COMMON GROUND
HEALTHCARE COOPERATIVE

# Envision Network Silver 3500/80 250/80 - 94% CSR

87416WI0010056-06

2017

If you want more detail about your coverage and costs, you can get the complete terms in the Certificate of Coverage at www.CommonGroundHealthcare.org/COC or by calling 877.514.2442.

## MAJOR PLAN BENEFIT

Our Cost Share Reduction (CSR) plans lower the amount you pay for deductibles, coinsurance and co-payments. You also have a lower out-of-pocket maximum. You can get these savings in plans in the Silver plan category if your income is below a certain level. To see if you qualify for a CSR plan, visit www.healthcare.gov/lower-costs.

## HEALTH PERKS

### PREVENTIVE CARE

Even if you haven't met your yearly deductible, you can still get the free, in-network preventive care recommended under the Affordable Care Act. Preventive care includes certain screenings, vaccines, and annual physicals when performed by an in-network provider.

### CGHC DOCTOR LINE

The CGHC Doctor Line, powered by Teladoc, Inc is a new service that allows you to receive treatment from a Board Certified, licensed physician via video, mobile application, or telephone. The first three consultations are free for most CGHC members except for those in a Health Savings Account (HSA) compatible plan, due to federal HSA rules. If you have satisfied your three visits, or you are in an HSA plan, you will pay $40 or your PCP co-pay, whichever is less.

## COVERAGE WHERE YOU NEED IT

### Your Network of Providers

We are proud to partner with Aurora Healthcare System and Bellin Health, both recognized for quality, to serve our members in 19 counties. To find a provider in your network, visit: www.CommonGroundHealthcare.org/Envision

### Coverage from Any Pharmacy

This plan does not limit you to certain in-network pharmacy providers.

### Emergency Care, Anywhere, is In-Network

Services that meet the definition of emergency are covered as in network even when care is delivered in a non-network ER. (Because we do not have a contract with out-of-network ER facilities, we cannot prevent these facilities from billing our members for the balance of the charge.)

### Convenient Access to Care

Get the care you need, when you need it. Stop by one of the **Aurora QuickCare or Bellin FastCare** locations for convenient access to diagnose or treat common conditions such as strep throat, ear infection or sinus infection. CGHC members can take advantage of a special co-pay rate for visits.

## QUICK FACTS

### YOU WILL PAY (per visit)

| | |
|---|---|
| Primary Care Provider | $5 |
| Express Care | $5 |
| Urgent Care | $25 |
| Specialist | $15 |
| Emergency Room | $100 |

### IN-NETWORK DEDUCTIBLE

Single- $250 | Family- $500

### OUT-OF-POCKET MAX.

Single - $1,250 | Family - $2,500
(IN-NETWORK)

### COINSURANCE

| 5% | 35% |
|---|---|
| OF CHARGES FOR IN-NETWORK CARE | OF CHARGES FOR OUT-OF-NETWORK CARE |

### PRESCRIPTION DRUGS

| | |
|---|---|
| Tier 1 | $3 |
| Tier 2 | $5 |
| Tier 3 | $10 |
| Specialty | 25% Coinsurance |

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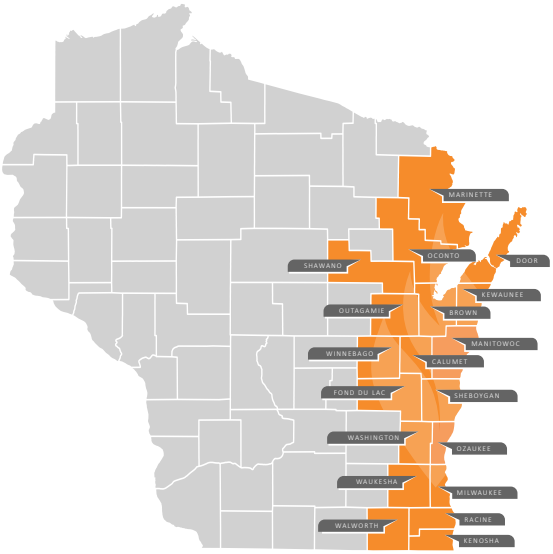
## **PEOPLE.** NOT PROFIT.

Common Ground Healthcare Cooperative believes its members deserve honesty, compassion and exemplary service from their health insurer. We are committed to changing the health insurance experience through open dialogue, powerful advocacy and the delivery of trusted and understandable information.




CGHC Service Area

BECOME A MEMBER: **855.494.2667**
MEMBER SERVICES: **877.514.2442**
PRIOR AUTHORIZATION: **877.779.7598**
OPTUMRX: **855.577.6545**

MEMBER HEALTH PORTAL
https://Portal.CommonGroundHealthcare.org

MEMBER PAYMENT PORTAL
www.CommonGroundHealthcare.org/Premium-Payment

VIEW OUR FORMULARY
www.CommonGroundHealthcare.org/Formulary

OPTUMRX PORTAL
www.OptumRx.com/MyCatamaranRx

## WHAT IS A HEALTH INSURANCE COOPERATIVE?

Common Ground Health Cooperative (CGHC) is a "who," not a "what." We are thousands of Wisconsin residents, workers and families buying health care together, supported by a staff focused on our becoming the highest rated health plan in our region.

CGHC is nonprofit and governed by a Board made up of members buying insurance. Any earnings are returned to our members in the form of lower prices or better services. Our focus is advocacy, and we use our expertise to help people understand their rights and their coverage.

Our mission, described on the left, puts members first in every decision we make or can influence. Since members run the show and there are no outside shareholders or profit motive, there's really no alternative. The larger we grow, the faster we can make progress to change healthcare. We hope you join the movement!

## GET THE MOST FROM YOUR PLAN

### GET YOUR FULLY COVERED PREVENTIVE CARE VISITS

Take charge of your health by selecting an in-network PCP and scheduling your covered, preventive care visits.

### CHECK YOUR INSURANCE CARD BEFORE YOU VISIT

Visiting a doctor who is in-network vs. out-of-network is a big difference. Check your insurance card to find out which network you're in. Not sure? Call Member Services at 877.514.2442.

### CALCULATE YOUR HEALTH COSTS

Most of your healthcare costs are paid after you hit your deductible and your out-of-pocket maximum. Once you've met your deductible during the plan year, CGHC will pay 80% of all your in-network health bills until you reach your Out-of-Pocket Maximum of $1,250 (more for families and out-of-network providers). At that point, we'll cover 100% of your in-network covered medical bills for the rest of the year.

Common Ground Healthcare Cooperative does not discriminate on the basis of race, color, national origin, disability, age, sex, gender identity, sexual orientation, or health status in the administration of the plan, including enrollment and benefit determinations.

CGHC.SB.1164-2016