Getting the most from your

Enrich Tiered Plan

SecurityHealth Plan℠
Promises kept, plain and simple.®

Tiered-network health insurance plans offer affordable care through a preferred network of providers. Your Enrich Tiered Plan allows you to choose from any health care professional in the Security Health Plan network, including specialists. You will have the opportunity to save money by going to tier 1 providers, who are recognized for providing the greatest value for your benefit plan. Likewise, you can seek care from any network provider, but you may pay more out-of-pocket costs when you see a provider in tier 2 or tier 3.

Tier 1 providers	Tier 2 providers	Tier 3 providers
• Marshfield Clinic • Sanford Health • UW Health • UnityPoint Health – Meriter • Prairie Ridge Health • Watertown Regional Medical Center Clinics • Other select freestanding clinics *May also be referred to as our Enrich provider network.*	• Ascension (Wisconsin locations) • Aspirus • Essentia Health • Hospital Sisters Health System (HSHS) (Wisconsin locations) • Oakleaf Medical Network • Prevea Health (Wisconsin) • Aspirus St. Luke's • ThedaCare *May also be referred to as our Premier provider network.*	• Mayo Clinic Health System • First Health Network

To learn more about your Enrich Tiered Plan go to **www.securityhealth.org/Enrich3** or scan the code with your smartphone or tablet.

With your Enrich Tiered Plan, the deductible and maximum out-of-pocket costs are comingled. This means deductibles paid for tier 1 will apply to the tier 2 and tier 3 deductibles. Likewise, copayments and coinsurance spent in any tier will also apply to the maximum out of pocket costs for the other two tiers. You will pay the least out-of-pocket when you receive care from tier 1 providers. Coinsurance and/or copayments will be higher when you get care from tier 2 and tier 3 providers.

How does this work?

Here is an example*

Susan has family coverage on the Enrich Tiered Trad $1K plan.
Her overall deductible is:

- **Tier 1:** $1,000 / $2,000 family
- **Tier 2:** $2,000 / $4,000 family
- **Tier 3:** $3,000 / $6,000 family

Multiple tiers

- Susan takes her son to a tier 2 urgent care, so she will pay a $50 copayment for that visit.
- Susan later sees her dermatologist at Marshfield Clinic – a tier 1 provider. She pays a $50 specialist visit copay.
- Susan also sees a tier 3 physical therapist for 3 visits. She will pay a $150 copayment per visit for a total of $450.

Susan has now **paid $550 out of pocket** – all of which is applied to her family maximum out-of-pocket costs.

Tier 3 only

If Susan and her son had only seen tier 3 providers her out-of-pocket costs would be more, as outlined here.

- Susan takes her son to a tier 3 urgent care, so she will pay a $50 copayment for that visit.
- Susan later sees her dermatologist at Mayo Clinic – a tier 3 provider. She pays a $150 specialist visit copay.
- Susan also sees a tier 3 physical therapist for 3 visits. She will pay a $150 copayment per visit for a total of $450.

Susan has now **paid $650 out of pocket** – all of which is applied to her family maximum out-of-pocket costs.

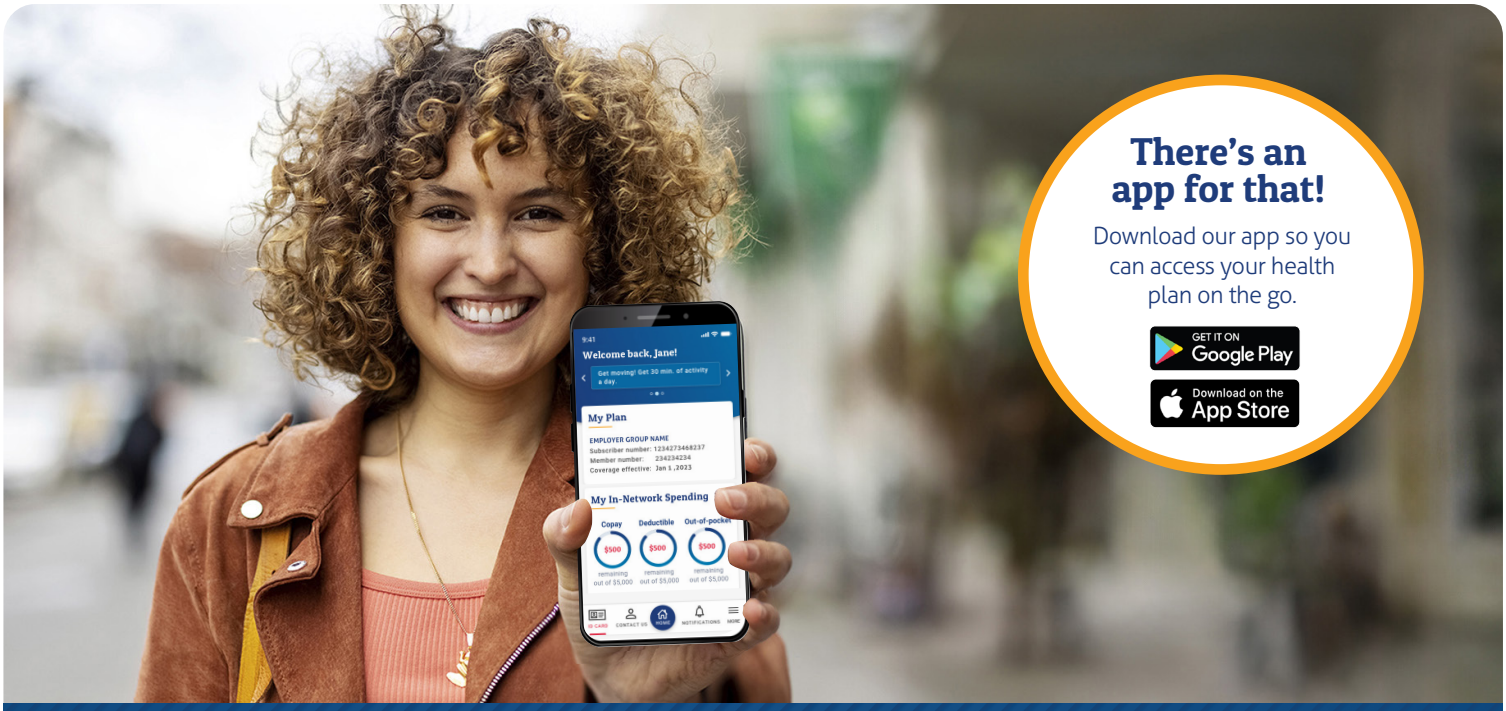
Tier 1 only

If Susan and her son had only seen tier 1 providers, her out-of-pocket costs would be less, as outlined here.

- Susan takes her son to a tier 1 urgent care, so she will pay a $50 copayment for that visit.
- Susan later sees her dermatologist at Marshfield Clinic. She pays a $50 specialist visit copay.
- Susan also sees a tier 1 physical therapist for 3 visits. She will pay a $50 copayment per visit for a total of $150.

Susan has now **paid $250 out of pocket** – all of which is applied to her family maximum out-of-pocket costs.

*All dollar amounts are examples. Please see your plan documents for your plan's specific coverage information.



Stay in-the-know with *My Security Health Plan*

Register today

Register for your secure and convenient personal website, *My Security Health Plan*, to keep tabs on your information, including your family spending and out-of-pocket expenses across all three tiers.

Register today at **www.securityhealth.org/CreateAccountNow**.

Cut the clutter

When you use *My Security Health Plan*, choose "**Go paperless**" to get email notifications and stop cluttering your mailbox and recycle bin with Explanation of Benefits and other mailings.

Go paperless in three easy steps:

1. Log in to your *My Security Health Plan* account.
2. Go to "Communication Preferences".
3. Select the box that allows you to receive communications electronically.

We'll send you an email notice when new information is available in your online account.

my SecurityHealth Plan℠

It's free, it's secure and it's convenient – available 24 hours a day, 7 days a week.

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