

2025 State of Wisconsin Group Health Insurance Program Overview

Dean Health Plan HMO
Access by Dean PPO
State Maintenance Plan (SMP) PPO

2025 Open Enrollment Monday, September 30th – Friday, October 25th



AGENDA

Dean Health Plan HMO

- Major In-Network Providers/Health Care Systems
- Service Area

Access by Dean PPO

- Nationwide Coverage
- Major Health Care Systems (Wisconsin)

State Maintenance Plan (SMP)

- SMP County Changes
- Major In-Network Providers/Health Care Systems
- SMP Counties/Service Area

ID Cards

Changes

Dedicated Webpage Overview

- Resources
- Provider Search
- Advance Care Planning

DEAN HEALTH PLAN NETWORK OPTIONS

Choose the right network option that best meets the needs for yourself and your covered dependents.

Regardless of which network option you select, you will always have access to in and out-of-network providers in the event of needed emergency care and/or urgent care.

Go to the closest facility.

Dean Health Plan HMO

Medica West and Mayo Clinic Health System HMO

Prevea360 East HMO

Access Plan by Dean PPO

State Maintenance Plan (SMP) PPO

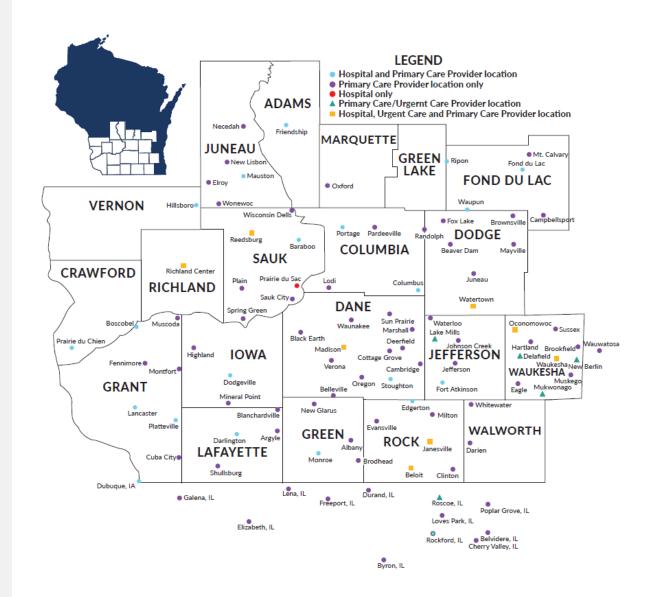
DEAN HEALTH PLAN – HMO NETWORK

Major Health Systems

- SSM Health Hospitals and Clinics (Dean Medical Group, Fond du Lac Regional and Monroe Clinics)
- Prairie Ridge Health Hospital & Clinics
- Fort HealthCare Hospital & Clinics
- Sauk Prairie Healthcare Hospital & Clinics
- Southwest Health Hospital & Clinics

To view the most up-to-date listings, visit DeanCare.com/Doctors for physicians, specialists, and pharmacies, and DeanCare.com/Location for all in-network locations.

For both resources, select Commercial HMO/POS Insurance (Group or Individual Coverage) from the Select Plan Type dropdown.



Access Plan by Dean Health Plan

- Nationwide coverage featuring preferred providers within the First Health Network and inside Wisconsin, including the Dean Health Plan HMO network of providers.
- **In-network and out-of-network coverage**, giving you total freedom to see the providers of your choice.
- Major Health Systems Wisconsin
 - American Family Children's Hospital
 - **Ascension Wisconsin**
 - Aspirus Health
 - Aurora Health Care
 - Bellin Health
 - Children's Wisconsin
 - Essentia Health
 - Froedtert & Medical College of Wisconsin
 - **Gunderson Health System**
 - Marshfield Clinic Health System
 - Mayo Clinic Health System
 - Mercy Health System Janesville
 - **Northlakes Community Clinics**
 - St. Luke's (Aspirus Health)
 - ThedaCare
 - **UW Health**







Before seeking medical care with First Health providers, we suggest confirming your provider's network participation by calling your providers office and asking if they participate in the First Health Network.

Visit providerlocator.firsthealth.com/deanprimary

State Maintenance Plan (SMP) by Dean Health Plan

State Maintenance Plan (SMP) by Dean Health is designed to provide a health plan option for members who live or work in areas without adequate access to qualified Tier 1 in-network providers or hospitals.

The **SMP providers** are a combination of Dean Health Plan HMO providers and First Health PPO providers located within the designated SMP counties. The SMP network also includes access to the First Health PPO providers in the following Michigan and Minnesota counties:

Michigan Counties	Minnesota Counties
Gogebic	Cook
Iron	Lake
Dickinson	St. Louis
Menominee	

If no in-network providers are available within your SMP county, you may seek services with a First Health in-network provider located within a neighboring county. You should start with your primary care provider for recommendations to a First Health in-network specialist. You may also contact Dean Health Plan Member Services by calling 800-279-1301 for assistance in locating a nearby in-network provider.

View the SMP 2025 Provider Directory (First Health Providers) and the Supplemental HMO SMP Directory (Dean Health Plan HMO providers) located on our dedicated webpage at deancare.com/wi-employees.

Major Health Systems

Aspirus Health Essentia Health St. Luke's (Aspirus Health) Ascension Wisconsin Marshfield Clinic

Aurora Health Care Northlakes Community

025	SMP	Counties	
-023		Counties	

Adams*	Dunn	Lafayette*	Polk	Taylor	
Ashland	Florence	Langlade	Portage	Vilas	
Barron	Forest	Lincoln	Price	Walworth*	
Bayfield	Grant*	Marathon	Richland*	Washburn	
Buffalo	Green*	Marquette*	Rock*	Wood	
Burnett	lowa*	Menominee	Rusk		
Clark	Iron	Oneida	Sauk*	NEWLY ADDED FOR 2025	
Columbia*	Jefferson*	Pepin	Sawyer	FOR 2023	
Douglas	Juneau*	Pierce	St. Croix		

- Florence County is the only designated SMP county for State Employees.
- **Noted with an "*"** county located within the Dean Health Plan Service Area (all other counties are in the First Health network.
- Waupaca and Waushara Counties no longer SMP counties as of 01/01/2025.







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2025 ID Cards

New ID cards will be issued to everyone

- HDHP Deductible Change
- Non-HDHP Plans Out-of-Pocket Max Change

- High Deductible Health Plan (HDHP) deductible increase:
 Due to recent federal regulation changes regarding Health
 Savings Account (HSA) availability, the deductible on the
 HDHP will increase from \$1,600 individual / \$3,200 family to
 \$1,650 individual / \$3,300 family.
- Maximum Out-Of-Pocket increase: (MOOP) all non-HDHP options will see a decrease in the MOOP from \$9,450 individual / \$18,900 family to \$9,200 individual / \$18,400 family. Due to the comprehensive nature of your benefits, it is very unlikely that any members would reach the MOOP.







Dedicated Webpage – <u>deancare.com/wi-employees</u>



Coverage Details

- Decision Guides
- Certificate of Coverage
- Schedule of Benefits
- Summary of Benefits and Coverage (SBCs)



Providers and Information

- Online Provider Search
- Printable Provider Directories (PDF)
- Service Area Maps



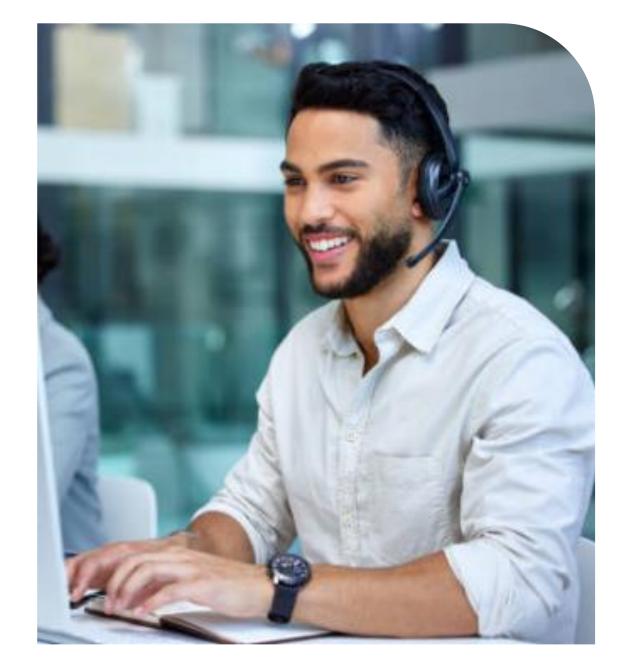
Resources

- FAQs
- Direct Link to WI DETF Webpage
- Contact Us
- Advance Care Planning
- Nurse Advice Line

First Class Customer Service

- They are part of what makes the Dean Difference.
- Focused on making member experience the priority.
- Our Customer Care Center are members too they have asked the same questions.
- Available Monday Thursday, 7:30 am 5 pm
- Available Friday, 8 am 4:30 pm
- Email the Customer Care Center by visiting deancare.com/contact
- In Person stop by our Insurance Desk at 1277
 Deming Way, Madison, Monday Friday, 8 am 4:30 pm

800-279-1301 (TTY: 711)



Vendor Forums Schedule

etf.wi.gov/events

Health Plan Forum
Group A – Dean Health
Plan, SMP and Access
Plan

October 1

10 am - 11:30 am

October 8 1 pm – 2:30 pm October 16 5 pm – 6:30 pm

Health Plan Forum
Group B – Prevea360
East and Medica West
and Mayo Clinic Health
System

October 3 10 am – 11:30 am October 9 5 pm - 6:30 pm October 15 2 pm – 3:30 pm

DeanHealthPlan by @ Medica.

THANK YOU