Wisconsin - so confident that we're willing to stand behind it with a money-back guarantee. We think our members deserve that. After all, in every other industry, customers have the opportunity to get a refund when they're unsatisfied - we are proud to set the standard for customer service in health care.

How does the GHC Experience GuaranteeSM Online Form work?

If you have an experience at a GHC-SCW clinic that fails to meet your expectations, visit ghcscw.com, click Experience Guarantee at the top and select the **"tell us about your experience"** button. Using the online form, you can request a refund for some or all of your out-of-pocket costs (up to \$2,000). You trusted us with your care, so we will trust you to tell us what your experience was actually worth. The form is compatible with all devices and the form takes just moments to complete.

What does the GHC Experience GuaranteeSM cover and when am I eligible?

The GHC Experience GuaranteeSM only covers visits to GHC-SCW clinics or providers. Your refund request must be made no more than six months after your date of service. Our terms and conditions can be found at ghcscw.com, select "Experience Guarantee" at the top of the homepage.

What can I expect once I submit my feedback through the GHC Experience GuaranteeSM Online Form?

If you have requested to talk to us or have requested a refund, you will receive a call from our Member Services Team within three business days. They will speak with you on the phone and help process your refund if needed. If you requested to have some or all of your out-of-pocket costs refunded (up to \$2,000), the Member Services Team will work with you to be sure it is returned to you through your original method of payment within five business days.

What is not covered through the GHC Experience GuaranteeSM?

- Visits to any non-GHC-SCW clinics including UW Health, University Hospital or one of our health system partners.
- Disagreements with your provider's medical opinion, medical decision-making or refusal to provide or prescribe a particular medication.
- Disputes with your insurance carrier are not covered.

If I use the GHC Experience GuaranteeSM Online Form, will my private health information be safe?

Yes, HIPAA-compliant security protocol is in place to safeguard your privacy and personally identifiable information. We will never share your personally identifiable information and/or health information with any outside organizations.

What will you do with the information collected in the GHC Experience GuaranteeSM Online Form?

We're always looking for ways to learn from and engage with our members. All feedback – positive and negative – collected through the GHC Experience GuaranteeSM online form will be reviewed and analyzed to help us improve our Cooperative. Your feedback will not be connected to your medical record.

What should I do if I have additional questions about the GHC Experience GuaranteeSM?

Our Member Services Team can answer your questions and guide you through the GHC Experience GuaranteeSM online form, if needed. To speak with our Member Services Team, call (608) 257-9700 or toll free at (800) 605-4327.

ManageWell.® Be Well.

Healthy Lifestyle.
Healthy Rewards.



GHC-SCW WELLNESS REWARDS PROGRAM*

GHC-SCW is committed to whole person care for our members. That means **HEALTH** and **WELLNESS**. We have teamed up with ManageWell® to give members access to an exciting platform to manage wellness.

- Earn points. Earn rewards.
- Free app and fully online.
- Fun, engaging activities and challenges.
- Customizable to you and your health goals.
- Access to Mayo Clinic's health information library.
- Points refreshed every quarter.

ManageWell®

Earn Points. Earn Rewards.

- Fitness
- Nutrition
- Activity Trackers
- Stress Reduction
- Weight Management
- Healthy Living
- Challenges



Learn more at ghcscw.com/managewell.

Please check your member materials or call Member Services at (608) 828-4853 or (800) 605-4327 to verify eligibility.

*The reward program is not available to all members. ManageWell® is not available to those included in the State of Wisconsin Group Health Insurance Program, Federal (FEHB), Individual and Family Plan and BadgerCare Plus members.

ManageWell® Points

ACTIVITY

POINTS

ACCESS

Health Assessment 20/one time per year

PHYSICAL HEALTH

Exercise Tracker - 150 minutes per week 5/max 65 per quarter

Exercise Tracker - 180 minutes per week 1/max 13 per quarter

Exercise Tracker - 210 minutes per week 1/max 13 per quarter

Annual Physical/Medicare Physical/Postpartum Visit 50/one time per year

Flu Shot 20/one time per year

Dental Cleaning 25/one time per year

Learn Where to Go For the Right Care 5/once indefinitely

Advance Directive Shared With Care Provider 25/once indefinitely

Learn More About GHC-SCW Offerings 5/once per quarter

CHALLENGES

Healthy Program 20/one time per year

Mini Challenges 5 per challenge/max 15 per quarter

Bingo 5 per completion/max 15 per quarter

CONNECTIONS

Register for GHCMYChartSM 5/once indefinitely

Register for KeyCare 5/once indefinitely

Blood or Plasma Donation 10/once per quarter

Volunteer Your Time 10/once per quarter

Verify Current Contact Information 5/once indefinitely

Verify Demographics 5/once indefinitely

WEIGHT MANAGEMENT

Weight Watchers (WW) or Noom 5 per month/max 15 per quarter

HEALTHY HABITS

8,000 steps per day 1/max 91 per quarter

10,000 steps per day 1/max 91 per quarter

12,000 steps per day 1/max 91 per quarter

Create a S.M.A.R.T. goal 5/once per quarter

Complete a S.M.A.R.T. goal 10/once per quarter

Community Supported Agriculture (CSA) 100/one time per year

Sleep Tracker - 7 sleep hours/5 days a week 1/max 13 per quarter

Try a New Recipe 5/once per quarter

5K Walk or Run Event 10/once per quarter

Calm Premium App 5 per month/max 15 per quarter

HEALTH EDUCATION

Health Education Visit 10 per visit/max 30 per quarter

News You Can Use 5 per activity/max 15 per quarter

TOBACCO FREE

Be Tobacco Free Program 25/one time per year triggered by health assessment



Access ManageWell®
by desktop, phone
or tablet.



Points Earned/Quarter	Reward Tier	Payout/Quarter
100-199 points	Tier 1 payout	\$20 mailed check*
200+ points	Tier 2 payout	\$40 mailed check*



Download the ManageWell® 2.0 app or the ManageWell from Wellvation app and start earning rewards.
Bring wellness wherever you go.

*The reward program is not available to all members. ManageWell® is not available to those included in the State of Wisconsin Group Health Insurance Program, Federal (FEHB), Individual and Family Plan and BadgerCare Plus members.



Frequently Asked Questions

GETTING STARTED

Am I eligible to participate?

The GHC-SCW insurance policy holder plus one spouse, life partner or significant other also on the plan may participate in the ManageWell® wellness program.

The reward program is not available to all members. ManageWell® is not available for participants in the State of Wisconsin Group Health Insurance Program, Federal (FEHB), Individual and Family Plan and BadgerCare Plus members. The reward program is not available to dependents.

How do I get started?

Register for a ManageWell® account via the ManageWell® website at managewell.com or via the mobile app for either Android or Apple. The ManageWell® 2.0 app is available in the Apple Store. The ManageWell® from Wellvation app is available in the Google Play Store.

Your ID will be the letters “GHC” followed by your six-digit member number, for example: **GHC123456**.



Are other languages besides English available in the ManageWell® platform?

Yes. ManageWell has a “Language” section within Settings. In the upper right corner of the site, click on your account circle and select “Settings.” Under “Profile” select your preferred language.

POINTS AND REWARDS

How do I earn points?

Points can be earned by completing wellness activities and tracking them through the ManageWell® platform.

How many points do I need to earn a reward?

Each quarter you will need to reach tier one or tier two to earn a reward.

Points Earned/Quarter	Reward	Payout
100-199 points	Tier 1 Payout	\$20 mailed check
200+ points	Tier 2 Payout	\$40 mailed check

Do points expire?

Yes. Points expire and refresh at the end of each quarter.

What is the payout schedule?

Members will be mailed a check soon after the 90 days following the close of each quarter. See payout schedule below:

Quarter	Dates	Reward Payout Schedule
1	January 1 - March 31	Mid-July
2	April 1 - June 30	Mid-October
3	July 1 - September 30	Mid-January
4	October 1 - December 31	Mid-April

Why is there a delay in the rewards payouts?

Some of the activities in the program are automatically sent to ManageWell® such as claims data. The activities and claims can take time to process which delays the reward payout.

Are these earnings taxable?

Yes. The reward payouts are considered taxable income during the year the payouts are received. The employer that provides GHC-SCW insurance to you may deduct taxes out of your paycheck for you and your insured spouse, life partner or significant other’s rewards.

ACTIVITIES

What types of activities are included in the ManageWell® program?

There are a variety of activities included in the ManageWell® program with the hope that participants can find several activities that resonate with them. The platform offers educational activities and challenges. There are preventive activities such as an annual physical and dental cleaning. There is even a way to earn points by tracking exercise, sleep, and steps.

Do I need to submit anything manually to earn points?

Yes. There are five activities that will need documentation to be uploaded in the ManageWell® platform to earn points:

- Participating in a weight management or mindfulness program (e.g., Noom, Weight Watchers (WW) or Calm Premium App).
- Purchasing a vegetable Community Supported Agriculture (CSA) share.
- Receiving a flu shot out of the GHC-SCW network.
- Participating in a 5K walk or run event.
- Participating in a blood or plasma donation.

ManageWell®

Frequently Asked Questions *Continued*

Online submissions of these activities do not automatically earn points. A GHC-SCW employee will need to approve the submitted materials. If the materials do not meet the requirements, no points will be given. A message in the activity will let the participant know why the points for the activity were not approved.

Which activities are automatically submitted?

There are several activities that will automatically be submitted to the ManageWell® platform:

- Completion of an annual physical, Medicare Annual Wellness visit or a postpartum visit (only one visit will earn points one time per year)
- Billed in-network health education visits (asthma, diabetes and nutrition)
- In-network flu shots

Please note that these activities do not go into the platform right after they are completed. There is a delay in earning points because of claims processing.

Will my gym membership or gym visits count toward points?

Gym memberships and visits do not count toward points. You may accumulate points while at the gym by connecting or linking a qualifying fitness tracker and syncing your exercise minutes and/or steps to the ManageWell® platform.

How do I get points for the “Be Tobacco Free” program?

After completing the Health Assessment, found in the Assess activity tab, if you indicated you use tobacco, in ManageWell you will see an activity tab labeled “Tobacco Free”. Within that category will be an activity called “Be Tobacco Free”, which has four modules to guide you through making a successful quit attempt.

TRACKER INFORMATION

How do I connect my fitness devices to ManageWell®?

Once you have your fitness devices set up per the manufacturer’s directions, connecting them to your ManageWell® account is simple.

Please note: You must link your chosen device (i.e., Garmin) to each individual activity tracker (exercise, sleep and/or steps) to earn points for each activity.

Which fitness devices sync (exercise, sleep, steps) with ManageWell®?

Please see the chart on the top of the page to see which devices sync with ManageWell®.

Fitness Device	Exercise	Sleep	Steps
Apple Health	✓	✓	✓
Fitbit	✓	✓	✓
Garmin	✓	✓	✓
Google Fit	✓	✓	✓
Oura Ring	✓	✓	✓
Polar			✓
Strava	✓		
Under Armour MapMyFitness	✓		
Withings/Nokia	✓	✓	✓

For Apple Health and Google Fit...

1. Login to the ManageWell® app.
2. Tap on the settings icon in the upper right.
3. Choose “Data Sharing” then turn on any data items you wish to track in ManageWell®.

For all other devices...

1. Login to ManageWell® via www.managewell.com or the ManageWell® app.
2. Click on the menu item labeled “Trackers.” This will appear on the left menu of the website or on the bottom menu of the app.
3. Click on the tracker tile of interest, such as “Steps” or “Exercise” or “Sleep”.
4. Click on the “Connect a Tracker” button.
5. Choose the brand of fitness device that you have, and then follow the directions that appear next.

How do I avoid gaps in my ManageWell® tracker data?

The ManageWell® qualified fitness device must be registered and synced through ManageWell®. Once the device(s) is connected, the device provider sends ManageWell® data numerous times every day. Every time this occurs, ManageWell® receives the last 10 days of the data.

Synchronization issues may occur and therefore participants are asked to login to ManageWell® at least once every 10 days in case a tracker needs to be reconnected and to avoid any gaps in data.

CONTACT

Who do I contact if I am experiencing technical difficulties with the ManageWell® platform?

In the upper right corner of the site, click on your account circle and select “Help & Feedback.” Type your message and hit “Send Request.” You may also e-mail wellness@ghcscw.com.

Who do I contact if I have questions about the ManageWell® wellness program?

Call: Member Services at (608) 828-4853 or (800) 605-4327
Email: Wellness@ghcscw.com

Eye Care & Wellness Member Discounts

Studio Z Salon | (608) 221-7888 | studiosmadison.com

Studio Z Salon & Spa is an inviting full-service salon and spa established over 30 years ago. Their team is comprised of nearly 40 talented professionals whose goals are for every guest to leave feeling and looking happier than the moment they arrived.

➔ Current GHC-SCW members will receive \$20 off all 60 or 90 minute massage services.*

Inner Wisdom Acupuncture | innerwisdomacu.com | innerwisdomacu.janeapp.com

Inner Wisdom Acupuncture's deep-rooted passion for holistic health fuels their dedication to each patient. At their clinic, your well-being is their top priority, guiding them to craft individualized treatment plans that suit your unique needs.

➔ Current GHC-SCW members will receive \$10 off acupuncture (initial & follow-up services).*

Dane County Family Acupuncture | (608) 222-0250 | danecountyfamilyacupuncture.com

Dane County Family Acupuncture, established in 2010, is a premier, full-service acupuncture and traditional Chinese medicine clinic. They are located in Monona, WI and serve Madison, WI and the greater Dane County area.

➔ Current GHC-SCW members will receive \$15 off an Initial Acupuncture Visit and \$10 off a Return Acupuncture Visit.

GHC-SCW Eye Care Center | (608) 257-7328 | ghcscw.com/eye-care

Our expert staff at the GHC-SCW Eye Care Center take the time to help you and your family select the perfect frames and lenses to fit any lifestyle and budget.

➔ GHC-SCW 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 12-month supply of contacts!

*GHC-SCW members will need to show their current GHC-SCW insurance card in order to receive their discount.



Outstanding Member Services

As a Member-Owned, non-profit, health care Cooperative, our mission, vision and values are built around providing our members with the best possible experience. That means making sure our members have access to the information and resources they need to navigate the complex world of health insurance and health care.

Our Member Services department is always here to help!

For questions, call (608) 828-4853 or toll-free at (800) 605-4327 and request Member Services.

Our Values are a set of beliefs that we hold dear that help us identify priorities for the Cooperative as well as a guide for how we conduct our business.

- We are a non-profit Cooperative
- We are member-centered
- We are equitable and inclusive
- We are quality-driven
- We are innovative
- We are community involved

Important Contact Information



GHC-SCW Member Services

Our Member Services team can help you with questions or concerns about your medical care and insurance coverage. Call (608) 828-4853 or toll-free at (800) 605-4327 and request Member Services.

- Email: member_services@ghcscw.com
- En Español: (855) 243-8454
- Interpreter Services: (608) 661-7215



Care Management

Questions regarding prior authorizations, care coordination, continuation of care and case management services should be directed to the GHC-SCW Care Management Department. The GHC-SCW Care Management department should also be contacted within 48 hours of emergency services. Call the GHC-SCW Care Management department at (608) 257-5294.



Claims

Claims or unpaid bills should be directed to the GHC-SCW Claims department. Bills for services provided can be mailed to the GHC-SCW Administrative Office. Please include your member number. Call the GHC-SCW Claims department at (608) 251-4526.



Enrollment

Questions about the status of a submitted application or requests for an identification card should be directed to the GHC-SCW Enrollment department. Call the GHC-SCW Enrollment department at (608) 260-3170.



Patient Financial Coordinator

The Patient Financial Coordinator can help you estimate out-of-pocket costs for services rendered at GHC-SCW clinics based on your individual insurance plan. Email pfc@ghcscw.com or call (608) 662-4990.



Privacy

We promise you that GHC-SCW staff is committed to protecting the privacy and security of your health information. For questions related to privacy, call the Ethics and Fraud Reporting Hotline at (844) 480-0055.



Administrative Offices

1265 John Q. Hammons Drive
Madison, WI 53717-1962
Phone: (608) 251-4156



Medical Billing

Questions about medical bills or unpaid bills for services rendered at one of our GHC-SCW Clinics, questions about subrogation claims and questions about workers compensation claims should be directed to our medical billing department. Bills for services provided can be mailed to the GHC-SCW Administrative Office. Please include your member number. Call GHC-SCW Medical Billing at (608) 251-4138.



Premium Billing

For premium billing questions for individual or group plans, call (608) 251-4156 x4587.



QUESTIONS? Call Member Services at (608) 828-4853 or toll-free at (800) 605-4327.

GHC-SCW Transition of Care

Transition of Care FAQ

1. What is Transition of Care (TOC)?

Transition of Care may apply if you are currently under the active treatment of a specialist. Examples include:

- Having an appointment, surgery, procedure, infusion or imaging already scheduled within the first 90 days of starting GHC-SCW coverage
- Being pregnant
- Using durable medical equipment
- Taking prescribed medications

Active treatment is defined as being seen by a specialist at least twice within the three months prior to starting GHC-SCW coverage. Annual visits with out-of-network specialists do not qualify, as they are not considered active treatment. All services must be a covered benefit and meet eligibility criteria. Transition of Care services are not guaranteed.

2. Can I see my out of network Primary Care Provider (PCP) one last time?

No. The TOC program applies only to specialists when you are in active treatment. Primary care visits do not qualify for Transition of Care.

3. How do I start the TOC process?

Complete a Transition of Care form for each person needing assistance. You can:

- Submit the form online.
- Download and upload the PDF form.
- Fax the completed form to (608) 733-6316.
- Mail the completed form to:
GHC-SCW Care Management
1265 John Q Hammons Drive
Madison, WI 53717

Submitting the form before your coverage starts allows the Transition Team to review it and contact you promptly.

4. How do I select or change my Primary Care Provider (PCP)?

If you didn't choose a PCP during enrollment, GHC-SCW may assign one based on where you live. You can change your PCP at any time by calling Member Services at (608) 828-4853.

To explore available providers, visit the **Find a Provider search tool**, select your network and browse options.

5. How do I know if my specialist is in-network or if I need a referral?

Contact Member Services at (608) 828-4853 or (800) 605-4327. They can confirm whether your specialist is in-network, explain covered services and discuss costs like co-pays and coinsurance.

6. I'm pregnant. Can I keep my current OBGYN provider?

If you are less than 28 weeks pregnant when your coverage starts, you will need to transition to an in-network OBGYN.

If you are 28 weeks or more pregnant when coverage starts, you may continue seeing your current OBGYN and deliver at your current hospital.

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7. I see a behavioral health counselor. Can I keep seeing them?

To check if your behavioral health or substance-use provider is in-network, use the Behavioral Health provider directory. If your provider is out-of-network, transitional visits may be approved for the first 90 days of coverage.

8. Will my Durable Medical Equipment (DME) or supplies be covered?

CPAP/BiPAP: If you have completed more than half of a rental period (7 of 12 months), you may continue with your current out-of-network supplier until the rental is finished. Other DME and supplies: You should transition to an in-network provider within 90 days. TOC may provide temporary coverage for the first 90 days.

9. I'm due for my next specialty injectable medication. What do I do?

Contact the specialist who orders your medication. They must submit a Prior Authorization (PA) request to GHC-SCW. A list of medications requiring prior authorization can be found here:

<https://ghcscw.com/plan-providers/prior-authorization/>.

10. I have a surgery scheduled past the 90-day TOC timeframe. What happens?

If the surgery is with an out-of-network provider beyond 90 days of your coverage start, you must schedule it with an in-network provider. If the surgery is with an in-network provider but scheduled after 90 days, your specialist should submit a PA request.

11. I've had surgery and need my post-op visit. What if it's past the 90-day TOC window?

Your first post-op visit is included in a 90-day global fee and will not have extra charges. If more than 90 days have passed and your surgeon is out-of-network, you will need to schedule follow-up care with an in-network provider.

12. How do I know what needs Prior Authorization (PA)?

Check the list on our website by [visiting ghcscw.com/prior-authorization](https://ghcscw.com/prior-authorization).

13. How does my provider submit a Prior Authorization?

Providers can submit a PA via the GHC-SCW website. They should go to For Partners and then select Prior Authorization.

14. How long does a Prior Authorization take to process?

Once GHC-SCW receives the PA request from your provider, we have up to 15 calendar days to review it. Most requests are processed within one week.

15. How do I transfer my medical records to my new provider?

If both your previous and new providers use EPIC (UW Health, SSM Health, UnityPoint Health-Meriter, Divine Savior, Upland Hills, Fort Healthcare, Mercy Healthcare, Southwest Health, etc.), your new provider can import your records electronically.

If your previous provider doesn't use EPIC, contact that provider's office to request that your records be sent to GHC-SCW.

16. What other steps should I take when transitioning my care?

Get enough medication refills before switching to GHC-SCW to avoid gaps in treatment.

Schedule a new member appointment two weeks after your insurance application is approved. Call Member Services for your member number, then schedule an appointment with your new primary care clinic after your start date.

Register for a GHCMYChartSM account so you can manage appointments, view lab results, and communicate with your care team.

For additional details and the most up-to-date information, please visit our website: **Transition Your Care.**

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Group Health Cooperative of South Central Wisconsin (GHC-SCW)
MK24-108-1(9.25)

 **Group Health
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of South Central Wisconsin

TRANSITION OF CARE

Welcome to Group Health Cooperative of South Central Wisconsin (GHC-SCW). Regardless of the clinic you choose, we are here to assist you with your health care needs during this transition period. To facilitate this, please complete the form below for each person in your family covered by this policy. If you have any questions, please contact the Care Management Department at (608) 257-5294.

Submit the completed form in one of three ways:

1. Save form as a pdf and upload completed form to ghcscw.com/transition-your-care
2. Please fax completed forms to **(608) 733-6316**.
3. Forms can also be sent in the mail to: **GHC-SCW Care Management, 1265 John Q Hammons Drive, Madison, WI 53717.**

*For children 18 years and older, a release will be needed to discuss health information with parents.

New Member Name:	Date of Birth:
Parent Name (if applicable):	Date of Birth:
Phone Number:	Best Time to Be Reached:

Signature: _____ Date: _____

Provide details about upcoming visits scheduled within the first 90 days after starting coverage with GHC-SCW. Transition of care visits are not guaranteed. Appointments with PCPs and initial visits with a specialty provider are not eligible for Transition of Care.

Appointment	Date	Specialty	Diagnosis	Specialist Name and Clinic

Do you use any durable medical equipment (ex. CPAP, CGM, infusion pumps, prosthetics, etc.)? Yes No

Do you receive any specialty injectable medications or infusions? Yes No

List the name, dose and prescribing provider of **ALL** prescriptions you currently use. Our pharmacy staff will review your list and contact you if there are any potential coverage issues.

Medication	Dose	Prescribing Provider

TOGETHER, BETTER IS POSSIBLE

Group Health Cooperative of South Central Wisconsin (GHC-SCW)
MK18-23-5(9.25)F



Better Together HMO Benefit Summaries



NOTICE OF PRIVACY PRACTICES

Effective Date: August 2024

Group Health Cooperative of South Central Wisconsin (GHC-SCW) Provider and Health Plan

📍 Privacy Officer
1265 John Q. Hammons Drive
Madison, WI 53717
☎ (800) 605-4327 or (608) 662-4899
www.ghcscw.com

THIS NOTICE DESCRIBES HOW MEDICAL INFORMATION ABOUT YOU MAY BE USED AND DISCLOSED AND HOW YOU CAN GET ACCESS TO THIS INFORMATION. PLEASE REVIEW IT CAREFULLY.

When it comes to your health information, you have certain rights. Group Health Cooperative of South Central Wisconsin (GHC-SCW) understands that medical and insurance information about you is personal, and that protecting this information is important. This section explains your rights and some of our responsibilities to help you.

YOUR RIGHTS:

- **Right to Access, Inspect and Copy your Medical Record:** Get a copy of your medical, billing and insurance records. We will provide a copy or a summary of your health information, usually within 30 days of your request.
 - **Right to Amend Health Information:** Ask us to correct your medical, billing and insurance records if you think there is a mistake. We may say “no” to your request, but we’ll tell you why in writing within 60 days.
 - **Right to Request Confidential Communication:** Request a preferred method of contact. We will say “yes” to all reasonable requests.
 - **Right to Receive a Paper Copy of the Notice of Privacy Practices:** Get a copy of this privacy notice.
 - **Right to Choose Someone to Act for You:** If you have given someone medical power of attorney or if someone is your legal guardian, that person can exercise your rights and make choices about your health information. We will make sure the person has this authority and can act for you before we take any action.
- **Right to Request Restrictions on Use and Disclosure of Your Health Information:** You can ask us not to use or share certain health information for treatment, payment or our operations.
 - We are not required to agree to your request, and we may say “no” if it would affect your care.
 - If you pay for a service or health care item out of pocket in full, you can ask us not to share that information for the purpose of payment or our operations with your health insurer. We will say “yes” unless a law requires us to share that information.
 - **Right to Receive an Accounting of Disclosures:** Get a list of certain health information shared for reasons other than treatment, billing or health care operations with other persons or organizations.
 - **Right to Receive Notice if Your Health Information has been Breached:** We are required by law to maintain the privacy and security of your protected health information.
 - We will let you know promptly if a breach occurs that may have compromised the privacy or security of your information.
 - **Right to File a Complaint:** File a complaint if you feel your privacy rights have been violated.
 - If you have concerns about any of our privacy practices or if you believe your privacy rights have been violated, you may file a complaint with the GHC-SCW Privacy Officer or by contacting the GHC-SCW Compliance Hotline at (844) 480-0055, reports@lighthouseervices.com, or online at lighthouse-services.com/ghcscw.
 - You may also file a complaint with the U.S. Department of Health and Human Services Office for Civil Rights by visiting hhs.gov/hipaa/filing-a-complaint/index.html, calling (877) 696-6775, emailing OCRComplaint@hhs.gov, or sending a letter to:
 - U.S. Department of Health and Human Services
 - 200 Independence Avenue, S.W.
 - Room 509F HHH Bldg.
 - Washington, D.C. 20201
 - No retaliatory action will be taken or will be allowed against anyone who reports a potential issue in good faith.

YOUR CHOICES:

If you have a clear preference for how we share your information in the situations described below, talk to us. Tell us what you want us to do, and we will follow your instructions.

In these cases, you have the right and choice to tell us to:

- Share information with your family, close friends or others involved in your care
- Share information in a disaster relief situation
- If you are not able to tell us your preference, for example, if you are unconscious, we may go ahead and share your information if we believe it is in your best interest. We may also share your information when needed to lessen a serious and imminent threat to health or safety.

USES AND DISCLOSURES:

Treatment: We can use your health information and share it with other professionals who are treating you.

Example: A doctor treating you for an injury may ask another doctor about your overall health.

Payment: We can use your health information for payment purposes.

Example: We share information about you to your health insurance plan so it will pay for your services.

Operations (Run Our Organization): We can use and share your health information to run our practice, improve your care, and contact you when necessary.

Example: We use health information about you to manage your treatment and services.

Administer Your Plan (Health Plan Members Only): We may disclose your health information to your health plan sponsor for plan administration.

Example: As a health plan, GHC-SCW maintains contracts to provide your employer with certain statistics to explain the premiums we charge.

HOW ELSE CAN WE USE AND SHARE YOUR HEALTH INFORMATION?

We are allowed or required to share your information in other ways – usually in ways that contribute to the public good, such as public health and research. We must meet many legal conditions before we can share your information for these purposes. For more information, visit <https://www.hhs.gov/hipaa/index.html>

▪ **Public Health and Safety Issues**

We can share health information about you for certain situations such as to:

- Prevent disease
- Report adverse reactions to medications
- Help with product recalls
- Report suspected abuse, neglect or domestic violence
- Prevent or reduce a serious threat to anyone's health and safety

▪ **Do Research:** We can use or share your health information for health research.

▪ **Comply with the Law:** We may disclose your health information to a health oversight agency for activities authorized by law. For example, to the Department of Health and Human Services or to comply with state and federal laws require to ensure compliance with federal privacy law.

▪ **Organ and Tissue Donation Requests:** We may share health information with organ procurement organizations as necessary to facilitate donation and transplantation.

▪ **Work with a Medical Examiner or Funeral Director:** We can share health information with a coroner, medical examiner or funeral director when an individual dies.

▪ **Address Workers' Compensation, Law Enforcement and Other Government Requests:**

- We may use your health information as authorized by law for workers' compensation benefits for work-related injury or illness.
- For law enforcement purposes or with a law enforcement official. We must comply with federal and state laws in making disclosures for law enforcement purposes.
- With health oversight agencies for activities authorized by law. For example, this may include audits, investigations, inspections and licensures.
- For national security and intelligence activities such as military and presidential protection services.

▪ **Respond to Lawsuits and Legal Actions:**

We can share health information about you in response to a court or administrative order, or in response to a subpoena. We may restrict access to health information about you as required by Wisconsin laws if those state laws are more protective of your health information than federal guidelines.

▪ **Marketing Purposes:** We may use your health information to give you information about treatments or other health-related benefits and services we provide and that may be of interest to you (i.e., wellness reminders). If you wish to opt out, contact GHC-SCW Member Services at (608) 828-4853. GHC-SCW will never market or sell your health information.

▪ **Plan Sponsor (Health Plan Only)**

- We may disclose your information to a Plan Sponsor to permit the performance of plan functions on behalf of GHC-SCW;
- We may disclose "Summary Health Information" to the Plan Sponsor for obtaining bids or the purpose of amending or terminating the Plan;
- "Summary Health Information" includes claims history, claims expenses and types of claims by individuals without including any personally identifying information;
- If your Consideration of disclosure of any other information without authorization is screened to prevent the Plan Sponsor from making employment decisions about you or otherwise revealing information which they have no authority to receive.

HEALTH INFORMATION EXCHANGE (HIE):

GHC-SCW participates in health information exchanges (HIEs), which allow providers to coordinate care and provide faster access to health information for treatment, payment and health care operations. HIEs assist providers and public health officials in making more informed decisions, avoiding duplicate care (such as tests) and reducing the likelihood of medical errors. By participating in an HIE, GHC-SCW may share your health information with other providers and participants as permitted by law.

If you do not want your health information shared in the HIE, you can make this request in writing by completing the Request for Record Restriction Form, available on our website at ghcscw.com or by contacting the Privacy Officer at (608) 662-4899. Such a request may be denied if it would impede your care.

OUR RESPONSIBILITIES

We are required by law to maintain the privacy and security of your health information.

- We will let you know promptly if a breach occurs that may have compromised the privacy or security of your information.

- We will follow the duties and privacy practices described in this notice and give you a copy of it.
- We will obtain written authorization for any additional uses and disclosures of your health information. You may revoke your authorization at any time.

For more information see:

www.hhs.gov/ocr/privacy/hipaa/understanding/consumers/noticepp.html.

Contact Information:

📍 GHC-SCW Privacy Officer
1265 John Q. Hammons Drive
Madison, WI 53717
☎ (608) 662-4899 or (800) 605-4327
✉ privacy@ghcscw.com

Changes to the Terms of this Notice

We can change the terms of this notice, and the changes will apply to all information we have about you. The new notice will be available upon request, in our office and on our website.

Acknowledgement of Notice of Privacy Practices

The HIPAA Privacy Rule requires that GHC-SCW make a good faith effort to obtain written acknowledgement of receipt of this Notice of Privacy Practices to those who receive care and treatment at GHC-SCW.

Health Plan Members: For individuals who are members of the health plan only (i.e., insured members who do not receive care and treatment at a GHC-SCW location), written acknowledgement is not required at GHC-SCW.

ACKNOWLEDGEMENT OF RECEIPT OF NOTICE OF PRIVACY PRACTICES

In accordance with the HIPAA Privacy Rule, GHC-SCW is required to make a good faith effort to obtain a written acknowledgement of receipt of the Notice of Privacy Practices and, if not obtained, document our good faith effort to obtain such acknowledgement and the reason why the acknowledgement was not obtained.

You may refuse to sign this form and doing so will have no impact on the quality of care, treatment, or services you receive at GHC-SCW.

I have received a copy of the GHC-SCW Acknowledgement of Receipt of Notice of Privacy Practices

_____	_____	_____	_____
Patient's Last Name	Patient's First Name	GHC #	Date of Birth
_____		_____	_____
Signature of Patient or Legal Guardian		Date	Relationship to Patient

Return this form to GHC-SCW in one of the following ways:

- Return it to the GHC-SCW who provided it to you (i.e. receptionist);
- Mail to:
GHC-SCW Health Information Department
1265 John Q Hammons Dr.
Madison, WI 53717
- Fax to 608-441-3499;
- PDF as e-mail attachment to GHCROI@ghcscw.com;
- Bring to your next clinic visit;
- Drop off at the GHC-SCW location of your choice at any time.

If you have questions or concerns regarding the Notice of Privacy Practices, please contact the Privacy Officer at (608) 662-4899.

GHC-SCW

Nondiscrimination Notice

Group Health Cooperative of South Central Wisconsin (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, including sex characteristics, including intersex traits; pregnancy or related conditions; sexual orientation; gender identity, and sex stereotypes. GHC-SCW does not exclude people or treat them less favorably because of race, color, national origin, age, disability, or sex.

GHC-SCW:

- Provides people with disabilities reasonable modifications and free appropriate auxiliary aids and services to communicate effectively with us, such as:
 - Qualified sign language interpreters
 - Written information in other formats (large print, audio, accessible electronic formats, other formats)
- Provides free language assistance services to people whose primary language is not English, such as:
 - Qualified interpreters
 - Information written in other languages

If you need reasonable modifications, appropriate auxiliary aids and services, or language assistance services, contact GHC-SCW Member Services at (608) 828-4853 or (800) 605-4327, ext. 4504 (TTY: 1-608-828-4815), or by email at member_services@ghcscw.com.

If you believe that GHC-SCW has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance with GHC-SCW's Chief Compliance Officer, 1265 John Q. Hammons Drive, Madison, WI 53717, Telephone: (608) 251-4156, TTY: (608) 828-4815, Fax: (608) 257-3842, or Email: compliance@ghcscw.com. You can file a grievance in person or by mail, fax, or email. If you need help filing a grievance, GHC-SCW's Chief Compliance Officer is available to help you.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or by mail or phone at:

U.S. Department of Health and Human Services
200 Independence Avenue SW.
Room 509f, HHH Building
Washington, DC 20201
1-800-368-1019, 1-800-537-7697 (TDD).

Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.

This notice is available at GHC-SCW's website: https://ghcscw.com/SiteCollectionDocuments/Nondiscrimination_Notice_and_Language_Assistance_Services.pdf.

BETTER TOGETHERSM

NOTICE OF AVAILABILITY OF LANGUAGE ASSISTANCE SERVICES AND AUXILIARY AIDS AND SERVICES

English:

ATTENTION: If you speak English, free language assistance services are available to you. Appropriate auxiliary aids and services to provide information in accessible formats are also available free of charge. Call 1-608-828-4853 or 1-800-605-4327, ext. 4504 (TTY: 1-608-828-4815) or speak to your provider.

Español (Spanish):

ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. También están disponibles de forma gratuita ayuda y servicios auxiliares apropiados para proporcionar información en formatos accesibles. Llame al 1-608-828-4853 or 1-800-605-4327, ext. 4504 (TTY: 1-608-828-4815) o hable con su proveedor.

中文 (Simplified Chinese):

注意: 如果您说[中文], 我们将免费为您提供语言协助服务。我们还免费提供适当的辅助工具和服务, 以无障碍格式提供信息。致电 608-828-4853 or 1-800-605-4327, ext. 4504 (TTY: 1-608-828-4815) 或咨询您的服务提供商。

繁體中文 (Traditional Chinese):

注意: 如果您說[中文], 我們可以為您提供免費語言協助服務。也可以免費提供適當的輔助工具與服務, 以無障礙格式提供資訊。請致電 608-828-4853 or 1-800-605-4327, ext. 4504 (TTY: 1-608-828-4815) 或與您的提供者討論。

Hmoob (Hmong):

LUS CEEB TOOM: Yog tias koj hais lus Hmoob, muaj cov kev pab cuam txhais lus pub dawb rau koj. Muaj cov cav zoo thiab cov kev pab cuam txhais ntaub ntawv ua lwm hom lus nrog rau cov kev pab dawb tsis kom them nqi rau. Hu 1-608-828-4853 los sis 1-800-605-4327 los sis tus leb txuas ntxiv (ext), 4504 (TTY: 1-608-828-4815) los sis hais qhia tau rau koj tus kws kho mob.

Русский (Russian):

ВНИМАНИЕ: Если вы говорите на русский, вам доступны бесплатные услуги языковой поддержки. Соответствующие вспомогательные средства и услуги по предоставлению информации в доступных форматах также предоставляются бесплатно. Позвоните по телефону 1-608-828-4853 or 1-800-605-4327, ext. 4504 (TTY: 1-608-828-4815) или обратитесь к своему поставщику услуг.

Tiếng Việt (Vietnamese):

LƯU Ý: Nếu bạn nói tiếng Việt, chúng tôi cung cấp miễn phí các dịch vụ hỗ trợ ngôn ngữ. Các hỗ trợ dịch vụ phù hợp để cung cấp thông tin theo các định dạng dễ tiếp cận cũng được cung cấp miễn phí. Vui lòng gọi theo số 1-608-828-4853 or 1-800-605-4327, ext. 4504 (TTY: 1-608-828-4815) hoặc trao đổi với người cung cấp dịch vụ của bạn.

ລາວ (Laotian):

ເຊີນຊາບ: ຖ້າທ່ານເວົ້າພາສາ ລາວ, ຈະມີ ບໍລິ ການຊ່ວຍດ້ານພາສາແບບບໍ່ ເສຍຄ່າໃຫ້ທ່ານ. ມີ ເຄື່ອງຊ່ວຍ ແລະ ການບໍລິ ການແບບບໍ່ ເສຍຄ່າທີ່ ເໝາະສ ມເໝ ອໃຫ້ຂໍ້ມູນໃນຮູບແບບທີ່ ສາມາດເຂົ້າ ໃຫ້ໄດ້. ໂທຫາເບ 1-608-828-4853 or 1-800-605-4327, ext. 4504 (TTY: 1-608-828-4815) ຫ ລ ມກັບຜູ້ບໍລິ ການຂອງທ່ານ.

Deutsch (German):

ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlose Sprachassistentendienste zur Verfügung. Entsprechende Hilfsmittel und Dienste zur Bereitstellung von Informationen in barrierefreien Formaten stehen ebenfalls kostenlos zur Verfügung. Rufen Sie 1-608-828-4853 or 1-800-605-4327, ext. 4504 (TTY: 1-608-828-4815) an oder sprechen Sie mit Ihrem Provider.

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Group Health Cooperative of South Central Wisconsin (GHC-SCW)

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 **Group Health
Cooperative**

ghcscw.com



of South Central Wisconsin

1265 John Q Hammons Dr.
Madison, WI 53717-1962

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