

EMPLOYER-PROVIDED INSURANCE BENEFITS

2026 Group Plan Book

DeanHealthPlan by Medica

Questions? We're here to help.

Contact Member Services for questions about your benefits and more.

1 (877) 379-7605 (TTY: **711**)

Monday – Friday, 7 a.m. - 8 p.m. CT
(closed Thursday 8 a.m. - 9 a.m. CT)
Saturday 9 a.m. - 3 p.m. CT

Support is just a click away.
Visit **DeanCare.com/Contact**

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Discover your health plan

We provide benefits and choices for members that go above and beyond the norm

The difference is real. We focus on wellness with care options that are convenient, accessible, and designed to your specific needs.

You deserve the best

We focus on your needs, in your community, to meet you where you are.

COORDINATED CARE NETWORK



Providers + **Health Plan** + **Hospitals** + **Pharmacy Benefits**

Collaborative, physician-led coverage and care

When your entire network health team works together to focus on your health and wellness, everybody succeeds.

YOUR PLAN PROVIDERS AND BENEFITS

Health insurance designed around you

SSM Health Express Virtual Care

When you can't meet with your regular provider or need after-hours care, SSM Health Express Virtual Care can help from the comfort of your home.*

- **E-visits:** For minor medical concerns, fill out a form and a provider will respond to your needs electronically. No appointment is necessary. *Cost varies based on plan.*
- **Video Visits:** Discuss urgent health needs with a provider during operating hours by scheduling an appointment through MyChart. *Cost varies based on plan.*

Learn more at **DeanCare.com/VirtualCare**.

* *Reference your summary of benefits and coverage for specific costs of E-visits and Video Visits.*

Trusted hospitals

Access to award-winning care and exceptional patient experience at:

- SSM Health St. Mary's Hospital – Madison
- Monroe Clinic Hospital – Monroe
- SSM Health St. Mary's Hospital – Janesville
- St. Agnes Hospital – Fond du Lac
- SSM Health St. Clare Hospital – Baraboo

Plus, an additional 25 hospitals are in your network throughout southern Wisconsin.*

* *Focus Plan members exclusively access SSM Health owned hospitals.*



Thousands of providers

- 8,000+ doctors
- 250+ primary care clinic locations
- 1,000+ specialty care clinics, with services like women's health, pediatrics, heart and vascular, orthopedics and much more.

You're still covered for an emergency anywhere in the world. Search for providers at **DeanCare.com/Doctors.** Cost can vary depending on plan.**

Easy onboarding with the Welcome Center††

The Welcome Center team assists with everything from transferring medical records to selecting a new primary care provider. For more information call **1 (608) 250-1134**.

†† *Service only available when selecting an SSM Health primary care provider. ASO employees should contact the Customer Care Center at 1(800) 279-1301 for member onboarding assistance.*

Out-of-area dependents‡

We have coverage for your dependents (until they turn 26) who are away at college, out on a backpacking adventure or out of state. Learn more and complete the form at **DeanCare.com/OutofArea**.

Complex case management

Our Complex Case Managers can answer questions about health care services and provide support for your current treatment as you transition care. Learn more at **DeanCare.com/CareManagement**.

‡ *Out-of-area dependent coverage for non-urgent and non-emergency care applies to large group employer (51+ employees) plans only; please check with your employer's benefits administrator if you have questions.*

YOUR WELLNESS BENEFITS

Take control of your health

Holistic well-being

Our approach to physical and mental wellness acknowledges that everyone's wellness needs are unique. Live wellness events, the Got Your Back app, and our online library of wellness content provide the tools and support needed for better health.



1 in 5 people have experienced a mental illness†



Access care in-clinic or with telehealth* services



Adults with diabetes are more likely to have mental health issues because they feel isolated

Got Your Back app

The Got Your Back app is built with kids and teens in mind but can be used at any age to connect you with the help you need. Access resources 24/7/365, assemble a key group of family and friends that you can count on with the "My Squad" feature, and engage in activities to calm your mind and body. Download the app, also available in Spanish, now.

Download on the App Store GET IT ON Google Play

Diabetes Care

Managing your diabetes alone can be stressful and exhausting — but we're here to provide support. Benefits like low or no-cost diabetic supplies as well as referrals for care coordination resources are available if needed to manage your health.

† *Sourced from **nami.org**, Mental Health By the Numbers.*

* *Telehealth services provide care through video or phone.*

Resources for your well-being



WebMD health assessment

Based on your individual questionnaire results, WebMD provides health recommendations and a variety of interactive self-management tools that are customized to your health and wellness needs. Start today at **DeanCare.com/Wellness**.

WebMD Living Healthy Portal

Find the tools you need to achieve your wellness goals. Through our partnership with WebMD One, you can create a customized health experience for your personal health journey with resources like monthly interactive wellness challenges, wellness and exercise videos, mental health podcasts, and nutritional resources. Start now at **DeanCare.com/Wellness**.

Scan the QR code to download the **"Wellness At Your Side"** app for Living Healthy on the go. Use the case sensitive code: LivingHealthy

Living Healthy rewards

Prevention or early detection of common diseases is the best way to be the healthiest you and earn up to $150 in rewards!* Earn points and money for taking care of you! Visit **DeanCare.com/Wellness** to access your resources.

Advance care planning

An advance care plan empowers you to take control of your health care decisions, ensuring your wishes about medical treatment are known. Give yourself and your loved ones peace of mind. We can help you start today at **DeanCare.com/ACP**.

Mental health

Stress, anxiety, and depression can happen to anyone at any time. No one is exempt. Know that whatever stage of life and whatever stress you're experiencing, you're not alone. Focused on a holistic approach to your well-being, we meet you where you are and provide the benefits and support you need including the virtual stress management series and other live events. Visit **DeanCare.com/Wellness** to access your resources.

Wellness events calendar

Simplify your search for health and wellness resources with our wellness calendar filled with live wellness webinars. Join a learning loft, nicotine cessation program, Craving Body Acceptance, Menopause series, nutrition programs, and more. Register and attend from anywhere. Learn more at **DeanCare.com/Events**.

* *Only Dean Health Plan members age 18 and older are eligible for Living Healthy rewards. Check with your plan administrator for reward offerings specific to your plan. Covered adult children (ages 18 and older) can earn up to $100 per year. Visit* ***DeanCare.com/Wellness*** *for full details.*

YOUR MEMBER EXPERIENCE

We make change easy

The Welcome Center*

Our Welcome Center team of customer care professionals and registered nurses help ease your transition by:

- Establishing a primary care provider that fits your needs
- Facilitating the transfer of medical records
- Walking through MyChart activation and linking it to your past MyChart account
- Updating your medical records
- Reviewing any upcoming appointments that need to be scheduled
- Explaining any preventive services needed

Contact the Welcome Center at **1 (608) 250-1134** (TTY: **711**).



** Service only available when selecting an SSM Health primary care provider. ASO employees should contact Member Services at 1 (800) 279-1301 for member onboarding assistance.*

Member account

Visit **DeanCare.com/Login** to:

- View insurance plan details
- Request member ID cards or download a digital copy
- Change your primary care clinic
- View and pay your premium bill
- Review past claim details and more

MyChart

Visit **DeanCare.com/MyChart** to activate your account and:

- Send and receive secure messages with your primary care provider
- Schedule appointments
- Get lab results
- View and pay your medical bill
- Request prescription refills and more

WHERE TO GO FOR CARE

Know the right care for your needs

E-VISIT

$

Too sick or unable to drive to the doctor?

Fill out an online questionnaire, receive a written diagnosis, treatment, and a prescription.

Cold/flu, allergies, lice, etc.

VIDEO VISIT

$

Prefer a face-to-face conversation?

Start a video visit and quickly connect with a SSM Health provider. No appointment necessary.

Abnormal headaches, earaches, chronic conditions, etc.

PRIMARY CARE

$$

Wish to see your provider for care?

Schedule an appointment at your primary care clinic. Same-day appointments are usually available.

In-person treatments and annual checkups.

URGENT CARE

$$

Primary care clinic full or closed?

Visit your nearest Urgent Care facility.

When your normal clinic is full or closed.

EMERGENCY CARE

$$$

Life-threatening illness or injury?

Go to the nearest emergency room or call 911.

Heart attack, stroke, head injury, severe pain.

SSM Health Express Virtual Care options

Learn more about virtual care options at **DeanCare.com/VirtualCare**.



Unsure of the type of care you need?

Call the Nurse Advice Line at **1 (800) 576-8773** (TTY: **711**) for support.

YOUR PHARMACY BENEFITS

Take advantage of your pharmacy benefits

Pharmacy Concierge Services

Our pharmacy concierge helps:

- Navigate your benefits
- Onboard new members
- Tackle more complex pharmacy-related needs.

A better pharmacy experience starts at **DeanCare.com/PharmacyBenefits**.

Generic medications

Generic medications have the same active ingredients as brand-name medications but are far less expensive. Your pharmacist can find available manufacturer coupon programs for high-cost specialty drugs or your doctor may be able to recommend a generic at a lower cost.

90-day Generic Maintenance Drug Program†

By providing 90-day supplies of maintenance drugs, you're spending less and getting more of the medication you need. Member cost share for 90-day fills††:

- 2 times your copay for all tier 1 and tier 2 medications through our mail-order pharmacy
- 2.5 times your copay for tier 1 and tier 2 generic maintenance medications at retail pharmacies
- Tier 3 at 3 times your copay (both mail-order and retail)
- Tier 4 is not eligible for a 90-day supply

$35 or less cost-sharing cap on preferred insulin*

Lower costs on the diabetic medication you need. Access your formulary for the most up-to-date listing of insulins.

$0 Preferred diabetic supplies**

All formularies include preferred diabetic supplies such as syringes, lancets, and pen needles at $0 for large and small group members.

Preventive drug list†

Many medications are covered at $0 for large group members which helps you manage drug costs.

These include but are not limited to:

- Preferred mental health medications
- Preferred brand diabetes medications
- Preferred Insulin
- Preferred inhalers and nebulizer solutions

To see the most up-to-date list of $0 preventive drugs, visit **DeanCare.com/PharmacyBenefits** or review the Member Document Center on **DeanCare.com**.

† Benefits are available only for large group (51+ employees) plans.

†† Members with tier 1 or tier 2 pharmacy benefits with coinsurance will still be charged the full coinsurance amount.

** Benefit available for ACA-compliant small group plans. All ACA-compliant small group members, including High Deductible Health Plans (HDHP), will not pay more than $35 a month for preferred insulin.*

*** Benefit is available for both large group (51+ employees) plans and ACA-compliant small group (2 - 50 employees) plans.*

POLICY STATEMENTS

Protecting your health information

General limitations and exclusions

All benefits are subject to limitations and exclusions as described in your schedule of benefits and in your member certificate. The following list is not exhaustive and may vary based on your policy. For a complete listing refer to your member certificate.

Health equity statement

Dean Health Plan is committed to health equity, which holds that no person be disadvantaged from achieving their potential as a result of barriers. We consider the many characteristics that make people unique — such as race, ethnicity, gender, sexual orientation, abilities, age, socioeconomic status, or veteran status — because any of these differences may be the basis for disparities in health care access, experience and outcomes. The workgroup is made up of people from across, and at all levels, of the company. The principles and commitments that guide our health equity work align with four areas of focus:

- **Leadership and decision-making:** We will seek diversity in our representation and engagement to guide our work and decision-making at all levels of Medica, including our workgroup and leadership activities, and in our decision-making, policy and program development.
- **Data practices:** We will expand our data collection efforts, where appropriate, to guide necessary health equity interventions and evaluate our health disparities reduction efforts.
- **Policies and procedures:** We will examine our policies using an equity lens and make policy changes needed to promote equity, reduce health disparities, and eliminate barriers or unintended impacts on historically underrepresented and/or marginalized groups.
- **Access and outcomes:** We will review and develop policies and care models that improve access to care and community resources that meet our members' diverse health-related social needs and preferences.

Privacy and confidentiality statement

Dean Health Plan is required by law to maintain the privacy of your personal health and financial information (collectively referred to as "nonpublic personal information") and provide you with written notification of our legal duties and privacy practices concerning that information. Please visit **DeanCare.com/Privacy** or call **1 (877) 379-7605** (TTY: **711**) to request a copy.

Prior authorization

There are certain medical services or provider visits that must be authorized by Dean Health Plan before we can provide a claims payment. A good rule to remember is that any time you seek services with an out-of-network provider, you will need to get prior authorization.* We require these authorizations so our Medical Affairs team can make sure you are getting the appropriate care. Emergency services do not require prior authorization. Visit **DeanCare.com/PriorAuthorization** to learn more.

** HMO members will need to get prior authorization any time they seek services with an out-of-network provider. PPO and POS members only: If prior authorization or pre-certification is not obtained when required, a penalty may be applied if your service is determined medically necessary. If your service is determined to have been not medically necessary, your claim may be denied.*

Notice of Availability of Language Assistance Services and Auxiliary Aids and Services

English: ATTENTION: If you speak English, free language assistance services are available to you. Appropriate auxiliary aids and services to provide information in accessible formats are also available free of charge. Call 1-800-952-3455 (TTY: 711) for Medica, call 1-877-317-2410 (TTY: 711) for Dean Health Plan/Prevea360 Health Plan, or speak to your provider.

Spanish: ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia de idiomas. También están disponibles de forma gratuita asistencia y servicios auxiliares apropiados para proporcionar información en formatos accesibles. Llame al 1-800-952-3455 (TTY: 711) para Medica, llame al 1-877-317-2410 (TTY: 711) para Dean Health Plan/Prevea360 Health Plan o hable con su proveedor de atención médica.

Vietnamese/Việt: LƯU Ý: Nếu quý vị nói tiếng Việt, chúng tôi cung cấp miễn phí các dịch vụ hỗ trợ ngôn ngữ. Các hỗ trợ dịch vụ phù hợp để cung cấp thông tin theo các định dạng dễ tiếp cận cũng được cung cấp miễn phí. Vui lòng gọi theo số 1-800-952-3455 (TTY: 711) đối với Medica, gọi theo số 1-877-317-2410 (TTY: 711) đối với Dean Health Plan/Prevea360 Health Plan hoặc trao đổi với nhà cung cấp dịch vụ của quý vị.

Chinese Traditional: 注意：如果您說中文，我們可以為您提供免費語言協助服務。也可以免費提供適當的輔助工具與服務，以無障礙格式提供資訊。請致電 1-800-952-3455 (TTY: 711) 聯絡 Medica，致電 1-877-317-2410 (TTY: 711) 聯絡 Dean Health Plan/Prevea360 Health Plan，或與您的提供者討論。

Hmong/Lus Hmoob: LUS CEEV: Yog hais tias koj hais Lus Hmoob ces muaj kev pab txhais lus pub dawb rau koj. Muaj khoom siv thiab muaj kev saib xyuas pab uas tsim nyog los npaj kom muaj cov ntaub ntawv uas siv tau dawb. Hu rau 1-800-952-3455 (TTY: 711) rau Medica, hu rau 1-877-317-2410 (TTY: 711) rau Dean Health Plan/Prevea360 Health Plan, los sis tham rau koj tus kws kuaj mob.

German/Deutsch: ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlose Sprachassistenzdienste zur Verfügung. Entsprechende Hilfsmittel und Dienste zur Bereitstellung von Informationen in barrierefreien Formaten stehen ebenfalls kostenlos zur Verfügung. Rufen Sie 1-800-952-3455 (TTY: 711) für Medica bzw. 1-877-317-2410 (TTY: 711) für Dean Health Plan/Prevea360 Health Plan oder sprechen Sie mit Ihrem Gesundheitsdienstleister.

Cushitic-Oromo: XIYYEEFFANNOO: Ingiliffaa dubbattu taanaan, tajaajilli deggersa afaan bilisaa ni jira. Tajaajilli deggersa bu'ura dhiheessii odeeffannoo kaffaltii tokko malee ni jira. Lakkoofsa bilbilaa 1-800-952-3455 (TTY: 711) Tajaajila Fayyaaf, lakkoofsa Medica 1-877-317-2410 (TTY: 711), Dean Health Plan/Prevea360 Health Plan, ykn dhiheessaa keessan dubbisaa.

العربية/Arabic

كما تتوفر وسائل مساعدة وخدمات مناسبة لتوفير إذا كنت تتحدث اللغة العربية، فستتوفر لك خدمات المساعدة اللغوية المجانية. تنبيه: (الهاتف النصي: 711) للتواصل مع 1-800-952-3455اتصل على الرقم المعلومات بتنسيقات يمكن الوصول إليها مجانًا. Medica بشأن خطة الرعاية الصحية (الهاتف النصي: 711) 1-877-317-2410 اتصل على الرقم ،Dean Health Plan/Prevea360 Health Plan

Korean/한국어: 주의: 한국어를 사용하시는 경우 무료 언어 지원 서비스를 이용하실 수 있습니다. 이용 가능한 형식으로 정보를 제공하는 적절한 보조 기구 및 서비스도 무료로 제공됩니다. Medica 의 경우 1-800-952-3455(TTY: 711)번으로, Dean Health Plan/Prevea360 Health Plan 의 경우 1-877-317-2410(TTY: 711)번으로 전화하시거나, 서비스 제공업체에 문의하십시오.

Russian/Русский: Если вы говорите по-русски, вам доступны бесплатные услуги языковой поддержки. Соответствующие вспомогательные средства и услуги по предоставлению информации в доступных форматах также предоставляются бесплатно. Позвоните по телефону 1-800-952-3455 (TTY: 711) относительно Medica, позвоните по телефону 1-877-317-2410 (TTY: 711) относительно Dean Health Plan/Prevea360 Health Plan или обратитесь к своему поставщику услуг.

Laos/ ລາວ: ຂໍ້ຄວນເອົາໃຈໃສ່: ຖ້າທ່ານເວົ້າພາສາລາວ, ຈະມີບໍລິການຊ່ວຍດ້ານພາສາແບບບໍ່ເສຍຄ່າໃຫ້ທ່ານ. ນອກຈາກນີ້ ຈະມີເຄື່ອງຊ່ວຍເສີມ ແລະ
ບໍລິການແບບທີ່ເໝາະສົມເພື່ອໃຫ້ຂໍ້ມູນໃນຮູບແບບທີ່ສາມາດເຂົ້າເຖິງໄດ້ໂດຍບໍ່ເສຍຄ່າ. ໂທຫາເບີ 1-800-952-3455 (TTY: 711) ສຳລັບ Medica, ໂທ 1-877-317-2410 (TTY: 711) ສຳລັບ Dean Health Plan/Prevea360 Health Plan ຫຼື ຕິດຕໍ່ຜູ້ໃຫ້ບໍລິການຂອງທ່ານ.

French/ Français: ATTENTION : si vous parlez français, des services d'assistance linguistique gratuits sont à votre disposition. Des aides et services auxiliaires appropriés pour fournir des informations dans des formats accessibles sont également disponibles gratuitement. Appelez le 1-800-952-3455 (TTY : 711) pour Medica, appelez le 1-877-317-2410 (TTY : 711) pour le régime de santé Dean Health Plan/Prevea360, ou parlez à votre prestataire de santé.

Serbo-Croatian: PAŽNJA: Ako govorite srpski, dostupne su vam besplatne usluge tumača. Odgovarajuća dodatna pomagala i usluge za pružanje informacija u pristupačnim formatima su takođe dostupne besplatno. Za Medica zdravstveno osiguranje pozovite 1-800-952-3455 (TTY: 711), za Dean/Prevea360 zdravstveno osiguranje pozovite 1-877-317-2410 (TTY: 711) ili razgovarajte sa svojim pružaocem usluga.

Tagalog: PAALALA: Kung nagsasalita ka ng Tagalog, magagamit mo ang mga libreng serbisyong tulong sa wika. Magagamit din nang libre ang mga naaangkop na auxiliary na tulong at serbisyo upang magbigay ng impormasyon sa mga naa-access na format. Tumawag sa 1-800-952-3455 (TTY: 711) para sa Medica, tumawag sa 1-877-317-2410 (TTY: 711) para sa Dean Health Plan/Prevea360 Health Plan, o makipag-usap sa iyong tagapagbigay ng serbisyo.

Karen/ထၢးနှာ်လီၤဖဲအံၤ: ဟ်သူဉ်ဟ်သး– နမ့ၢ်ကတိၤကညီကျိာ်နၤ့ဉ် တၢ်အိဉ်ဒီး ကျိာ်တၢ်ဆီဉ်ထွဲမၤစၢၤ လၢတလာ်ဘူဉ်လာ်စ့ၤလၢနဂီၢ်လီၤ. တၢ်အိဉ်ဒီး ပှၤနီၢ်ခိက့ၢ်ဂီၤတဆူဉ်တကျၢၤအဂီၢ်
ပီးလီဒီးတၢ်တိစၢၤမၤစၢၤလၢအကြၢးအဘဉ် လၢကဟ့ဉ်တၢ်ဂ့ၢ်တၢ်ကျိၤ လၢတၢ်မၤနှ့ၢ်အီၤသ့တဖဉ် လၢတလာ်ဘူဉ်လာ်စ့ၤ လၢနဂီၢ်လီၤ. ကိး 1-800-952-3455 (TTY: 711) လၢ Medica အဂီၢ်, ကိး 1-877-317-2410 (TTY: 711) လၢ Dean Health Plan/Prevea360 Health Plan အဂီၢ်, မ့တမ့ၢ် ကတိၤတၢ်ဒီး နပှၤလၢဟ့ဉ်နၤတၢ်ကွၢ်ထွဲတက့ၢ်.

Amharic/ አማርኛ:- ማሳሰቢያ፦ አማርኛ የሚናገሩ ከሆነ፣ የቋንቋ ድጋፍ አገልግሎት በነፃ ይቀርብልዎታል። መረጃን በተደራሽ ቅርጸት ለማቅረብ ተገቢ የሆኑ ተጨማሪ እገዛዎች እና አገልግሎቶች እንዲሁ በነፃ ይገኛሉ። ለMedica በ1-800-952-3455 (TTY: 711) ይደውሉ፣ ለDean የጤና እቅድ/Prevea360 የጤና እቅድ በ1-877-317-2410 (TTY: 711) ይደውሉ ወይም ለእርስዎን አቅራቢ የሆነውን ያነጋግሩ።

Have questions? We can help.

Call us toll-free at
1 (877) 379-7605 (TTY: **711**).

Monday – Friday, 7 a.m. – 8 p.m. CT
(closed Thursday 8 a.m. - 9 a.m CT)
Saturday 9 a.m. - 3 p.m. CT

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