2021
Employer Coverage Customer Guide
When you choose Security, you get so much more than health insurance.

What do you expect from high-quality health insurance? With Security Health Plan, you get what you expect: clear benefit statements, accurate and on-time claims payments, friendly and knowledgeable customer service. As a member you’ll have access to our secure member website, My Security Health Plan, where you’ll find convenient, 24/7 access to information about your health benefits.

Being a member of Security Health Plan comes with so much more than just health care coverage. We have outlined some of the extra benefits you get with your plan in this guide.

My Security Health Plan secure online access

Enjoy fast, easy and secure online access to your health plan information. Some of the things you can do with My Security Health Plan include:

• live chat with Customer Service
• check deductibles
• track claims
• find an in-network provider
• find a pharmacy
• view and request ID cards
• place a quarterly OTC order
• take a WebMD health assessment
• enroll in wellness support programs

Watch a short video about many of the features of My Security Health Plan at www.securityhealth.org/MyAccount
$30 of over-the-counter supplies at no charge each quarter

You can conveniently have $30 in over-the-counter supplies delivered to your home at no charge with Security Health Plan’s over-the-counter credit. Over-the-counter drugs and health products such as allergy medications, first aid supplies, diabetes management supplies and pain relievers are just a few of the products available for you to order online and have delivered. Learn more at [www.securityhealth.org/OTC](http://www.securityhealth.org/OTC).

No-charge preventive care

We handle preventive care differently than most other insurance companies. We offer no-charge preventive services whether our members have been previously diagnosed with an illness or not. Your plan covers one preventive care visit per year, at no additional cost to you.

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No-charge 24-hour Nurse Line and Care My Way® virtual visits

Feeling ill, but not sure if you need to schedule a doctor appointment? Does your little one have a fever and you don’t know if you should head to Urgent Care? Use our 24-hour Nurse Line and have access to reliable health information without the burden of spending time and money on a regular office visit.

If you describe symptoms related to a common health condition, the nurse will refer you to a Care My Way® nurse practitioner for a no-cost virtual care video or phone visit. They will verify your symptoms and, if needed, call a prescription into the network pharmacy of your choice – saving you time and hassle.
GlobalFit discounts on wellness brands
You don’t have to struggle at maintaining a healthy lifestyle alone. Your membership with Security Health Plan gives you access to GlobalFit - premier fitness, weight loss and wellness brands at a discount. You can also take advantage of educational materials, resources and tools to engage and motivate you to become more active and adopt healthier behaviors.

You will enjoy discounts on:
• fitness tracking devices
• diet plans
• fitness center memberships
• online fitness classes

Nurse Navigators
The health care system and health insurance coverage can be complex. Fortunately, you can talk with a Nurse Navigator who can help you get answers to complex questions about your care and coverage.

Nurse Navigators are registered nurses to help you with:
• questions about a provider or hospital
• information about a medical condition
• understanding your coverage limits
• explore treatment options recommended by your provider
• research complex issues and provide resources based on your needs
• the prior authorization process

Marshfield Clinic Health System Patient Navigators
You can call a dedicated support team for free help with scheduling appointments, requesting medical records, billing-related questions, and Security Health Plan coverage and benefits.

Local, world-class customer service
Worried or confused about health insurance? Do you have a question about how your health benefits cover a specific service?
A World Class* team of local representatives is here to help you with any questions you have: big or small. You will get the answers you need when you contact us – via phone, email, or online chat through My Security Health Plan online access. And nine times out of ten we’ll resolve your questions on your first call.

Customer Service  •  1-800-472-2363  •  shpcsweb@securityhealth.org

* SQM World Class Customer Service designation, 2016, 2017, 2018 and 2019
Supporting your local community

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. Your community is our community. We are committed to not only improving your health, but also to improving health throughout Wisconsin. We are constantly looking for opportunities to serve and give back to those communities in which we, and you, live, work and play.
Small employer health plans to meet your needs.

With Security Health Plan you can expect clear benefit statements, accurate and on-time claims payments, and friendly, knowledgeable customer service. Each plan comes with great provider networks to ensure you can access the care you need.

**Reliance**

**EPO**
Reliance gives you access to 794 specialists, 35 hospitals, including the region’s only children's hospital, and 615 primary care docs.

- Marshfield Clinic Health System
- Ascension – North Region
- Essentia Health
- Hospital Sisters Health System (HSHS) hospitals in Western Wisconsin
- OakLeaf Medical Network (select providers)
- Prevea Health – Western Wisconsin locations

**Reliance Vantage**

This product offers low monthly premiums and flips traditional health plans around. You pay a copay for all services until the copay dollar limit is reached (all copays apply toward max out-of-pocket). If they reach the copay limit they enter into the deductible phase and pay the full amount for all services until the max out-of-pocket is met.

**Tradition**

**HMO**
Tradition lets you choose from more than 7,000 clinics, hospitals and specialists.

- Marshfield Clinic Health System
- Ascension – North Region
- Aspirus
- Essentia Health
- Hospital Sisters Health System (HSHS) hospitals in Western Wisconsin
- Mayo Clinic Health System
- OakLeaf Medical Network (select providers)
- Prevea Health – Western Wisconsin locations
- St. Luke’s (Duluth)
- UW Health

Logos shown are major provider systems – view the lists above or our online directory for your particular coverage.
Independence

POS
Independence gives you the flexibility to choose your providers. You'll have access to the same in-network providers as our Tradition plan, or pay a bit more to see any out-of-network provider you wish. In-network providers include:

• Marshfield Clinic Health System
• Ascension – North Region
• Aspirus
• Essentia Health
• Hospital Sisters Health System (HSHS) hospitals in Western Wisconsin
• Mayo Clinic Health System
• OakLeaf Medical Network (select providers)
• Prevea Health – Western Wisconsin locations
• St. Luke’s (Duluth)
• UW Health

Freedom

INDEMNITY
Freedom gives you access to any licensed provider.

* Only available if you live outside of our service area

Find a provider or facility with our online tool.

2. Select from four options:

   - I want to see if a doctor is in my plan or network.
   - I want a specific specialty.
   - I want to search for a health care facility or medical equipment.
   - I want a new doctor.

3. Choose "Employer coverage" from the first drop-down menu (or "Security Administrative Services" if your employer is self-funded) and the plan name you are interested in from the second drop-down menu.

4. Enter your zip code and any other required information, and click the Search button to view results.

Logos shown are major provider systems – view the lists above or our online directory for your particular coverage.
Great coverage and perks with every large employer plan.

Security Health Plan offers multiple plan types and network options customized to meet a wide variety of member needs.

**Premier**

**HMO/POS**
Premier delivers great value for your health care dollar, giving your employees access to a powerful network of providers when and where they need it.

- Marshfield Clinic Health System
- Ascension – North Region
- Aspirus
- Essentia Health
- Hospital Sisters Health System (HSHS) hospitals in Western Wisconsin
- Mayo Clinic Health System
- OakLeaf Medical Network (select providers)
- Prevea Health – Western Wisconsin locations
- St. Luke’s (Duluth)
- UW Health

**SimplyOne**

**HMO/POS**
SimplyOne gives your employees access to the one provider that simplifies the path to health care.

- Marshfield Clinic Health System
  - 80 specialties
  - 9 hospitals (including the region’s only children’s hospital)
  - More than 60 clinic locations

**Affirm**

**HMO/POS**
With its select network of providers, Affirm gives your employees access to exceptional care while keeping costs down.

- Marshfield Clinic Health System
- Bellin Health Systems
- ThedaCare
- UW Health

Logos shown are major provider systems – view the lists above or our online directory for your particular coverage.
Find a provider or facility with our online tool.

2. Select from four options:
   - [Icon: I want to see if a doctor is in my plan or network.]
   - [Icon: I want a specific specialty.]
   - [Icon: I want a new doctor.]
   - [Icon: I want to search for a health care facility or medical equipment.]
3. Choose "Employer coverage" from the first drop-down menu (or "Security Administrative Services" if your employer is self-funded) and the plan name you are interested in from the second drop-down menu.
4. Enter your zip code and any other required information, and click the Search button to view results.

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**Explore**

**HMO/POS**

Explore gives employees the power of choice, regionally and nationwide, between an incredibly diverse, high-quality network of doctors, clinics and hospitals.

- Marshfield Clinic Health System
- Ascension – North Region
- Aspirus
- Bellin Health Systems
- Essentia Health
- First Health Network
- Hospital Sisters Health System (HSHS) hospitals in Western Wisconsin
- Mayo Clinic Health System
- OakLeaf Medical Network (select providers)
- Prevea Health – Western Wisconsin locations
- St. Luke’s (Duluth)
- ThedaCare
- UW Health

**Inspire**

**HMO**

Inspire is a plan option that gives employees in-network access to two key health systems, with the lowest out-of-pocket costs.

- Marshfield Clinic Health System
- Mayo Clinic Health System

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Logos shown are major provider systems – view the lists above or our online directory for your particular coverage.
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 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 N Saint Joseph Ave, 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, Office for Civil Rights, 200 Independence Avenue SW, Room 509F, HHH Building, Washington, DC 20201, Phone: 1-800-368-1019 or 1-800-537-7697 (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)。

العربية (Arabic)
ملحوظة: إذا كنت تتحدث اللغة، فإن خدمات المساعدة اللغوية تتواجد بك بالمحان. اتصل برقم 1-800-472-2363 (TTY 711).

Deutsch (German)

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.

Oromiffa (Oromo/Somalia)
XIYYEEFFANNA: Afaan dubbattu Oroomiffa, tajaa jila gargaarsa afaanii, kanfaltoidhaan ala, ni argama. Bilbila 1-800-472-2363 (TTY 711).

Tiếng Việt (Vietnamese)
CHÚ YÊU: 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)
Wann du Deitsch schwetzscht, kannscht du mitaus Koschte ebber gricke, ass dihr helft mit die englisch Schprooch. Ruf selli Nummer uff: 1-800-472-2363 (TTY 711)

繁简体中文 (Chinese)
注意：如果您使用繁簡体中文，您可以免費獲得語言援助服務。請致電 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).

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

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

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).

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).

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

Security Health Plan of Wisconsin, Inc., part of the Marshfield Clinic Health System, is helping its 205,000 members in Wisconsin and beyond reach their best health. Accredited by the National Committee for Quality Assurance (NCQA), Security Health Plan offers health insurance coverage for employees of large and small businesses, individuals and families. It also provides full-service third-party administration for self-funded employee benefit plans through Security Administrative Services.

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