

Employer Group Broker Administrative *guide*

2026 Plan Year

SecurityHealth Plan℠

Promises kept, plain and simple.®



Welcome to Security Health Plan

Security Health Plan, a part of Marshfield Clinic, is a Wisconsin not-for-profit health maintenance organization of more than 500 employees that provides health care coverage to more than 225,000 people across Wisconsin. Our broad provider network includes doctors, other health care professionals, hospitals and pharmacies our members know and trust. Security Health Plan was the first health maintenance organization (HMO) in Wisconsin, and the first rural HMO in the nation.



Security Health Plan helps you succeed and grow your book of business by ensuring you have the tools and support to guide your clients to the best coverage for employees of large and small businesses, individuals and families, as well as Medicare and Medicaid beneficiaries. In addition, Insite by Security Health Plan, a wholly-owned subsidiary of Security Health Plan, provides full-service third-party administration for self-funded employers in Wisconsin.

Our goal is to give Wisconsin employers and our members a lot to feel better about. We provide benefit-rich health coverage that's affordable and flexible. We employ a team of people who live and work in Wisconsin communities who are dedicated to serving you and your clients.

Thank you for your partnership!

MISSON

To care, comfort and cure.

VISION

To be the premier rural health system in the United States.

VALUES

Service - Caring for our people, patients and communities through compassion, acceptance and sincerity.

Stewardship - Safeguarding the resources that have been entrusted to us to advance the mission of Sanford Health.

Humility - Practicing respect of self and others and approaching our communities and colleagues with modesty.

Courage - Having strength to persevere, innovate, use our voices and take action.

Family - Celebrating the connection and commitment we have to each other through it all.



Security Health Plan *Facts*

Products available in every county

Among Wisconsin-based health plans:

4th largest health plan in **revenue**

5th largest health plan by **membership**

Data source: 2024 NAIC Summary

500+ employees

2024 SQM Customer Service awards:

- Call Center World-Class FCR Certification
- Highest Customer Service Award for the Health Care Industry
- Highest Customer Service Award for the Non-Profit Sector
- World-Class Customer Experience Certification since 2016

Serving Wisconsin since 1971

A system of care:
More than 100,000 shared customers between Marshfield Clinic and Security Health Plan

NOT-FOR-PROFIT HEALTH PLAN

Health coverage for:

- Large and small employers
- Individuals and families
- Medicare beneficiaries
- Medicaid beneficiaries

Plus:
Benefit administration for self-funded employers

Employer Group *sales contacts*

- **General Sales Number:** 800-622-7790
- **General Sales Email:** employersolutions@securityhealth.org





Large employer plans

Security Health Plan offers multiple plan types and network options customized to meet the needs of large employers with 51 or more full-time equivalent (FTE) employees located within our service area.

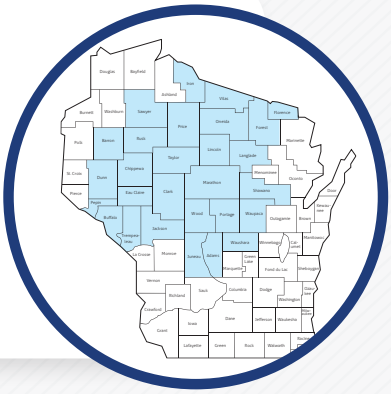
Lowest cost with exclusive networks

SimplyOne

HMO/POS – SimplyOne gives members access to the one provider that simplifies the path to health care – Marshfield Clinic.

Exclusive SimplyOne perks

- 100% coverage for unlimited Care My Way® vrtual visits.
- Lower copays for prescription drugs filled at a Marshfield Clinic pharmacy



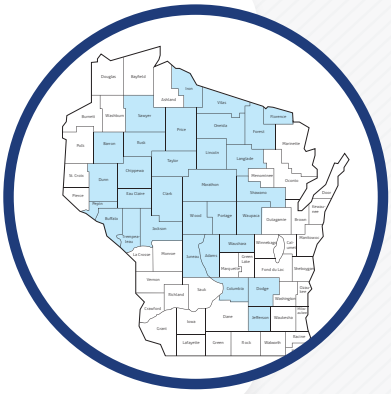
Enrich

HMO/POS – Enrich offers access to powerful, local provider systems plus many specialty care providers.

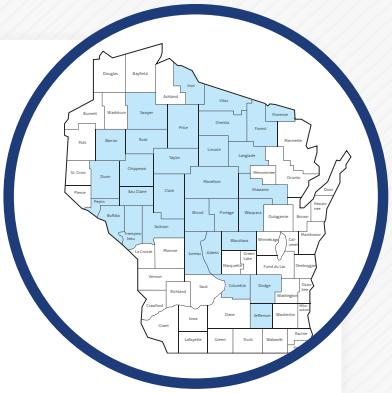
- Marshfield Clinic
- Prairie Ridge Health
- UnityPoint Health – Meriter
- UW Health
- Watertown Regional Medical Center

Exclusive Enrich perks

- 100% coverage for unlimited Care My Way® vrtual visits.
- Lower copays for prescription drugs filled at a Marshfield Clinic pharmacy,



Enrich Tiered Plan



HMO/POS – Enrich Tiered Plan is a bundled network solution for fully insured groups that balances employer interest in a lower cost network with employee choice. It encourages members to select high-quality providers with lower out-of-pocket costs while providing in-network access to our entire provider network including the First Health Network. Members have the opportunity to save money by going to tier 1 providers, who are recognized for providing the greatest value for their benefit plan. Likewise, they can seek care from any network provider, but they may pay more in out-of-pocket costs.

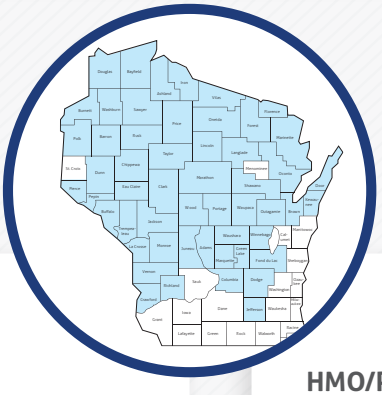
Tier 1 (pay the least) – Enrich preferred providers
- Marshfield Clinic
- UW Health
- UnityPoint Health – Meriter
- Prairie Ridge Health
- Watertown Regional Medical Center Clinics
- Other select freestanding clinics

Tier 2 (pay more) – Premier excluding Mayo Clinic
- Ascension (Wisconsin locations)
- Aspirus
- Essentia Health

Tier 2 (pay more) – Premier excluding Mayo Clinic, *continued*
- Hospital Sisters Health System (HSHS) (Wisconsin locations)
- Oakleaf Medical Network
- Prevea Health (Wisconsin)
- Aspirus St. Luke's
- ThedaCare

Tier 3 (pay the most) – Mayo Clinic plus all providers in Security's wrap network
- Mayo Clinic Health System
- First Health Network

Mid-level cost with regional broad network



Extensive choice with national network

Premier

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

- Marshfield Clinic
- Aspirus
- Essentia Health
- Hospital Sisters Health System (HSHS) – Wisconsin locations
- Mayo Clinic Health System
- OakLeaf Medical Network (select providers)
- Prevea Health – Wisconsin locations
- Aspirus St. Luke's
- ThedaCare
- UnityPoint Health – Meriter
- UW Health

Explore

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

- Marshfield Clinic
- Aspirus
- Essentia Health
- Hospital Sisters Health System (HSHS) – Wisconsin locations
- Mayo Clinic Health System
- OakLeaf Medical Network (select providers)
- Prevea Health – Wisconsin locations
- Aspirus St. Luke's
- ThedaCare
- UnityPoint Health – Meriter
- UW Health
- Aetna (outside of Wisconsin)
- First Health Network (in Wisconsin)

aetna® First Health Network®

Logos shown are major provider systems – view the lists on these pages or our online directory for providers available with specific plan options.

How to obtain a large employer quote

Please include the following for all quotes:

- ☑ **A.** Electronic census in Excel format (employee or member)
  - First and last name
  - Date of birth
  - Gender
  - Coverage type of employee
  - Relationship to employee (if dependents are on census)
  - Zip code of employee
  - Current plan option of employee
- ☑ **B.** Current and renewal rates
- ☑ **C.** Current Schedule of Benefits (SOB) or Summary of Benefits and Coverage (SBC)

If you can't provide B and C, please submit the Employer Group Quote Request Form, which you can find in the Document Library.

If experience rated, please also provide:

- ☑ Most recent two years of paid claims experience (no more than 90 days old)

Preferred items:

- ☑ Top provider report
- ☑ High Cost Claims or High Cost Case report (HCC)
- ☑ Employer Group Application (required if the client chooses to enroll)

If medically underwritten, please also provide:

- ☑ Employer Group Application
- ☑ Most recent quarterly wage and tax (Form UCT-101)
- ☑ Security Health Plan or State of Wisconsin uniform medical application (applications must be signed within 90 days of requested effective date)
  - Employee waivers, signed
  - Spousal/dependent waiver

If eligible for CURV (level-funded employers with < 50 employees and fully insured employers with 35-100 employees), please also provide:

- ☑ Employer Group Application
- ☑ Most recent quarterly wage and tax (Form UCT-101)

SecurityHealth Plan℠



How to enroll a large employer

The following items will need to be submitted in order to enroll a new employer group in Security Health Plan coverage.

- Employer group application (signed once agreement is reached)
- Enrollment spreadsheet / subscriber enrollment information
- Employee applications (if group is medically underwritten only)
- Signed Rate Exhibit (once agreed upon)

How to coordinate a large employer renewal

Large employer renewals are released approximately 90 days prior to the renewal effective date. The renewal documents are emailed to the broker and then approximately 1 week later mailed or emailed to the employer.

Renewal options – The employer or broker should reach out to the assigned account manager to request alternate plan designs. Be specific about the deductible, coinsurance, out of pocket, prescription copays and network options you are requesting. This will help us process your renewal request more quickly.

Deadlines – Renewal paperwork is due back by the first of the month prior to the renewal effective date.

Grandfathered plans: Grandfathered plans are those that were in existence on March 23, 2010, or before and have not been changed in ways that substantially cut benefits or increase costs for the member.

Forms to return:

- Renewal questionnaire
- Signed Renewal Exhibit
- Premium contribution attestation (applicable only for grandfathered plans)



insite℠ by Security Health Plan

Administrative services for self-funded employers

Proven network savings versus national networks

- High-value network access
- Innovative monthly admin fee cost-sharing strategies
- Direct primary care, and virtual on-site primary care options

For more details contact our Sales team. **1-800-622-7790**
Service@InsiteTPA.org • **www.securityhealth.org/level-funded**

Insite by Security Health Plan partners with you to provide knowledgeable, flexible self-funded administrative services.

Integrated medical management of care across all services

- Utilization review
- Care management
  - Disease management
  - Complex case management
  - Transition care

Transparency in data sharing and fee structure

- Third-party real-time data and analytics platform
- No hidden fees
- Savings passed directly to the employer

Occupational health and workplace wellness solutions

Reduce health risks and the incidence of chronic disease, and increase the well-being of your client's workforce through:

- Health coaching
- On-site and near-site clinics
- Pre-employment screening

Experienced compliance and regulatory teams

Stop loss

We offer stop-loss coverage or can work with your client's preferred stop-loss carrier.

Award-winning customer service

Security Health Plan has been recognized by Service Quality Measurement (SQM), a leading North American research firm that specializes in customer service improvement, with the world class customer experience certification for eight consecutive years.

The Alliance Self-Funding Smart®

Security Health Plan can administer any of **The Alliance** networks. If you select The Alliance Premier network, we provide additional discounts at all Marshfield Clinic locations.

First Health Network

First Health Network offers a selection of in-network providers to employees in Wisconsin who reside outside our service area or who have dependents living outside our service area within Wisconsin.

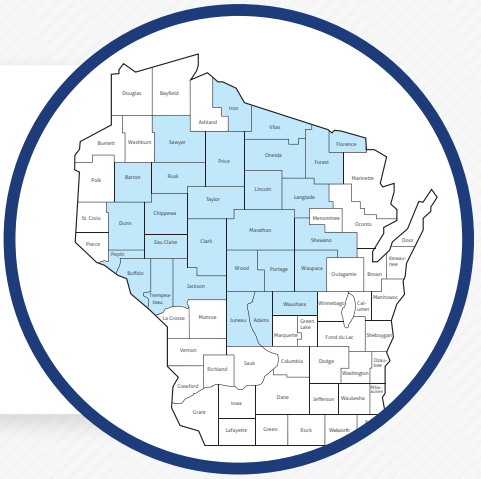
aetna

Aetna offers a nationwide selection of providers to employees who reside outside of Wisconsin or who have dependents living outside of Wisconsin.

SimplyOne

With the SimplyOne network, featuring Marshfield Clinic, members receive access to more than 170 specialties, 11 hospitals – including the region's only children's hospital – and more than 60 clinic locations.

Marshfield Clinic



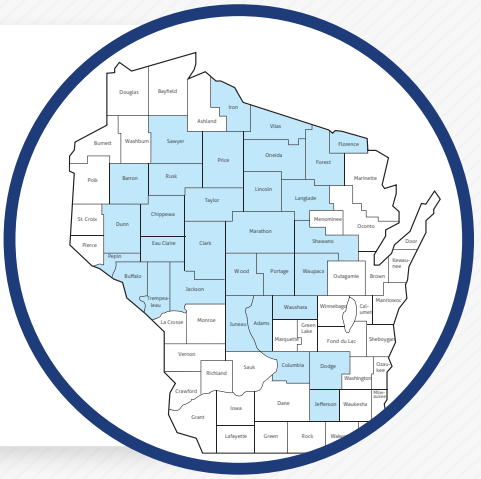
Enrich

With Security Health Plan's Enrich network, members have access to **Marshfield Clinic**, **UW Health**, **UnityPoint Health – Meriter**, **Prairie Ridge Health** and **Watertown Regional Medical Center** as their primary health care providers. It's excellent coverage at a great price, plus additional money-saving perks.

Marshfield Clinic

UnityPoint Health Meriter

UW Health



Premier

Our **Premier network** delivers great value, giving members access to a powerful network of providers when and where they need it.

Marshfield Clinic

ASPIRUS
Passion for excellence. Compassion for people.

Essentia Health

Hospital Sisters Health System

MAYO CLINIC HEALTH SYSTEM

OakLeaf CLINICS

PREVEA health

ASPIRUS ST. LUKE'S

ThedaCare

UnityPoint Health Meriter

UW Health





Flexible and personalized administrative services

High-value network access

- SimplyOne
- Enrich
- Security Health Plan Premier

Base claims administration

- Flexible claims administration platform
- Dedicated account management
- Award-winning customer service
- Consolidated billing
- Financial and stop-loss reporting
  - Employer Group Report shared quarterly

Rental networks

THE ALLIANCE
Employers moving health care forward

First Health Network

aetna

Data analytics

Preferred channel partner with Springbuk. Capability to integrate with other data analytics platforms such as Cedar Gate Technologies. May require an initial integration fee.

Pharmacy benefit administration

We can work with your client's preferred pharmacy benefit manager, or we can offer Optum as our evidence-based PBM and formulary.

- Rx claims administration
- Utilization review
- Formulary management
- Clinical pharmacy services

Medical management

We offer a full range of solutions aimed at helping employers better manage their employees' health and reduce the likelihood of avoidable, costly care. Solutions include:

- Utilization review
- Care management
  - Disease management
  - Complex case management
  - Transition care
- Connection and Resources
  - Coaching
  - Healthcare engagement
  - Education and awareness



Security Health Plan stop-loss options

We can work with your client's preferred stop-loss carrier or offer our own Security Health Plan stop-loss coverage.

- 50+ enrolled employees, and 75% of the group's employees must be active participants. Unlimited maximum enrollment; we will quote any large-sized group
- Our specific deductible starts at $50,000 and can quote any increment above $50,000
- We offer one-year contract terms
- Employer must have workers' compensation coverage
- Renewal groups: firm rates require nine months of most recent data
- New groups: firm rates require 10 months of most recent data

We can quote stop loss as soon as the employer has 9-10 months of data in the current year, and the following items:

- RFP submission form
  - Employer-specific information
  - Current terms
  - Requested terms
  - Rate and compensation information

- Data
  - Census – to include a personal identifier, DOB, gender, zip code, coverage type, plan election, and status
  - Three years of claims data including nine months of most recent claims
  - Summary Plan Description (SPD) and any upcoming benefit changes



insite℠ by Security Health Plan

Level-funded: A smart choice for employers

Our level-funded plans come with a choice of our HMO or POS networks – giving members access to the best health care options in our region.

Powerhouse provider networks

SimplyOne HMO/POS

With Security Health Plan's SimplyOne network, members have access to the one provider that simplifies the path to health care:

- Marshfield Clinic provides access to more than 397 specialists, 14 hospitals – including the region's only children's hospital – and more than 268 clinic locations.

Enrich HMO/POS

Enrich offers access to powerful, local provider systems plus many specialty care providers in 31 counties.

- Marshfield Clinic
- UnityPoint Health – Meriter
- UW Health

Premier HMO/POS

This impressive network provides access to more than 10,000 clinics, hospitals and specialists including:

- Marshfield Clinic
- Aspirus
- Essentia Health
- Hospital Sisters Health System (HSHS) – Wisconsin
- Mayo Clinic Health System
- OakLeaf Medical Network (select providers)
- Prevea Health – Wisconsin
- Aspirus St. Luke's
- ThedaCare
- UnityPoint Health – Meriter
- UW Health

Explore HMO/POS

This network gives members the power of choice, regionally and nationwide, with an incredibly diverse, high-quality network of doctors, clinics and hospitals. Explore is a good choice when the majority of members are located in the Security Health Plan service area, but the employer has a significant number of remote employees or locations outside of that area.

Take advantage of extra perks

All coverage perks:

- 100% unlimited coverage for Care My Way® visits featuring convenient care and treatment by phone, mobile app or online. Care My Way visits are subject to cost-sharing for members enrolled in an HDHP.
- Detailed monthly and quarterly reports that provide transparency on health care utilization, frequency, statistics and prescription data.

With Enrich and SimplyOne, members can enjoy savings with lower copays when they fill their prescriptions at a Marshfield Clinic pharmacy.

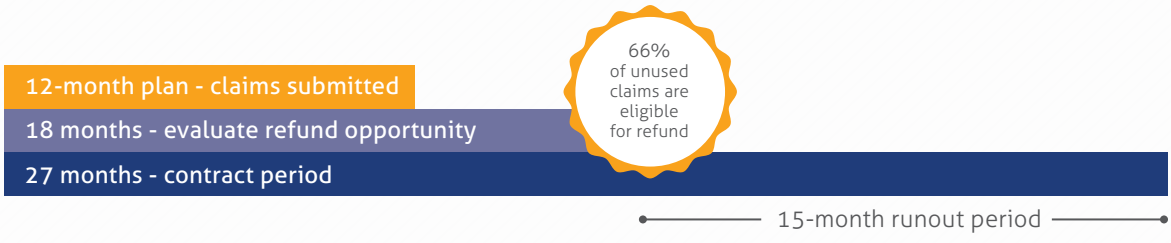
Extra security with stop-loss coverage

Security Health Plan's level-funded health plans protect groups against catastrophic losses and large claims. The size of the group will determine the specific levels of stop-loss coverage received:

- 10-25 contracts: $10,000
- 26-50 contracts: $15,000
- 51-100 contracts: $20,000
- There is a 125% aggregate stop-loss

Refund opportunities

After a 6-month claims payment runout period for the plan year, we compare the claims paid to the maximum claims funded amount. If the amount paid for claims is less than the maximum claims liability, we issue a 66% refund of the unused claims dollars to you. The group would receive a refund six months after the 12-month contract period (plan year) is complete. Refunds are also contingent on a renewal with Security Health Plan.





Small employer plans

Security Health Plan offers a variety of pre-set ACA-compliant plan design options with great rates and great service for small employers with 50 or fewer employees.

Small employers are not required to offer health insurance to their employees, but if they do, they must pay equal to 25% of the employee-only premium and, on average, 25% of the employee and spouse, employee and children, and family types of coverage.

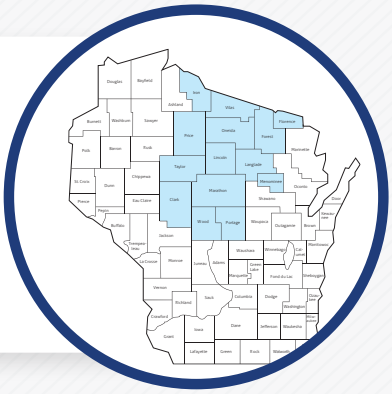
Lowest cost with exclusive networks

SimplyOne

HMO – SimplyOne gives members access to the one provider that simplifies the path to health care – Marshfield Clinic

Exclusive SimplyOne perk

- Lower copays for prescription drugs filled at a Marshfield Clinic pharmacy



Enrich

HMO – Enrich offers access to powerful, local provider systems plus many specialty care providers in Dodge county.

- Marshfield Clinic
- UnityPoint Health – Meriter
- UW Health

Exclusive Enrich perk

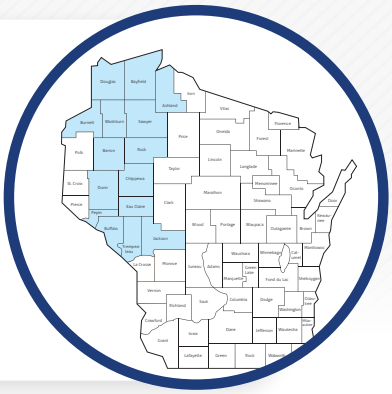
- Lower copays for prescription drugs filled at a Marshfield Clinic pharmacy

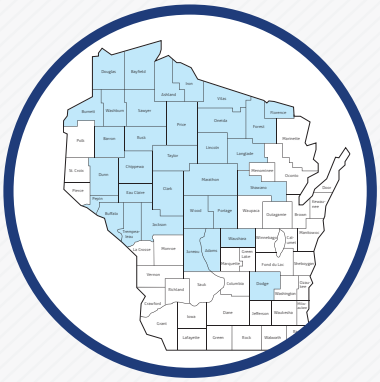


Reliance

EPO – Reliance gives members access to 772 specialists, 36 hospitals, including the region's only children's hospital, and 512 primary care docs.

- Marshfield Clinic
- Essentia Health
- OakLeaf Medical Network (select providers)
- Tamarack Health





Mid-level cost with regional broad network

Premier HMO

Premier HMO lets members choose from more than 10,000 clinics, hospitals and specialists.

- Marshfield Clinic
- Aspirus
- Essentia Health
- Hospital Sisters Health System (HSHS) – Wisconsin locations
- Mayo Clinic Health System
- OakLeaf Medical Network (select providers)
- Prevea Health – Wisconsin locations
- Aspirus St. Luke's
- Tamarack Health
- ThedaCare
- UnityPoint Health – Meriter
- UW Health

Premier POS

Premier POS gives members the flexibility to choose their providers. Members will have access to the same in-network providers as our Premier HMO plan, or pay a bit more to see any out-of-network provider they wish. In-network providers include:

- Marshfield Clinic
- Aspirus
- Essentia Health
- Hospital Sisters Health System (HSHS) – Wisconsin locations
- Mayo Clinic Health System
- OakLeaf Medical Network (select providers)
- Prevea Health – Wisconsin locations
- Aspirus St. Luke's
- ThedaCare
- UnityPoint Health – Meriter
- UW Health

Extensive choice with national network

Freedom

INDEMNITY – Freedom gives members access to any licensed provider.
* Only available for members who live outside of our service area

A variety of traditional plan options and HSA-eligible high-deductible health plans are available.

Logos shown are major provider systems – view the lists on these pages or our online directory for providers available with specific plan options.

Marshfield Clinic · Essentia Health · ASPIRUS · Hospital Sisters Health System · MAYO CLINIC HEALTH SYSTEM · OakLeaf CLINICS · PREVEA health · Tamarack Health · ThedaCare · ASPIRUS ST. LUKE'S · UW Health · UnityPoint Health Meriter

All traditional and high deductible health plans (HDHPs) are **available with this network**, giving employers the freedom to customize the network and plan that's right for their employees.

Urgent care and emergency care are covered worldwide under all plans.

Traditional plan options

	$750 - 10%	$1,500 - 30%	$2,500 - 20% Copay	$4,500 - 30%	$5,500 - 40% Copay	$9,500
Metal tier	Platinum	Gold	Gold	Silver	Silver	Bronze
Deductible (x2 family)	$750	$1,500	$2,500	$4,500	$5,500	$9,500
Coinsurance	10%	30%	20%	30%	40%	0%
Annual maximum out-of-pocket (x2 family)	$1,750	$5,250	$6,000	$9,200	$10,000	$9,500
$0 Primary care office visits (in addition to preventive care visit)	1 visit per member per year covered at 100% before copayment	1 visit per member per year covered at 100% before deductible and coinsurance	1 visit per member per year covered at 100% before copayment	1 visit per member per year covered at 100% before deductible and coinsurance	1 visit per member per year covered at 100% before copayment	NA
Care My Way®	Unlimited visits covered at 100%	Unlimited visits covered at 100%		Unlimited visits covered at 100%		Unlimited visits covered at 100%
Primary care provider office visit	$30 per visit	Subject to deductible and coinsurance	$30 per visit	Subject to deductible and coinsurance	$40 per visit	Subject to deductible
Specialist office visit	$75 per visit		$75 per visit		$80 per visit	
Urgent care						
Emergency room	$450 per visit		Subject to deductible and coinsurance		Subject to deductible and coinsurance	
Hospital inpatient	Subject to deductible and coinsurance					
Maternity services						
Preventive care services	Paid at 100%	Paid at 100%		Paid at 100%		Paid at 100%
Pharmacy	$5/$40/ $80/40%	$5/$40/ $80/40%	$5/$50/ $100/40%	$15/$75/$150/ Subject to deductible then 50%	$5/$60/ $120/45%	Subject to deductible
Pharmacy cost at MCHS†	$2.50/$20/ $40/40%	$2.50/$20/ $40/40%	$2.50/$25/ $50/40%	$7.50/$37.50/ $75/Subject to deductible then 50%	$2.50/$30/ $60/45%	Subject to deductible

Health savings account (HSA) - qualified HDHP options

$3,500 HDHP	$4,000 – 20% HDHP	$6,000 - 30% HDHP	$5,000 – 20% HDHP	$7,500
Gold	Silver	Silver	Silver	Bronze
$3,500	$4,000	$6,000	$5,000	$7,500
0%	20%	30%	20%	0%
$3,500	$6,500	$8,000	$7,500	$7,500
NA	NA	NA	NA	NA
Unlimited visits covered at 100%	Unlimited visits covered at 100%			Unlimited visits covered at 100%
Subject to deductible	Subject to deductible and coinsurance	Subject to deductible then $50 per visit primary care	Subject to deductible and coinsurance	Subject to deductible
		Subject to deductible then $100 per visit primary care		
		Subject to deductible and coinsurance		
Paid at 100%	Paid at 100%			Paid at 100%
Subject to deductible	Subject to deductible then $5/$60/$120/45%			Subject to deductible
Subject to deductible	Subject to deductible then $2.50/$30/$60/45%			Subject to deductible

†Enrich and SimplyOne plans only.

Note: For family plans, the levels for deductibles and maximum out-of-pocket costs are double those of individual amounts.

All traditional and high deductible health plans (HDHPs) are **available with our POS network**, giving employers the freedom to customize the plan that's right for their employees.

Urgent care and emergency care are covered worldwide under all plans.

Traditional plan options

	$750 - 10%	$1,500 - 30%	$2,500 - 20% Copay	$4,500 - 30%	$5,500 - 40%	$9,500
Metal tier	Platinum	Gold	Gold	Silver	Silver	Bronze
Deductible in-network/ out-of-network	$750 / $1,500	$1,500 / $3,000	$2,500 / $5,000	$4,500/ $9,000	$5,500/ $11,000	$9,500/ $19,000
Coinsurance in-network/ out-of-network	10% / 30%	30% / 50%	20% / 40%	30% / 50%	40%/50%	0% / 20%
Annual maximum out-of-pocket in-network/ out-of-network	$1,750/ $3,500	$5,250/ $10,500	$6,000 / $12,000	$9,200 / $18,400	$10,000/ $20,000	$9,500/ $28,500
$0 Primary care office visits (in addition to preventive care visit)	1 visit per member per year covered at 100% before copayment (in-network only)	1 visit per member per year covered at 100% before deductible and coinsurance (in-network only)	1 visit per member per year covered at 10 0% before copayment (in-network only)	1 visit per member per year covered at 10 % before deductible and coinsurance (in-network only)	1 visit per member per year covered at 100 % before copayment (in-network only)	NA
Care My Way®	Unlimited visits covered at 100%	Unlimited visits covered at 100%		Unlimited visits covered at 100%		Unlimited visits covered at 100%
Primary care provider office visit**	$30 per visit / Subject to deductible and coinsurance	Subject to deductible and coinsurance	$30 per visit / Subject to deductible and coinsurance	Subject to deductible and coinsurance	$40 per visit / Subject to deductible and coinsurance	Subject to deductible / Subject to deductible and coinsurance
Specialist office visit**	$75 per visit / Subject to deductible and coinsurance		$75 per visit / Subject to deductible and coinsurance		$80 per visit / Subject to deductible and coinsurance	
Urgent care	$75 per visit		$75 per visit		$80 per visit	Subject to deductible
Emergency room	$450 per visit		Subject to deductible and coinsurance		Subject to deductible and coinsurance	
Hospital inpatient	Subject to deductible and coinsurance					Subject to deductible / Subject to deductible and coinsurance
Maternity services						
Preventive care services	Paid at 100% / Subject to deductible and coinsurance	Paid at 100% / Subject to deductible and coinsurance		Paid at 100% / Subject to deductible and coinsurance		Paid at 100% / Subject to deductible and coinsurance
Pharmacy	$5/ $40/ $80/ 40%	$5/$40/ $80/40%	$5/$50/$100/40%	$15/$75/$150/ Subject to deductible then 50% coinsurance	$5/$60/$120/45%	Subject to deductible

Health savings account (HSA) - qualified HDHP options

	$3,500 HDHP	$4,000 – 20% HDHP	$6,000 - 30% HDHP	$5,000 – 20% HDHP	$7,500 HDHP
Metal tier	Gold	Silver	Silver	Silver	Bronze
Deductible in-network/ out-of-network	$3,500 / $7,000	$4,000/ $8,000	$6,000/ $12,000	$5,000/ $10,000	$7,500/ $15,000
Coinsurance in-network/ out-of-network	0% / 20%	20% / 40%	30% / 50%	20% / 40%	0% / 20%
Annual maximum out-of-pocket in-network/ out-of-network	$3,500 / $10,500	$6,500/ $13,000	$8,000/ $16,000	$7,500/ $15,000	$7,500/ $22,500
$0 Primary care office visits (in addition to preventive care visit)	NA	NA	NA	NA	NA
Care My Way®	Unlimited visits covered at 100%	Unlimited visits covered at 100%	Unlimited visits covered at 100%	Unlimited visits covered at 100%	Unlimited visits covered at 100%
Primary care provider office visit**	Subject to deductible / Subject to deductible and coinsurance	Subject to deductible and coinsurance	Subject to deductible then $50 per visit primary care / Subject to deductible and coinsurance	Subject to deductible and coinsurance	Subject to deductible / Subject to deductible and coinsurance
Specialist office visit**			Subject to deductible then $100 per visit primary care / Subject to deductible and coinsurance		
Urgent care	Subject to deductible		Subject to deductible and coinsurance		Subject to deductible
Emergency room					
Hospital inpatient	Subject to deductible / Subject to deductible and coinsurance				Subject to deductible / Subject to deductible and coinsurance
Maternity services					
Preventive care services	Paid at 100% / Subject to deductible and coinsurance	Paid at 100% / Subject to deductible and coinsurance			Paid at 100% / Subject to deductible and coinsurance
Pharmacy	Subject to deductible	Subject to deductible then $5/$60/$120/45%			Subject to deductible

***Copays do not apply for out-of-network. Out-of-network benefits are subject to deductible and coinsurance.*

Note: For family plans, the levels for deductibles and maximum out-of-pocket costs are double those of individual amounts.

How to obtain a small employer quote

Please use <u>one</u> of the following options:

1. Brokers may obtain a generic quote for new ACA small employer prospects right from the Security Health Plan website. Access the quoting tool by visiting **www.securityhealth.org/smallemployer** and clicking the "Get a Quote" button.

   You can find a reference guide to help you through the quoting process on your broker portal by clicking the Training menu item, and then under the Online Enrollment Resources section, you will find the Security Health Plan Small Group Quoting Enrollment and Renewal Tool link.

2. Brokers may complete the Small Employer Information Request form, which is available in the small employer section of the document library on our website, and email it to **shp.new.quotes@securityhealth.org**. A census is preferred, but not required.

3. Brokers may send an email to **shp.new.quotes@securityhealth.org** containing the employer's name, address, and contact information. A census is preferred, but not required.

SecurityHealth Plan℠



How to enroll a small employer

The following items will need to be submitted in order to enroll a new small employer in Security Health Plan coverage.

- Employer Group Application
- Small Employer Disclosure Statement
- Signed Premium Summary
- Wage & Tax Statement
- Employee Applications/Waivers from every FTE on Wage & Tax Statement
- Current Premium Statement – if applicable

How to coordinate a small employer renewal

Small employer renewals are released 60 days prior to the renewal effective date. Account managers will send an email to the broker and to the employer, and any questions should be directed to your account manager.

- You may enter a renewal request yourself through our quoting software or work with your account manager and they can run the renewal quote for you.
- Renewals are due on the 15th of the month prior to the employer's renewal date.
- If an employer will not be renewing with Security Health Plan, you must alert us before the 15th of the month prior to the employer's renewal date so that we do not automatically renew the employer's coverage.
- The renewal period is an open enrollment period during which employees can add additional family members and/or domestic partners.
- One-person groups can enroll directly with Security Health Plan during open enrollment November 15 though December 15 for a January effective date only, without being SHOP certified. One-person groups can enroll through the Marketplace at any time as long as they qualify and provide their SHOP certification.

Transitional plans: Plans effective between March 23, 2010, and October 1, 2013, that are not fully ACA-compliant are considered transitional plans. Benefits and cost sharing must remain as is without any drastic network shifts. Employers with transitional plans cannot switch carriers.

Forms to return when renewing a transitional plan:

- Policy confirmation
- Renewal questionnaire

Affordable Care Act (ACA) plans: Small group plans that are compliant with the ACA.

Forms to return when renewing an ACA plan:

- Renewal questionnaire
- Monthly Premium Summary

Health savings account (HSA) information

Please review this information about which Security Health Plan subscribers can qualify for health savings accounts and the guidelines for contributions.

Benefits

Your online resources can be found at **www.securityhealth.org/brokers** – when in doubt, start here!

- Contributions to an HSA are excluded from an employee's gross income
- Employees can claim tax deductions for contributions made to their HSA
- Distributions are tax free when used for qualified medical expenses
- Contributions remain in the employee's account until they use them
- Interest and other earnings on assets in the account are tax free

Qualifications

- Employee must be covered under a qualified high deductible health plan (HDHP)
- Employee may not be enrolled in Medicare
- Employee may not be claimed as a dependent on someone else's tax return

Contributions

- For an employee's HSA, the employee, the employee's employer, or both may contribute to the employee's HSA in the same year.
- The amount an employee can contribute to an HSA depends on the type of HDHP coverage, age of the employee, date of eligibility, and ending date of eligibility.

	2026 single	2026 family	2025 single	2025 family
Maximum contribution	$4,400	$8,750	$4,300	$8,550
Minimum deductible	$1,700	$3,400	$1,650	$3,300
Maximum out-of-pocket	$8,500	$17,000	$8,300	$16,600
Catch-up contribution (55+)	$1,000	$1,000	$1,000	$1,000

- If either spouse has family HDHP coverage, both spouses are treated as having family HDHP coverage. If each spouse has family coverage under a separate plan, the contribution limit for 2025 is $8,550.
- Employees must reduce the amount they, or any other person, can contribute to the HSA by the amount of any contributions made by the employer that are excludable from the employee's income.

Distributions

Employees generally will pay medical expenses during the year without being reimbursed by the HDHP until they reach the annual deductible for the plan. When they pay medical expenses during the year that aren't reimbursed by the HDHP, they can use distributions from their HSA for qualified medical expenses.

Health reimbursement account (HRA) vendors

Security Health Plan works with Employer Benefits Corporation and Diversified Benefit Services to help employers administer their health reimbursement accounts for their employees.

- All HRA contracts are between the employer and the vendor.
- Security Health Plan will bill the administrative fee to the client with their premium bill if requested. This arrangement applies only if the HRA vendor is Employer Benefits Corporation.



Administration of COBRA/state continuation

Security Health Plan works with third-party COBRA administration companies to help employers administer COBRA/state continuation services for their employees:

• All COBRA/state continuation contracts are between the employer and the vendor.



Added value benefits *and* perks

Employers appreciate these valuable services Security Health Plan offers as part of their health insurance plans. Each one is designed to contribute to the health and wellness of their employees or make their plans easier to use and manage.

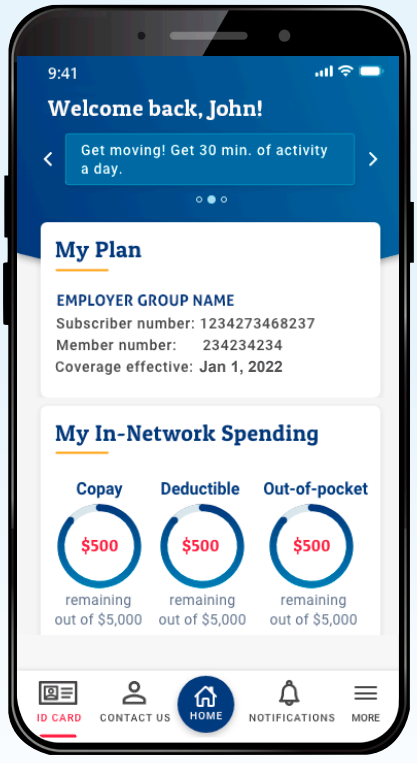
This keeps employees engaged in their health care and helps them take proactive steps to better health, controlling costs in the long run.

My Security Health Plan portal and app

My Security Health Plan is a convenient and secure online tool that helps members better manage their health care.

My Security Health Plan is a fast, easy way for members to:

- View or request ID cards
- Check deductibles, claims and prior authorizations
- Live chat with customer service
- Find an in-network provider
- Find a pharmacy
- Request a call from a nurse
- Complete a WebMD health assessment
- Enroll in wellness support programs
- Place a quarterly over-the-counter pharmacy order
- Start a Care My Way® virtual visit
- Send a secure message
- Read plan documents



Register, then download the ***My Security Health Plan*** app

GET IT ON Google Play

Download on the App Store

Husk Wellness

- Access to premier fitness, weight loss and wellness brands at a discount
- Educational materials, resources and tools to engage and motivate to become more active and adopt healthier behaviors
- Discounts on fitness tracking devices, diet plans, fitness center memberships, and fitness on demand services

Over-the-counter (OTC) credit

- Each employee on the fully insured plan is eligible for a $30 quarterly credit
- Employees can place one OTC order per quarter for home delivery
- The $30 credit expires at the end of each calendar year quarter
- Unused credit does not carry over to the next quarter
- Employees still receive credit if they enroll mid-quarter

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

View the OTC Drug Catalog at ***www.securityhealth.org/OTC.***

Occupational health and workplace wellness solutions

Encouraging healthy behaviors can reduce health risks and incidence of chronic disease, increasing the productivity well-being of an employer's workforce. We offer health coaching via phone, WebMD online health assessments, and many occupational health services including and near-site clinics, pre-employment screening and much more.

24-hour Care My Way®

With Care My Way, members get access to reliable health information without the burden of spending time and money on a regular office visit.

With Care My Way, members get:

- 100% coverage and unlimited Care My Way visits on traditional and HSA-qualified HDHP plans
- Quick diagnosis and treatment over the phone or video chat for conditions like the flu, sinus infection, seasonal allergies or many other common conditions
- Care My Way is available 24 hours a day, seven days a week.*
- Care My Way connects members to a Marshfield Clinic nurse practitioner who can:
  – verify symptoms offer treatment over the phone or video chat for certain conditions
  – provide sound advice for symptoms call a prescription into the pharmacy, if necessary

*All members can use the Care My Way mobile app 24 hours a day, 7 days a week in all 50 states. Members in Wisconsin, Michigan and Minnesota can also call **1-800-549-3174** (TTY 711) to access Care My Way.

$0 preventive care

Most members' first preventive care visit is covered for each calendar year. Preventive care is often given as part of a routine physical or checkup. Security Health Plan follows the U.S. Preventive Services Task Force's preventive service recommendations. Learn more about Security Health Plan's approach to preventive health care at **www.securityhealth.org/preventive**.

Preventive drug add-on

Preventive prescription drugs are important in helping people avoid many types of illnesses and complications from illnesses, which is why we offer a Preventive Medication List (beyond the ACA list) and are covered at 100%. This is an additional benefit that will slightly increase rates.
*Only available to large groups

Award-winning customer service

Security Health Plan offers World Class* customer service for its primary product lines. Members can reach a live customer service agent by telephone, email or through the teletype service (TTY 711). Security Health Plan customer service agents document all incoming communication based on the member's name and eight-digit member identification number.

*SQM World Class Customer Service designation since 2016. SQM is an independent company that measures call center quality.

Medication therapy management

With just a 15-minute phone call, an annual medication review with Security Health Plan can answer member questions about prescriptions and over-the-counter drugs and help find lower-cost alternatives (if appropriate). Our trained pharmacists will make sure they're taking the right medication, the right dose and at the right time.



Population health management

Reduce the likelihood of avoidable, costly care

- ER visits
- Hospital admissions
- Hospital readmissions

- Employee health
- Employee engagement
- Employee satisfaction

Care management – Members who need extra help taking care of themselves when they are sick will receive a phone call or in-person consultation with a nurse or social worker who can make sure they receive the right follow-up care and are connected with other resources.

Disease management – Members receive education to help them understand their illness and how to take care of it, avoiding unnecessary complications that can lead to hospitalizations.

Utilization management – Helps members find the most appropriate care for their health condition – choosing the best doctor or facility, and timing the correct appointments appropriately helps members avoid unnecessary or inappropriate care.

Transition care – Guides members when they move from one level of care to another, such as from the hospital to a skilled nursing facility or back home; guidance on medications and follow-up care prevents complications.

Broker-of-record *policy*



1. Broker-of-record assignment must be submitted by an authorized representative of the employer on company letterhead with original signatures and as determined acceptable by Security Health Plan. When the change is from one broker to another within the same agency and is cosigned by the agency manager, the change will be accepted and made effective as of the account's paid-to date.

2. Broker-of-record letters determined not acceptable to Security Health Plan will be denied.

3. Mass solicitation of broker records is not permitted.

4. Security Health Plan will notify the original agency within 15 days when a request for change of broker of record is received. Security Health Plan will allow the original agency to contact the employer.

5. Security Health Plan will make no attempt to influence the decision of the employer with respect to selecting a broker-of-record. Security Health Plan reserves the right to contact the employer to confirm a broker-of-record change.



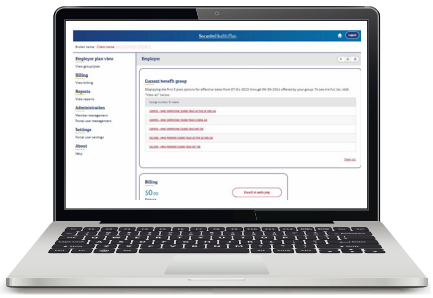
6. The effective date of broker-of-record changes will be the later of the paid-to date of the contract at the time the broker-of-record change letter is received by Security Health Plan, or the paid-to date following the 30-day period allowed for notice to and from the broker being replaced. No change will be permitted on a retroactive basis.

7. When brokers are requesting a broker-of-record change, brokers must send a letter from the employer on the employer's letterhead stating who their new broker will be.



Online resources

Information at your fingertips anytime



Website for brokers

Your online resources can be found at www.securityhealth.org/brokers. When in doubt, start here!

Broker portal

Use this secure website to view your contracted book of business with Security Health Plan. Keep track of the premiums billed, see billing statements for your clients, and find links to the quoting tools available to you. Find the login link at ***www.securityhealth.org/brokers***.

Forms library

All the forms and marketing materials you might need are located in one convenient document library. Download and use the most updated brochures, sell sheets, enrollment forms, applications, certificates, member handbooks and more. Find everything at ***www.securityhealth.org/brokers/document-library***.

Other ways *we support you*

Member enrollment and benefit materials

Employee enrollment packet

Employee enrollment packets for employees at your clients' companies will be provided for you.

These packets contain materials that will help employees make decisions about their coverage and enrollment.

New and renewing member packet

After an eligible employee enrolls with Security Health Plan, or upon renewal or benefit plan updates, employees will receive a new and renewing member packet. This packet provides employees with materials they need to understand and use their health insurance.

If you need additional employee enrollment packets, please let your account manager know.



Employee meeting presentations

Our sales team can present Security Health Plan coverage options at employee meetings for your employer clients. Contact your account manager to schedule.

Employer Group Report

Employers with 51 or more enrolled employees receive an Employer Group Report (EGR) on a quarterly schedule. Each quarter following an employer group's coverage start date, their Security Health Plan account manager will provide the EGR to the group and offer the broker an opportunity to review it in a personal consultation.

Here's what's included:

- Forward-looking insights on employee population health
- Guidance to help employers anticipate risks or potential savings
- Population metrics - age, gender and relationship distribution
- Medical and pharmacy usage data and statistics
- Population health management programs



Security Health Plan of Wisconsin, Inc., is an HMO-POS and D-SNP plan with a Medicare contract and a contract with the Wisconsin Medicaid program. Enrollment in Security Health Plan depends on contract renewal. Security Health Plan complies with applicable federal civil rights laws and does not discriminate, exclude or treat people differently on the basis of race, color, national origin, religion, pregnancy and related conditions, sex (including sexual orientation, gender identity, sex stereotypes, sex characteristics and intersex traits), age, disability, health status, marital status, arrest or conviction record or military participation in the administration of the plan, including enrollment and benefit determinations.

Free interpretation services are available to you. Additional services and resources necessary to provide information on accessible formats are also available at no cost. Call 1-877-998-0998 (TTY 711) or speak with your health care provider. Spanish: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. También están disponibles de forma gratuita ayuda y servicios auxiliares apropiados para proporcionar información en formatos accesibles. Llame al 1-877-998-0998 (TTY: 711) o hable con su proveedor. Hmong: Yog hais tias koj hais Lus Hmoob muaj cov kev pab cuam txhais lus pub dawb rau koj. Cov kev pab thiab cov kev pab cuam ntxiv uas tsim nyog txhawm rau muab lus qhia paub ua cov hom ntaub ntawv uas tuaj yeem nkag cuag tau rau los kuj yeej tseem muaj pab dawb tsis xam tus nqi dab tsi ib yam nkaus. Hu rau 1-877-998-0998 (TTY 711) los sis sib tham nrog koj tus kws muab kev saib xyuas kho mob.

If you require materials in large print, please call 1-888-998-0998 (TTY 711).

We're here to help you *build your business*

For agents/brokers this means you won't regret placing your business with us. You can have confidence that your customers receive award-winning service with Security Health Plan. When you place clients with Security, you can spend more time building your book of business, virtually no time mediating service calls, and will see more value on the commission you earn.

SecurityHealth Plan℠

Promises kept, plain and simple.®

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