Health plans that work as hard as you do

Access to top-notch providers and personalized service to help you attract and retain employees

1-800-622-7790 (TTY 711)
www.securityhealth.org
Benefits that keep your organization healthy

With Security Health Plan, you'll get an easy-to-manage health plan that helps keep your employees as healthy and productive as your workplace. Whether your employees need access to a wide array of providers, prefer to enjoy a cost-effective network or need to gain access to coverage throughout the nation, we have them covered.

Serving your employees and your community

Plans that meet your company’s health care needs while controlling costs

Extensive network of high-quality providers

Integrated health and wellness resources

As a non-profit organization we give back to Wisconsin communities we serve by supporting programs that improve people's health. Through in-kind gifts, sponsorships and charitable contributions we support organizations and events that keep our communities thriving.

www.securityhealth.org/communitygiving

Our local customer service reps are here to help you and your employees with questions.

Convenient access to care on the go for your employees

Whether your employees need quick access to care, plan information or need to speak with our World Class® customer service team, we have them covered.

My Security Health Plan secure online access

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

- 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 order
- start a Care My Way® virtual visit

24-hour Nurse Line

Your enrolled employees can get health information and advice at no charge by calling our 24-hour Nurse Line at 1-800-549-3174 (TTY 711) anytime.

Care My Way®

Care My Way is a convenient, easy way to get care for certain health problems – without going to see a doctor. Care My Way telephone or video visits are covered at 100% for most members.

Keeping your employees healthy

$30 over-the-counter credit

Over-the-counter (OTC) drugs and supplies can help keep employees healthy. That's why we provide each subscriber a $30 quarterly credit to spend on health and wellness supplies.

$0 preventive care

Your employees get no-charge preventive services whether they have been previously diagnosed with an illness or not. www.securityhealth.org/preventive-care

Nurse Navigators

We're here to help your employees find the right care, at the right place, at the right time. They can contact our Nurse Navigators free of charge and avoid unexpected costs and find access to the care they need.

GlobalFit

Your employees can gain access to premier fitness, weight loss and wellness brands at a discount. They can also take advantage of educational materials, resources and tools to engage and motivate them to become more active and adopt healthier behaviors.

Some added benefits only available on fully insured plans.
Strategies that contribute to your employees’ health

The health of your organization is tied to the productivity of your employees. We’ve developed strategies that help your organization increase revenue and reduce expenses by creating a healthier and more productive workforce.

Expanding access to quality care

With Care My Way @ Work, your employees have access to on-site care for common conditions that may otherwise require missing work for an office visit, like sinus infections or urinary tract infections.

Care My Way @ Work connects patients to a Marshfield Clinic Health System nurse practitioner through a video chat visit that is covered 100%.

Help your employees reach their best health while reducing health care costs with population health management services
Every employer has its own priorities when it comes to selecting a health plan. That’s why we have carefully developed a portfolio of plan options that meet the unique needs of your business.

**Large employer coverage**

Security Health Plan offers large employers located within our service area multiple plan types and network options customized to meet the needs of your organization.

**Plan options:** Premier • Explore • Affirm • Inspire • SimplyOne

*See pages 6-7*

**Self-funded administration**

Security Administrative Services delivers a partnership that fits your business and handles the unique administrative needs of employers who self-fund their employee benefit plans. Our dedicated service team offers solutions to meet your business and financial goals. Get access to nationwide networks at competitive discounts and enhance your employees’ health.

*See page 8*

**Level-funded administration**

Level-funded health plans are a hybrid of traditional fully insured and self-funded plans. Pay a fixed monthly cost for administration, stop loss coverage and a maximum claims amount based on the health of your employees. Security Health Plan administers the plan, and you enjoy low financial risk and an opportunity for a refund at the end of the plan year.

*See page 9*

**Small employer coverage**

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

**Plan options:** Reliance • Tradition • Independence • Freedom

*See pages 10-11*

**Additional coverage options**

We also offer Medicare plans and individual and family insurance plans you and your employees can count on.
Plan types to meet your business needs

With hundreds of employees and family members under your coverage plan, you can expect expert advice to help you build a plan that can improve your employee health and reduce your costs.

We believe in making health benefits easy for you to handle, and easy for your employees to use. We're here to make your health benefit decision easy, and make you the hero of your company's health care.

Check our online provider directory to see which providers are available with your coverage.
www.securityhealth.org/directory

Questions?
We are available to help you find an option that fits your business needs. Call us to learn more.

Contact us at 1-800-622-7790 or visit www.securityhealth.org/largeemployer

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.
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

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

Security Administrative Services (SAS) gives you access to a proprietary network and direct contracted regional and national provider networks with a full menu of administrative services for your plan. SAS is independent and full-service third party administration that’s flexible, professional and personal. We’re sized right to be your true partner.

How SAS makes it easy for your business

High-value network access
- competitive discounts
- regional and national provider networks

Truly full-service
- plan design administration and implementation
- dedicated, experienced team

Remarkably flexible
- select the type and level of services you need
- coordinate and manage all plan aspects

Connect with Security Administrative Services.
1-800-570-8760 • www.securityhealth.org/SAS

Networks built for you
Our regional proprietary network guarantees performance, and our nationwide access to quality providers offers competitive discounts.

Claims administration
Our unsurpassed accuracy and speed make your life easier.

prompt payments • advanced claims reporting

Medical management
These services ensure that your health care dollars are used effectively while ensuring that your plan members get the care they need.

utilization management • care management • disease management

Pharmacy benefit management
Use our local pharmacy benefit management (PBM) service or choose your own PBM.

• customization • quick turnarounds • personalized service • estimated savings reports

Stop loss
We work with your preferred carrier or can help get a stop loss quote.
Level-funded administration

A smart choice for healthy employers
Security Health Plan is pleased to bring you a new health plan option: level-funded plans.

Level-funded health plans are a hybrid of traditional fully-insured plans and self-insured plans. If you have 10-100 enrolled employees who are generally healthy individuals, Security Health Plan’s level-funded plans may be the right fit for you.

Our level-funded plans come with your choice of our HMO or POS network.

How does level-funding work?
Level-funded plans have a set, or level, monthly cost throughout the year that consists of three categories:

- **Administration**: Includes estimated costs to administer the plan.
- **Stop-loss coverage**: Protection against catastrophic losses and large claims.
- **Maximum claims prefunding**: Maximum dollar amount employer pays for claims. Amount is based on the health of your group.

\[
\text{Total monthly cost to fund the plan} = \text{Administration} + \text{Stop-loss coverage} + \text{Maximum claims prefunding}
\]

Refund opportunities
After the end of 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, a 66% refund of the unused claims dollars is issued to you. You would receive a refund 6 months after the 12-month contract period (plan year) is complete. Refunds are also contingent on a renewal with Security Health Plan.

- **12 month plan - claims submitted**
- **18 months - evaluate refund opportunity**
- **27 months - contract period**

For more details contact our Sales team.
1-800-622-7790 • www.securityhealth.org/level-funded
Great plans. Great rates. Great service.

We know offering health benefits is a major decision for small businesses. Regardless of size, Security Health Plan works to understand your business and provide solutions that meet your employees’ needs.

Check our online provider directory to see which providers are available with your coverage. [www.securityhealth.org/directory](http://www.securityhealth.org/directory)

Questions?
We are available to help you find an option that fits your business needs. Call us to learn more.

Contact us at **1-800-622-7790** or visit [www.securityhealth.org/smallemployer](http://www.securityhealth.org/smallemployer)

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**Reliance**

**EPO**
Reliance gives your employees 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. Employees 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.

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**Tradition**

**HMO**
Tradition gives your employees access to 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 gives your employees access to the same in-network providers as Tradition, but they are eligible to see any provider they choose.

- 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 gives your employees access to any licensed provider.

* Only available for employees living outside of our service area
Plans designed with **your** business in mind

We’re here to help. Call **1-800-622-7790**
or visit [www.securityhealth.org/employeroptions](http://www.securityhealth.org/employeroptions)

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Promises kept. Plain and simple.

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Marshfield, WI 54449-8000

1-800-622-7790 (TTY 711)
715-221-9555

[www.securityhealth.org](http://www.securityhealth.org)