

Group Health Cooperative of Eau Claire

2022 ETF Open Enrollment Session





Our Purpose

Optimize the health of our members through the Cooperative's pooling of health-related resources.



Own your health, Be part of something greater.



We are different.

- As a non-profit health insurance cooperative, we have one goal in mind – to optimize the health of our members.

Our unique model focuses on our member-not outside shareholders.

- This allows our members to receive high-quality care, great services, and value at the lowest possible cost. We serve the needs of our members and keep community resources in the community.

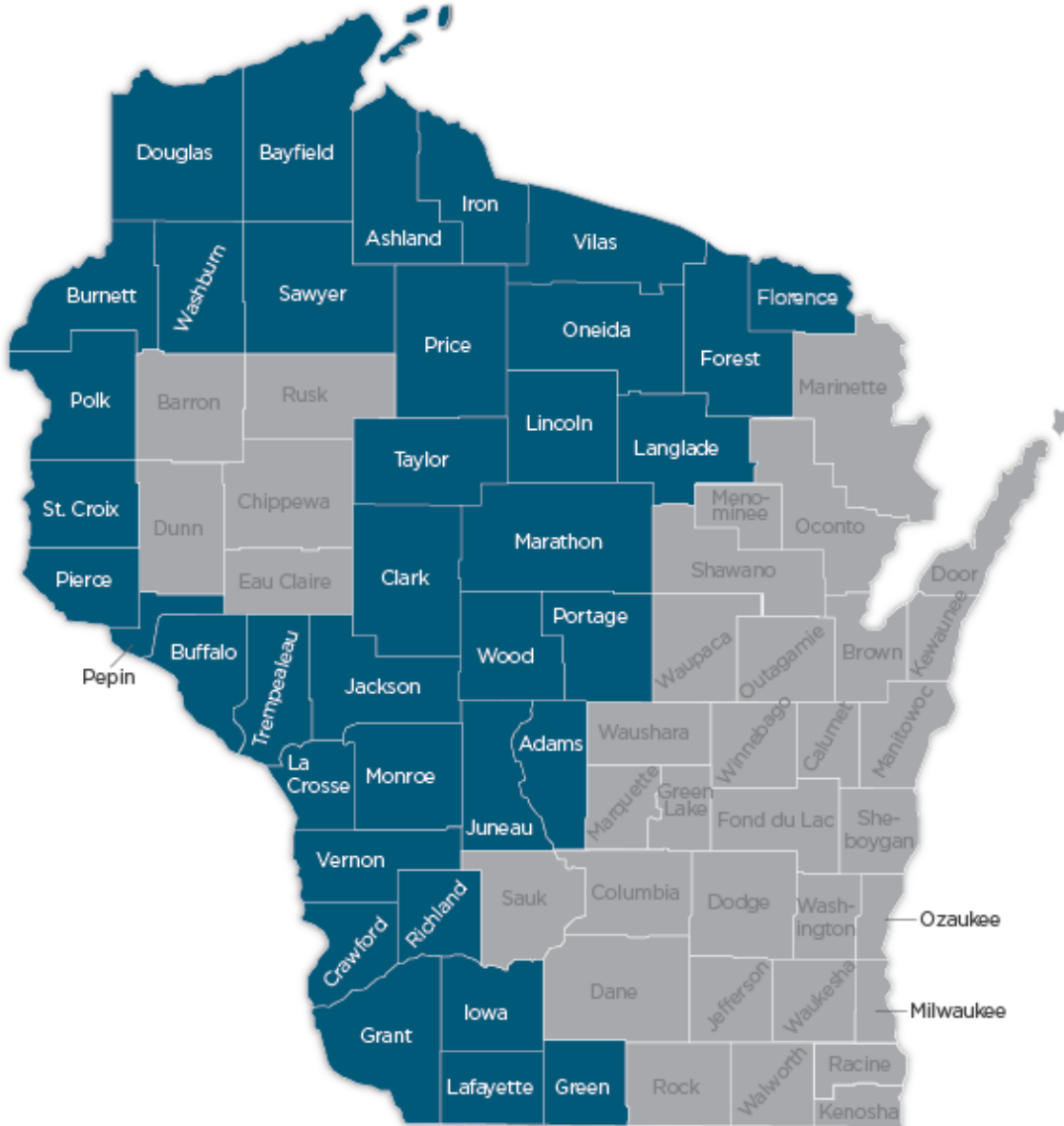
You, the members, are the owners.

- Members are the owners, directors, evaluators of how the cooperative operates. There are no shareholders or large companies when you are a cooperative. We operate for the sole benefit of our owners.

We actively work to remove barriers to accessing health services by supporting the sustainable development and well-being of our communities.

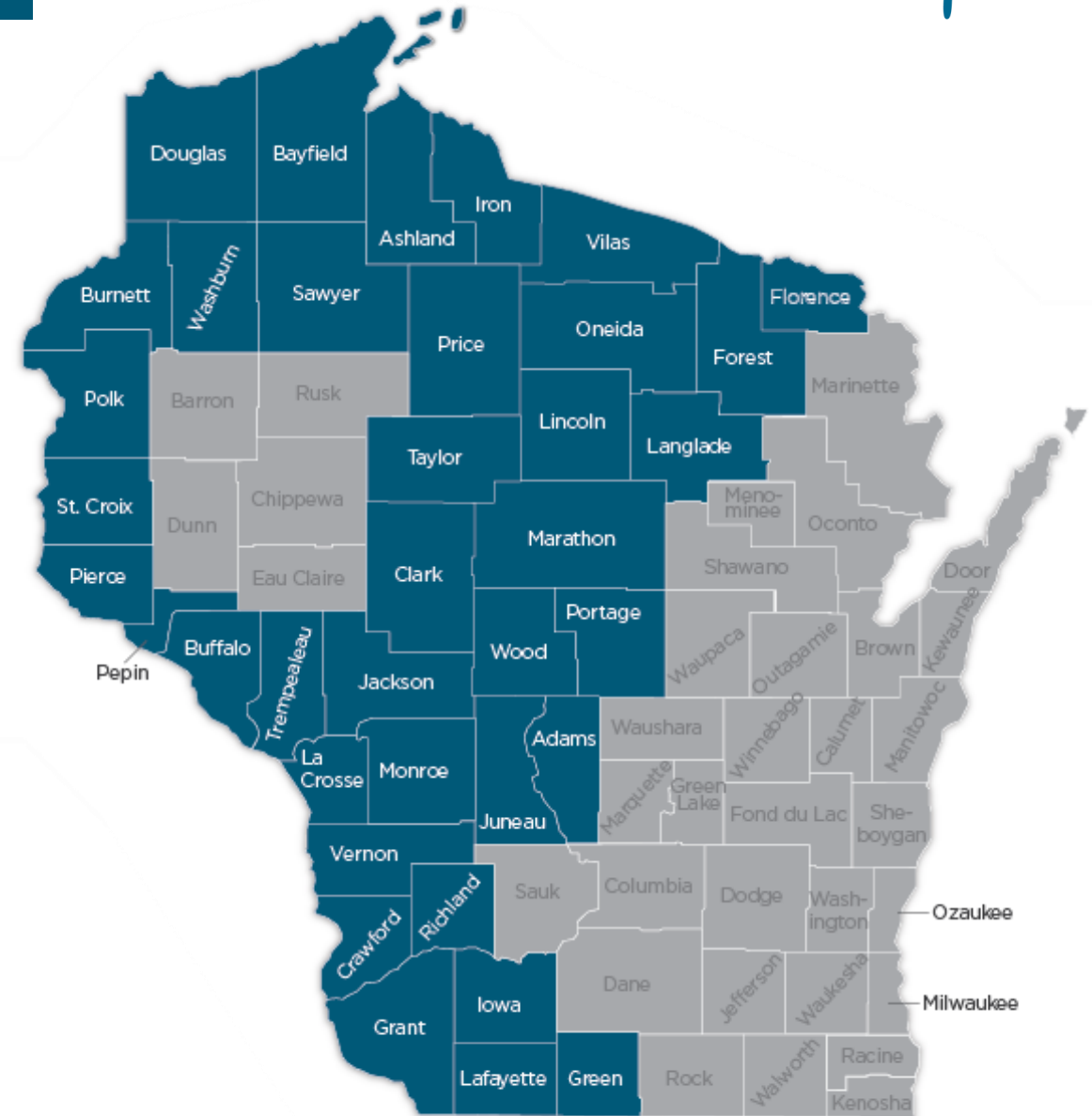


Group Health Cooperative of Eau Claire | Greater Wisconsin



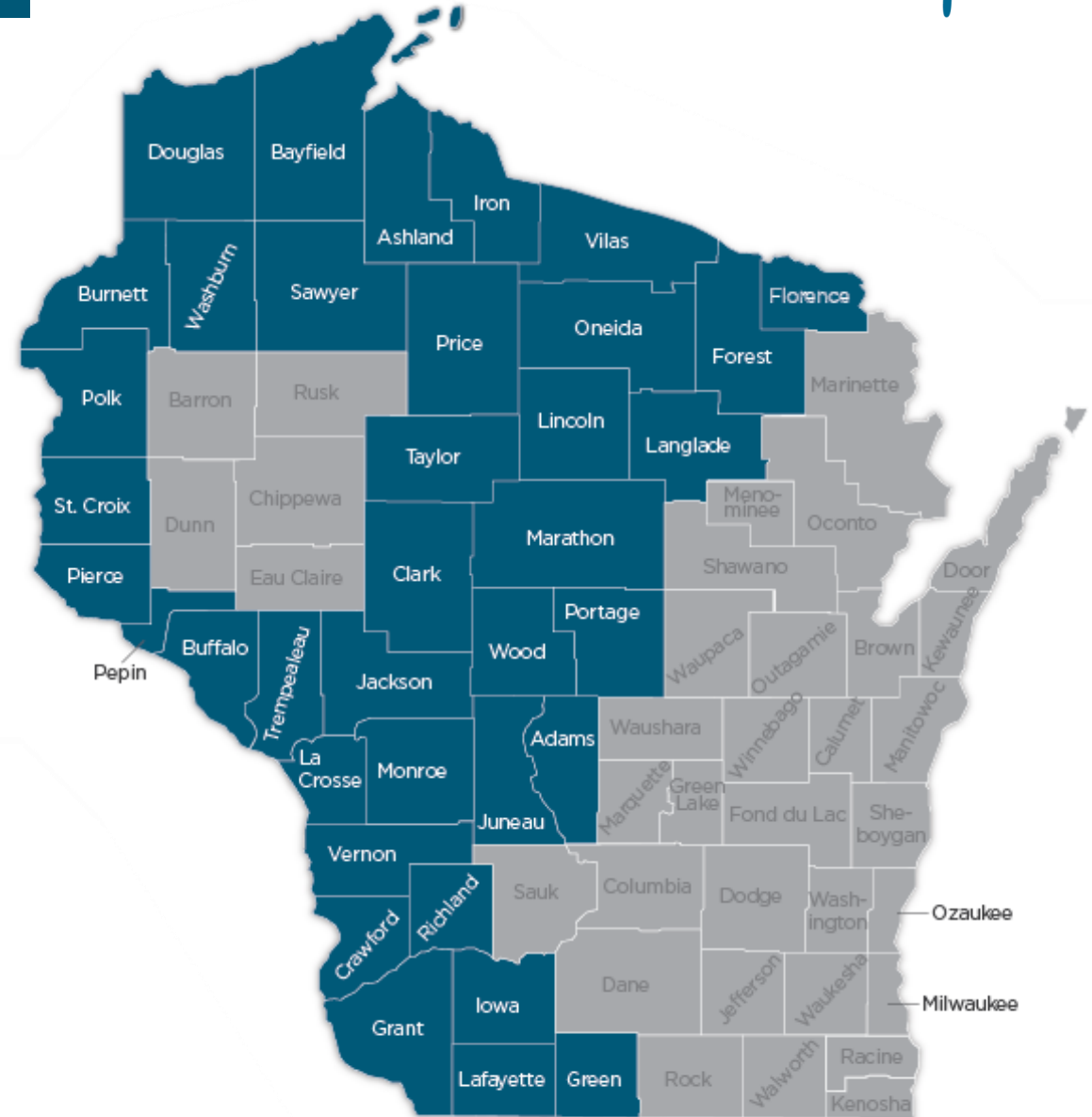
Group Health Cooperative of Eau Claire - **Greater Wisconsin**

- Aspirus Health Care
- Essentia Health Hospital and Clinics
- Marshfield Clinic Health System
- Gundersen Health System
- Spooner Health
- Hayward Area Memorial Hospital
- Memorial Medical Center Ashland
- Northlakes Community Clinics

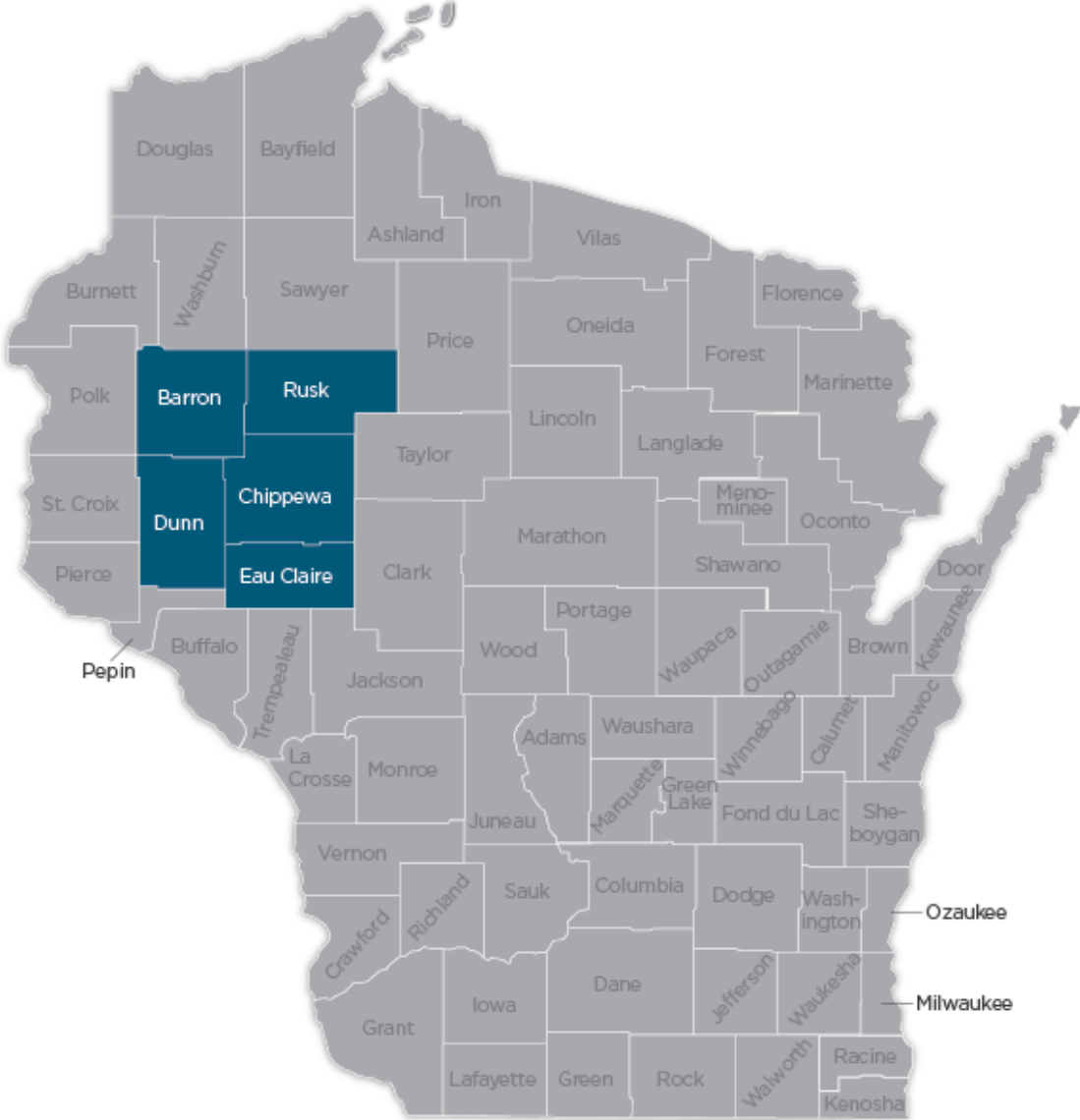


Group Health Cooperative of Eau Claire - **Greater Wisconsin**

- Upland Hills Health
- Southwest Health
- Mile Bluff Medical Center and Clinics
- Prevea Health
- St. Lukes Regional Health Care System-
Chequamegon Clinic, Mariner Clinic
- Door County Medical Center and Clinics
- Health Partners
- M Health Fairview
- Allina Health System
- Hennepin County Medical Center

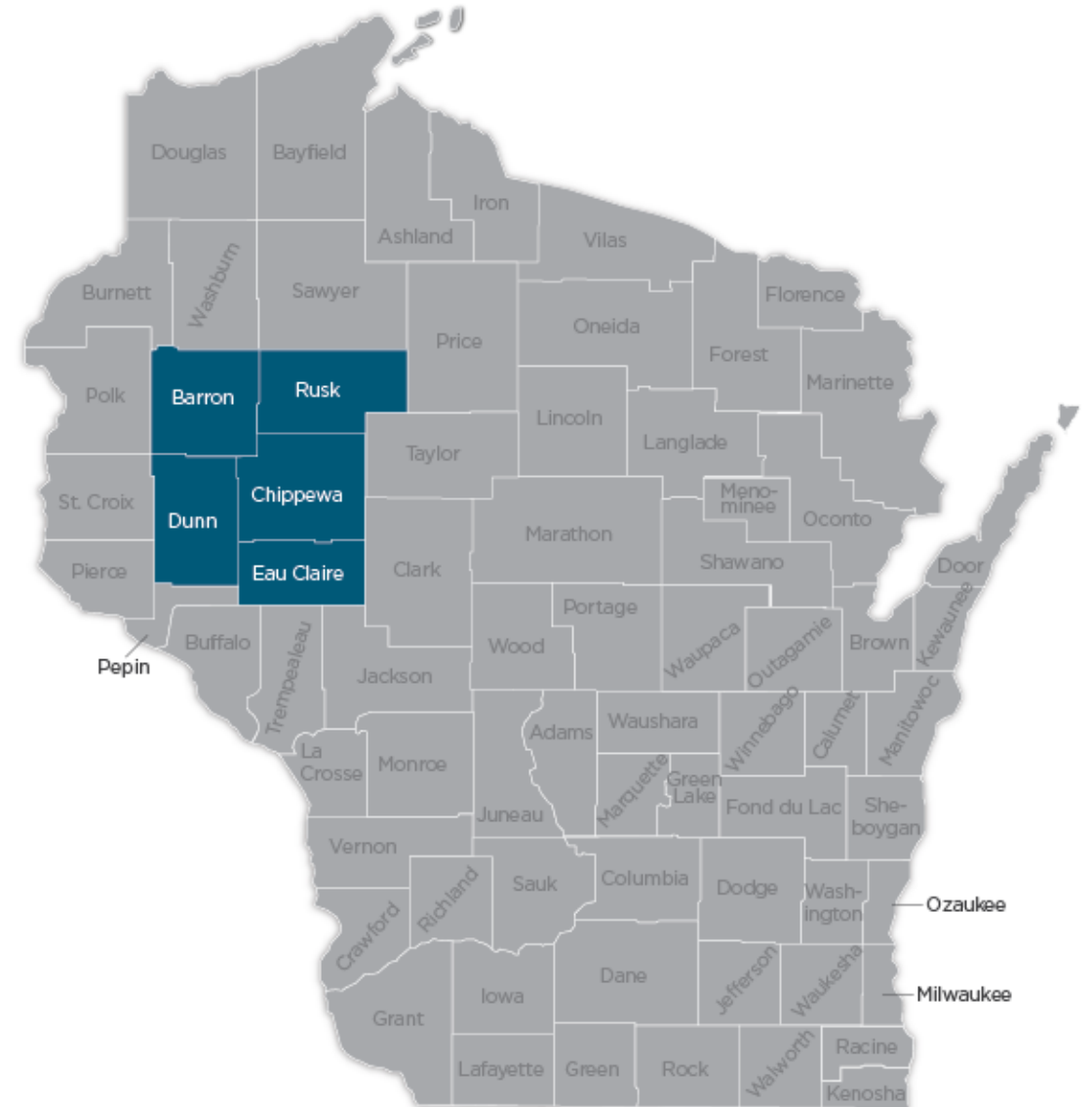


Group Health Cooperative of Eau Claire | River Region



Group Health Cooperative of Eau Claire - **River Region**

- Marshfield Clinic Health System
- Oakleaf Clinics
- Hospital Sisters Health System (HSHS)



Each plan is contracted with major health care providers within the geographical area for that plan.

Interactive online Provider Directory

- www.group-health.com/members/find-a-doctor
- Directory available upon request



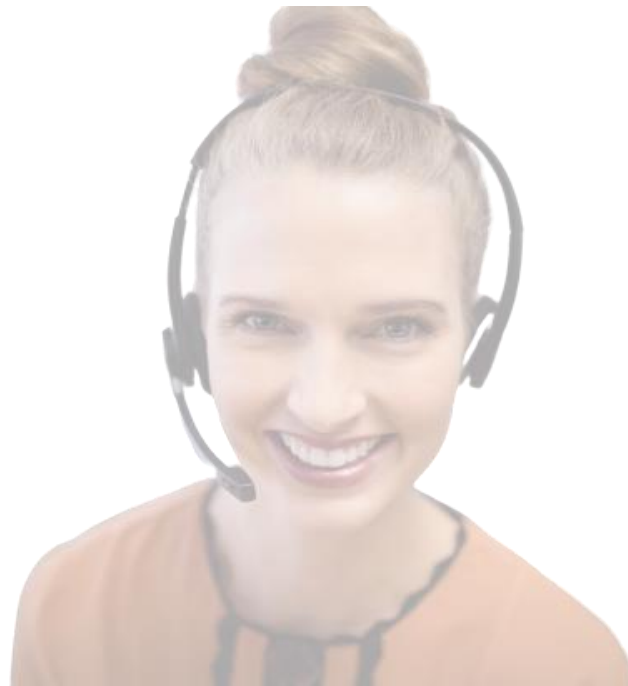
Covered Benefits

- Preventive, Specialist, Primary Care and Telehealth are all covered under The Cooperative's benefit structure.
 - Cost share may apply, and some services may require prior authorization.
- Additional covered benefits can be found by visiting our website.



- Out of Network Services
 - Only Emergency Room and Urgent Care coverage outside of Provider Network
- Some services may require prior approval or may not be covered based on medical necessity.
- Exclusions and limitations based on benefits can be found on our website or by calling Member Services.

- Calls answered quickly by experienced representatives.
 - No phone trees, no automated messages. A real person, right away.
- Issues are resolved in one call.
- Available Monday – Friday, 7 AM to 6 PM



Pre-service Review

A request for coverage of medical care or services which provider must have approved within 14 calendar days prior to rendering services.

Urgent Concurrent Review

A request for coverage of medical care or services made while the member is in the process of receiving care. Must meet criteria and be completed within 24 hours of request.

Post Service Review

A request for coverage of medical care or services that have already been received. Must be completed within 14 calendar days.

Filing an Appeal

A member may appeal any adverse medical necessity and benefit decision within 45 days of receiving a denial notification.

Our Privacy Responsibilities include:

- Protecting the privacy of any protected health information created or received about you
- notifying you if there is a breach of your protected health information.
- Using and sharing protected health information only as outlined in our Notice of Privacy Practices and by state and federal laws.

Questions?

The information contained in this presentation is not a complete description of benefits and/or services. Any benefits, prices, and/or rates listed in this presentation are only examples, do not constitute a quote, and do not serve as an offer or guarantee of coverage. The information in this presentation is proprietary and only for information of the intended recipient(s). This presentation may not be used, published, or redistributed without the prior written consent of Group Health Cooperative of Eau Claire.