2021 Individual and Family
Select Customer Guide

Security Health Plan
Promises kept, plain and simple.
Get reliable high-quality health insurance

What do you expect from high-quality health insurance? You want to be confident you made the right choice for yourself and your family. You want to know you didn’t spend too much. Moreover, you want to have confidence your coverage will come through for you when you need it – not cutting corners or pinching you on what’s covered.

With Security Health Plan, you get what you expect: easy-to-understand benefit statements, accurate and on-time claims payments, friendly and knowledgeable customer service as well as the other benefits outlined in this guide. You will be glad you chose Security Health Plan.

As a member you’ll have access to our secure member website and mobile app, My Security Health Plan, where you’ll be able to review claims, pay your premiums and take your health assessment.

We’re Security Health Plan. Wisconsin is our home and your home. When we say reliable, high-quality health insurance, we mean it. Promises kept. Plain and simple.

Your plan options:

If you’re looking for a terrific health insurance plan that delivers big value, our Select plans are for you. Our plans give you and your family members access to a network of 794 specialists, 35 hospitals, including the region’s only children’s hospital, and 615 primary care doctors. Included with your network:

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

Find a list of network providers at www.securityhealth.org/directory

Key preventive benefits:

With our Select plans, you will appreciate these preventive benefits that are included at no additional cost:

- Screening
  - blood pressure
  - cholesterol
  - cancer: breast, cervical, colorectal, lung
  - depression
  - diabetes (Type 2)
  - hepatitis B and C
  - HIV
  - obesity
  - osteoporosis

- Children’s screening and services
  - autism
  - developmental
  - hearing
  - lead
  - vision
  - well-child visits
  - fluoride supplements
  - iron supplements

- Services for pregnant women and well-woman visits
- Immunizations (vaccines)

Worldwide emergency and urgent care

If you receive emergency or urgent care from an out-of-network provider, it is covered as part of your benefits plan.

Things to know before you get started:

How does a health savings account (HSA) work?

Some of our high-deductible plans can be matched with a health savings account that allows you to set aside pre-tax dollars you can use to pay deductibles and non-covered medical expenses. You do not pay taxes on the money you set aside in the HSA, nor when you withdraw the money for eligible expenses. If you choose one of these HSA plans, you’ll be eligible to open a health savings account through your bank. Any money left in the account at the end of the year remains in your HSA for the next year.

Can I get financial assistance?

More than 80% of people who purchased Security Health Plan Insurance through the Federally-facilitated Exchange received a tax subsidy. And 40% of those people received additional cost sharing reductions. Visit www.securityhealth.org/myplans to learn more about how a subsidy can lower your monthly health insurance premium and help pay for the services you use. Call our sales professionals at 1-855-862-6859 to discuss subsidy and coverage options.
Security Health Plan
Select Benefit Summary - 2021

<table>
<thead>
<tr>
<th>Metal Tier</th>
<th>Select $3,500 - 30%</th>
<th>Select $4,800 - 30%</th>
<th>Select $6,950 - 30%</th>
<th>Select $7,500</th>
<th>Select $8,550</th>
<th>Select Protection</th>
<th>Select $4,800 HDHP</th>
<th>Select $6,300 HDHP</th>
</tr>
</thead>
<tbody>
<tr>
<td>Eligible for Health Savings Account</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>Annual Maximum Out of Pocket Expense (per family)</td>
<td>$6,500</td>
<td>$7,800</td>
<td>$8,550</td>
<td>$8,550</td>
<td>$8,550</td>
<td>$8,550</td>
<td>$7,000</td>
<td>$7,000</td>
</tr>
<tr>
<td>Deductible (per family)</td>
<td>$3,500</td>
<td>$4,800</td>
<td>$6,950</td>
<td>$7,500</td>
<td>$8,550</td>
<td>$8,550</td>
<td>$4,500</td>
<td>$6,200</td>
</tr>
<tr>
<td>Coinsurance (after deductible is met)</td>
<td>30%</td>
<td>30%</td>
<td>30%</td>
<td>0%</td>
<td>0%</td>
<td>0%</td>
<td>0%</td>
<td>0%</td>
</tr>
<tr>
<td>Primary Care Visits (no cost sharing)</td>
<td>1 visit per member per year covered at 100% before deductible and coinsurance</td>
<td>NA</td>
<td>1 visit per member per year covered at 100% before deductible and coinsurance</td>
<td>NA</td>
<td>NA</td>
<td>3 visits per member per year covered at 100% before deductible</td>
<td>NA</td>
<td>NA</td>
</tr>
<tr>
<td>Care My Way®</td>
<td>Unlimited visits covered at 100%</td>
<td>Unlimited visits covered at 100%</td>
<td>Unlimited visits covered at 100%</td>
<td>Unlimited visits covered at 100%</td>
<td>Unlimited visits covered at 100%</td>
<td>Unlimited visits covered at 100%</td>
<td>Unlimited visits covered at 100%</td>
<td>Unlimited visits covered at 100%</td>
</tr>
<tr>
<td>Office Visit</td>
<td>$30 per visit primary care/$75 per visit specialty care</td>
<td>$30 per visit primary care/$75 per visit specialty care</td>
<td>Subject to deductible and coinsurance</td>
<td>Subject to deductible and coinsurance</td>
<td>Subject to deductible and coinsurance</td>
<td>Subject to deductible and coinsurance</td>
<td>Subject to deductible and coinsurance</td>
<td>Subject to deductible and coinsurance</td>
</tr>
<tr>
<td>Urgent Care</td>
<td>$75 per visit</td>
<td>$75 per visit</td>
<td>Subject to deductible and coinsurance</td>
<td>Subject to deductible and coinsurance</td>
<td>Subject to deductible and coinsurance</td>
<td>Subject to deductible and coinsurance</td>
<td>Subject to deductible and coinsurance</td>
<td>Subject to deductible and coinsurance</td>
</tr>
<tr>
<td>Emergency Room</td>
<td>Subject to deductible and coinsurance</td>
<td>Subject to deductible and coinsurance</td>
<td>Subject to deductible and coinsurance</td>
<td>Subject to deductible and coinsurance</td>
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<td>Subject to deductible and coinsurance</td>
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<tr>
<td>Hospital Inpatient</td>
<td>Subject to deductible and coinsurance</td>
<td>Subject to deductible and coinsurance</td>
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<td>Subject to deductible and coinsurance</td>
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<td>Subject to deductible and coinsurance</td>
<td>Subject to deductible and coinsurance</td>
</tr>
<tr>
<td>Maternity Services</td>
<td>Subject to deductible and coinsurance</td>
<td>Subject to deductible and coinsurance</td>
<td>Subject to deductible and coinsurance</td>
<td>Subject to deductible and coinsurance</td>
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<td>Subject to deductible and coinsurance</td>
<td>Subject to deductible and coinsurance</td>
</tr>
<tr>
<td>Preventive Benefit</td>
<td>Paid at 100%</td>
<td>Paid at 100%</td>
<td>Paid at 100%</td>
<td>Paid at 100%</td>
<td>Paid at 100%</td>
<td>Paid at 100%</td>
<td>Paid at 100%</td>
<td>Paid at 100%</td>
</tr>
<tr>
<td>Pharmacy (preferred/preferred/no-preferred specialty)</td>
<td>$20/$30/$100/40% (combined toward maximum out of pocket)</td>
<td>$25/$50/$120/40% (combined toward maximum out of pocket)</td>
<td>$25/$50/$120/40% (combined toward maximum out of pocket)</td>
<td>$25/$50/$120/40% (combined toward maximum out of pocket)</td>
<td>$25/$50/$120/40% (combined toward maximum out of pocket)</td>
<td>Subject to deductible; then $25/$50/$150/45% (combined toward maximum out of pocket)</td>
<td>Subject to deductible; then $25/$50/$150/45% (combined toward maximum out of pocket)</td>
<td>Subject to deductible; then $25/$50/$150/45% (combined toward maximum out of pocket)</td>
</tr>
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Note: For family plans, the levels for deductibles and maximum out-of-pocket costs are double those of individual plans.

Here are more good reasons to choose Security Health Plan

1. Get care without leaving home
   With Care My Way®, a nurse practitioner can evaluate certain conditions by phone and order a prescription, if needed. With a plan from Security Health Plan your Care My Way visit is covered at 100% every time you use it. (1-800-549-3174)

2. Save up to $120 a year on over-the-counter health products
   We offer each plan subscriber a $30 quarterly over-the-counter (OTC) credit to be used toward the purchase of over-the-counter health and wellness products through our online catalog. This service is available at the beginning of each quarter of the calendar year (January, April, July and October).

3. 24-hour medical advice
   We offer a 24-hour Nurse Line (1-800-549-3174) so you can speak with a registered nurse about your symptoms.

4. No-cost preventive care
   Coverage for important services such as:
   - many preventive laboratory services covered annually at no additional cost
   - Immunizations, even those for travel, covered at no cost
   - Childhood screenings screening and services

5. Enhanced diabetic coverage
   Our Select plans include:
   - $25 monthly insulin cap on select insulin
   - select diabetic testing supplies covered at 100%

6. Coverage when you travel
   Emergency and urgent care are covered worldwide, regardless of your provider network.

For a detailed listing of each benefit: [www.securityhealth.org/myplans](http://www.securityhealth.org/myplans)
Important things to know:

How will billing work?
We offer many convenient ways to pay your premium. To make your payment, you can:
• pay online with a debit or credit card through your My Security Health Plan account
• arrange to pay monthly directly from your bank account
• write a check to Security Health Plan

What about purchasing on the Federally-facilitated Exchange?
You can find Security Health Plan Select at www.HealthCare.gov. You can find Security Health Plan Select at
Federally-facilitated Exchange?

What about dental coverage for children?
This policy does not include pediatric dental service as

How do I get started?
Whether you call, click or visit, you’ll be able to easily compare plans and apply for Security Health Plan coverage.

Call our Sales Department
1-855-862-6859 or
1-715-221-9345 (TTY 711)

Click to see a detailed listing of each plan's benefits.

Email us to request a quote at
shp.ip.request@securityhealth.org

Generally, to qualify for enrollment with Security Health Plan, an individual must reside in our service area and be a U.S. citizen or a resident legal alien.

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
ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-800-472-2363 (TTY 711).

Hmoob

繁體中文
注意：如果您使用繁體中文，您可以免費獲得

俄语
Общие условия: Если вы говорите на русском языке, вам доступны бесплатные услуги перевода. Звоните 1-800-472-2363 (телетайп 711).

лангуа
¿Quieres comprar en el mercado federal? Puedes comprar en el mercado federal si estás interesado en comprar

Russian
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한국어
주: 한국어를 사용하시는 경우, 영어 지원 서비스를 무료로 이용하실 수 있습니다. 1-800-472-2363 (TTY 711) 번으로 전화해 주십시오.

Oromo (Oromo/Somaliland)
XITYEEFFANNA: Afsan dubbattu Oromiffa, tajajila gargaarsa afani, kanfaltidhaan aal, ni argarna. Bibilbaa 1-800-472-2363 (TTY 711).

How about dental coverage for children?
This policy does not include pediatric dental service as required under the Federal Patient and Protection and Affordable Care Act. Stand-alone dental plans are available for purchase with the Federally-facilitated Exchange. Please contact Security Health Plan or the Federally-facilitated Exchange if you are interested in purchasing pediatric dental or stand-alone dental coverage.

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1-855-862-6859 or
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We can help you over the phone or arrange a meeting with a Benefit Specialist
8 a.m. to 5 p.m. Monday through Friday

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

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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](https://ocrportal.hhs.gov/ocr/portal/lobby.jsf) or by mail or phone at: U.S. Department of Health and Human Services, 200 Independence Avenue SW, Room 509F, HHH Building, Washington, DC 20201, Phone: 1-800-368-1019 or 1-800-537-7697 (TDD).