

When Health Care Providers Compete, You Win.

Patient Choice is a unique program from WPS Health Insurance designed to control health care costs, empower consumers, and create true competition among health care providers.

Key features of Patient Choice include:

CARE SYSTEMS

Employees and their eligible family members receive health care services from Care Systems: fully integrated health care delivery systems consisting of physicians, specialists, hospitals, and outpatient clinics. Care Systems provide the full range of health services, addressing medical, surgical, and behavioral health conditions in both inpatient and outpatient settings.

DEFINED COST STRATEGY

WPS negotiates with each Care System to obtain competitive pricing for medical services. This pricing translates to premium differentials among Care Systems. Your contribution to health insurance premiums is based on the most cost-effective Care System. Employees can choose any Care System; however, they are responsible for the difference in premium. This approach allows you to more accurately define and predict your health insurance budget, while giving employees the flexibility to meet their individual health care requirements.

ANNUAL CARE SYSTEM SELECTION

Employees choose Care Systems annually and receive most, if not all medical services within their selected Care System. Care System premiums are presented to employees at the time of enrollment. The amount employees pay for health insurance is based on the Care System they select. In addition to helping more accurately define your health insurance budget, the annual Care System selection process engages employees more fully in health care decision making, helping them to become more active health care consumers.

PROVIDER COMPETITION

The annual Care System selection process is designed to create competition among health care providers. Employees view premium differentials among Care Systems and must determine whether a lower- or higher-cost Care System will meet their needs. WPS provides employees with a variety of resources during

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annual enrollment to help them make this decision, including Care System profiles and access to a number of provider quality and safety databases via our Web site, www.wpsic.com. Employees can also use our online *Find a Doctor* provider locator to find physicians and health care facilities close to work and home. In some cases, Care System representatives are available to attend your annual enrollment meeting to provide detailed Care System information, or to make presentations to your employees.

COST-CONTROLLING PLAN DESIGNS

WPS offers a variety of plan designs ideally suited to the Patient Choice program. Traditional PPO/copay plans and HSA-qualified HDHP options are available, both featuring first-dollar coverage for preventive care with no calendar year maximum. Out-of-network benefits are provided, albeit with increased coinsurance responsibility and unlimited out-of-pocket costs. This plan design encourages employees to utilize their selected Care System for most, if not all their health care needs. If, in the rare circumstance a medical service is not available within the employee's selected Care System, the employee may contact WPS to receive a referral. In this situation, preauthorized services would be covered at the in-network level of benefits.

Patient Choice Care Systems

Wheaton Franciscan Healthcare:

- Wheaton Franciscan Medical Group
- Wheaton Franciscan Healthcare – All Saints
- Wheaton Franciscan Healthcare – Elmbrook Memorial
- Wheaton Franciscan Healthcare – Franklin
- Wheaton Franciscan Healthcare – St. Francis
- Wheaton Franciscan Healthcare – St. Joseph
- The Wisconsin Heart Hospital
- Children's Hospital of Wisconsin
- Children's Medical Group
- Other Independents

ProHealth Medical Associates:

- ProHealth Physicians
- Medical Associates Physicians
- Waukesha Memorial Hospital
- Oconomowoc Memorial Hospital
- Froedtert Memorial Lutheran Hospital
- Children's Hospital of Wisconsin
- Children's Medical Group
- Medical College of Wisconsin
- Other Independents

Columbia St. Mary's and Froedtert & Community Memorial:

- Columbia St. Mary's Physicians
- Columbia Center, LLC
- Columbia St. Mary's – Columbia Campus
- Columbia St. Mary's – Milwaukee Campus
- Columbia St. Mary's – Ozaukee Campus
- Community Memorial Hospital
- Froedtert Health Clinics
- Froedtert Memorial Lutheran Hospital
- Orthopaedic Hospital of Wisconsin
- Sacred Heart Rehabilitation Institute
- St. Joseph's Regional Medical Center – West Bend
- West Bend Clinic
- Children's Hospital of Wisconsin
- Children's Medical Group
- Medical College of Wisconsin
- Other Independents

For more information on Patient Choice, or to obtain a quote, please contact your agent or WPS representative at 414-224-3900.

