Enrich Tiered Plan

Enrich Tiered Plan is a *bundled network* solution

for fully insured groups that balances employer interest in a lower cost network with employee choice.

Call our Sales team today at **(715) 602-8125** for more information on this exciting plan design.

Visit **www.securityhealth.org/tieredplan** to learn more or to request a quote.

SecurityHealth Plan
Promises kept, plain and simple.

A *tiered* provider network:

- Encourages members to select high-quality providers with lower out-of-pocket costs.
- Provides in-network access to Security Health Plan's entire provider network including the First Health Network.

Tier 1 - Enrich
– preferred providers

- Marshfield Clinic
- Sanford Health
- UW Health
- UnityPoint Health – Meriter
- Prairie Ridge Health
- Watertown Regional Medical Center Clinics
- Other select freestanding clinics

Tier 2 - Premier
– excluding Mayo Clinic

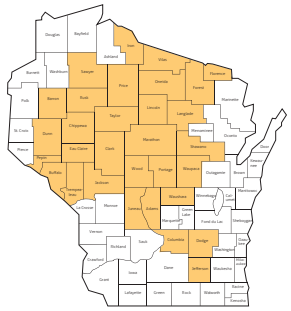
- Ascension (Wisconsin locations)
- Aspirus
- Essentia Health
- Hospital Sisters Health System (HSHS) (Wisconsin locations)
- Oakleaf Medical Network
- Prevea Health (Wisconsin)
- Aspirus St. Luke's (Duluth)
- Tamarack
- ThedaCare

Tier 3 - Mayo Clinic
– plus all providers in Security's wrap network

- Mayo Clinic Health System
- First Health Network

Cross deductible and maximum out-of-pocket cost

- Deductible and maximum out-of-pocket costs will be combined and accrued based on activity within different tiers.
- Annual maximum out-of-pocket amount includes deductible, coinsurance and copays for medical and pharmacy benefits.
- Prescription costs are applied to tier 1 deductible (HDHP) and maximum out-of-pocket (Trad).



Enrich Tiered Plan is available to employers located in highlighted counties.

Preventive care visits are covered at 100%

- No out-of-pocket costs for annual preventive exams or screenings/tests for colon cancer, breast cancer and diabetes.
- For more information, visit **www.securityhealth.org/preventive**.

$5 preventive medications

- Copays start at $5 or less for certain preventive medications with HSA qualified plans.

Member education and resources

- Information to assist and educate employees about tier 1 providers and how the tiered plan works.

Explore HMO/POS

You can dual choice with our Explore plan if you have employees outside of the service area. **Provider networks within Explore include:**

- Marshfield Clinic
- Sanford Health
- 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 (Duluth)
- ThedaCare
- UW Health
- UnityPoint Health – Meriter
- First Health Network (in Wisconsin)

A tiered traditional (Trad) and high deductible health plan (HDHP) option can be offered together. A tiered plan cannot be offered alongside any HMO or POS plans, except for Explore. Explore HMO/POS provides access to local and national coverage.

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Security Health Plan

Tier 1: Enrich preferred providers (Marshfield Clinic, Sanford Health, UW Health, UnityPoint Health - Meriter, Prairie Ridge Health, Watertown Regional Medical Center Clinics and other select freestanding clinics)

Tier 2: Premier excluding Mayo Clinic (Ascension - Wisconsin locations, Aspirus, Essentia Health, Hospital Sisters Health System (HSHS) - Wisconsin locations, Oakleaf Medical Network, Prevea Health - Wisconsin, Aspirus St Luke's (Duluth), Tamarack and ThedaCare)

Tier 3: Mayo Clinic plus all providers in Security's wrap network (Mayo Clinic Health System and First Health Network)

Plan options:

	Deductible			Coinsurance			Annual out-of-pocket			Copays					
										Primary Care/Specialist			Urgent Care	ER	Pharmacy
	Tier 1	Tier 2	Tier 3	Tier 1	Tier 2	Tier 3	Tier 1	Tier 2	Tier 3	Tier 1	Tier 2	Tier 3	ALL	ALL	RX
Traditional Copay Plan Options	$1,000/ $2,000	$2,000/ $4,000	$3,000/ $6,000	0%	20%	40%	$1,500/ $3,000	$3,500/ $7,000	$4,500/ $9,000	$25/$50	$50/$100	$75/$150	$50	$300	Pharmacy formulary tier $10/$30/$60/ 35% up to $300
	$1,500/ $3,000	$3,000/ $6,000	$4,000/ $8,000				$2,000/ $4,000	$4,500/ $9,000	$5,500/ $11,000						
	$2,000/ $4,000	$3,500/ $7,000	$4,500/ $9,000				$2,500/ $5,000	$5,000/ $10,000	$6,000/ $12,000						
	$3,000/ $6,000	$5,000/ $10,000	$6,000/ $12,000				$3,500/ $7,000	$6,000/ $12,000	$7,000/ $14,000						
	$4,000/ $8,000	$6,000/ $12,000	$7,000/ $14,000				$4,500/ $9,000	$7,000/ $14,000	$8,000/ $16,000						
	$5,000/ $10,000	$7,000/ $14,000	$8,000/ $16,000				$5,500/ $11,000	$8,000/ $16,000	$9,000/ $18,000						
High-Deductible Health Plan Options	$1,800/ $3,600	$3,000/ $6,000	$4,000/ $8,000	0%	20%	40%	$1,800/ $3,600	$4,000/ $8,000	$5,000/ $10,000	Deductible & coinsurance					Deductible ($5 Preventive drug list included)
	$3,500/ $7,000	$5,000/ $10,000	$6,000/ $12,000				$3,500/ $7,000	$6,000/ $12,000	$7,000/ $14,000						
	$4,500/ $9,000	$6,000/ $12,000	$7,000/ $14,000				$4,500/ $9,000	$7,000/ $14,000	$8,300/ $16,600						

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

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