



A Health Plan That Sparks Transparency **THAT'S SMART.**

Simple, Copay Only Health Plan - New Basic Option

Your phone is smart. Your TV is smart. Even your car is smart. It's time for your health plan to be smart, too.

Transparency and convenience in health care are important for you and your family. **Dean's new Basic Option Smart Plan** provides upfront cost transparency. We removed deductibles and coinsurance, so you'll know exactly what your medical visits and services will cost you.

With a **Smart Plan**, when you stay in-network, preventive care is covered at 100% and copays are limited by an out-of-pocket maximum. When you reach your out-of-pocket maximum within the plan year, you don't pay anything else for in-network services for the rest of that plan year.

No deductibles. No coinsurance. No nonsense.



To enroll in this Plan, you must live in or work in our service area. The Basic Option service area is limited to our narrow Focus network. The Focus service area only includes Dane, Dodge, Fond du Lac, Green, Rock and Sauk counties in Wisconsin.

Visit our Focus Map for an overview of this service area. 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.

ONLY COPAYS FOR SERVICES.

No Deductibles.
No Coinsurance.
For in-network visits and services.

EASY TO USE.

Easy to understand.

100% COVERED.

Preventive Care
Annual Physicals • Labs
X-Rays • Well-Child Visits
Diabetes Education • and more

WHAT A BRIGHT IDEA!

Visit deancare.com/federalemployee

 **Dean**HealthPlan
A member of SSM Health

Dean Health Plan's SMART PLAN

A Smart Plan. Simple Copays. Same Great Dean Service.

BONE FRACTURE

(in-network emergency room visit and follow up care)



Service	Standard Plan	Basic Option
Emergency room services	100% of charged services until deductible is met, then 10%	\$300
Ambulance		\$300
X-ray		\$0
Advanced Imaging (CAT scan)	100% of charged services until deductible is met, then 10% coinsurance	\$480
Lab tests		\$0
Durable Medical Equipment (crutches)		\$0
Rehabilitation services (5 physical therapy sessions)	\$40 copay/therapy/day	\$80 copay/therapy/day



ELECTIVE HIP SURGERY

(in-network clinic visit and surgery at the hospital)



Service	Traditional Plan	Basic Option
Office visit - Specialist	\$40 copay/visit 10% coinsurance after deductible	\$80
Lab tests (blood work)	\$0 (Labs & X-Ray)	\$0
X-ray	100% of charged services until deductible is met, then 10% coinsurance	\$0
Surgery	(Surgery & Hospital Stay)	\$0
2 day in-patient hospital stay		\$1,000 copay/day
Rehabilitation services (5 physical therapy sessions)	\$40 copay/therapy/day	\$80 copay/therapy/day



Visit deancare.com/federalemployee

Dean Health Plan
A member of SSM Health