



of South Central Wisconsin

ghcscw.com



GHC-SCW
MEMBERSHIP
GUIDE



BETTER TOGETHER SM

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. You have chosen the GHC-SCW Preferred Provider Option (PPO) plan, which gives you the freedom to choose from a large selection of Providers from across the country.

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.

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.



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 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 your plan number. The logos listed on your card will identify in-network and out-of-network benefits.



HealthEOS



PHCS In-Network Benefits



MultiPlan Out-of-Network Benefits



PLAN DETAILS AND DOCUMENTS

View your health plan information at planfinder.ghcscw.com or go to 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

Primary Care Providers (PCP) offer a broad spectrum of health care and preventive care services. To find an in-network PCP, go to ghcscw.com, and select Clinic or Provider or contact our Member Services team at (608) 828-4853 or toll-free at (800) 605-4327.



SPECIALTY CARE

If you need Specialty Care, you may visit any in-network Specialty Provider. Your PCP may direct you to see a particular Specialist. To verify the Specialist is in-network, go to ghcscw.com, and select Clinic or Provider or contact our Member Services team at (608) 828-4853 or toll-free at (800) 605-4327.



URGENT CARE

Urgent Care is your after hours or same-day resource for conditions that require immediate attention. Urgent Care treats non-life threatening conditions. To find the nearest Urgent Care Provider, go to ghcscw.com, and select Clinic or Provider or contact our Member Services team at (608) 828-4853 or toll-free at (800) 605-4327.



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 nearest hospital emergency room for treatment or call 911.



CARE AWAY FROM HOME

If you need medical care while traveling away from home or you are a dependent who lives away from home go to ghcscw.com, and select Clinic or Provider to find a nearby in-network Provider.



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, virtuwel, 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 virtuwel get **three** (3) virtuwel visits for free per year.

Visit ghcscw.com and select virtuwel for more information.



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Preferred Provider Option (PPO) plan members have the freedom to see the Provider of your choice, but prior authorization may still be required for certain benefits and services.



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.

Prior Authorization does not guarantee that services will be fully covered. Coverage is determined by the terms and conditions of the Certificate. Services and items requiring Prior Authorization are listed on GHC-SCW's website at ghcscw.com. Contact GHC-SCW's Member Services Department at (608) 828-4853 for details on the Prior Authorization process.

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, 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 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.



PROVIDER PORTAL

To verify a Provider is in-network, use the PPO portal located at ghcscw.com, and select Clinic or Provider. The logos listed on your member identification card will identify in-network and out-of-network benefits.



GHCMyChartSM

GHCMyChartSM gives you secure, online access to your medical records, insurance information and much more. To register, activate or login to your GHCMyChartSM account, visit ghcscw.com and select GHCMyChartSM.

FEATURES

Schedule appointments

View and print immunization records

Communicate with GHC-SCW clinic staff

Refill medications

View select test results

Access your children's medical and insurance information with GHCFamilyChart[®]

MyChart[®] is a registered trademark of Epic Systems Corporation. GHCMyChartSM is a registered service mark of GHC-SCW.

 **Group Health Cooperative**

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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 and select *virtuwell* for more information.

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, 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 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**
- Health Plan Member Information**
- Notice of Privacy Practices**
- Patient Protection Disclosure**
- Rights and Responsibilities**
- Women’s Health Notice**

On ghcscw.com you can also:

- View Provider Directories
- Sign up for your GHCMYChartSM 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.

MyChart[®] is a registered trademark of Epic Systems Corporation. GHCMYChartSM 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.

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, 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.