

# 2021 Group Insurance Plan Book

Plans that fit your company  
and your team



**DeanHealthPlan**<sup>®</sup>

A member of SSM Health

# Have questions? We are here to help

## Call

Contact our Customer Care Center for questions about your benefits and more.

800-279-1301 (TTY: 711)  
Monday – Thursday, 7:30 am – 5 pm  
Friday, 8 am – 4:30 pm

## Click

Visit [deancare.com/contact](https://deancare.com/contact)

## Come In\*

Stop by our Insurance Desk, Monday – Friday, 8 am – 4:30 pm, at our office or one of the SSM Health Dean Medical Group locations listed below:

- **Health Plan Business Office:** 277 Deming Way, Madison
- **East:** 1821 S. Stoughton Road, Madison
- **West:** 752 N. High Point Road, Madison
- **Fish Hatchery Clinic:** 1313 Fish Hatchery Road, Madison
- **Janesville East:** 3200 E. Racine Street, Janesville

*\*During the current public health crisis, these are offered by phone or video.*

## Look Inside

For more details about your membership

How we make YOU our top priority.	3-5
Dean Health Plan Services Your workplace offers health insurance. Now what?	6-7
Dean Health Plan New Member Support Additional details about your care and coverage. What does your plan cover and how does it work?	8-11
General Exclusions and Limitations	12-13

# Meet an Innovative Health Plan Where Everyone Wins

Choose benefits that go above and beyond like free virtual visits on most plans, urgent care visits that cost no more than your primary care physician visit, free digital wellness programs and more. Choose Dean Health Plan, a member of SSM Health.

When you choose Dean Health Plan, you benefit from having insurance that's integrated with your medical care. It's a different kind of health care model that combines providers and coverage to better care for you.

**Welcome to Dean Health Plan, where our top interest is serving your best interest.**



### Local Roots with an Expansive Reach

SSM Health Dean Medical Group was founded in Madison more than a century ago and remains a leading provider in the local health care community. Established in 1983, Dean Health Plan has a long history of providing high-quality health coverage and member services.



### High Quality Coverage with the Stamp of Approval

We're proud to be recognized for high-quality care. Dean Health Plan receives accreditation from the National Committee for Quality Assurance (NCQA). NCQA is an independent, not-for-profit organization that evaluates nearly 1,500 health plans nationwide, based on more than 50 standards of care and service to determine health plan accreditation. Learn more at [ncqa.org](https://ncqa.org).

Find health insurance information,  
benefit details and more when you visit

[deancare.com](https://deancare.com)

# Insurance Designed With You In Mind

We provide you with valuable resources to manage your coverage and empower you to take control of your care. That means benefits you can understand, tools that save you time, and access to exceptional providers and hospitals.



## Convenient Access

Dean Health Plan has you covered with 30 hospitals and many conveniently-located primary care sites in 20 counties throughout southern Wisconsin. With so many choices, we're certain you'll find a provider who will be a great fit, and right in your backyard. Find a clinic near you at [deancare.com/location](https://deancare.com/location).

## Thousands of Providers

- 2,500+ providers
- 180+ primary care clinic locations
- 650+ specialty care clinics, with services like women's health, pediatric, heart and vascular, orthopedic and much more



**Plus**, you're still covered for an emergency anywhere in the world.

## Trusted Hospitals

Dean Health Plan gives you access to high-quality care and an exceptional patient experience at:



- SSM Health St. Mary's Hospital - Madison
- SSM Health St. Mary's Hospital - Janesville
- SSM Health St. Clare Hospital - Baraboo
- Monroe Clinic Hospital - Monroe
- St. Agnes Hospital - Fond du Lac

Plus, an additional 25 hospitals are in your network throughout southern Wisconsin.\*

## Member Rewards

Dean Health Plan wants to support you along the path to a healthier lifestyle with resources and rewards. We've added new ways for you to **earn up to \$150 for your healthy lifestyle.\*\***



### LivingHealthy

POWERED BY WebMD | health services

Sync device with your Living Healthy account	Complete five mindfulness classes	Learn more about Virtual Visits	Complete a health self-assessment	Volunteer in your community

Visit [deancare.com/livinghealthy](https://deancare.com/livinghealthy) to access your resources and start your Health Assessment today!



## Digital Nutrition

**Foodsmart is a free digital nutrition tool.** Together, Dean Health Plan and foodsmart provide programs and services that empower you to make better decisions about your and your family's nutrition—at home, at work, and on the go. **Earn Living Healthy rewards just by using foodsmart.**

### Key features include:

- Grocery delivery and meal kit ordering
- Personalized, healthy eating suggestions based on biometrics and dietary needs
- Quick recipes based on what's already in your kitchen
- Real-time access to healthy grocery deals and instant delivery
- Healthy grocery purchase tracking
- Restaurant menu guidance

Download the app at [deancare.com/foodsmart](https://deancare.com/foodsmart).



## Health Care Support

**24-Hour Nurse Advice Line\*** is there whenever you have a health question. If you have a serious health condition or have complex health care needs, we offer our **Complex Case Management** program to give you the support you need. Learn more at [deancare.com/caremanagement](https://deancare.com/caremanagement).



## Online Tools

**MyChart** allows you to schedule appointments and send secure messages to your provider. Our **Member Portal** allows access to review your coverage benefits, request new ID cards and more. Learn more at [deancare.com/memberportal](https://deancare.com/memberportal).



## No Appointment and No Waiting Room

**Virtual Visit** brings you free care from the comfort of home with most plans.\*\* Now you can reach trusted SSM Health providers with convenient online access. Learn more at [deancare.com/virtualvisit](https://deancare.com/virtualvisit).

*A Virtual Visit is not a covered benefit under Medicare, Medicaid, Federal Employee Health Insurance or ASO plans.*



## Out-of-Area Dependants

Your kids may be out of sight, but we know they are not out of mind. Dean Health Plan has coverage for your dependents (up to age 26) who are living in another community, away at college, out on a backpacking adventure or giving adulting a try out of state. Need coverage for your kids? Learn more and complete the form at [deancare.com/outofarea](https://deancare.com/outofarea).

*This coverage is only available for businesses with over 50 employees.*

\*Focus Plan members exclusively access SSM Health owned hospitals.

\*\*Dean Health Plan members age 18 and older are eligible for Living Healthy rewards. Check with your plan administrator for reward offerings specific to your plan. Covered adult children (ages 18 and older) can earn up to \$100 per year. Visit [deancare.com/livinghealthy](https://deancare.com/livinghealthy) for full details. School District members should visit [deancare.com/schooldistrict](https://deancare.com/schooldistrict) for details.

\*24-Hour Nurse Advice Line's triage phone services are staffed by SSM Health nurses and are only available to residents of Wisconsin due to licensing regulations.

\*\*Excludes HSA-eligible high deductible health plans.



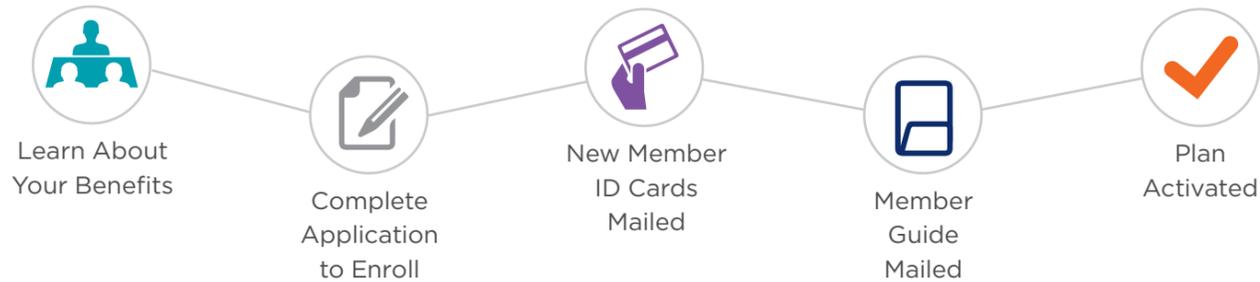
800-279-1301 OR  
DEANCARE.COM

# First Impressions Matter

We understand switching insurance and providers can be overwhelming. That's why we go to great lengths to ensure your interactions with Dean Health Plan go as seamlessly as possible, from start to finish.

## Onboarding Process

Here's what you can expect as you join Dean Health Plan:



### Understand Your Plan Options

Whether you attend a worksite employee meeting, virtual presentation or webinar, familiarize yourself with your benefit options. Read through an enrollment kit, ask questions and complete the necessary paperwork to enroll in group coverage.

### New Member Guide

We mail you a New Member Guide at enrollment, which introduces you to your new plan and health partner, Dean Health Plan. Your guide will:

- Provide details like where to find important member documents
- Explain where to go for primary, urgent and emergency care
- Define common insurance terms and more

# Dean Makes Change Easy

After enrolling with Dean Health Plan, we encourage you to follow these suggested steps. If you need us, our Customer Care Center is here to help answer your questions along the way.

## STEP 1

### Decide where you'd prefer to receive your primary care

Doing this makes it easier to schedule a visit when you need one. Go to [deancare.com/location](https://deancare.com/location) to find a primary care clinic near you.

## STEP 2

### Find a primary care provider

Our network is full of exceptional primary care providers who will work hard to earn and keep your trust. We encourage you to form a relationship with a primary care provider so they can help keep you at your healthiest. Visit [deancare.com/doctors](https://deancare.com/doctors) to search our online provider directory.

## STEP 3

### Transfer medical records

Once you're established with a new primary care clinic and provider, you may wish to have your medical records sent from your previous clinic to your new clinic. Contact your previous clinic to fill out an "Authorization to Release Protected Health Information" form.

### Currently Undergoing Treatment?

Assistance may be available to members with complex health care needs who are currently undergoing a course of treatment to transition your care from your previous health plan to Dean Health Plan. Assistance may also be available to move important prescription medications from your previous health plan to Dean Health Plan.

For additional information  
you can also visit

[deancare.com/newmember](https://deancare.com/newmember)



Provider network  
map inside — or  
visit [deancare.com](https://deancare.com)



800-279-1301 OR  
[DEANCARE.COM](https://deancare.com)

# Accessing and Getting Care

Your primary care provider is here to help you with basic medical needs. Plus, you have options for specialty and other types of care.

## Get the Right Care, In the Right Place

Knowing your care options in advance is not only good for your health—it's also better for your budget.



**Virtual Care:** Access a Virtual Visit to get care from a trusted SSM Health provider for a specific list of common conditions. Get diagnosed, receive a treatment plan and even a prescription if necessary - all from your computer or mobile device without an appointment. You can also schedule a telehealth appointment in advance with a provider. Meet for a full visit via video chat, or in some circumstances, a phone call.



**Primary Care:** Whenever you need care (except emergencies), start by calling your primary care clinic for the soonest available appointment or for help figuring out where to go. Don't wait for your health conditions to get worse. In-clinic and telehealth appointments through video, chat or by phone are available. If a same-day appointment is not available you may be directed to Urgent Care.



**Urgent Care:** If a same-day appointment is not available at your primary care clinic, you may be directed to Urgent Care. These providers can often treat medical problems sooner than a scheduled office visit.



**Emergency Care:** For a life-threatening illness or injury, go to the nearest emergency room or call 911.



**Out-of-Area Care:** Both urgent and emergency care are covered by Dean Health Plan if you or your covered family member are traveling and unable to return to the service area for immediate treatment. In addition, qualified dependent children residing outside of the Dean Health Plan service area are covered for all health care services included in your plan's covered benefits.\*

**What is a Virtual Visit versus a Telehealth Visit?** A virtual visit is an instant visit and is not scheduled in advance. A virtual visit is a free care option with Dean Health Plan. Members complete a series of online questions and a provider will follow up via phone or video chat, depending on your specific needs. A full list of conditions treated via virtual visit can be found at [deancare.com/virtualvisit](https://deancare.com/virtualvisit).

For a telehealth visit, members schedule an appointment in advance with a provider. Members meet with their provider via video chat, or in some circumstances, on the phone. These visits are billed to insurance and members pay their normal visit copay.

## Care Decision Assistance

We can help if you have questions related to using health care services. Call our Customer Care Center at **800-279-1301 (TTY: 711)** and our representative will connect you to our Medical Affairs Department if he or she is unable to address your questions. The Customer Care Center is open Monday - Thursday, 7:30 am to 5 pm, and Friday, 8 am to 4:30 pm. If you have an urgent need outside those hours, leave a message with the Customer Care Center and your call will be returned within one business day. We can assist members who do not speak English.

# Getting the Most from Your Drug Benefits

Convenience and affordability is the name of the game when it comes to Dean Health Plan pharmacy services. We're here to help you manage your prescriptions and lower your expenses.



## SSM Health Pharmacies

Our friendly and professional staff are available at nine convenient locations. They'll answer your medication questions and make sure your prescriptions are exactly right. Find a pharmacy at [ssmhealth.com/pharmacy](https://ssmhealth.com/pharmacy).



## \$0 Cost Preventive Drugs\*

Dean Health Plan makes it easier for you and your family to stay on top of your health. We offer a comprehensive list of preventive drugs available to members for \$0. To see the most up-to-date list of \$0 preventive drugs, just visit [deancare.com/pharmacybenefits](https://deancare.com/pharmacybenefits) or check out the Member Document Center on [deancare.com](https://deancare.com).

## Pharmacy Drug Formulary

We use a drug formulary, which is a list of prescription drugs that help you understand what is and isn't covered. The drug formulary is reviewed every month and updated on a regular basis. Our drug formulary breaks the list into different tiers that are organized by the level of cost sharing between you and the health plan. There are several factors that determine a drug's tier, including:



- Effectiveness of drug in comparison to other drugs used for the same type of treatment
- Cost of drug in comparison to other drugs used for the same type of treatment
- Availability of over-the-counter options
- Other clinical factors like safety



## Mail-Order Pharmacy

Dean Health Plan provides members access to a mail-order pharmacy for long-term medications. With our mail-order pharmacy, you are sent up to a three-month supply—with free shipping. Learn more at [deancare.com/pharmacycostsavings](https://deancare.com/pharmacycostsavings).



## You Split the Tablet, We'll Split the Copay

Tablet splitting can provide significant savings for you, depending on your prescription and dose. Using this service can save you up to 50% on your usual copay for select medications. For more information call our Customer Care Center at **800-279-1301 (TTY: 711)**.

For additional pharmacy information, visit [deancare.com/pharmacybenefits](https://deancare.com/pharmacybenefits) or type "pharmacy benefits" in the search bar on [deancare.com](https://deancare.com).

\* Out-of-area dependent coverage for non-urgent and non-emergency care applies to large group employer (51+ employees) plans only; please check with your employer's benefits administrator if you have questions.

\*This benefit is only eligible for members who have large group plans.

# About Your Coverage

## Health Insurance 101

Health insurance can be complicated, and that's why we try to make it easy to understand your coverage and your financial responsibilities. Take a moment to learn about important terms and where to find all your specific coverage details.

### Sharing the Cost of Care

Your Dean Health Plan policy may use a system of cost sharing that can include a copay, coinsurance, deductible or any combination of the three. If you have a Smart Plan, only copays apply.\*

- Cost sharing is the amount you are responsible for paying after getting covered medical care.
- Cost sharing helps keep monthly premiums low and adds flexibility to health plans.
- After you meet your plan's out of pocket maximum, Dean begins to pay 100 percent of the cost of covered services. Cost sharing maximums apply to Small Group and Large Group plans.
- Be sure to check your member documents to understand if these types of cost sharing apply to your coverage.



Visit [youtube.com/choosedean](https://www.youtube.com/choosedean) for videos on health insurance terms and more.

### Important Documents



#### Member Certificate

Detailed information about your insurance benefits and coverage, including general limitations and exclusions to your plan.



#### Summary of Benefits and Coverage

Easy-to-read grid that lists the details of plan coverage, along with a basic cost estimate of your financial responsibilities for common medical services.



#### Summary of Employer Specific Coverage

Typically a summary of your company's specific coverage information is included with this packet. You can also ask your plan administrator or benefits specialist for your specific benefits and coverage information.

### Prior Authorization

There are certain medical services or provider visits that must be authorized by Dean Health Plan before we can provide a claims payment. A good rule to remember is that any time you seek services with an out-of-network provider, you will need to get prior authorization.\*\* We require these authorizations so our Medical Affairs team can make sure you are getting the appropriate care.

### Preventive Services

We do more than pay the medical bill. At the heart of our preventive care philosophy is a promise that you'll get the support you need to remain healthy and prevent disease. Dean Health Plan provides the following preventive services with no copays, coinsurance or deductibles:\*

- Annual Preventive Office Visit, which includes important preventive services
- Screenings for breast, cervical and colon cancer
- Cholesterol screenings
- Routine vaccinations for adults and children
- And more services

Visit [deancare.com/preventivecare](https://deancare.com/preventivecare) for a comprehensive list of covered preventive services.

### Essential Health Benefits

There are ten categories of common benefits that are deemed essential.\*\* These Essential Health Benefits cannot be subject to dollar limits, either annually or on a lifetime basis. Depending on the type of plan you purchased, services associated with Essential Health Benefits may still require cost sharing in the form of copays, coinsurance and deductibles. These include:



• Preventive\*, wellness and disease management services



• Pediatric services†

• Emergency care

• Laboratory services



• Hospitalization



• Rehabilitative and habilitative services

• Ambulatory care



• Maternity and newborn services



• Mental health and substance abuse services, including behavioral health treatment

• Prescription drug coverage

\*No cost share responsibilities apply when services are delivered by a network provider, and when all preventive services criteria are met. Visit [deancare.com/preventivecare](https://deancare.com/preventivecare) for a comprehensive list of covered preventive services.

\*\*All small group plans (2-50 employees) cover Essential Health Benefits. However, if you work for a larger employer (51+ employees) your benefits may vary. Contact your human resources or benefits department for information about your specific coverage.

†Dean Health Plan does not offer pediatric dental services. This coverage is available on the Health Insurance Marketplace ([healthcare.gov](https://www.healthcare.gov)) and can be purchased as a stand-alone product. Please contact your benefits administrator or the Marketplace if you wish to purchase pediatric dental coverage or a stand-alone dental services product.

\*Smart Plan medical copayment applies towards the out-of-pocket maximum, which is the amount you are required to pay toward the covered cost of your healthcare. The out-of-pocket maximum amount is calculated on a calendar year basis. For members with PPO and POS Smart Plans, coinsurance and copays apply.

\*\*HMO members will need to get prior authorization any time they seek services with an out-of-network provider. Plan providers request prior authorization for POS and PPO members.

# General Limitations and Exclusions

All benefits are subject to limitations and exclusions as described in your Schedule of Benefits and in your certificate. The following list is not exhaustive and may vary based on your policy. For a complete listing refer to your certificate.

## Medical

- Cytotoxic testing and sublingual antigens associated to allergy testing
- Hair analysis (unless lead or arsenic poisoning is suspected)
- Preimplantation genetic testing of embryos and gametes
- Convenience items for a Member or a Member's family, unless stated otherwise in this policy
- Outpatient prescription drugs, except those prescriptions otherwise covered under this policy
- Oral nutrition: oral nutrition is not considered a medical item. We do not cover nutritional support that is taken orally (i.e., by mouth), unless mandated by state law or covered under our medical policy for a specific condition. Examples include, but are not limited to, over-the-counter nutritional supplements, infant formula, and donor breast milk.
- Replacement of an item if the item is lost, stolen, unusable or nonfunctioning because of misuse, abuse, or neglect
- Sexual dysfunction devices and supplies, including but not limited to medications and injections
- Autopsy
- Charges or costs relating to donor sperm
- Consultation for, or procedures connected to in vitro fertilization, embryo transplantation, and/or any other assistive reproductive technique (e.g., GIFT, ZIFT)
- Cosmetic services, including cosmetic surgery
- Experimental or investigational services, treatments, or procedures, and any related complications as determined by us, unless coverage is required by state or federal law
- Items that can be purchased over the counter and considered to be for comfort, convenience and/or personal hygiene, examples include, but are not limited to: seasonal affective disorder light units, disposable undergarments, wigs and modification to a Member's home such as ramps, grab bars, stair lifts and bench/chair lifts.
- Podiatry services or routine foot care provided when there is no localized illness, injury, or symptoms. These include, but are not limited to 1) the examination, treatment, or removal of all or part of corns, calluses, hypertrophy or hyperplasia of the skin or subcutaneous tissues of the feet; 2) the cutting, trimming, or other non-operative partial removal of toenails; or 3) any treatment or services in connection with any of these.
- Obesity-related services, including any weight loss method, surgical treatment or hospitalization for the treatment of obesity, unless specifically covered under this certificate
- Reversal of voluntary sterilization and related procedures
- Surrogacy services, for a non-Member
- Sexual dysfunction treatment and services including, but not limited to surgery
- Sterilization procedures for men
- Sterilization procedures for women and patient education and counseling related to contraception for all women with reproductive capacity. (Although these are technically excluded from your group's health plan insurance coverage, we will pay for them as preventive services, as required by federal regulations)
- Take home drugs and supplies unless a written prescription is obtained and filled at a network pharmacy
- Chelation therapy for atherosclerosis
- Coma stimulation programs
- Alternative medicine, not otherwise listed in the policy
- Low level light therapy
- Massage therapy
- Prolotherapy
- Swim or pool therapy, unless prior authorization is obtained

## Non-Medical

- Administrative examinations such as employment, licensing, insurance, adoption, or participation in athletics
- Court-ordered care, unless medically necessary and otherwise covered under this certificate
- Educational services, except for diabetic self-management classes
- Internet consultations, including all related charges and costs, excepts as defined by our medical policy
- Missed appointment charges
- Telephone consultation charges between providers
- Charges or costs exceeding a benefit maximum or maximum allowable fee, where applicable
- Expenses incurred before the supply or service is actually provided unless prior authorized by us
- Hospital or medical services not listed in this certificate
- Services, treatment, and supplies provided to a Member while the Member is held or detained in custody of law enforcement officials, or imprisoned in a local, state, or federal penal or correctional institution
- Services and supplies furnished by a government plan, hospital, or institution the law requires you to pay
- Services, treatment, and supplies provided in connection with any illness or injury caused by: a) a Member engaging in an illegal occupation or b) a Member committing or attempting to commit, a felony. (Note that this exclusion does not apply to the treatment of injuries that result from an act of domestic violence, if that treatment would otherwise be covered).
- Services provided by Members of the subscriber's immediate family or any person living with the subscriber
- Charges directly related to a non-covered service, such as hospitalization charges, except when a complication results from the non-covered service that could not be reasonably expected and the complication requires medically necessary treatment. The treatment of the complication must be a covered benefit.
- Services or supplies associated to a denied prior authorization
- Services or supplies associated to a denied admission
- Services or supplies not medically necessary, not recommended or approved by a provider, or not provided within the scope of the provider's license
- Services or items provided as a result of war or any act of war, insurrection, riot or terrorism
- Services or supplies provided for an injury sustained while performing military service
- Services or supplies for which a Member receives or is entitled to receive any benefits, settlement, award, or damages, or following any claim under, any Workers' Compensation Act, employer's liability insurance plan, or similar law or act. "Entitled" means the Member is actually insured under Workers' Compensation.

*Last updated May 21, 2020*

# Privacy & Confidentiality Statement

Dean Health Plan is required by law to maintain the privacy of your personal health and financial information (collectively referred to as “nonpublic personal information”) and provide you with written notification of our legal duties and privacy practices concerning that information.

Please visit [deancare.com/privacy](https://deancare.com/privacy) or call **800-279-1301** to request a copy.



## Convenient Tools and Resources

Get the information you need, when you need it. Find it all on [deancare.com](https://deancare.com) and within member tools that easily connect you to health information, benefit details and much more.

### Member Portal

#### Your online member portal

- ▶ View your insurance plan details
- ▶ Request member ID cards or download a digital copy
- ▶ Change your primary care clinic
- ▶ Review past claim details and more
- ▶ View and pay your premium bill

Visit [deancare.com/login](https://deancare.com/login) and use your member number from your ID card to activate your account.

### MyChart®

#### Your online health record

- ▶ Send and receive secure messages with your primary care provider
- ▶ Schedule appointments
- ▶ Get lab results
- ▶ Request prescription refills and more
- ▶ View and pay your medical bill

Visit [deancare.com/mychart](https://deancare.com/mychart) to activate your account.



**DeanHealthPlan**<sup>®</sup>

A member of SSM Health

Dean Health Plan does not discriminate on the basis of disability in the provisions of programs, services or activities. If you need this printed material interpreted or in an alternate format, or need assistance in using any of our services, please contact a Customer Care Specialist at 800-279-1301 (TTY: 711).

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