Administrative guide

SecurityHealth Plan
Promises kept, plain and simple.
Welcome to Security Health Plan

This administrative guide has been created to help you administer your plan and give you the best value as you work with Security Health Plan. Take a few minutes to read through this guide to get a better understanding of how we can provide you the tools to communicate health care information to your employees.
Online resources
Information at your fingertips anytime

Security Health Plan Online
is a convenient and secure tool that helps you better manage your company’s health insurance. Visit www.securityhealth.org/employers.

After registering for Security Health Plan Online you can:
• request ID cards for employees
• add new enrollees
• view detailed premium statements
• view up-to-date employee roster
• submit name changes
• change addresses and phone numbers
• view eligibility and demographic histories

My Security Health Plan
is a free, secure, online service that helps your employees better manage their personal health expenses. Employees can register by going to www.securityhealth.org/registration.

HR-Playbook
is an online resource that includes downloadable and shareable information to help you stay ahead of the game in recruiting top candidates for positions, improving workplace culture and increasing employee wellness. Visit the site at www.HR-Playbook.com.
# Who to contact and when to contact them

<table>
<thead>
<tr>
<th>Service</th>
<th>When to contact:</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Customer Service</strong></td>
<td>1-800-472-2363 (TTY 711)</td>
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<tr>
<td></td>
<td><a href="mailto:shpcsweb@securityhealth.org">shpcsweb@securityhealth.org</a></td>
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<tr>
<td></td>
<td>When you or your employees have questions about prior authorizations, claims or checking the status of a deductible.</td>
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<tr>
<td><strong>Accounts Receivable</strong></td>
<td>715-221-9474 (option 2)</td>
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<tr>
<td></td>
<td><a href="mailto:shp.acct.receivable@securityhealth.org">shp.acct.receivable@securityhealth.org</a></td>
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<tr>
<td></td>
<td>When you have questions on your invoice, enrollment or Automated Clearing House (ACH) payments.</td>
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<tr>
<td><strong>Enrollment Services</strong></td>
<td>715-221-9444</td>
</tr>
<tr>
<td></td>
<td>Fax 715-221-9974</td>
</tr>
<tr>
<td></td>
<td><a href="mailto:shpmember@securityhealth.org">shpmember@securityhealth.org</a></td>
</tr>
<tr>
<td></td>
<td>When you have enrollment-related questions, including terminations, additions, effective dates and COBRA administration.</td>
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<td><em>Note: subscriber health plan change forms and applications should be emailed or entered through Security Health Online.</em></td>
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<tr>
<td><strong>Pharmacy Department</strong></td>
<td>715-221-9604</td>
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<tr>
<td></td>
<td><a href="mailto:shp.pharmdept@securityhealth.org">shp.pharmdept@securityhealth.org</a></td>
</tr>
<tr>
<td></td>
<td>When you or your employees have questions on medications or prescription drug claims.</td>
</tr>
<tr>
<td><strong>Sales Department</strong></td>
<td>1-800-622-7790 (option 2)</td>
</tr>
<tr>
<td></td>
<td><a href="mailto:shpsalesupport@securityhealth.org">shpsalesupport@securityhealth.org</a></td>
</tr>
<tr>
<td></td>
<td>If your account manager is unavailable and you have questions about your account set up, renewals or paperwork. Your account manager should be your first point of contact.</td>
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</tbody>
</table>

## We offer alternative forms of communication

**Do you have employees with vision, hearing or speech impairments?** Let them know Security Health Plan provides various forms of alternative communication for members with differing needs at no cost. Please call 1-800-472-2363 or TTY 711 for assistance.
Enrollment and renewal

Employee materials

During your benefit year with Security Health Plan, your employees will receive packets of information from us explaining the enrollment or renewal process. Your employees will receive the Enrollment Packet during your enrollment period. Each year after they renew, they will receive the Welcome Packet.

<table>
<thead>
<tr>
<th>Enrollment Packet</th>
<th>Welcome Packet</th>
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<tbody>
<tr>
<td>Enrollment Packets for new employees at your company will be provided for you. These packets contain materials that will help employees make decisions about their coverage and enroll.</td>
<td>After an eligible employee enrolls with Security Health Plan, or upon renewal or benefit plan updates, your employees will receive a Welcome Packet. This packet provides employees with materials to understand and use their health insurance. ID cards are sent to members if they have changed their plan or are a new member. Employees may request new or replacement ID cards by calling Customer Service, or through their My Security Health Plan online account.</td>
</tr>
</tbody>
</table>
Services available for your employees

Security Health Plan is committed to keeping your covered employees and their family members informed and ensuring they receive high quality health care. That’s why we offer a variety of services to help them learn more about their health benefits.

My Security Health Plan

is a free, convenient and secure online service that gives your employees the advantages of fast access to health care information and the tools to better manage personal health care expenses. Adult members of Security Health Plan can register for My Security Health Plan by visiting www.securityhealth.org/registration.

With My Security Health Plan, your employees can:
• check progress toward meeting deductibles
• track claims and prior authorizations
• find an in-network provider
• find a pharmacy
• request a call from a nurse
• view or request ID cards
• quick access to plan documents
• take a WebMD health assessment
• enroll in wellness support programs
• view prescription drug information and pharmacy benefit details
• live chat with Customer Service
• access to health information for covered spouses and dependents with completed authorization
• access to Care My Way® virtual visits
• place a quarterly OTC order

Mobile app

Once employees have registered online, they can download our app and manage their health care plan on the go.

Find it in Google Play or in the App Store.

Employee health services made simple with Marshfield Clinic Health System

Security Health Plan’s partnership with Marshfield Clinic Health System means your employees are connected with customized health care services to meet your needs.

Our Business Health Solutions team will help you find solutions for your business to provide care when and where your employees need it. We will work with you to create a plan that improves your employees’ health, reduces time away from work and keeps health care costs manageable.

Services offered include:
• occupational health
• mobile health services
• workplace wellness
• Care My Way @ Work
• on-site and near-site clinics

For more information about these services, contact Business Health Solutions at 1-800-498-5514.

Care My Way®

is a convenient, easy way to get care for certain health problems - without going to see a doctor. For many common health problems, your employees can talk to one of our nurse practitioners by phone, or try a virtual visit by downloading the Care My Way App. The nurse can verify symptoms and, if needed, call a prescription into the pharmacy of their choice.

For Security Health Plan members, Care My Way has no copay, no deductible charge and unlimited visits. Care My Way is available in Wisconsin, Minnesota and Michigan.

*Security Health Plan is not responsible for any tax-related charges for HSA plans.

Learn more: www.securityhealth.org/CareMyWay
Preventive benefits
Important preventive services are covered based on how often they are needed, regardless of your employee’s diagnosis. This means when employees receive preventive care, even if their medical condition changes, Security Health Plan will cover these services. Employees can find a full list of preventive benefits here: www.securityhealth.org/preventive.

Wellness support
Health coaching services are available to help your enrolled employees make healthy choices in a variety of areas such as weight loss, quitting nicotine, increasing physical activity, healthy eating and stress management. We provide telephonic and online health coaching sessions. Learn more at www.securityhealth.org/wellness.

Global Fit
Your employees have access to GlobalFit - premier fitness, weight loss and wellness brands at a discount. They can also take advantage of educational materials, resources and tools to engage and motivate them to become more active and adopt healthier behaviors. Visit www.globalfit.com/MCHSfitness for more information.

Over-the-counter drug credit
Each eligible subscriber will receive a $30 quarterly credit to be used toward the purchase of select over-the-counter (OTC) health and wellness products available through our mail order catalog. This service is available at the beginning of each quarter of the calendar year (January, April, July and October). Employees can place orders within their My Security Health Plan online account. Visit www.securityhealth.org/OTC for more information.

Nurse Navigators
The health care system is complex. Health insurance coverage can also be complex. Fortunately, your employees can talk with a Nurse Navigator who can simplify both, and help employees understand how health care and health insurance work together. Nurse Navigators are registered nurses to help guide employees. Employees can call our Customer Service Department at 1-800-472-2363 (TTY 711) to speak with a Nurse Navigator.

Resources for your employees

Member eNewsletter
A member newsletter is emailed to all employees for whom we have a valid email address. The newsletter includes information, tips and resources to help your employees make the most of their health benefits.

Member Handbook
Our Member Handbook is a great guide for your employees to get the most from their coverage. Employees can read the Member Handbook to better understand how their insurance works, how and when to receive care, tips for saving money on health care and more.

Provider Directory
Employees can search for a complete list of providers in the online Provider Directory at www.securityhealth.org/directory. Security Health Plan works with a network of doctors and other health care professionals, clinics and hospitals to help your eligible employees and their families get the health care they need.
Enrollment
Getting your employees the coverage they need

Some of your employees may need to make changes to their health coverage during the year. With Security Health Plan Online, it’s easy to update insurance coverage for your employees and their dependents. You may also view employer documents and forms at: www.securityhealth.org/employerlibrary. Employees also have the option to fill out forms that pertain to their particular situation and submit directly to you. Please keep copies of completed forms for your records.

Any additions, terminations or changes must be on the enrollment form or health plan change form that can be found in the employer document library at: www.securityhealth.org/employerlibrary.

New hires
New hires enrolling in Security Health Plan health insurance and employees declining coverage should complete one of the following forms, based on your employer plan:
• Large and Small Employer Employee Health Insurance Application

Late enrollees
Employees who did not select health insurance coverage during the open enrollment period are considered a late enrollee to your insurance plan, and must complete the following form:
• Large (Existing) and Small Employer Employee Health Insurance Application
AND
• Provide a copy of previously signed Employee Declining Coverage Agreement (if applicable)

Marriage
An employee who gets married would use the following form to add their spouse to their policy:
• Large or Small Employer (Existing) Subscriber Health Plan Change Request

Divorce
An employee who gets divorced must fill out the following form:
• Large or Small Employer (Existing) Subscriber Health Plan Change Request (listing all members to be deleted and divorce date)

Adding a newborn
When adding a newborn, an employee must fill out the following form:
• Large or Small Employer (Existing) Subscriber Health Plan Change Request

Please note:
Family plans: Wisconsin law allows a newborn to be added to a family plan within 31 days of birth. Coverage is effective on the newborn’s date of birth.

Single plans: Wisconsin law allows an employee with single coverage to apply for family coverage within one year of a child’s birth. Coverage is effective on the newborn’s date of birth if the covered employee applies within one year.

Single fathers must provide a copy of the newborn’s birth certificate or a judicial finding to insure a dependent.

With Security Health Plan Online, you can update insurance coverage for your employees and their dependents. Log in today at www.securityhealth.org/employers.
Additional services

Health Reimbursement Account
Employers with fewer than 50 full-time equivalent employees can offer a Health Reimbursement Account (HRA) to employees that will help pay for their health plan premiums and medical expenses. Security Health Plan has a variety of individual and family coverage options to meet your employee's budget and health care needs.

Individual Coverage Health Reimbursement Accounts (ICHRAs)
This HRA alternative allows employers of all sizes the option to reimburse employees for premiums for individual coverage or qualified medical expenses. Employees can purchase a health plan through the Federally-facilitated Exchange or other health insurance carrier of their choice. This gives your employees the freedom to shop for plans that best meet their needs.

Do you have employees turning 65?
When employees become eligible for Medicare, Medicare could become the primary payer and your employee benefit plan would pay less for claims. Get the information you need to assist these employees by calling our Customer Service Department at 1-800-472-2363 (TTY 711).

Do you have employees with dependents turning 26?
Dependents can stay on their parents’ health insurance plan until they are 26 years of age. Once a dependent reaches the maximum age permitted on a family policy, they will need to obtain their own insurance coverage. We can assist your employees with dependents nearing age 26 with information about our individual plans.

Contact your account manager for more details.

Adopting a dependent
If a covered employee is adopting a dependent and adding the dependent to his or her plan, the employee must provide a copy of the adoption court document and fill out the following form:
• Large or Small Employer (Existing) Subscriber Health Plan Change Request
(if within 60 days of adoption or placement)

Newly-eligible spouse or dependent
To add a newly-eligible spouse or dependent to the plan, a covered employee must fill out the following form:
• Large or Small Employer (Existing) Subscriber Health Plan Change Request

Deleting a spouse or dependent
To delete a spouse or dependent from a plan, a covered employee must fill out the following form:
• Large or Small Employer (Existing) Subscriber Health Plan Change Request

Change of address or phone number
To change an address or phone number, a covered employee must fill out the following form:
• Large or Small Employer (Existing) Subscriber Health Plan Change Request
State and Federal Requirements

Employers must comply with many state and federal health insurance requirements. We’ve provided you with website resources to read through that will be useful to your employees and your company. Please take the time to understand these requirements thoroughly.

- Employee Retirement Income Security Act (ERISA)
- Continuation coverage, including through the Consolidated Omnibus Budget Reconciliation Act (COBRA) and through state continuation
- Children’s Health Insurance Program (CHIP)
- Health Insurance Portability and Accountability Act (HIPAA)
- Medicare secondary payer information
- Medicare Part D reporting and employee notices

Please visit the following websites for more details:

**Department of Labor, Employee Benefits Security Administration:**

www.dol.gov/ebsa

**Centers for Medicare and Medicaid Services:**

www.cms.gov

Notice of nondiscrimination

**Discrimination is against the law**

Security Health Plan of Wisconsin, Inc., complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, disability, age, sex, gender identity, sexual orientation or health status in the administration of the plan, including enrollment and benefit determinations. Security Health Plan does not exclude people or treat them differently because of race, color, national origin, disability, age, sex, gender identity, sexual orientation or health status.

Security Health Plan of Wisconsin, Inc.:
- Provides free aids and services to people with disabilities to communicate effectively with us, such as:
  - Qualified sign language interpreters
  - Written information in other formats (large print, audio, accessible electronic formats, other formats)
- Provides free language services to people whose primary language is not English, such as:
  - Qualified interpreters
  - Information written in other languages

If you need these services, contact Customer Service. If you believe that Security Health Plan of Wisconsin, Inc. has failed to provide these services or discriminated in another way on the basis of race, color, national origin, disability, age, sex, gender identity, sexual orientation or health status, you can file a grievance with:

**Security Health Plan**

Attn: Grievances
1515 North Saint Joseph Avenue
Marshfield, WI 54449-8000

Phone: 715-221-9596 (TTY 711)
Fax: 715-221-9424
Email: shp.appeals.grievance@securityhealth.org

You can file a grievance in person or by mail, fax, or email. If you need help filing a grievance, Security Health Plan can help you. You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights electronically through the Office for Civil Rights Complaint Portal, available at https://ocrportal.hhs.gov/ocr/portal/lobby.jsf, or by mail or phone at:

**U.S. Department of Health and Human Services**

200 Independence Avenue SW
Room 509F, HHH Building
Washington, DC 20201

Phone: 800–368–1019 or 800–537–7697 (TDD)

Complaint forms are available at http://www.hhs.gov/ocr/office/file/index.html
Language assistance services

English
ATTENTION: If you speak a language other than English, language assistance services, free of charge, are available to you. Call 1-800-472-2363 (TTY 711).

Español (Spanish)
ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-800-472-2363 (TTY 711).

Hmoob (Hmong)

繁體中文 (Chinese)
注意：如果您使用繁體中文，您可以免費獲得語言援助服務。請致電 1-800-472-2363 (TTY 711)。

Deutsch (German)

العربية (Arabic)
ملحوظة: إذا كنت تتحدث اللغة، فإن خدمات المساعدة اللغوية تتوافر لك بالمجمل. اتصل برقم 1-800-274-3632 (رقم هاتف الصم والبكم: 117).

Русский (Russian)
ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 1-800-472-2363 (телетайп 711).

한국어 (Korean)
주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1-800-472-2363 (TTY 711) 번으로 전화해 주십시오.

Oroomiffa (Oromo/Somalia)

Tiếng Việt (Vietnamese)
CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 1-800-472-2363 (TTY 711).

Deitsch (Pennsylvania Dutch)

Shqip (Albanian)
KUJDES: Nëse flitni shqip, për ju ka në dispozicion shërbime të asistencës gjuhësore, pa pagesë. Telefononi në 1-800-472-2363 (TTY 711).

हिंदी (Hindi)
ध्यान दें: यदि आप हिंदी बोलते हैं तो आपके लिए मुफ्त में भारत महावर्ता सेवाएं उपलब्ध हैं। 1-800-472-2363 (TTY 711) पर कॉल करें।

Tagalog (Filipino)
PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa 1-800-472-2363 (TTY 711).
We’re here to serve you.

Security Health Plan is a not-for-profit health insurance company based right here in Wisconsin. We are invested in your well-being and in your community’s well-being. We are committed to not only improving your health and the health of your employees, but also to improving health throughout Wisconsin.

We are constantly looking for opportunities to serve and give back to those communities in which we all live, work and play. To learn more about how we give back, visit www.securityhealth.org/communitygiving.