

# Standard Plan

Administered by WPS Health Insurance



1717 West Broadway, PO Box 8190  
Madison, WI 53708-8190  
1-800-634-6448  
[www.wpsic.com/state](http://www.wpsic.com/state)

## What we are

The Standard Plan is a comprehensive health plan that provides you with freedom of choice among hospitals and physicians. It is administered by WPS Health Insurance – one of the largest health benefits providers in the state, and after 60 years, remains Wisconsin’s only not-for-profit insurer offering health plans statewide to the public and private sectors. With offices in Madison, Milwaukee, Wausau, Appleton, and Eau Claire, and over 4,700 employees, we’re deeply committed to this state and its citizens.

## Prior Authorizations

To ensure that services are covered, WPS recommends that members or treating providers request prior authorizations for the following types of services:

- New medical or biomedical technology
- New surgical methods or techniques
- Organ transplants
- Methods of treatment by diet or exercise
- Acupuncture or similar methods
- Durable medical equipment over \$500

Without an approved prior authorization, WPS may deny payment. Additional information may be submitted for further review of the denial.

## Covered Services Paid at 100%, no deductible:

- Hospital services
- Extended Care Facility (except custodial)
- X-ray and laboratory services
- Maternity Care
- Surgery

## Covered Services (Major Medical), paid at 80% after deductible:

- Office Visits
- Routine physical exams
- Physical, speech, and occupational therapy when necessitated by illness
- Extraction and/or replacement of natural teeth when necessitated by an accidental injury

## Exclusions and Limitations

- Physical exams requested by third parties (i.e. school, insurance, etc.)
- Services or supplies for custodial care or rest cures as defined by the contract
- Services, supplies or equipment that are not medically necessary, or that are experimental/investigational
- Eyeglasses, contact lenses or **hearing aids** or examinations for their prescription or fitting
- In vitro fertilization or artificial insemination
- Dental services except as specifically provided
- Organ transplants except as specifically provided
- Cosmetic surgery
- Reversals of sterilization
- Care covered by worker’s compensation

## OnLine Services

We are able to answer questions about claims or benefits with our secure messaging via the web. The WPS State of Wisconsin web pages ([www.wpsic.com/state](http://www.wpsic.com/state)) provide access to your plan benefits, member materials, and our “Find a Doctor” **provider directories**. Once enrolled in the plan, you can register online to gain access to comprehensive plan and health care information as well as timesaving account management tools.

*This is intended as a general outline of benefits. It is not intended to be a complete description of coverage/exclusions and does not serve as a legal document. For a complete listing of benefits, limitations, and exclusions, please refer to the Benefit Handbook available through your personnel representative or call WPS.*

## Service Centers

### Appleton

1500 N. Casaloma Dr., Suite 202  
Appleton, WI 54912-7216

### Wausau

1800 W. Bridge St., Suite 200  
Wausau, WI 54401

### Madison

1751 W. Broadway  
Madison, WI 53713  
(800) 634-6448

### Milwaukee

111 W. Pleasant St., Suite 110  
Milwaukee, WI 53212

### Eau Claire

2519 N. Hillcrest Pkwy., Suite 200  
Eau Claire, WI 54702

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Major Medical Deductible & Coinsurance: Deductible is \$250/single, not to exceed \$500/family for non-Medicare or \$150/single not to exceed \$300/family for those with Medicare, per calendar year. After deductible, plan pays 80%, you pay 20% until your out-of-pocket maximum is reached; the maximum is \$1,000 per individual/\$2,000 per family and does not include deductibles. Major medical maximum is \$250,000 per lifetime.

HEALTH BENEFITS	Plan Pays	Limitations (see exclusions & limitations on previous page)
<b>Physician</b>	100%	Non-emergency office calls – deductible and coinsurance. Other services – \$10,000 per illness or injury, then major medical.
<b>Hospital</b>	100%	365 days in semi-private room.
<b>Laboratory</b>	100%	Subject to contract provisions.
<b>Behavioral Health</b> (Combined w/Alcohol & Drug Abuse)	100%	<i>In 2007, annual dollar maximums for Behavioral Health services are suspended</i> INPATIENT—120 days or \$6,300 per calendar year, whichever is less. 90% OUTPATIENT—Of first \$2,000 per calendar year. 90% TRANSITIONAL—Of first \$3,000 per calendar year.
<b>Alcohol and Drug Abuse</b> (Combined with Behavioral Health)	100%	<i>Maximum is \$7,000</i> INPATIENT—30 days or \$6,300 per calendar year, whichever is less. 90% OUTPATIENT—Of first \$2,000 per calendar year. 90% TRANSITIONAL—Of first \$3,000 per calendar year.
<b>Emergency Room</b>	100%	Subject to contract provisions.
<b>Extended Care Facility</b>	100%	120 days per admission less hospital days used. Excludes custodial care.
<b>Vision Care</b>	80%	For illness or disease only. Subject to deductible.
<b>Prescribed Medical Services/Supplies</b>	80%	Subject to deductible.
<b>Transplants</b>	100%	Kidney, cornea, bone marrow, parathyroid, musculoskeletal. Excludes all services related to non-covered transplants.
<b>Chiropractic Care</b>	80%	Subject to deductible.
<b>Ambulance</b>	100%	First \$50 per trip.
	80%	Thereafter, subject to deductible.
ADDITIONAL BENEFITS/EXCLUSIONS		
<b>Physical, Speech &amp; Occupational Therapy</b>	80%	Subject to deductible.
<b>Home Hospice Care</b>	100%	80 visits per six months.
<b>Hearing Aids</b>	0%	Not a covered benefit.
<b>Oral Surgery</b>	100%	Subject to contract provisions.
<b>Infertility Services</b>	0%	Not a covered benefit.
<b>Prescription Drugs</b>		Separate PBM administration through Navitus. Annual out-of-pocket maximums do not apply.

Standard Plan pays the percent of charge(s) shown above. Charge(s) means usual, customary, and reasonable (UCR) demands for payment for services or other items for which benefits are available, as determined by WPS Health Insurance. In some cases, the amount WPS determines as reasonable may be less than the amount billed by your provider. Some providers are not contractually obligated to write off the balance and, as a result, may choose to balance bill the subscriber. Should such a situation arise, 'hold harmless' protections apply. WPS will protect the subscriber against collection agencies and collection attempts in a court-of-law. WPS has contracted providers in Wisconsin and throughout the nation. For more information on 'hold harmless' please call a WPS Member Services representative at the number above or visit our web site. If such a charge dispute arises, contact WPS.