



of South Central Wisconsin

[ghcscw.com](http://ghcscw.com)



GHC-SCW  
MEMBERSHIP  
GUIDE



BETTER TOGETHER <sup>SM</sup>

Dear MEMBER,

On behalf of all of us at Group Health Cooperative of South Central Wisconsin (GHC-SCW), I would like to thank you for choosing one of the top rated health plans in Wisconsin for your insurance and health care needs. Our goal is simple – provide you and your family with everything you need to lead a healthier life.

With the Point of Service (POS) plan, we hope you enjoy the freedom you have to see Providers in and out of your GHC-SCW network, depending on your needs.

Please read this membership guide carefully. In it you will find your member identification (ID) card(s), general health plan information, guidance on how to access your specific plan documents, GHC-SCW contact information and more.

If you have questions, comments or concerns about your health insurance plan or health care, please contact our Member Services team at (608) 828-4853 or toll-free at (800) 605-4327 and request Member Services.

We look forward to providing you and your family superb care and impeccable service!

Sincerely,



Allan Wearing  
Chief Insurance Services Officer

# WELCOME TO GROUP HEALTH COOPERATIVE OF SOUTH CENTRAL WISCONSIN



We're glad you've chosen to join more than 75,000 GHC-SCW members who understand we truly are Better Together.

Take a moment to look through this membership guide. It's your guide to your health plan and your health care!

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We look forward to the opportunity to connect with GHC-SCW members. To help you receive outstanding health care and unparalleled member support, GHC-SCW provides many ways to share ideas and exchange information.



### MEMBER SERVICES

Our Member Services team helps you get the most of your GHC-SCW coverage. Feel free to contact us by phone, weekdays, from 8 a.m. – 5 p.m., at (608) 828-4853 or toll-free at (800) 605-4327 and request Member Services.

If you prefer, you may contact us by email at [member\\_services@ghcscw.com](mailto:member_services@ghcscw.com).



### CARE MANAGEMENT

Our Care Management team is here to assist you during your transition of health care to GHC-SCW.

To speak privately to a Care Management Registered Nurse, please contact us at (608) 257-5294.

We're pleased to provide you with the tools you need to understand your benefits and receive exceptional health care. Use this booklet, [ghcscw.com](http://ghcscw.com) and our Member Services team to answer your questions about your health plan and your health care.



### MEMBER IDENTIFICATION (ID) CARD

Your new GHC-SCW member identification card is attached. Please carry your card with you to present each time you receive care. Your Member ID Card contains important plan information such as your member number and plan number.



### PLAN DETAILS AND DOCUMENTS

View your health plan information at [planfinder.ghcscw.com](http://planfinder.ghcscw.com) or go to [ghcscw.com](http://ghcscw.com), click on the *Health Insurance* heading, select *Your Benefit Information*, and choose the red *MyPlanFinder* button.

To access your plan documents, enter your plan number. Your plan number can be found on your Member ID card.

Visit [MyPlanFinder](#) to view, save or print important information about your benefits and coverage such as:



## BENEFIT SUMMARY

Your Benefit Summary is a quick overview of just some of the benefits and covered services included in your health plan. For a complete description of covered services, view your Member Certificate and any amendments or riders to your benefit plan.



## SUMMARY OF BENEFITS AND COVERAGE (SBC)

Your Summary of Benefits and Coverage (SBC), which all health issuers must provide to you, also provides an outline of your benefit plan.



## MEMBER CERTIFICATE

Your Member Certificate outlines which benefits and services are included and excluded under your benefit plan and also describes the terms, conditions, and limitations of the benefits you receive.



## PLAN AMENDMENTS AND RIDERS

Plan amendments and riders alter the Member Certificate language to include, exclude, and/or modify the benefits you are eligible to receive.



## FORMULARY

GHC-SCW drug formularies provide a list of prescription drugs available under your benefit plan.

If you would like a free copy of these materials printed and mailed to you, please contact our Member Services team at (608) 828-4853 or toll-free at (800) 605-4327 and request Member Services.



## PRIMARY CARE

GHC-SCW Primary Care Providers (PCP) are your first point of contact for health care. Our Providers offer a broad spectrum of health care and preventive care services to our members. Visit [ghcscw.com](https://ghcscw.com) and select *Clinic or Provider* to view details about our Providers online, including their practice location, medical background, education, languages spoken and more.



## SPECIALTY CARE

GHC-SCW offers access to Providers in specialty areas and recommends and refers to partnering Specialists, as needed. Begin with your Primary Care Provider (PCP) to access Specialty Care or contact Member Services for more information.



## URGENT CARE

Urgent Care is your after hours or same-day resource for conditions that require immediate attention.

GHC-SCW Urgent Care treats non-life threatening conditions. We are pleased to offer Physical Therapy in our Urgent Care Clinic for your injury to quickly address your pain. Visit [ghcscw.com](https://ghcscw.com) and select *Quick Care* for more information or call (608) 442-8100.





## EMERGENCY CARE

Emergency Care is medical care for a life-threatening medical condition that could cause serious jeopardy to a person's health. If you require Emergency Care, please go to your designated hospital emergency room for treatment. If that isn't possible, go to the nearest emergency room or call 911.

Visit [ghcscw.com](http://ghcscw.com) and select *Quick Care* for more information.



## GHC NURSECONNECT

GHC NurseConnect is a 24-hour nurse advice line available seven days a week to GHC-SCW members residing in Wisconsin. GHC NurseConnect is designed to give you fast answers to your health-related questions.

Contact GHC NurseConnect today at (608) 661-7350 or toll free at (855) 661-7350.



## VIRTUWELL

Our 24/7 online health care clinic, *virtuwell*, is available to our members, depending on your plan.

(Excludes BadgerCare, Medicare Select and PPO plan if member resides outside of WI, IA, MN, MI, ND and VA.)



GHC-SCW members eligible for *virtuwell* get **three** (3) *virtuwell* visits for free per year.

Visit [ghcscw.com](http://ghcscw.com) and select *virtuwell* for more information.



of South Central Wisconsin

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Access to Specialty Care begins with your Primary Care Provider (PCP). Planned Specialty Care office visits and hospitalizations, outside of the GHC-SCW Primary Care Clinic network, require coordination by your PCP.



### REFERRALS

The referral request occurs when you visit your PCP and a decision is made to send you to a specific Specialist. For most referral decisions, coordination between your PCP and our Care Management team occurs within 2-3 business days.



## PRIOR AUTHORIZATION

Prior Authorization is the process by which GHC-SCW provides prior written approval for coverage of specific benefits, treatments, Durable and Disposable Medical Equipment (DME), Prescription Drugs and supplies. The purpose of Prior Authorization is to determine and authorize the following:

The specific type and extent of care, Durable and Disposable Medical Equipment, Prescription Drug or supply that is necessary;

The number of visits, or the period of time, during which care will be provided;

The Provider to whom the Member is being referred; and

Whether the Member should receive coverage for the services from an out-of-network Provider because necessary services are not available from an in-network Provider.

It is the Member's responsibility to ensure a Prior Authorization has been obtained when required. Failure to obtain Prior Authorization when required may result in the Member receiving a reduction in or no benefit. If Prior Authorization is not received prior to the date of service and/or receipt of supplies, your Provider should contact GHC-SCW's Care Management Department for a determination of Medical Necessity.

The Prior Authorization lists may differ depending on your health plan. Please contact Care Management at (608) 257-5294.

You may access the GHC-SCW Specialty and Ancillary services listed below without a Referral or Prior Authorization.

Chiropractic

Clinical Health Education

Complementary Medicine

Eye Care

Contact your clinic to schedule an appointment.

We offer our members a broad network of pharmacies to make sure getting your prescriptions filled is convenient for you!



### GHC-SCW OWNED PHARMACIES

Visit any GHC-SCW Pharmacy to discuss transferring, filling or refilling a current prescription.



### NAVITUS

In addition to GHC-SCW pharmacies, you have the freedom to use any participating pharmacy in our national Navitus Health Solutions network which includes most major pharmacies and independent community pharmacies.

Show your GHC-SCW/Navitus identification card to your eligible pharmacy. The card provides the information your pharmacy will need to fill your prescriptions.

Visit [ghcscw.com](http://ghcscw.com), click on the *Health Insurance* heading and choose *Understanding Pharmacy Benefits* for more information.



### MAIL PHARMACY

GHC-SCW offers members the NoviXus Mail Pharmacy. Please call (888) 240-2211 or visit [novixus.com](http://novixus.com) for more information.



## FORMULARIES

GHC-SCW drug formularies provide a list of prescription drugs available under your specific benefit plan. You can find your plan's formulary on **MyPlanFinder**, with your other plan documents. See the *Understanding Your Plan* section in this booklet for information on your plan's formulary.

Please refer to your plan documents (Benefit Summary and SBC) for the Deductible, Coinsurance, Maximum Out-of-Pocket (MOOP), and any Copayments specific to your plan.



### DEDUCTIBLE

The amount you owe for covered health care services before your health insurance begins to pay.



### COINSURANCE

Your share of the cost of a covered health care service, calculated as a percentage of the allowed amount for the service.



### MAXIMUM OUT-OF-POCKET (MOOP)

The most you pay during a policy period before your health insurance or plan begins to pay 100% of the allowed amount of covered health care services.

This limit never includes your premium, balance-billed charges or health care your health insurance or plan doesn't cover.



### COPAYMENT

A fixed amount a member pays for covered health services usually when a member receives the services.

## → IN-NETWORK

Providers who are contracted with GHC-SCW health insurance plan are considered in-network. Coinsurance and Copayments for visits to in-network Providers generally cost less than Coinsurance and Copayments for out-of-network Providers.

## → OUT-OF-NETWORK

Providers who are not contracted with GHC-SCW health insurance plan are considered out-of-network. If you choose to see an out-of-network Provider, you may be required to pay at the time of service and submit the claims to the network yourself.

Please Note: any out-of-network Provider claims that exceed reasonable and customary fees and charges are the member's sole responsibility.





## GHCMyChart<sup>SM</sup>

GHCMyChart<sup>SM</sup> gives you secure, online access to your medical records, insurance information and much more. To register, activate or login to your GHCMyChart<sup>SM</sup> account, visit [ghcscw.com](http://ghcscw.com) and select *GHCMyChart<sup>SM</sup>*.

### FEATURES

Schedule appointments

Refill medications

View and print immunization records

View select test results

Communicate with GHC-SCW clinic staff

Access your children's medical and insurance information with *GHCFamilyChart<sup>®</sup>*



## WebMD<sup>®</sup>

GHC-SCW partners with WebMD<sup>®</sup> to offer you WebMD<sup>®</sup> Health Manager. Start reaching your goals, with a wide range of online features to support you! Access WebMD<sup>®</sup> through your GHCMyChart<sup>SM</sup>, located on [ghcscw.com](http://ghcscw.com).



## VIRTUWELL

Our 24/7 online health care clinic, *virtuwell*, is available to our members, depending on your plan.

(Excludes BadgerCare, Medicare Select and PPO plan if member resides outside of WI, IA, MN, MI, ND and VA.)



GHC-SCW members eligible for *virtuwell* get **three** (3) *virtuwell* visits for free per year.

Visit [ghcscw.com](http://ghcscw.com) and select *virtuwell* for more information.

MyChart<sup>®</sup> is a registered trademark of Epic Systems Corporation. GHCMyChart<sup>SM</sup> is a registered service mark of GHC-SCW. WebMD<sup>®</sup> is a registered trademark and WebMD<sup>®</sup> Health Manager is a registered service mark of WebMD<sup>®</sup> Health Services Group.

 **Group Health Cooperative**

of South Central Wisconsin

[ghcscw.com](http://ghcscw.com)

At GHC-SCW, we are committed to helping our members be well. We're pleased to offer the resources you need to help you live life to its fullest.



## WELLNESS REIMBURSEMENT

GHC-SCW Wellness Reimbursement is our way of thanking you for taking the time to stay healthy. By participating in a Wellness Reimbursement activity, members can enjoy the benefits of a healthy lifestyle and receive a reimbursement of \$100 per individual 18 years of age or older (\$200 maximum reimbursement per family). Reimbursements include participation in community events, fitness classes, Community Supported Agriculture (CSAs), Jenny Craig, Weight Watchers and more.



## CLASSES

We recognize everyone learns in their own unique way. That's why we offer a variety of classes, so you can enjoy the interaction of a group or a one-on-one or small group experience. No matter what your interest, from understanding nutrition to managing diabetes to practicing yoga, GHC-SCW has an educational experience designed with you in mind.

Go to [ghcscw.com](http://ghcscw.com), click on *Wellness*, select *Sign Up for Classes* to browse and register for our current class offerings. Complementary Medicine Services are covered at GHC-SCW clinics only.



## COMPLEMENTARY MEDICINE SERVICES

To help you reach your highest health potential, we are proud to be the only health plan in the area that offers services like massage therapy, acupuncture, naturopathy, reiki, yoga and more as part of your covered health benefits. Complementary Medicine Services are covered at GHC-SCW clinics only.



## ONE-ON-ONE THERAPEUTIC SESSIONS

Private therapeutic care for massage therapy, acupuncture, naturopathy and much more. Complementary Medicine Services are covered at GHC-SCW clinics only.



## EYE CARE

GHC-SCW members have access to the extensive services of our GHC-SCW Eye Care Center including comprehensive eye exams, top-of-the-line eye wear, sunglasses and contact lenses.

**We encourage you to view your member materials and benefit information online.**

Visit [ghcscw.com](http://ghcscw.com) select *Health Insurance* then *Your Benefit Information* to access important member information including an electronic copy of this GHC-SCW Membership Guide and the following:

- MyPlanFinder:** Your online tool to obtain plan documents
- Explanation of Benefits Key**
- Notice of Privacy Practices**
- Patient Protection Disclosure**
- Rights and Responsibilities**
- Women’s Health Notice**

On [ghcscw.com](http://ghcscw.com) you can also:

- View Provider Directories
- Sign up for your GHCMYChart<sup>SM</sup> account
- Take steps to select your Primary Care Provider
- Make an appointment
- Transfer your medical records, prescriptions, and specialty care
- Learn about our Wellness Reimbursement Program
- And more!

If you would like a free copy of any of these materials printed and mailed to you, please contact our Member Services team. Feel free to contact us by phone, weekdays, from 8 a.m. – 5 p.m., at (608) 828-4853 or toll-free at (800) 605-4327 and request Member Services. If you prefer, you may contact us by email at [member\\_services@ghcscw.com](mailto:member_services@ghcscw.com).

MyChart<sup>®</sup> is a registered trademark of Epic Systems Corporation. GHCMYChart<sup>SM</sup> is a registered service mark of GHC-SCW.

## GHC-SCW Nondiscrimination Notice and Language Assistance Services

GHC-SCW complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex.

**ATTENTION:** If you speak English, language assistance services, free of charge, are available to you.

Call (608) 828-4853 or (800) 605-4327, ext. 4504 (TTY: (608) 828-4815).

**ATENCIÓN:** si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al (608) 828-4853 or (800) 605-4327, ext. 4504 (TTY: (608) 828-4815).

**LUS CEEV:** Yog tias koj hais lus Hmoob, cov kev pab txog lus, muaj kev pab dawb rau koj. Hu rau (608) 828-4853 or (800) 605-4327, ext. 4504 (TTY: (608) 828-4815).

An electronic copy of **GHC-SCW's Nondiscrimination Notice and Language Assistance Services** can be found on [ghcscw.com](http://ghcscw.com).

## Notice of Privacy Practices

GHC-SCW is legally required to protect the privacy of each member’s health information, and doing so is of extreme importance to GHC-SCW. We call this information “protected health information” or PHI. This information includes your personal and demographic information that identifies you and that relates to your past, present or future physical or mental health condition and related health care services. Please read the **GHC-SCW Notice of Privacy Practices** for more information as well as your **Rights and Responsibilities**. The GHC-SCW Notice of Privacy Practices can be found at [ghcscw.com](http://ghcscw.com), scroll to the bottom of the page, and select *Privacy* in the footer bar or type *Privacy* in the search bar on any page. If you would like a free copy of these materials printed and mailed to you, please contact our Member Services team at (608) 828-4853 or toll-free at (800) 605-4327 and request Member Services.