DeanHealthPlan
A member of SSM Health

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October, 2020

Dear FEHB Dean Health Plan Member:

Thank you for choosing Dean Health Plan, a member of SSM Health, as your health care partner. Dean Health Plan believes that health insurance is about more than helping people when they're sick. That's essential, but so is helping people remain well! That's why we work so hard at prevention and enhancing your overall well-being. 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 that communicate together to better care for you.

Federal Benefits Open Season begins Monday, November 9th and ends Monday, December 14th. The annual Federal Benefits Open Season gives Federal employees, retirees and other eligible individuals the opportunity to review their FEHB plan options, make changes and enroll for the upcoming benefit year that begins January 1, 2021.

NEW PLAN OPTION FOR 2021 – The Basic Option is being offered for the first time during the 2020 Open Season.

The Basic Option is a simple, copayment-only health plan. This plan provides upfront cost transparency: $0 deductible; 0% coinsurance; $40 primary care provider office visit copayment or $80 Specialist office visit copayment; $40 urgent Care copayment; $300 emergency room copayment; $1,000 copayment per day up to a maximum of $3,000 per contract year for inpatient hospital facility charges; $1,000 copayment per occurrence up to a maximum of $3,000 per contract year for outpatient hospital facility charges. This plan includes several services covered with $0 copayment, such as:

- Virtual Visits
- Preventive Care
- Diagnostic Services
    - X-Rays and Readings
    - Laboratory Services and Readings
    - Readings of MRI/MRA, CAT Scans, PET Scans
- Durable Medical Equipment

The calendar year catastrophic limit is $6,000 self-only or $12,000 self and family maximum out-of-pocket.

The Basic Option is offered with our limited Focus network. The Focus network concentrates care in six counties: Dane, Dodge, Fond du Lac, Green, Rock and Sauk. Except in the case of an emergency, medical services must be obtained from a Focus Plan network provider in these counties to ensure coverage. See the enclosed Dean Focus Network map.

To verify if your provider is part of this network, go to deancare.com/doctors. Under "Dean Health Plan Product Type," select "DEAN FOCUS." Search by specialty, name, location, gender and/or language.

Changes to High and Standard Options for 2021

Prior Authorization Requirements

- Removed the all-inclusive pre-authorization requirement for services provided for pain management and in a home setting, and applying the requirement to only the following services:
    - Select services provided in a home setting
        - Physical and Occupational Therapy
        - Skilled Nursing
        - Home Infusion
        - Home Hospice
    - Select pain management services
        - Epidural steroid injections
        - Facet joint injections and radio-frequency ablation
        - Intrathecal pump implantation
        - Sacroiliac injections
        - Spinal cord or dorsal column stimulation and dorsal ganglion stimulation
- Removed requirement for prior authorization on speech therapy.

Telemedicine

- Separated this benefit as follows:
    - Telehealth Visit (scheduled real-time communication between the provider at the practice location and the member at a different location via an interactive audio and video telecommunications system). Services subject to the same benefits and limitations as if the service is provided face-to-face (e.g., allowable providers, prior authorization, copayments, deductible, coinsurance).
    - Virtual Visit (member completes a computer-based questionnaire and receives a treatment plan from a provider). Decreased copayment amount from $20 to $0.

Physical and Occupational Therapies

- Added coverage for dry needling at the Specialist $40 copayment.

Reconstructive Surgery

- Added coverage for gender transformation surgery – limited to the following services:
    - For **female-to-male surgery**: mastectomy, hysterectomy, vaginectomy, salpingo-oophorectomy.
    - For **male-to-female surgery**: penectomy, orchiectomy.

Vision Services

- Added coverage for orthoptics (eye exercise training) at the Specialist $40 copayment.

Behavioral Health

- Added coverage for gambling addiction.

Tobacco Cessation

- Removed the requirement for enrollment into the Dean Health Plan Quit for Life program in order to be eligible for the tobacco cessation medications.

Blood Glucose Monitors

- Moved coverage from durable medical equipment (DME) to the pharmacy benefit.

Dental Benefits – Accidental Injury

- Removed the following criteria requirements needed to be eligible for services:
  - The evaluation of the injured tooth must occur within 72 hours of the accident.
  - The repair of the injured tooth must be initiated within 120 days of the injury.
  - The treatment must be completed within 24 months of the injury.

Urgent Care

- We decreased the copayment for emergency care provided in in Urgent Care Center from $40 to $20.

Medicare Coordination of Benefits (COB)

- Member cost-share (i.e. deductible, coinsurance, medical copayments) will be waived when Medicare is prime and member is enrolled in both Medicare Parts A and B. Standard member cost-share will apply for services not covered by Medicare.

Staying Well

With SSM Health Virtual Visit, we make it simple to get care on your schedule. No appointment. No waiting rooms. Accessible 24/7. Complete an online health interview (5-15 minutes) from your smart phone, tablet or computer. A provider from SSM Health reviews your responses and creates a personalized treatment plan, which may include a prescription, if necessary. Visit deancare.com/virtualvisit 24/7 for conditions we treat and/or to get started with care. Virtual Visit is a non-face-to-face and non-real-time communication-based technology service.

If you require emergency or urgent care when outside of the network, seek care at the nearest medical facility. Contact the Customer Care Center at 800-279-1301, if possible, when you receive emergency care from an out-of-network provider. If assistance is needed to determine the appropriate level of care outside of normal working hours, contact the 24-hour Nurse Hotline (available to Wisconsin residents only) by calling 800-576-8773. Follow-up care must be received by an in-network provider unless otherwise approved by Dean Health Insurance.

Most often your primary care provider (PCP) should be your first choice for care both because they are familiar with your medical history and because a scheduled office visit is the most cost-effective method of care.

When a more immediate need arises, you do have other options. Visit deancare.com/rightcare for assistance in making the right choice when it comes to your need for care, ensuring that you receive the right care in the right place for the best value.

If complex specialty care is required, Dean Health Plan is ready to help with personalized assistance. Dean Health Plan has a special team at the ready, helping you navigate the health care system so you can get the care you need without the added stress of figuring out how to get it. Complex Case Management is available for any member in need.

For members with mental health and substance use disorders, Dean Health Plan's behavioral health and substance use case management provides an individualized approach. The goal is to help you manage your health and live your best life. Learn more by visiting Behavioral health and substance use.

To help you maintain your good health, we offer a free Video Wellness Library and monthly wellness webinars with trusted, valuable information accessible 24/7 by visiting deancare.com/livinghealthy.

Stay Up-to-Date on Provider Information

To find the right doctor for you, our easy-to-use online Provider Directory displays the in-network provider or location nearest to you when searching by ZIP code.

You can find our most up-to-date listing of providers online at deancare.com/doctors. Follow the simple steps below to search for a provider or hospital and look up contact information.

1. Go to deancare.com/doctors.
2. For the High or Standard Options select **Commercial HMO/POS Insurance (Group or Individual Coverage)** under "Select Your Plan." For the Basic Option select **DEAN FOCUS**.
3. Search by specialty, name, location, ZIP code, gender and/or language.

Affordable Care Act (ACA) Summary of Benefits and Coverage (SBC) - Availability of Summary Health Information

The Federal Employees Health Benefits (FEHB) Program offers numerous health benefits plans and coverage options. To help you make an informed choice, Dean Health Plan offers a Summary of Benefits and Coverage (SBC) document that explains each of its health coverage options. The SBC summarizes important information in a standard format to help you compare across options.

This plan's SBCs are available at deancare.com/federalemployee. A free paper copy is also available by calling 800-279-1301. Please visit opm.gov/healthcare-insurance/healthcare for more information about plans available under the FEHB Program.

2021 FEHB Program Brochures

Your 2021 FEHB program brochures will be available on deancare.com/federalemployee before the start of your open enrollment season that begins on November 9, 2020. Hard paper copies may be obtained by calling the Customer Care Center at 800-279-1301.

2021 Rate Tables

Type of Enrollment	Enrollment Code	Non-Postal Premium				Postal Premium	
		Biweekly		Monthly		Biweekly	
		Gov't Share	Your Share	Gov't Share	Your Share	Category 1 Your Share	Category 2 Your Share
Wisconsin							
High Option Self Only	WD1	$241.58	$340.36	$523.42	$737.45	$337.00	$326.94
High Option Self Plus One	WD3	$517.46	$704.63	$1,121.16	$1,526.70	$697.44	$675.88
High Option Self and Family	WD2	$562.25	$776.23	$1,218.21	$1,681.83	$768.42	$745.00
Standard Option Self Only	WD4	$237.16	$79.05	$513.84	$171.28	$75.89	$65.61
Standard Option Self Plus One	WD6	$517.46	$178.20	$1,121.16	$386.10	$171.01	$149.45
Standard Option Self and Family	WD5	$562.25	$196.64	$1,218.21	$426.05	$188.83	$165.41

Type of Enrollment	Enrollment Code	Non-Postal Premium				Postal Premium	
		Biweekly		Monthly		Biweekly	
		Gov't Share	Your Share	Gov't Share	Your Share	Category 1 Your Share	Category 2 Your Share
Wisconsin							
Basic Option Self Only	AG1	$157.52	$52.51	$341.30	$113.77	$50.41	$43.58
Basic Option Self Plus One	AG3	$330.80	$110.26	$716.72	$238.91	$105.85	$91.52
Basic Option Self and Family	AG2	$354.43	$118.14	$767.93	$255.97	$113.42	$98.06

We are here for you if you have questions about your benefit coverage and/or options.

We will continue to provide you with the tools and resources you need to help you better understand these benefits. Visit both the Dean Health Plan (deancare.com/federalemployee) and OPM (opm.gov/healthcare-insurance/healthcare) websites for the latest information on your benefits, options and any plan changes for 2021. Our Customer Care Center is also available to answer any questions by calling 800-279-1301.

Thank you for entrusting your good health to Dean Health Plan.

Sincerely,

Dean Health Plan
1277 Deming Way
Madison, WI 53717

"This is a summary [or brief description] of the features of the Dean Health Plan options. Before making a final decision, please read the Plan's Federal Brochures (RI 73-189 – High & Standard Options or RI 73-192 – Basic Option). All benefits are subject to the definitions, limitations, and exclusions set forth in the Federal brochure."

If you (and/or your dependents) have Medicare or will become eligible for Medicare in the next 12 months, a Federal law gives you more choices about your prescription drug coverage. Please see the enclosed notice for more detail.