

PRE-ACA

Group Insurance
Plan Book



DeanHealthPlan

A member of SSM Health

Here When You Need Us

We're here to help make Dean Health Plan coverage as clear and understandable as possible for you because we know insurance can be confusing at times. That's why we've staffed the Dean Health Plan Customer Care Center with experienced and knowledgeable Customer Care Specialists. You can also find us in your community! Dean participates in many community-based events to help answer your questions. In-person visits and phone calls aren't the only options—you may also contact us online. Whatever works for you, we're here to help.



Customer Care Center

Our friendly Customer Care Specialists are here to turn health insurance confusion into clarity.

- Get answers to benefit and coverage questions
- Figure out what your financial responsibility is for a bill
- Learn the details about a provider

800-279-1301 (TTY: 711)*

M – Th, 7:30 am – 5 pm
F, 8 am – 4:30 pm

Visit deancare.com and send us a message. Stop by our Insurance Desk, M – F, 8 am – 4:30 pm, at our office or one of the SSM Health Dean Medical Group locations listed below.

**Please call 800-279-1302 if you purchased your coverage from the Health Insurance Marketplace.*

New Member Transition

We'll mail you a Personal Insurance Kit, also known as a Member Guide, at enrollment. It contains important information, including how to choose a primary care provider, register for DeanConnect and more. You can also visit deancare.com and find the new member section for more helpful information.



Dean On Call

24-Hour Nurse

*Take the guesswork out of getting the health care you deserve. An experienced registered nurse from SSM Health is ready to help 24/7/365. Call **800-57-NURSE** (800-576-8773)*

For any life-threatening emergencies, always dial 911.

Due to licensing regulations, Dean On Call's triage services are only available to Wisconsin residents.

The Dean Difference

The best health care starts with a trusted relationship. At Dean, we've been caring for people for more than 100 years and understand the value of the patient/physician relationship. Dean Health Plan is a market leader in health insurance in southern Wisconsin, so you can trust that you're in good hands. We're proud that more than 90 percent of members who choose Dean stay with Dean.



Quality Coverage Stamped with 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 health plans based on more than 50 standards of care and service to determine health plan accreditation.



Access to Providers

Dean Health Plan has you covered with one of the largest regional networks of providers in southern Wisconsin. We have more than 2,400 providers, 28 hospitals and more than 180 primary care sites in 20 counties. Our network is staffed with health care professionals who are dedicated to helping you and your loved ones remain as healthy as possible. And when you're traveling, you're still covered for emergency services worldwide.



Complex Case Management

If you're diagnosed with a chronic health condition or have a complex health care need, we can help guide you to the most appropriate method of care and ensure your needs are met. Visit deancare.com/livinghealthy and select "Complex Case Management" to learn more.



Wellness & Rewards

It's easier to get well and stay well with Dean Health Plan. Living Healthy, our comprehensive wellness program, is designed to support your overall well-being and help you make healthy choices. The Living Healthy program can help you quit tobacco, get discounts at local health clubs, manage chronic health conditions and reward you for tracking your healthy behaviors. Visit deancare.com/livinghealthy to get started.



Workplace Wellness

Dean Health Plan is a recipient of the prestigious Platinum Well Workplace award from the Wellness Council of America for quality and excellence in workplace health. This award recognizes Dean's high level of commitment to the health and well-being of more than 700 employees who work here.



Powerful Tools

Get online access to your family's personal health information with MyChart. It's a free service that provides access to information in your personal and family health records—any time.

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



Your DeanConnect account gives you access to your insurance claims, cost estimates and helps you manager your benefit information. It's easy to sign up online once you receive your ID card in the mail.



Prescription Drug Coverage

Dean Health Plan offers programs to make filling prescriptions easier and save you money along the way. Prescription coverage benefits vary from plan to plan—please read your plan information for more specific information.

SSM Health Pharmacies

Our friendly and professional staff are available at eight convenient locations. They'll answer your medication questions and make sure they are exactly right.

Save Time with a Three-Month Supply

When you take advantage of a three-month supply for your long-term medications, you skip the hassle of going to your local pharmacy every month. It's easy to get started. Just ask your doctor to prescribe a three-month supply, have the order sent to your pharmacy of choice and pick up your prescription just once every three months.

You Split the Tablet, We'll Split the Copay

Some medications are eligible for tablet splitting. This means you can save up to 50 percent on your medication copayment or coinsurance by splitting your pills. Visit deancare.com for details.

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!



Go Online!

Our website has everything you need to know about prescription drug coverage. Visit deancare.com to:

- View our formulary listing of covered medications
- View the Quick Reference Guide
- Check out the complete drug exclusion list

Care for Special Circumstances

PRIMARY
CARE



EMERGENCY
CARE



URGENT
CARE



You may be wondering why we ask you to select a primary care provider (or location) within the Dean Health Plan network when you enroll. It's because we emphasize a proactive approach to care—one in which a primary care provider oversees all aspects of your health care needs. This keeps you and your family well, decreases the duplication of services and provides you with better health care value for your dollar. Your primary care provider should be your first choice for care whenever possible, but know that when a more immediate need arises, you do have other options. Making the right choice when it comes to the care you need ensures you receive the right care in the right place without unnecessary costs.

Out-of-Area Care

With Dean Health Plan, there's no need to take health insurance worries on vacation. Both urgent and emergency care are covered by Dean Health Plan if you or your covered family member are unable to return to the service area for immediate treatment.

Prior Authorization

There are certain medical services or provider visits that must be authorized by Dean Health Plan before claims payment can be provided. 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. These authorizations are required so our Medical Affairs team can make sure you are getting the appropriate care.

Getting Help with Care Decisions

When you have questions related to using health care services, such as prior authorization, Dean Health Plan is available to help. Call the Customer Care Center at **800-279-1301** (TTY: 711). A staff member will connect you to our Medical Affairs Department if he or she is unable to address your questions. We can assist members who do not speak English. Staff members are available 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.

Pre-ACA General Limitations & Exclusions

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

TMD

- Non-surgical treatment of temporomandibular disorders (TMD) is limited to \$1,250 per member per contract.

Non-Covered Infertility Services

- Reversal of voluntary sterilization and related procedures.
- All charges or costs relating to donor sperm.

Non-Covered Maternity Services

- Elective abortions.
- Home or intended out of hospital deliveries.
- Amniocentesis or CVS (Chorionic Villi Sampling) performed exclusively for sex determination.
- Birthing classes.
- Treatment, services, or supplies for a third party or nonmember traditional surrogate or gestational carrier.
- Collection and storage of sperm and eggs outside the course of treatment for, and diagnosis of, infertility.

Non-Covered Outpatient Physical, Speech and Occupational Therapy

- Long term and maintenance therapy.

Non-Covered Transplant Services

- Transplants and all related expenses, not outlined as covered procedures in the Member Certificate.
- Services and supplies in connection with covered transplants unless prior authorized by the Medical Affairs Division.
- Any experimental or investigational transplant or any other transplant-like technology not listed in the Member Certificate.
- Any resulting complications from these and any services and supplies related to such experimental or investigational transplantation or complications, including, but not limited to: high dose chemotherapy, radiation therapy or immunosuppressive drugs.
- Transplants involving non-human or artificial organs.

General Exclusions & Limitations

- Acupuncture, dry needling and prolotherapy.
- Autopsy.
- Chelation therapy for atherosclerosis.
- Coma Stimulation programs.
- Court ordered care, unless medically necessary and otherwise covered under the certificate.
- Cytotoxic testing and sublingual antigens in conjunction with allergy testing.
- Services required for administrative examinations such as, employment, licensing, insurance, adoption, or participation in athletics.
- Experimental or investigational services, treatments or procedures, and any related complications as determined by Dean's Medical Affairs Division, unless coverage is required by state or federal law.
- Services provided by members of the subscriber's immediate family or any person residing with the subscriber.

- Holistic medicine and any other form of alternative medicine.
- Massage therapy.
- Swim or pool therapy, unless Prior Authorization is obtained.
- Services and supplies furnished by a government plan, hospital, or institution unless by law you must pay.
- Items or services required as a result of war or any act of war, riot, insurrection, terrorism, or sustained while performing military service.
- Podiatry services or routine foot care rendered in the absence of localized illness, injury, or symptoms in connection with, but not limited to the examination, treatment or removal of all or part of corns, calluses, hypertrophy or hyperplasia of the skin or subcutaneous tissues of the feet; the cutting, trimming or other nonoperative partial removal of toenails; for any treatment or services in connection with any of these.
- Any services to the extent a member receives or is entitled to receive any benefits, settlement, award or damages for any reason of, 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.
- Treatment, services, and supplies provided in connection with any illness or injury caused by: a member's engaging in an illegal occupation or a member's commission of, or an attempt to commit, a felony.
- Treatment, services, 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.
- Hair analysis (unless lead or arsenic poisoning is suspected).
- Any hospital service or medical care not listed in the Member Certificate.
- Services and supplies rendered outside the scope of the provider's license.
- An expense incurred before the supply or service is actually provided, unless prior approval is received by Medical Affairs.
- Services or supplies for, or in connection with, a non-covered procedure or service, including complications; a denied referral or Prior Authorization; or a denied admission.
- Obesity-related services, including any weight loss method, unless specifically covered under the Member Certificate.
- Services or supplies not medically necessary, not recommended or approved by a provider, or not provided within the scope of the provider's license.
- All charges or costs exceeding a benefit maximum or maximum allowable fee where applicable.
- All services or supplies provided in conjunction with the treatment of sexual dysfunction or sexual transformation, including, but not limited to, medications, surgical treatment and injections.
- Cosmetic services, including cosmetic surgery.
- Refractive eye surgery and radial keratotomy.
- Ambulance service that is not an emergency transportation, including nonemergency air transportation, unless Prior Authorization is obtained.
- Educational services except for diabetic self-management classes.
- Items of convenience.

Last updated 9/2012

Privacy & Confidentiality

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Protecting the Privacy of Your Personal Health Information

Dean 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. This Notice describes how we protect the confidentiality of our members’ (and former members’) nonpublic personal information. It includes brief explanations on how we obtain, use, and protect your nonpublic personal information.

Types of Nonpublic Personal Information Dean Collects About You

We collect a variety of nonpublic personal information needed to administer health insurance coverage and benefit. We collect nonpublic personal information about you from some of the following sources:

- Information we receive directly or indirectly from you or your employer or benefit plan sponsor through applications, surveys or other forms. The information may be received in writing, in person, by telephone or electronically. Examples include name, address, social security number, date of birth, marital status and medical history.
- Information about your transactions with us, our affiliates, our providers, our agents and others. This includes information from health care claims, medical history, eligibility information, payment information, service request, and appeal and grievance information.
- Information you authorize us to collect from others.

Choices about Your Health Information

We will not use or disclose your health information without your written authorization, except as described in this Notice. You generally have the right and choice to tell us to:

- Share information with your family, close friends or others involved in payment for your care.
- Share information in a disaster relief situation.

In the following cases we never share your information unless you give us written permission:

- Most uses and disclosures of psychotherapy notes.
- Marketing purposes.
- Sale of your information.

If you do give us written authorization to use or disclose your health information for a particular purpose, you may change your mind at any time. You must let us know in writing if you change your mind.

How Dean May Use or Disclose Your Health Information

We will not disclose your nonpublic personal information unless we are allowed or required by law to do so. The following categories describe the ways that Dean may use and disclose your nonpublic personal information. For each category of uses and disclosures, we will explain what we mean and present some examples. Not every use or disclosure we might make will be listed. However, all the ways we are permitted to use and disclose information will fall within one of the categories.

Note: Some of the uses and disclosures described in this notice may be limited in certain cases by applicable State laws that are more stringent than Federal laws, including disclosures related to mental health and substance abuse, developmental disability, alcohol and other drug abuse (AODA), and HIV testing.

We are allowed to use and disclose information that falls within one of the following categories:

- 1. Payment.** We may use and disclose your health information to make and collect payment for treatment and services you receive, such as: determining your eligibility for plan benefits, obtaining premiums, determining your health plan’s responsibility for benefits, and collecting payment for your health services.
- 2. Health Care Operations.** We may use and disclose your health information to support our business activities and improve our coverage and services. However, we are not allowed to use genetic information to decide whether we will give you coverage or the price of that coverage. Health care operations include such activities as:
 - Underwriting
 - Premium rating
 - Other functions related to plan coverage
 - Quality assessment and improvement activities
 - Activities designed to improve health and reduce health care cost
 - Case management and care coordination

Notice: We are part of an Organized Health Care Arrangement (OHCA) with SSM Health and Dean Health System. As part of the OHCA, we may from time to time share your information with other members of the OHCA in order to perform joint health care operations. These uses and disclosures allow the OHCA to run efficiently. For example, we may share your information in order to: improve population health management; conduct quality assessment and improvement activities; conduct or arrange for medical review, legal services, audit services, and fraud and abuse detection programs; business planning and development such as cost management; and business management and general OHCA administrative activities.

- 1. Treatment.** We may disclose your health information to a physician or other health care provider that is treating you. We may contact you with information on treatment alternatives and other related functions that may be of interest to you.
- 2. Distributing Health-related Benefits and Services.** We may use and disclose your health information to provide information on health-related benefits and services that may be of interest to you.

3. Disclosure to Plan Sponsors. If applicable, we may disclose your health information to the sponsor of your group health plan for purposes of administering benefits under the plan. If you have a group health plan, your employer is the plan sponsor.

4. Public Safety. We can share health information about you for certain situations such as: preventing disease; helping with product recalls; reporting adverse reactions to medications; reporting suspected abuse, neglect, or domestic violence; and preventing or reducing a serious and imminent threat to the health or safety of a particular person or the public.

5. Research. Under certain circumstances, and only after a special approval process, we may use and disclose your health information to help conduct research.

6. Respond to organ and tissue donation requests. We can share health information about you with organ procurement organizations, a coroner, medical examiner, or a funeral director when an individual dies.

7. Required by Law. We will share information about you if laws require it, including with the Department of Health and Human Services if it wants to see that we are complying with federal privacy law Workers' Compensation, Law Enforcement, and Other Government Requests. We can use and share health information about you: for workers' compensation claims; for law enforcement purposes or with a law enforcement official; with health oversight agencies for activities authorized by law; and for special government functions such as military, national security, and presidential protective services.

8. Workers' Compensation, Law Enforcement, and Other Government Requests. We can use and share health information about you: for workers' compensation claims; for law enforcement purposes or with a law enforcement official; with health oversight agencies for activities authorized by law; and for special government functions such as military, national security, and presidential protective services.

9. Legal Actions. We may disclose your health information in the course of any administrative or judicial proceeding.

7. Right to be Notified of a Breach. You will be notified in the event of a breach of your unsecured protected health information.

8. Right to a Representative. You have the right to appoint a medical power of attorney, or if someone is your legal guardian, that person can exercise your rights and makes choices about your health information.

Changes to this Notice of Privacy Practices

Dean may change this Notice from time to time and make the new provisions effective for all nonpublic personal information we maintain, including information we created or received before the change.

Dean will always comply with the current version of this Notice.

Complaints

Please submit complaints about this Notice or how we handle your health information, in writing, to our Privacy Officer. Dean will not hold any complaint you submit against you in any way. In addition, if you believe your privacy rights have been violated, you may file a complaint with the Secretary of the U.S. Department of Health and Human Services.

If you have questions, complaints or want to exercise any of your health information rights, call the Customer Care Center at **800-279-1301** (or, if you purchased coverage on the Health Insurance Marketplace, at **800-279-1302**) or contact us at the following address:

Privacy Officer
PO Box 56099
Madison, WI 53705

The effective date of this notice is 8/21/2017.

How Dean Protects This Information

We limit the collection of nonpublic personal information to that which is necessary to administer our business, provide quality service, and meet regulatory requirements. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to safeguard your nonpublic personal information. We limit the internal use of oral, written, and electronic nonpublic personal information about you and ensure that only authorized staff and business associates with the need to know have access to it. We maintain safeguards for your nonpublic personal information and review them regularly to protect your privacy.

Your Health Information Rights

1. Right to Request Restrictions. You have the right to request restrictions on certain uses and disclosures of your health information.

2. Right to Request Confidential Communications. You have the right to receive your health information through a reasonable alternative means or at an alternative location.

3. Right to See and Copy. You have the right to see and copy certain health information about you.

4. Right to Correct Records. You have a right to request that Dean correct certain health information held by Dean if you think it is incorrect or incomplete.

5. Right to Accounting of Disclosures. You have the right to receive a list "accounting of disclosures" of your health information made by us in the past six years. The list will not include disclosures made for purposes of treatment, payment, health care operations, or certain other disclosures (such as those you asked us to make).

6. Right to Copy of Notice. You have a right to receive a paper copy of this Notice at any time.



DeanHealthPlan[®]

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