

2020 Group Insurance Plan Book

Find the plan
that fits your needs



DeanHealthPlan[®]

A member of SSM Health

Have questions? We are here to help

Call

Call 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

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:** 1277 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

Look Inside

Check out the folder pocket for more details about your membership

Meet a Health Plan with a Personal Touch

Dean Health Plan, a member of SSM Health, believes health insurance companies should put people first. That's why we work so hard to enhance your overall well-being and help you prevent sickness in the first place. Or, if you should face an illness or injury, we'll be there to help you effectively manage your health conditions.

When you choose Dean, 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 major provider in the local health care community. Established in 1983, Dean Health Plan has a long history of providing both high-quality health coverage and member satisfaction.



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.

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Go online, click and voilà - information at your fingertips. Find a wealth of health insurance information, benefit details and so much more when you visit

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, you're almost certain to find a provider who will be a great fit for you, right in your backyard.



Thousands of Providers

Take advantage of one of the largest provider networks in southern Wisconsin—all available through Dean Health Plan. This includes:

- 2,500+ providers
- 180+ primary care clinic locations, with many owned by SSM Health Dean Medical Group
- 600+ specialty care clinics, with services like women's health, pediatric, heart and vascular, orthopedic and much more

Plus, you're still covered for emergency services worldwide for those times you need to get away and see 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
- Monroe Clinic Hospital - Monroe
- SSM Health St. Mary's Hospital - Janesville
- St. Agnes Hospital - Fond du Lac
- SSM Health St. Clare Hospital - Baraboo

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



Member Rewards

Living Healthy, powered by WebMD, is our comprehensive wellness program, offering a wide-range of wellness tools and programs. Plus, Dean Health Plan members can **earn up to \$150 in wellness rewards per calendar year**.*



Health Care Support

Dean on Call**, our 24/7 nurse line, is there whenever you need a little health advice. 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.



Powerful Tools

We provide online tools to help you keep tabs on what's most important—your health. **MyChart** allows you to schedule appointments and send secure messages to your provider. Your **DeanConnect** account allows access to your insurance details and more.



Care is a Click Away

Virtual Visit brings you care from the comfort of home. Now you can reach trusted SSM Health providers with convenient online access. Learn more at deancare.com/virtualvisit.

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

LivingHealthy
POWERED BY **WebMD** health services

*Only 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 for full details. School District members should visit deancare.com/schooldistrict for details.

**Dean On Call's triage phone services are staffed by SSM Health nurses and are only available to residents of Wisconsin due to licensing regulations.

*Members with the Focus Plan only have access to SSM Health-owned hospitals.

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 go as seamlessly as possible, from start to finish.

Onboarding Process

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



Employee Meetings

A Dean Health Plan representative will typically present information at your worksite to describe your workplace health insurance benefits. This is a great opportunity to ask questions about your plan details. At this time, you will also receive the necessary paperwork to enroll in group coverage.

Personal Insurance Kit

We mail you a Personal Insurance Kit, also known as a Member Guide, at enrollment, which introduces you to your new plan and health partner, Dean Health Plan. Your kit 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



For additional information you can also visit

deancare.com/newmember

*These meetings may or not be arranged by your individual employer. Your employer may request Dean Health Plan to attend as well.

Dean Makes Change Easy

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



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/locations to find a primary care clinic near you.



2

Find a primary care provider.

Our network is full of exceptional primary care providers that 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 to search our online provider directory.



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.



See the pocket folder of this book for a provider network map or visit deancare.com to search for network locations.



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.



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. Same-day appointments are usually available at your primary care clinic. If a same-day appointment is not available you may be directed to Urgent Care.



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.*



Online Care: Access Virtual Visit to get care from a trusted SSM Health provider for common conditions. Get diagnosed, receive a treatment plan and even a prescription if necessary - all from your computer or mobile device.

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.

Care Decision Assistance

We can help if you have questions related to using health care services, such as prior authorization. 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 eight convenient locations. They'll answer your medication questions and make sure your prescriptions are exactly right.

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 percent on your usual copay for select medications.



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.

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



* 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.

** 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.

For additional pharmacy information, visit deancare.com/pharmacybenefits or type "pharmacy benefits" in the search bar on deancare.com.

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.*



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

- **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.**
- **Be sure to check your member documents to understand if these types of cost sharing apply to your coverage.**

Important Documents

Member Certificate

Details information about your insurance benefits and coverage, and it lists 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.



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 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[†]
- Laboratory services



- Emergency care
- Hospitalization
- Ambulatory care



- Rehabilitative and habilitative services



- Maternity and newborn services
- Prescription drug coverage



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

*Your plan includes a maximum for the out-of-pocket expenses (the deductible, coinsurance and copay amounts) you have to pay for health care each year. After you have paid the maximum, your health insurance plan begins to pay 100 percent of the cost of covered services. Cost sharing maximums apply to Small Group and Large Group plans in 2020. See your plan's Schedule of Benefits for your maximum out-of-pocket level (as well as deductible, coinsurance and copays). 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.

*No cost share responsibilities apply when services are delivered by a network provider, and when all preventive services criteria are met.

**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) 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.

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

- Laser treatment for Port Wine Stain (PWS) lesions, except on the face and neck
- 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
- Dry needling
- 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 no 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.

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800-279-1301 OR
DEANCARE.COM

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 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 and within member tools that easily connect you to health information, benefit details and much more.

Dean > Connect

Your online member portal

- ▶ View details of your insurance plan benefits
- ▶ Change your primary care provider
- ▶ Request ID cards or download a digital ID card
- ▶ Review and print claims history and information
- ▶ Check the status of prior authorizations for services
- ▶ Find your Explanations of Benefits (EOB)

Tip: You'll need 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 and/or Care Management team
- ▶ Get real-time lab and test results
- ▶ Schedule appointments or review past visit details
- ▶ Request prescription refills
- ▶ View current medical records
- ▶ Pay medical bills online

*Want information on the go? Activate **MyChart** and then download the mobile app onto your smartphone.*



DeanHealthPlan[®]

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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