Schedule of Benefits – POS Premier

Group - 720329 - BUTTERNUT SCHOOL DISTRICT
Benefit Year: January 1st through December 31st
Effective Date: 12/01/2023

SecurityHealth Plan℠
Promises kept, plain and simple.®

Security Health Plan certifies that you and any covered dependents have coverage as described in your Certificate and Schedule of Benefits as of the effective date shown on the letter you received with your identification cards, subject to the terms, conditions, exclusions, limitations and all other provisions of the group policy.

This Schedule shows your specific cost-sharing, as well as any additional benefits, limitations or exclusions not shown in your Certificate. It also provides a very general summary of your benefits for certain types of services; **you will need to read it in conjunction with your Certificate for details about your coverage**. Benefits are calculated according to the benefit year shown above.

Security Health Plan pays non-network providers based on our Usual, Customary and Reasonable (UCR) fee schedule, subject to applicable deductible, coinsurance and copayment amounts. If a charge exceeds our reasonable and customary fee limit, we may reimburse less than the billed charge and the member is responsible for any amount charged in excess of such fees, as well as applicable deductible, coinsurance and copayment amounts. Any amount not covered by the UCR fee schedule and paid by the member does not count toward the maximum out-of-pocket limit for the plan.

Your Responsibilities	In-network	Out-of-network
Deductible This plan is intended to qualify as a high deductible health plan that may be paired with a health savings account; however, you should check with your tax advisor for guidance on your particular situation.	$5,000 per individual $10,000 per family The individual deductible does not apply under a family plan. One or more members of the family must meet the family deductible before benefits will be paid.	$10,000 per individual $20,000 per family The individual deductible does not apply under a family plan. One or more members of the family must meet the family deductible before benefits will be paid.
Coinsurance	Covered services paid at 100% after deductible.	20% of the next $5,000 per individual $10,000 per family
Annual out-of-pocket (Deductible & coinsurance) Out-of-network amounts accumulate to the in and-out-of network, out-of-pocket maximum.	$5,000 per individual $10,000 per family Only the family limit above applies to a family plan.	$11,000 per individual $22,000 per family Only the family limit above applies to a family plan.

Your Benefits	In-network	Out-of-network
Ambulance services	Subject to deductible	Subject to deductible and coinsurance

Your Benefits	In-network	Out-of-network
Anesthesia services	Subject to deductible	Subject to deductible and coinsurance
Breast cancer (BRCA 1 & 2) gene screening *~Requires prior authorization*	Covered at 100% (Limited to 1 visit per lifetime)	Subject to deductible and coinsurance (Limited to 1 visit per lifetime)
Care my way	Covered at 100%	Subject to deductible and coinsurance
Chiropractic services	Subject to deductible	Subject to deductible and coinsurance
Dry needling	Subject to deductible (Limited to 20 visits per individual per calendar year)	Subject to deductible and coinsurance (Limited to 20 visits per individual per calendar year)
Durable medical equipment and medical supplies *~Requires prior authorization*	Subject to deductible	Subject to deductible and coinsurance
Emergency services		
• **Emergency room facility**	Subject to deductible	Subject to deductible
• **Other emergency services**	Subject to deductible	Subject to deductible
Habilitative therapy		
• **Occupational therapy** *~Requires prior authorization*	Subject to deductible	Subject to deductible and coinsurance
• **Physical therapy** *~Requires prior authorization*	Subject to deductible	Subject to deductible and coinsurance
• **Speech therapy** *~Requires prior authorization*	Subject to deductible	Subject to deductible and coinsurance
Hearing examinations	Subject to deductible	Subject to deductible and coinsurance
Home health care *~Requires prior authorization*	Subject to deductible (Limited to 40 visits per individual per calendar year)	Subject to deductible and coinsurance (Limited to 40 visits per individual per calendar year)

Your Benefits	In-network	Out-of-network
Hospice care	Subject to deductible	Subject to deductible and coinsurance
Hospital services		
• **Inpatient hospital services** (Including semi-private or special care room, operating room, ancillary services and supplies)	Subject to deductible	Subject to deductible and coinsurance
• **Inpatient mental health and substance use disorder services**	Subject to deductible	Subject to deductible and coinsurance
• **Outpatient hospital and surgical services** (not including emergency room)	Subject to deductible	Subject to deductible and coinsurance
• **Physician hospital services**	Subject to deductible	Subject to deductible and coinsurance
• **Other hospital services**	Subject to deductible	Subject to deductible and coinsurance
Infusion therapy		
• **Home infusion services** (when medically appropriate and provider available)	Subject to deductible	Subject to deductible and coinsurance
• **Outpatient services**	Subject to deductible	Subject to deductible and coinsurance
Maternity services		
• **Hospital services**	Subject to deductible	Subject to deductible and coinsurance
• **Physician services**	Subject to deductible	Subject to deductible and coinsurance
Mental health and substance use disorder services		
• **Outpatient care**	Subject to deductible	Subject to deductible and coinsurance
• **Transitional care**	Subject to deductible	Subject to deductible and coinsurance
Nutritional counseling	Subject to deductible	Subject to deductible and coinsurance
Outpatient laboratory services	Subject to deductible	Subject to deductible and coinsurance

Your Benefits	In-network	Out-of-network
Outpatient radiology services	Subject to deductible	Subject to deductible and coinsurance
Physician services		
• **Office visits**	Subject to deductible (Preventive exams covered at 100%)	Subject to deductible and coinsurance
• **Office visits with primary care physician (PCP)**	Subject to deductible (Preventive exams covered at 100%)	Subject to deductible and coinsurance
• **Office visits with specialist**	Subject to deductible	Subject to deductible and coinsurance
• **Other physician services in an office**	Subject to deductible (Preventive immunizations covered at 100%)	Subject to deductible and coinsurance
Preventive care services Please refer to Security Health Plan's Preventive Service Guidelines at www.securityhealth.org/preventive for service frequency recommendations or contact us at 1-800-472-2363.		
• **Wellness visit** (comprehensive physical examination) ○ Well-baby care ○ Well-child care ○ Well-adolescent care ○ Well-adult care ○ Interpersonal and domestic violence screening ○ Nutritional screening ○ Screening and counseling for sexually transmitted infections	Covered at 100%	Subject to deductible and coinsurance
• **Abdominal aortic aneurysm (ultrasound) screening** (age 65 thru 75)	Covered at 100% (Limited to 1 visit per lifetime)	Subject to deductible and coinsurance (Limited to 1 visit per lifetime)

Your Benefits	In-network	Out-of-network
• **Breast feeding support and counseling**	Covered at 100%	Subject to deductible and coinsurance
• **Cervical cancer screenings** (age 21 thru 65)		
○ Human papillomavirus DNA screening (HPV)	1 every five years then subject to deductible	Subject to deductible and coinsurance
○ Pap smear screening	1 every three years then subject to deductible	Subject to deductible and coinsurance
• **Chlamydia screening**	1 per calendar year then subject to deductible	Subject to deductible and coinsurance
• **Colorectal cancer screenings**		
○ Colonoscopy screening (age 45 and older)	1 every five years then subject to deductible	Subject to deductible and coinsurance
○ Colonoscopy screening for personal or family history of polyps or colorectal cancer	1 every two years then subject to deductible	Subject to deductible and coinsurance
○ Sigmoidoscopy screening (age 45 and older)	1 every five years then subject to deductible	Subject to deductible and coinsurance
○ Sigmoidoscopy screening for personal or family history of polyps or colorectal cancer	1 every two years then subject to deductible	Subject to deductible and coinsurance
○ Other colorectal cancer screenings ~Fecal occult blood testing (age 45 and older)	1 per calendar year then subject to deductible	Subject to deductible and coinsurance
• **Gynecological examination** (breast exam and pelvic exam)	1 per calendar year then subject to deductible	Subject to deductible and coinsurance
• **Hearing screening** (under age 22)	1 per calendar year then subject to deductible	Subject to deductible and coinsurance
• **Immunizations and vaccinations** (including those needed for travel)	Covered at 100%	Subject to deductible and coinsurance

Your Benefits	In-network	Out-of-network
• **Laboratory screening services** For a complete list of screening laboratory services and frequency recommendations please refer to Security Health Plan's Preventive Service Guidelines at www.securityhealth.org/preventive or contact us at 1-800-472-2363.		
○ Cholesterol screening (age 40 thru 75)	1 per calendar year then subject to deductible	Subject to deductible and coinsurance
○ Diabetes screening (glucose/blood sugar)	1 per calendar year then subject to deductible	Subject to deductible and coinsurance
○ Hemoglobin (A1C) (diabetics)	2 per calendar year then subject to deductible	Subject to deductible and coinsurance
○ Lead screening (age 1 thru 6)	1 per calendar year then subject to deductible	Subject to deductible and coinsurance
• **Mammogram to screen for breast cancer** (includes 2D and 3D imaging)	1 per calendar year then subject to deductible	Subject to deductible and coinsurance
• **Osteoporosis screening** Bone mineral density (dexa scan)	1 every two years then subject to deductible	Subject to deductible and coinsurance
• **Prostate cancer screenings**		
○ Digital examination	Subject to deductible	Subject to deductible and coinsurance
○ Prostate specific antigen test (PSA) (age 55 thru 69)	1 per calendar year then subject to deductible	Subject to deductible and coinsurance
• **Vision screenings**		
○ Comprehensive pediatric/adolescent vision examination (under age 19)	1 per calendar year then subject to deductible	Subject to deductible and coinsurance
○ Visual impairment screening (age 1 thru 5)	1 per calendar year then subject to deductible	Subject to deductible and coinsurance
Rehabilitative therapy		
• **Occupational therapy** *~Requires prior authorization*	Subject to deductible	Subject to deductible and coinsurance
• **Physical therapy** *~Requires prior authorization*	Subject to deductible	Subject to deductible and coinsurance
• **Speech therapy** *~Requires prior authorization*	Subject to deductible	Subject to deductible and coinsurance

Your Benefits	In-network	Out-of-network
Skilled nursing facility ~*Requires prior authorization*	Subject to deductible (Limited to 30 days per individual per confinement)	Subject to deductible and coinsurance (Limited to 30 days per individual per confinement)
Surgical services	Subject to deductible	Subject to deductible and coinsurance
Temporomandibular joint disorders or TMJ non-surgical treatment ~*Requires prior authorization*	Subject to deductible (Limited to 4 physical/occupational visits for diagnosis of TMJ per year)	Subject to deductible and coinsurance (Limited to 4 physical/occupational visits for diagnosis of TMJ per year)
Transplant services ~*Requires prior authorization*	Subject to deductible	Subject to deductible and coinsurance
Urgent care services		
• **Urgent care office visits**	Subject to deductible	Subject to deductible
• **Other urgent care services**	Subject to deductible	Subject to deductible
Vision examinations		
• **Comprehensive preventive adult** (age 19 and older)	Subject to deductible	Subject to deductible and coinsurance
• **Diagnostic**	Subject to deductible	Subject to deductible and coinsurance

Pharmacy	
• Up to 30 days worth of prescription drugs constitutes a 1-month supply. For most maintenance prescription drugs you may receive up to a 90-day supply. • 100% coverage for diabetic testing supplies found on the Diabetic List (not subject to deductible). • $25 maximum copay per month on insulin products found on the Diabetic list (not subject to deductible). • 100% coverage for smoking cessation products, limited to 180 days per year. • The use of a specialty pharmacy may be required for select prescription drugs, as indicated in the Formulary Guide. • 100% coverage for select Selective Serotonin Reuptake Inhibitors (SSRIs) (not subject to deductible). • Prescription drugs may require prior authorization. • Please refer to our website at www.securityhealth.org/prescription-tools for the most up-to-date prescription drug lists. • Eligible subscribers will receive a quarterly over-the-counter (OTC) credit. ○ Please refer to www.securityhealth.org/OTC or call 1-877-216-8533 for benefit information and list of products.	Subject to the $5,000 individual deductible and $10,000 family deductible per year. Deductible, copayments and coinsurance may apply to the max out of pocket amounts. If the member receives the brand name prescription drug where a generic is available, the member must pay the applicable copayment/coinsurance plus the ancillary charge. The ancillary charge is the cost difference between the brand name prescription drug and the generic prescription drug. The ancillary charge will not count towards the prescription out-of-pocket limit.

Dependent Coverage
Dependent children are covered from birth through the end of the month they attain the age of 26. In addition, a child who meets the criteria above and is a full-time student as defined in this policy has an extension past age 26, if the child was called to federal active duty in the National Guard or in reserve component of the U.S. armed forces while the child was under age 27 and attending, on a full-time basis, an institution of higher learning. Such extension ends on the date described in the full-time student definition in the policy and any previous amendments.

Prior Authorization

The following services require you to obtain prior authorization before receiving the service. Your health care provider can start the prior authorization process by downloading a printable Prior Authorization Form at www.securityhealth.org/authorization or contact us at 1-800-548-1224.

Medical services

- Air ambulance transport (non-emergent)
- Amino acid formula
- Cardiac catheterization as an outpatient procedure
- Clinical trials
- Cosmetic and reconstructive surgery such as, but not limited to: abdominoplasty, breast augmentation not related to cancer diagnosis, rhinoplasty
- Elective inpatient Admission including medical (acute and behavioral health) and surgical
- Elective outpatient procedures such as, but not limited to: autologous cultured chondrocyte implantation, femoro-acetabular surgery for hip impingement syndrome, knee arthroscopy, back surgeries at all levels
- Gender reassignment
- Genetic testing
- Home health care including but not limited to skilled nursing, physical therapy, occupational therapy, speech therapy
- Infuse bone graft
- Interventional pain management services
- Non-network provider request
- Non-emergent ambulance transport
- Outpatient therapy treatment (occupational therapy, physical therapy, speech therapy)
- Post-acute care admission including swing bed
- Procedures, devices or drugs not commonly accepted as standard of care
- Procedures normally done as an outpatient procedure when requested in an inpatient setting
- Skin substitutes
- Sleep Study
- Spinal cord stimulation
- Transplants including stem cell, solid organ and bone marrow
- TMJ surgery and appliances
- Vagus nerve stimulation

This list of medical services is not all inclusive. The most up-to-date medical services list requiring prior authorizations can be found on our website at www.securityhealth.org/authorization. You can also call our Customer Service Department at 1-800-472-2363 to find out what medical services require prior authorization.

Durable Medical Equipment
For most durable medical equipment (DME), you will need to work with your provider to receive prior authorization from Northwood at 1-866-532-1344. The most up-to-date eligible durable medical equipment list and supplies including enteral feeding can be found on our website at www.securityhealth.org/DME. You can also call our Customer Service Department at 1-800-472-2363 to find out what durable medical equipment is on the eligible list.

High-end imaging / Radiation oncology
For all high-end imaging and radiation oncology services, including but not limited to, CT scans, PET scans, MRAs and MRIs, you will need to work with your provider to receive prior authorization from eviCore healthcare. For high-end imaging www.evicore.com Phone 1-888-693-3211 Fax an eviCore request form (available online) to 1-888-693-3210 For radiation oncology www.carecorenational.com Phone 1-888-444-6185 Fax: 1-888-693-3210

Skilled Nursing Facility Services
For the skilled nursing facility services listed below, you will need to work with your provider to notify: NaviHealth @ 1-855-512-7002 (Fax: 1-855-847-7243) • Acute rehabilitation admission • Skilled nursing facilities admission Security Health Plan @ 1-800-991-8109 (Fax: 1-715-221-6616) • Long Term Acute Care (LTAC) admission

Medical Benefit Drugs
Medical benefit drugs may require prior authorization. The most up-to-date medical benefit drug list can be found on our website at www.securityhealth.org/SpecialtyRx. Medical benefit drugs may be added or removed from this list quarterly on a calendar year basis. You can also call our Customer Service Department at 1-800-472-2363 to find out what medical benefit drugs require prior authorization. For medical benefit drug prior authorization, you will need to work with your provider to notify Magellan at 1-800-424-8243.

Home infusions
Home infusion drugs may require prior authorization. The most up-to-date Home infusion drug list can be found on our website at www.securityhealth.org/homeinfusion. Home infusion drugs may be added or removed from this list quarterly on a calendar year basis. You can also call our Customer Service Department at 1-800-472-2363 to find out what medical benefit drugs require prior authorization for home infusion.

Notice of Nondiscrimination
Security Health Plan of Wisconsin, Inc., complies with applicable federal civil rights laws and does not discriminate, exclude or treat people differently on the basis of race, color, national origin, religion, disability, age, sex, gender identity, sexual orientation, health status, marital status, arrest or conviction record or military participation in the administration of the plan, including enrollment and benefit determinations.

Limited English Proficiency Language Services
ATTENTION: If you speak a language other than English, language assistance services, free of charge, are available to you. Call 1-800-472-2363 (TTY 711). ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-800-472-2363 (TTY 711). LUS CEEV: Yog tias koj hais lus Hmoob, cov kev pab txog lus, muaj kev pab dawb rau koj. Hu rau 1-800-472-2363 (TTY 711). If you require materials in large print, please call 1-800-472-2363 (TTY 711).

GROUP HEALTH INSURANCE SUMMARY - December 1, 2023
PREPARED FOR BUTTERNUT SCHOOL DISTRICT
CURRENT CENSUS: 30 INSURED (12 EMP, 7 E/S, 0 E/C, 11 FAM)

Prepared by Eric Scarboro
WISCONSIN BENEFIT PLANNING, INC
www.wisconsinbenefits.com

	NON-ACA	ACA	ACA	ACA	ACA
	Current Plan				
PLAN OPTIONS	SHP	SHP	Anthem	UHC	WPS
PLAN NAME	4030 HDHP	$5,000 - 20% HDHP	POS 5000EC/0%/6000	CXEX /K62Y	HSA $5,500
DEDUCTIBLE	$5000 Single $10000 Family	$5000 Single $10000 Family	$5000 Single $10000 Family	$5000 Single $10000 Family	$5500 Single $11000 Family
NUMBER OF DEDUCTIBLES PER FAMILY	2	2	2	2	2
COINSURANCE - Innetwork/Out-of-Network	100/80	80/0	100/50	100/80	100/70
OUT-OF-POCKET MAX (COINSURANCE+DEDUCTIBLE)	$5000 Single $10000 Family	$6500 Single $13000 Family	$6000 Single $12000 Family	$6500 Single $13000 Family	$5500 Single $11000 Family
Office Copay	Deductible then 100%	Deductible + 20%	Deductible + $20/$60	Deductible + $30/$60	Deductible then 100%
LAB/XRAY INCLUDED IN OFFICE COPAY?	Deductible then 100%	Deductible + 20%	Deductible + $60/$250	Deductible then 100%	Deductible then 100%
E.R. COPAY	Deductible then 100%	Deductible + 20%	Deductible + $500	Deductible + $500	Deductible then 100%
PRESCRIPTION COPAY	Deductible then 100%	Deductible + $5/$60/$120/45%	Deductible + $15/$50/$90/25%	Deductible + $10/$40/$105/$250	Deductible then 100%
RATES: Single (12) E/S (7) E/C (0) Family (11)	$822.59 $1,645.17 $1,645.17 $2,467.75	Age Rated	Age Rated	Age Rated	Age Rated
Network Provider	POS	HMO	Blue Preferred	Blue Preferred	Statewide
December 1, 2022 Premium	$48,534.56	$50,823.81	$49,799.81	$54,025.65	$65,096.81
Monthly Difference	($3,919.23)	($6,208.48)	($5,184.48)	($9,410.32)	($20,481.48)
Annual Difference	($47,030.76)	($74,501.76)	($62,213.76)	($112,923.84)	($245,777.76)
Current Premium	$44,615.33				
Rate increase 2023	8.78%				
Rate increase 2022	9.76%				
Rate increase 2021	10.32%