Common Ground Healthcare Cooperative (CGHC) was created in 2012 as a non-profit insurance cooperative to serve the people of Wisconsin and give the public a voice in their health insurance. Since inception, we have served over 165,000 individuals and have earned their trust by providing honest health insurance.

In many ways, cooperatives behave much like any other health insurance company. We meet the same laws and regulations, and we provide medical insurance and prescription drug coverage. What makes us different is that we answer to our members, not corporate shareholders, so we have absolutely no motivation to raise prices simply to make more money. Our Board of Directors is made up of individuals who buy our insurance and are elected by our membership. The Board helps to approve budgets, rates, and operations decisions.

**ENVISION NETWORK**

**We are proud to partner with:**

- Aurora Health Care
- Bellin Health System
- ThedaCare
- Door County Medical Centers
- Children’s Hospital Health System
- St. Joseph Hospital - Milwaukee
- Virtuwell 24/7 Online Clinic

**Featuring:**

- 2,500+ Primary Care Providers
- 5,000+ Specialists
- 20+ Hospitals
- 750+ Clinics

Learn more at CGCares.org/find-a-doctor
2021 PLANS

CGHC offers 25 small group plan designs ranging from Platinum to Bronze.

The plan offerings include:
- 19 Envision EPO plan designs and
- 6 Envision Plus plans for employees who are outside of the CGHC Service Area and will have access to the First Health Network

ENVISION EPO PLANS

With our Envision EPO plans, employees have access to all providers, specialists and hospitals that participate in the Envision Network. The CGHC Envision network plans provide integrated medical and pharmacy benefits including wellness and emergency care throughout our 22-county service area in eastern Wisconsin.

EPO stands for Exclusive Provider Organization. This means that members with small group plans will have coverage for care received from our large directory of in-network providers. With EPO plans, members can see any in-network specialist without a referral! But, if members see an out-of-network provider, the services will not be covered, except for emergency care, urgent care, or when there are not any in-network providers that can treat your condition.

All of our Envision EPO plans also feature a wide pharmacy network which includes most major pharmacies like Walgreens, CVS, Walmart, Target, and all of our provider partners!

It is important to know if your providers/pharmacies are in-network before utilizing services. You can find out by searching our online provider directory at CGCares.org/find-a-doctor/.

FIRST HEALTH NETWORK

Employees and their covered dependents who live outside of the 22-county service area will have the option to select a Small Group Plan where in-network coverage is also available outside of the Envision network service area with the First Health Network. The First Health Network is a large national network which includes more than 5,500 hospitals and more than 1.5 million healthcare providers in the United States.

ALL enrollees, in both Envision and Envision EPO Plus plans, will have Emergent & Urgent services covered when outside of the Envision Network service area. The First Health Network should be used when applicable to receive a discount and avoid balance billing.

www.FirstHealthNetwork.com
Virtual healthcare is available through Virtuwell.com and the Envision network.

CGHC partners with Virtuwell, a 24/7/365 online clinic, for immediate virtual health care. With Virtuwell, a board-certified nurse practitioner can diagnose and send prescriptions to a pharmacy near you, all through your computer, laptop, or mobile device.

The Envision Network offers Quick Care/Fast Care options, specialist visits, and anything in between, all from the comfort of your own home!

**NEW* INSULIN DISCOUNT**

All formulary Tier 2 insulin products are available to employees with a reduced copay amount of $15 for a 30-day supply on all non-Bronze plans. This reduced copay benefit is applied before the deductible has been met.

**ACA COMPLIANCE**

CGHC covers all essential health benefits under the Affordable Care Act (ACA). Being an ACA compliant Small Group Plan is increasingly important as health concerns and benefit stability become priorities for employees.

**PREVENTIVE CARE**

All preventive care, including immunizations, physicals, and routine exams are covered at 100%.

**VIRTUAL CARE**

Virtual healthcare is available through Virtuwell.com and the Envision network.

CGHC partners with Virtuwell, a 24/7/365 online clinic, for immediate virtual health care. With Virtuwell, a board-certified nurse practitioner can diagnose and send prescriptions to a pharmacy near you, all through your computer, laptop, or mobile device.

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