

PPO

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Group Health Cooperative of South Central Wisconsin

2022 Member Reference Guide

Madison Metropolitan School District



BETTER TOGETHERSM

Group Health Cooperative of South Central Wisconsin (GHC-SCW)
Revised: 9/17/2021

 **Group Health
Cooperative**
of South Central Wisconsin
ghcscw.com

The GHC-SCW PPO Network

Welcome to GHC-SCW! You have chosen a plan within our GHC-SCW PPO Network.



➔ At GHC-SCW, we partner with HealthEOS and Private Healthcare Systems (PHCS) to provide you with a selection of providers and hospitals throughout the United States.

HealthEOS is a health care cost management company with over 18,000 health care providers throughout Wisconsin and over 450,000 plan participants nationwide. HealthEOS is the primary network if you live in Wisconsin.

PHCS is the parent company of HealthEOS and is one of the largest preferred provider networks in the country. PHCS is the primary network if you reside outside of Wisconsin.

Choose a Provider

Visit ghcscw.com and select “Health Insurance” at the top of the page, then “Provider Directories” from the menu. Then select, “PPO Provider Directory.” This will take you to the PPO Provider Portal on the MultiPlan website where you can view and choose from available providers. For step-by-step instructions, see pages 3–4.

Specialty Care

If you need specialty care, you may visit any in-network preferred Specialty Care Provider. To verify that the specialist is an in-network preferred Specialty Care Provider, use the PPO Provider Portal to search by name or location.

Emergency Care

In the event of a life-threatening emergency, visit one of the hospital emergency rooms participating in the Preferred Provider Network. If that is not possible, proceed immediately to the nearest hospital emergency room. In both situations, contact the GHC-SCW Care Management Department at (608) 257-5294 or toll-free at (800) 605-4327, and request Care Management within 48 hours of receiving emergency services or as soon thereafter as reasonably possible.

Prior Authorization

Check your Benefits Summary and Member Certificate to see if you need prior authorization for upcoming services.

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MK18-106-0(9.18)FL

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FOR QUESTIONS ABOUT WHAT IS COVERED UNDER YOUR PPO PLAN INSURANCE BENEFIT OR WHERE TO GO FOR CARE,
call GHC-SCW Member Services at (608) 828-4853 or toll-free at (800) 605-4327.

PPO Frequently Asked Questions

What is a PPO network?

A PPO network includes the facilities, providers and suppliers that GHC-SCW has contracted with to provide health care services. GHC-SCW has partnered with HealthEOS and Private Healthcare Systems (PHCS) to provide you with a selection of providers and hospitals throughout the United States.

What is an in-network provider?

An in-network provider is a GHC-SCW clinic provider, a HealthEOS provider for those members who live in Wisconsin or a PHCS provider for those members who live outside of Wisconsin. Providers must be accessed appropriately depending on where you live and where you may be traveling.

Why should I choose an in-network provider?

When you use in-network providers, you may have fewer out-of-pocket costs. If you receive services from an out-of-network provider, your out-of-pocket costs will most likely be greater.

Who is a preferred Specialty Care Provider?

Examples include, but are not limited to, orthopedists, cardiologists, pulmonologists, oncologists and gynecologists.

What if I need care while traveling?

If you need medical care while traveling or you are a dependent who lives away from home, use the PPO Provider Portal to find a nearby provider. If you have questions regarding the provider networks, contact PCHS at (800) 922-4362 or HealthEOS at (800) 279-9776 to verify further or nominate the provider. Be sure to contact GHC-SCW before receiving care only if it is for a service that requires prior authorization. Please note that if the provider does not participate in the Preferred Provider Network, your out-of-pocket costs may be greater.

Am I required to pay at the time of service?

If the GHC-SCW PPO Network includes a Copayment, you may be asked to pay this amount at the time of your visit. If you choose an out-of-network provider, you may be required to pay in full at the time of service.

How do I submit claims?

When you visit an in-network provider, claims will be forwarded to the Preferred Provider Network. If you choose to see an out-of-network provider, you may be required to pay at the time of service and submit the claims to the Preferred Provider Network yourself.

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Your Guide to the PPO Provider Portal

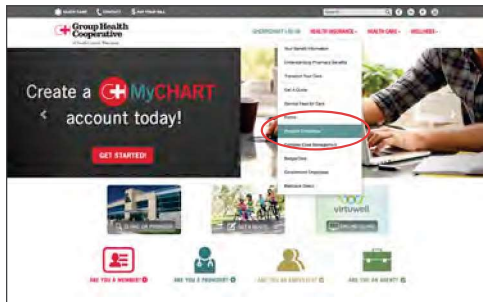


You will need to verify whether your current provider is a part of the PPO network using the **PPO Provider Portal**. Below is a guide to help you through each step of the process.

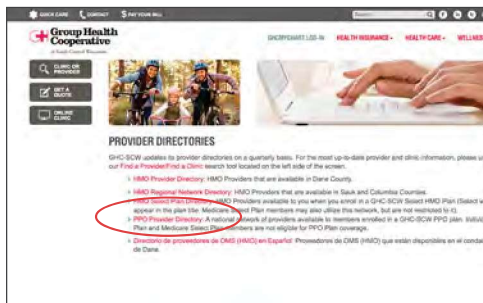
1. Visit ghscsw.com.



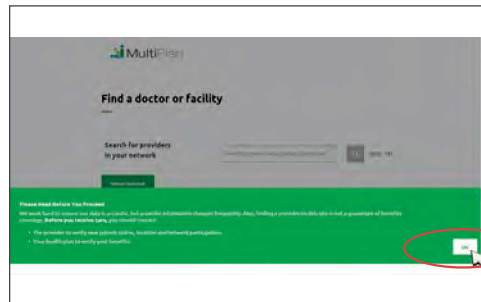
2. Click on “Health Insurance” at the top of the page, then “Provider Directories” from the menu.



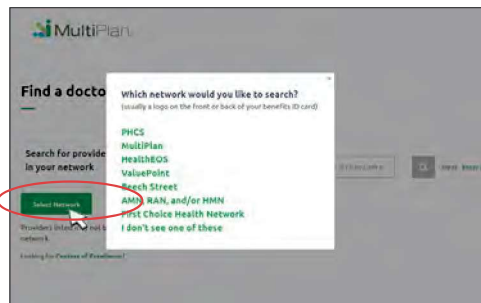
3. Click on “PPO Provider Directory.”



4. Click on “Find a Provider.” Before beginning your search, you must acknowledge that you have read the notice at the bottom of the screen.



5. Select your PPO Network and click, “Continue.” Select the network name. Based on your selection you may be prompted to answer additional questions. Once you’ve made your selection, follow the prompts on the next few screens.



You can find your PPO Network listed on the front of your member ID card.

Disregard the website’s request for the logo on the back of your card.



GHC-SCW members who reside in the state of Wisconsin should select the HealthEOS Network.



GHC-SCW members who reside in the state of Wisconsin and will be traveling outside of the state should select the PHCS Network to find a list of in-network providers.

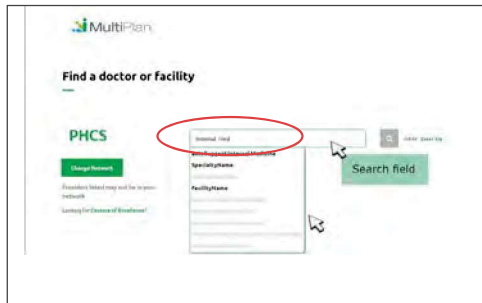


GHC-SCW members who reside outside the state of Wisconsin should select the PHCS Network.

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Your Guide to the PPO Provider Portal

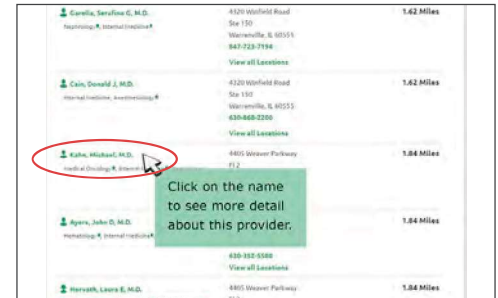
6. **Refine your search** by entering a provider specialty, provider name, facility name, type of facility or National Provider Identifier (NPI) number.



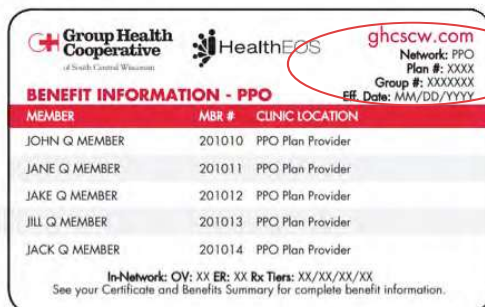
7. **Set your location** by clicking on the magnifying glass or by entering the zip code of the area you want to search. By default, the search pulls results within 20 miles of the zip code you enter.



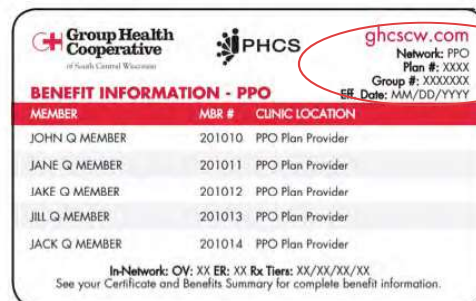
8. **Acknowledge reading another notice.** After you click "OK," your search results will appear. To narrow your results, apply filters including gender, languages spoken, hospital affiliation, whether the provider is accepting new patients, and wait time for appointments.



Example of the front of a HealthEOS PPO ID card



Example of the front of a PHCS PPO ID card



If your provider is not listed or if you have additional questions regarding the provider networks, contact PHCS at (800) 922-4362 or HealthEOS at (800) 279-9776 to verify further or nominate the provider.

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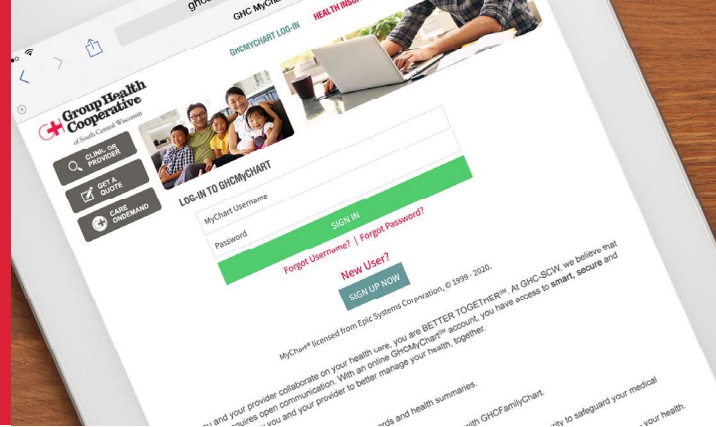
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Smart. Secure. Simple. GHCMYChartSM



When you and your provider collaborate on your health care, you are **BETTER TOGETHERSM**. At GHC-SCW, we believe that collaboration requires open communication. With an online **GHCMYChartSM** account, you have access to smart, secure and simple tools that allow you and your provider to better manage your health, together.

GHCMYChartSM Features



Message your provider.



View select test results, immunization records and health summaries.



Schedule appointments online.



Refill medications.



View and pay your bill.



Connect to your children's medical and insurance information with GHCFamilyChart.



Get Started!

1. Visit ghcscw.com/ghcmymychart and select "Sign Up Now."
2. Enter your **Activation Code** – or if you don't have one, select "**Request a Code Now**" to receive an activation code via email.
3. Complete the form and follow the prompts.

And much more!

Better health is just
a click away with



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ManageWell.[®] Be Well.

Healthy Lifestyle.
Healthy Rewards.



NEW WELLNESS REWARDS PROGRAM*

GHC-SCW is committed to whole person care for our members. That means **HEALTH** and **WELLNESS**. We have teamed up with **ManageWell[®]** to give members access to an exciting new platform to manage wellness.

INTRODUCING ManageWell[®]!

- Earn points. Earn rewards.
- Free app and fully online.
- Fun, engaging activities and challenges.
- Customizable to you and your health goals.
- Access to Mayo Clinic's health information library.
- Points refreshed every quarter.

ManageWell[®]

Earn Points. Earn Rewards.

- Fitness
- Nutrition
- Activity Trackers
- Stress Reduction
- Weight Management
- Healthy Living
- GHC-SCW Complementary Medicine



Learn more at ghcscw.com/managewell

Please check your member materials or call Member Services at (608) 828-4853 or (800) 605-4327 to verify eligibility.

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*The reward program is not available to all members. ManageWell[®] is not available to State (ETF)/WPEG/FEHB members. Reward restrictions apply to BadgerCare Plus members.

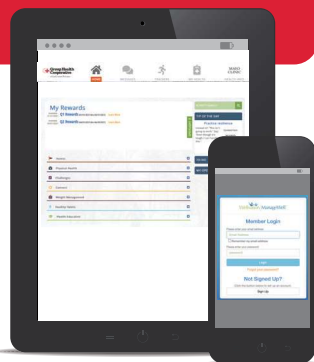
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ManageWell® Points

Access ManageWell® by desktop, phone or tablet.



Download the ManageWell® 2.0 app and start earning rewards.



Bring wellness wherever you go.

Two earning tiers per quarter of 100 or 200 points. Reward amounts based on qualifying participants.

ACTIVITY

POINTS

ASSESS

Health Assessment	20/one time per year
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PHYSICAL HEALTH

GHC-SCW Complementary Medicine Visit	10 per visit/max 20 per quarter
Exercise Tracker - 150 minutes per week	5/max 65 per quarter
Exercise Tracker - 180 minutes per week	1/max 78 per quarter
Exercise Tracker - 210 minutes per week	1/max 91 per quarter
Annual Physical	50/one time per year
Flu Shot	20/one time per year

CHALLENGES

Stress Less	20/one time per year
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CONNECT

Register for GHCMYChart SM	5/once indefinitely
Download the GHC SmartCare app	5/once indefinitely
Activate GHC Care OnDemand	5/once indefinitely

WEIGHT MANAGEMENT

Profile by Sanford Initial Consultation	5/once indefinitely
Profile by Sanford Health Coaching	5 per visit/max 25 per quarter
Weight Watchers (WW) or Noom	5 per month/max 15 per quarter

HEALTHY HABITS

8,000 steps per day	1/max 91 per quarter
10,000 steps per day	1/max 182 per quarter
12,000 steps per day	1/max 273 per quarter
Create a S.M.A.R.T. goal	5/once per quarter
Complete a S.M.A.R.T. goal	5/once per quarter
Community Supported Agriculture (CSA)	100/one time per year
Sleep Tracker - 7 sleep hours/5 days a week	1/max 13 per quarter

HEALTH EDUCATION

Health Pursuit	5/max 10 per quarter
Health Education Visit	10 per visit/max 30 per quarter

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ManageWell®



Frequently Asked Questions

How do I get started?

Members must register for a ManageWell® account via the ManageWell® website at managewell.com or mobile app. Your ID will be the letters “GHC” followed by your member number, for example: GHC123456.

Who is eligible to participate?

The GHC-SCW insurance policy holder plus one spouse, life partner or significant other also on plan may participate in the ManageWell® wellness program.

The reward program is not available to all members. ManageWell® is not available to State (ETF)/WPEG/FEHB members. Reward restrictions apply to BadgerCare Plus members.

Does ManageWell® have an app?

Yes! Your ManageWell® participant portal can be accessed via the ManageWell® app for either Apple or Android. You can access all the same functionality from the ManageWell® app that is available from the website.

Where do I find the ManageWell® app and how do I download it?

The ManageWell® 2.0 app is available in Google Play or the Apple App Store.



How do I earn points?

You earn points by completing wellness activities and tracking them through the ManageWell® platform.

Do points expire?

Yes. Points will refresh at the end of each quarter.

Quarter 1 = January 1 - March 31

Quarter 2 = April 1 - June 30

Quarter 3 = July 1 - September 30

Quarter 4 = October 1 - December 31

When can I self-report activities within each quarter?

Members may only go back 8 days to sync tracker-based activities. Self-reported activities must be submitted by the end of each quarter to receive qualifying points.

How do I earn points and/or earn rewards?

Cash rewards are paid for earning points by completing activities on the ManageWell® platform.

Members will be mailed a check within 90 days following the close of each quarter. The exact time frame is dependent on service verification through GHC-SCW medical claims.

How are my rewards calculated?

To qualify for a share of the earnings, you must reach at least 100 points per quarter. Your earnings will be based on reaching the qualifying number of points. The funds will be divided equally by the number of participants in each tier who qualify.

What are tiers?

Points Earned	Reward
0-99 points	No reward
100-200 points	Tier 1
200+ points	Tier 2

How do I submit for reimbursement?

ManageWell® is not a reimbursement program. Members may register for a ManageWell® account and start completing wellness activities to acquire points to earn rewards.

Is there a limit to how much I can receive?

Maximum payout is \$200 per quarter, per member, based on total number of participants.

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Frequently Asked Questions

Can I self-report my activities?

If you are a registered ManageWell® participant, most activities will be automatically counted through syncing a device. Activities like completing annual provider visits or using complementary medicine will be applied through GHC-SCW medical claims.

Which fitness devices sync (sleep, steps, exercise) with ManageWell®?

Fitness Device	Sleep	Steps	Exercise
Apple Health		✓	✓
Fitbit	✓	✓	✓
Garmin	✓	✓	✓
Google Fit		✓	✓
Misfit	✓	✓	
Polar		✓	
Strava			✓
Under Armour MapMyFitness			✓
Withings/Nokia	✓	✓	✓

How do I connect my fitness devices to activity trackers?

Once you have your fitness devices set up per the manufacturer's directions, connecting them to your ManageWell® account is simple:

- Go to **managewell.com** and log in (or create an account if you haven't already).
- Click on the menu item at the top of the page labeled "Trackers."
- Choose the brand of fitness device that you have and then follow the directions that appear next.

Please note: You must link your chosen device to each individual activity tracker including sleep, steps and exercise to earn points for each activity.

Will my gym membership or gym visits count toward points?

Your gym membership or gym visits will not count toward points, but your fitness device data will be counted toward points automatically once synced with ManageWell®. Your ManageWell® qualified fitness device must be registered and synced through ManageWell®.

Are these earnings taxable?

Yes. The ManageWell® payouts are considered taxable income during the year of payment. Your employer that provides GHC-SCW insurance to you may deduct taxes out of your paycheck for you and your insured family members' rewards.

Can I still get a CSA?

Yes, community supported agriculture (CSA) is a point generating wellness activity. You may earn 100 points once per year by purchasing a CSA.

Does ManageWell® connect with GHCMYChartSM?

The ManageWell® platform does not connect to GHCMYChartSM.

Are multilingual options available on ManageWell®?

Yes. ManageWell® has a "Translate" link in the upper right corner of the site where you can access over 40 languages.

Who do I contact if I'm experiencing technical difficulties with ManageWell®?

ManageWell® has a "Contact Us" link in the footer of the site where you may access help.

Who do I contact at GHC-SCW if I have questions about the ManageWell® wellness program?

Call: Member Services at (608) 828-4853 or (800) 605-4327

Email: wellness@ghcscw.com

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