What you need to know about your health insurance coverage

2021 Member Handbook

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INTERPRETER SERVICES:
If you need help interpreting any information in this booklet, please call Customer Service at 1-800-472-2363 (TTY 711).
Use this Member Handbook as a quick-start guide to help you find the information you need.

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Promises kept, plain and simple.®

INTERPRETER SERVICES: If you need help interpreting any information in this booklet, please call Customer Service at 1-800-472-2363 (TTY 711).
This Member Handbook is designed to be a quick-start guide for you – to help you find the information you need. We’ve outlined a few basic steps to follow to help you get the most from your Security Health Plan coverage.

**STEP 1: Register for My Security Health Plan**

It’s an easy, free and secure way to manage your health care online. You and your adult family members can register for My Security Health Plan at [www.securityhealth.org/registration](http://www.securityhealth.org/registration).

Some of the things you can do with My Security Health Plan include:

- view or request ID cards
- check your deductible, claims and prior authorizations
- find an in-network provider with your plan
- find a pharmacy
- request a call from a nurse
- read plan documents
- pay your monthly premiums* 
- complete a WebMD health assessment
- enroll in wellness support programs
- view prescription drug information and pharmacy benefit details
- place your quarterly over-the-counter order
- live chat with Customer Service
- get access to health information for covered spouses and dependents with completed authorization
- start a Care My Way® virtual visit

*Note: online bill pay is available to subscribers who pay premiums directly to Security Health Plan.

Visit [www.securityhealth.org/MyAccount](http://www.securityhealth.org/MyAccount) to watch a video about many of the features you’ll find in My Security Health Plan.

Watch a short video about getting started with your plan. Visit [www.securityhealth.org/GettingStarted](http://www.securityhealth.org/GettingStarted)

There’s an app for that!

Once you’ve registered for your My Security Health Plan account, download our app so you can manage your health care plan on the go. Find it in Google Play or in the App Store.
STEP 2: Read your plan documents

Once you are registered for My Security Health Plan, you should read your plan documents. You can find your plan documents through your My Security Health Plan account or you can view them online in the member document library at www.securityhealth.org/documents.

Your Certificate of Coverage or Policy explains what services are covered and excluded from your plan. It also explains:

• terms you should know
• how to file a grievance
• how to obtain a prior authorization*
• notice of privacy practices and member rights and responsibilities

You may request a printed copy of your Certificate of Coverage or Policy by calling 1-800-472-2363 (TTY 711).

Your Schedule of Benefits outlines your plan’s deductible, coinsurance and copay amounts associated with different medical or pharmacy services.

*Note: Some services require prior authorization. View a complete listing of services at www.securityhealth.org/priorauthorization.

The Notice of Privacy Practices is available within your Certificate of Coverage or Policy. You may also view the document at www.securityhealth.org/privacy. To request a paper copy, please call 1-800-472-2363 (TTY 711).

STEP 3: Questions and concerns

We know insurance and health care can be confusing. If you have questions or concerns after you’ve read your plan documents you can:

- Chat live with a customer service agent, online. You must be a current member and be logged into your My Security Health Plan account. This feature is available Monday-Friday, 8 a.m. - 4:30 p.m.

- Call Customer Service at 1-800-472-2363 (TTY 711)
  Monday-Friday 7 a.m. - 5:30 p.m.

- Email Customer Service at shpcsweb@securityhealth.org
You may receive services from any provider or facility listed in the Provider Directory for your benefit plan. In most cases, care provided by non-network providers will not be covered unless you receive prior authorization from Security Health Plan, except in emergencies and when urgent care is needed outside the service area or if your benefit plan provides out-of-network coverage. Please call Customer Service at 1-800-472-2363 (TTY 711) to confirm both your provider and facility are in-network with your plan.

*Members enrolled in a point-of-service (POS) plan may access non-network providers without a prior authorization but may incur higher out-of-pocket costs.

**Establishing a primary care provider**

We encourage you to establish a relationship with a primary care provider. A primary care provider is someone you see on a regular basis who coordinates your health care, including referrals to other health care providers within your plan’s network. Primary care providers are physicians, physician assistants or nurse practitioners. They get to know you and your family, your work demands and exercise habits, and partner with you for the best health-related choices for you.

Primary care providers work in the following areas:

- **Pediatrics**: treats patients from birth to age 18
- **Internal Medicine**: treats patients over the age of 18
- **Family Practice/Family Medicine**: treats patients of all ages
- **General Practice**: treats patients of all ages

**Choose a primary care provider today to get more health care and less worry.**

Log in to your My Security Health Plan account. Click on "Update now" under the primary care provider section.

**Receiving care from specialists**

If you need to see a specialist, like a cardiologist, behavioral health provider or urologist for example, you may see any provider listed in the Provider Directory for your benefit plan. It is a good idea to discuss your care with your primary care provider first so it can be better coordinated, and to determine if prior authorization is necessary.

You have access to top-notch providers as a member of Security Health Plan. Visit [www.securityhealth.org/directory](http://www.securityhealth.org/directory) to get to know your provider network.
Even if you feel healthy, it’s important to receive regular preventive screenings such as cholesterol and blood-pressure checks, mammograms, pap smears and colonoscopies, as well as immunizations. Visiting your primary care provider for routine preventive care can lower your risk for illness, disease and other health problems.

We are committed to enriching our members’ lives so our members can reach their best health. Preventive care can help preserve and may improve your health. In the long run, that contributes to lower health care costs. Preventive care is a benefit for you both medically and financially.

Refer to your Schedule of Benefits for a list of the most common preventive services covered under your plan or call Customer Service at 1-800-472-2363 (TTY 711) to find out if a service is covered by your plan.

Visit [www.securityhealth.org/preventive](http://www.securityhealth.org/preventive) for recommendations on preventive screenings.
Using your ID card

Show your Security Health Plan ID card when you visit your health care provider or pharmacy. Acceptance of your card does not guarantee your provider is an in-network provider nor ensure the medical or pharmacy services will be covered under your benefits.

Need medical care, but don’t have your ID card?
Download the My Security Health plan app for access to your ID card on the go.

Getting to know your ID card
Here is a sample Security Health Plan ID card with descriptions to help you become familiar with your ID card.

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Security Health Plan
Promotes kept, plain and simple

Medical Card

Subscriber #: 050012345600

Grp #: 987654 HMO ~

"00123456 John T Doe
"00123456 Jane E Doe
"00123456 Jim J Doe

06/16/1980
01/16/1969
05/16/1991

Security Health Plan Customer Service 1-800-472-2383
Date Issued: 12/22/2019

Pharmacy Card

Name: John T Doe

RxBIN: 123456

RxPCN: ABC1234

RxGps: BCD123

ID#: 050012345600

John 00, Jane 02, Jim 03

Date Issued: 12/22/2019

(Front of card)

Security Health Plan will cover your care only when received from an affiliated provider. Exceptions are emergency or urgent care or other specific situations as outlined in your member materials. In the event of an emergency, call Security Health Plan as early as possible. Some services may require prior approval; please call 1-800-991-8109. Failure to call may result in claims denial.

Provider Line
Provider: 1.800.548.1224
24-hour Nurse Line
1.800.548.3174
www.securityhealth.org

Send paper claims to:

Attn: Claims Department

Security Health Plan
PO Box 8000
Marshfield, WI 54449-8000

FirstHealth Network

Pharmacy Information
To maximize your retail prescription drug benefit or discount, present this card and your prescription(s) to a participating pharmacy.

Only the person named on this card and their eligible dependent(s) may use this card to obtain drug benefits; however, this card does NOT guarantee coverage. Contact Security Health Plan in regards to prior authorizations, claims or benefits

Security Health Plan
Pharmacy Services
Pharmacies may call: 1.877.873.5611

Send paper claims to:

Attn: Pharmacy Claims

Security Health Plan
PO Box 8000
Marshfield, WI 54449-8000

(Back of card)

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1. Subscriber or policy number
2. Group number
3. Plan name
4. Member ID
5. Dependent names
6. Dates of birth
7. Subscriber name
8. Subscriber number
9. Dependent code for each person on the plan - needed to process claims
10. 24-hour Nurse Line contact information
11. Information your provider uses to submit claims

PLEASE NOTE:
You will only receive new ID cards if you have changed your plan or are a new member.
You can view and request new ID cards in the My Security Health Plan app or call Customer Service at 1-800-472-2363 (TTY 711).
When someone asks a health insurance company to pay a bill for medical or pharmacy services, this is called a claim. Every month you, or your employer on your behalf, pay a premium (fee) to Security Health Plan. In exchange for your premium, Security Health Plan covers a portion of your medical bills. So, how do we figure out who pays?

1. You go to your health care provider to receive medical services.
2. Your health care provider sends a claim to Security Health Plan.
3. Security Health Plan determines how much of the claim we owe the provider based on your specific plan’s coverage and discounts we’ve negotiated on your behalf with the provider.
4. You will receive a Personal Health Statement that explains the details of your medical services and expenses, and the amount Security Health Plan paid.
5. Your provider will send you a bill letting you know what you owe.
6. You are responsible to pay your provider for any services applied to your deductible, coinsurance or copayments and non-covered services under your health plan.

Security Health Plan does not have financial incentives in place for decision makers. To learn more about how we apply your coverage please visit www.securityhealth.org/priorauthorization.
Health insurance terms to know
You might not be familiar with many terms commonly used in health insurance. Many of these terms appear on your Personal Health Statement, which Security Health Plan sends you after we receive a claim for your health care services. Your Personal Health Statement explains the services you received, what they cost, payments Security Health Plan made to the provider on your behalf and additional payments you might owe the provider.

Go paperless! Receive electronic Personal Health Statements delivered to your email. It's safe, secure and convenient. Sign up today in your My Security Health Plan account, under Communication Preferences.

Security Health Plan

Personal Health Statement

Member: John Doe
Member ID: 05012345600
Group name: ABC COMPANY
Group number: 987654

Date of service | Service description [billing code] | Health professional | Amount billed by health professional | Amount billed after savings | Amount Security Health Plan paid | Other insurance payments | Non-covered service amount | Copay [net dollar amount for specific service] | Deductible [net dollar amount for benefit year] | Coinsurance percentage of charges | Reason code | Amount you owe
--- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | ---
10/30/2017 | ANESTHESIA | SMITH, JANE, MD | $3,984.00 | $1,992.00 | $1,992.00 | $0.00 | $0.00 | $99.60 | $0.00 | $1,802.40 | $0.00 | 1.45 | $1,992.00

Claim Total: | | | $3,984.00 | $1,992.00 | $1,992.00 | $0.00 | $0.00 | $99.60 | $0.00 | $1,802.40 | $0.00 | 1.45 | $1,992.00

Total for this practice: | | | $3,984.00 | $1,992.00 | $1,992.00 | $0.00 | $0.00 | $99.60 | $0.00 | $1,802.40 | $0.00 | 1.45 | $1,992.00

Notes
- A description of your diagnosis and/or treatment and the corresponding codes are available upon request for each claim.
- ( ) Negative dollar amounts shown in parenthesis may represent a correction to a previous charge. Common corrections result from changing people covered under the policy, provider claim corrections, benefit changes, etc.
- A Your provider is not allowed to bill you for the amount in “Your savings.” Security Health Plan has applied industry-standard claim edits or fee reductions, or has a contract in place that prevents your provider from billing you for the amount listed.
- B Security Health Plan will pay non-network providers based on our usual, reasonable and customary fee schedule. The amount that exceeds our usual, reasonable and customary fee is listed in the “non-covered service amount”; therefore, you may be billed this amount. These amounts do not apply to the out of pocket limits.

Reason code explanation
1 Deductible Amount
45 Charge exceeds fee schedule/maximum allowable or contracted/legislated fee arrangement.

Visit [www.securityhealth.org/PHS](http://www.securityhealth.org/PHS) to watch a short video explaining your Personal Health Statement.

Still need help? Call Customer Service at 1-800-472-2363 (TTY 711)
1. **Your savings:** Security Health Plan and our in-network providers have contracts in place that set prices for your health care. We pass along any savings and discounts to you. Amounts for claims that have been denied to the provider for further review will also be displayed here.

2. **Amount billed after savings:** This is your savings subtracted from the amount billed by the health professional.

3. **Non-covered service amount:** Any services that are excluded from your plan’s coverage.

4. **Copay:** A specific dollar amount you pay health professionals ($20, for example) for certain services. Not all plans have copays.

5. **Deductible:** The amount you pay health professionals for certain services in a benefit year before your health insurance begins to pay. Not all plans have deductibles.

6. **Coinsurance:** A percentage of your medical costs (20%, for example) that you pay health professionals for certain services. Coinsurance might vary based on your plan or be applied only to certain services. Not all plans have coinsurance.

7. **Amount you owe:** Amounts applied toward your deductible, coinsurance and/or any copayments as well as non-covered services. This is the amount you pay to your health care provider.

**Another term you should know**

**Maximum out-of-pocket:** The most you will pay per benefit year for your medical and pharmacy services. This can include your deductible, coinsurance and copayments. This does not include non-covered services.

**Reference these documents for your plan’s benefits:**

**Schedule of Benefits:** Lists the medical and pharmacy benefits your specific plan covers. This document also lists the amounts you need to pay for each service, including your deductible, coinsurance and any copays.

**Certificate of Coverage or Policy:** Shows detailed coverage information, including plan exclusions and prior authorization requirements. Use it in conjunction with your Schedule of Benefits to understand the benefits and details of your plan. **Log in to your My Security Health Plan account to view your Certificate of Coverage or Policy document.**
Get convenient care without leaving home or work

You have a 103° fever.

Start by calling our 24-hour Nurse Line.
Call 1-800-549-3174 (TTY 711)

A registered nurse will ask you about your health problem. The nurse will advise you based on your responses. The nurse may:

- provide instructions for care at home
- refer you to a Care My Way nurse practitioner if you describe symptoms related to a common health condition
- urge you to visit your physician
- urge you to visit urgent care or the emergency department

24-hour Nurse Line
If you need to talk to a provider after hours, you may call the provider’s office. You may also call Security Health Plan’s 24-hour Nurse Line at 1-800-549-3174, seven days a week, including holidays, to connect with a registered nurse who can help answer your health care questions. The registered nurse will provide advice for seeking care or instructions for care at home.

Care My Way®
Symptoms of certain minor illnesses can be all too familiar, but a trip to the doctor’s office can take time and energy you don’t have. Call Care My Way instead. For many common health conditions, you can talk to one of our nurse practitioners by phone, or try a virtual visit by downloading the app. The nurse can verify your symptoms and, if needed, call a prescription into the network pharmacy of your choice – saving you time and hassle. Members of Security Health Plan have no out-of-pocket costs for unlimited use of Care My Way®. For a complete list of conditions Care My Way can treat, and more information about the service, go to: www.securityhealth.org/CareMyWay.

Care My Way services are available in Wisconsin, Minnesota and Michigan.

*Security Health Plan is not responsible for any tax-related charges for HSA plans.
Using urgent care services
Sometimes you need care quickly when you are outside the Security Health Plan service area. If you cannot safely postpone care until you return to the service area, you may receive care at the nearest appropriate medical facility. When within the Security Health Plan service area, you must use in-network providers. Notify Security Health Plan as soon as reasonably possible of any services received from a non-network provider.

Using emergency care services
When you need emergency services, whenever possible use in-network hospital emergency rooms. If you are unable to reach a network provider, go to the nearest appropriate medical facility. If you go to a non-network provider for care, you should notify Security Health Plan of where you received emergency care as soon as possible.

What will it cost me?
Average cost of most common visits in Wisconsin*

<table>
<thead>
<tr>
<th>Condition</th>
<th>ER or 9-1-1</th>
<th>Urgent Care</th>
</tr>
</thead>
<tbody>
<tr>
<td>Upper respiratory infection</td>
<td>$221 vs $1,060</td>
<td>$160 vs $526</td>
</tr>
<tr>
<td>Pink Eye</td>
<td>$166 vs $524</td>
<td>$160 vs $526</td>
</tr>
<tr>
<td>Sinusitis</td>
<td>$266 vs $944</td>
<td>$166 vs $524</td>
</tr>
<tr>
<td>Sore Throat</td>
<td>$944</td>
<td>$266 vs $944</td>
</tr>
</tbody>
</table>

* Based on 2019 claims data from Security Health Plan

How should I choose?

1. **Is your life in immediate danger?**
   - Yes: Call 911
   - No: Proceed to the next question

2. **Are you experiencing chest pain, shortness of breath, severe abdominal pain, drooping face, sudden confusion, speech difficulty, severe or internal bleeding?**
   - Yes: Call 911
   - No: Proceed to the next question

3. **Do you have an upper respiratory problem, sore throat, earache, flu symptoms, fever, eye problem, animal bite, minor injury, rash?**
   - Yes: Call 911
   - No: Proceed to the next question

4. **Is your doctor available?**
   - Yes: Call Doctor
   - No: Proceed to the next question

5. **Do you have a cut requiring stitches, serious burn, allergic reaction, sprained or broken bone?**
   - Yes: Call Doctor
   - No: Proceed to the next question

6. **Is your doctor available?**
   - Yes: Call Doctor
   - No: Proceed to the next question

7. **Do you have a sore throat, earache, flu symptoms, fever, eye problem, animal bite, minor injury, rash?**
   - Yes: Call Doctor
   - No: Proceed to the next question

If you have an emergency, **call 911**
Get the most out of your pharmacy benefit

The Security Health Plan formulary can help you understand more about your prescription drug coverage. The formulary contains a list of covered drugs. It also tells you which drugs have special requirements for coverage. The formulary is continually reviewed by physicians and pharmacists to ensure high-quality, cost-effective drugs are available to you. View the formulary at www.securityhealth.org/prescription-tools. To request a paper copy call Customer Service at 1-800-472-2363 (TTY 711).

If a prescription drug requires prior authorization or a medical exception, you or your provider can request this. Refer to your Certificate of Coverage or Policy for information on how to submit a prior authorization request.

Most pharmacies in the Security Health Plan service area are part of our network. To find a pharmacy, visit www.securityhealth.org/pharmacylocator. Always present your Security Health Plan ID card at the pharmacy to receive the correct prices for your drugs.

My Security Health Plan online has tools to help including:

- **Benefit highlights**: view your copay amounts
- **Drug information**: search drugs, check drug interactions and identify pills
- **PersonalHealth Rx**: print your drug history for a physician visit or tax reporting
- **Drug price check**: compare your drug costs at different pharmacies
- **Prior authorization status**: check the status of an authorization

**What’s my copay? Changes with your medicines? We can help.**

Our local, certified pharmacy technicians can check your drug coverage and help you find less expensive drug alternatives. Call Pharmacy Services at 1-877-873-5611 or email shprx@securityhealth.org.

Security Health Plan’s clinical pharmacists can complete a free medication review. They will review your current medications and address any questions or concerns, identify potentially harmful drug interactions, ensure you’re on the optimum dose and find opportunities for less expensive drug alternatives. Call 1-888-651-7543 to get started.
Security Health Plan understands that over-the-counter (OTC) drugs and supplies can be expensive. That’s why we offer you a way to save money on these items and have them conveniently delivered to your home.

**How the service works**
- Each plan subscriber is eligible for a $30 quarterly credit to purchase select OTC products through the OTC Drug Catalog. View the catalog at [www.securityhealth.org/OTC](http://www.securityhealth.org/OTC).
- **Plan subscribers** can place one OTC order per quarter (quarters start January, April, July and October).
- The $30 credit expires at the end of each calendar year quarter.
- Unused credit does not carry-over to the next quarter.
- If your order exceeds $30, you may provide payment information online or over the phone.

**OTC product categories:**
- allergy
- antacids and acid reducers
- anti-diarrheal, laxatives and digestive health
- cold, cough and flu
- dental and denture care
- diabetes management
- eye and ear care
- health care supplies
- hemorrhoidal preparations
- motion sickness
- pain relievers
- supports and braces
- topical skin care
- vitamins and minerals

View the OTC drug catalog at [www.securityhealth.org/OTC](http://www.securityhealth.org/OTC).
To request a printed copy of the OTC Drug Catalog call 1-800-472-2363 (TTY 711).

**OTC product and delivery information**
- When placing an order, you will receive the generic equivalent of the name-brand drug or a similar product.
- If you choose a product that is unavailable or not in stock, a similar product may be substituted at no additional charge.
- Similar products are used for the same purpose but may have different ingredients, strength, flavor, dosage form or package size.
- Orders will be shipped to your home by the U.S. Postal Service at no extra cost to you. Please allow 14 business days upon receipt of order to receive shipment.
- There may be order quantity limits on certain OTC items.

**How to order:**
Log in to your *My Security Health Plan* account at [www.securityhealth.org](http://www.securityhealth.org) to place your order. If you don’t have an account, register at [www.securityhealth.org/registration](http://www.securityhealth.org/registration).

If you are unable to place your order online, please call us at 1-877-216-8533 or 715-221-9208. We can place your order for you over the phone, Monday-Friday, 8 a.m. to 5 p.m.

If you have any questions, please contact our Pharmacy Benefits Department at 1-877-216-8533 or 715-221-9208 (TTY 711), Monday-Friday 8 a.m. to 5 p.m.
You try your best to stay healthy, but sometimes you need extra help. Security Health Plan’s team of professionals can help improve your health through support, guidance and motivation. Receiving help is easy. Security Health Plan offers wellness and care management services at no extra cost to you.

Our nurse navigators can assist you get the right care. They can help with questions about a provider or hospital, provide information on complex health questions and can help with prior authorizations. For members whose coverage may allow out-of-network providers to bill you for charges above and beyond Security Health Plan’s coverage amount, nurse navigators can help you find a provider to help you avoid such charges.

Our care managers listen to you, help you identify and understand your health care needs, and give you one-on-one support and encouragement. They can make sure you are getting the right care for your health care goals. They can also help:

• schedule and coordinate medical appointments
• obtain needed resources, supplies and equipment
• manage chronic medical conditions and medications, such as asthma, COPD, heart failure and diabetes

Our health coaches can help you with:
• losing weight • quitting nicotine • increasing physical activity
• eating healthy • managing stress and more

Nicotine and substance-use disorder services
We offer full coverage for Food and Drug Administration-approved tobacco-cessation prescription drugs for most members with a prescription. Participate in our Nicotine-Free program and receive phone calls from a health coach who will provide support and work with you to develop a quit plan.

We also cover treatment for substance-use disorders. Please see your Schedule of Benefits for details on prior authorization requirements or visit www.securityhealth.org/priorauthorization to view a complete list of services that require prior authorization.
Achieve your health goals online

We work with WebMD, a respected name in online health education, to offer members timely, objective and easy-to-understand health information. Complete your WebMD health assessment and receive:

- a complete picture of your health
- a personalized wellness plan
- access to WebMD’s health improvement resources

Download the WebMD Wellness at Your Side app!

Make positive lifestyle changes and form healthier habits from your smartphone or tablet! This handy app is fully integrated with your My Security Health Plan account, so you can easily set lifestyle goals, track your progress, and get personalized well-being recommendations.

1. Before downloading and using the app you must log in to your WebMD account through your My Security Health Plan online account. See page 2 for instructions on how to set up your My Security Health Plan account.

2. Download Wellness at Your Side today at the Google Play or Apple App store.


You're now ready to take charge of your health with Wellness at Your Side!

Sync your Fitbit, Garmin or one of over 250 fitness devices with your WebMD account for a more interactive experience.
Notice of Nondiscrimination

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:

• 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 at 1-800-472-2363 (TTY 711). If you believe that Security Health Plan 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: 1–800–368–1019 or 800–537–7697 (TDD)
Complaint forms are available at http://www.hhs.gov/ocr/office/file/index.html
Coverage under the Women’s Health and Cancer Act

The United States Congress passed into law the Women’s Health and Cancer Act of 1998. This Act includes required coverage for reconstructive surgery following mastectomies.

Members who elect to have reconstructive surgery in connection with a covered mastectomy will have coverage for:

- all stages of reconstruction of the breast on which the mastectomy was performed;
- surgery and reconstruction of the other breast to produce a symmetrical appearance;
- and prostheses and treatment of physical complications at all stages of the mastectomy, including lymph edemas; in a manner determined in consultation with the attending physician and the patient.

This coverage will be subject to the same provisions that are generally applicable under your policy. If you have questions concerning this coverage, please call Customer Service at 1-800-472-2363 (TTY 711).
Language Assistance Services

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)

Deitsch (Pennsylvania Dutch)

Deitsch (Pennsylvania Dutch)

Deutsch (German)
Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: 1-800-472-2363 (TTY 711).

Deutsch (German)
Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: 1-800-472-2363 (TTY 711).

Polski (Polish)
UWAGA: Jeżeli mówisz po polsku, możesz skorzystać z bezpłatnej pomocy językowej. Zadzwoń pod numer 1-800-472-2363 (TTY 711).

Français (French)
ATTENTION : Si vous parlez français, des services d’aide linguistique vous sont proposés gratuitement. Appelez le 1-800-472-2363 (ATS 711).

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

Tagalog (Filipino)
PAUNAWA: Kung nagsasarita ka ng Tagalog, maari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa 1-800-472-2363 (TTY 711).

Oromiffa (Oromo/Somalia)
XIYYEEFFANNA: Afaan dubbatu Oromiffa, tajaajila gargaarsa afaanii, kanfaltidhaan ala, ni argama. Bilbilaa 1-800-472-2363 (TTY 711).

Large print - If you require materials in large print, please call 1-800-472-2363 (TTY 711).