



WPS ADMINISTRATIVE SERVICES

The Flexibility You Demand and the Resources to Deliver

WPS
HEALTH INSURANCE®



Insuring Wisconsin's Health for More than 60 Years

WPS Health Insurance has been insuring and administering health plans in Wisconsin since 1946, when we were formed by the Wisconsin Medical Society. We remained a division of the society until 1977, when we became separately incorporated as a service insurance corporation. Today, we're among the largest insurers still headquartered in Wisconsin.

Not-for-Profit, and Committed to Staying That Way

Recently named one of the World's Most Ethical Companies, WPS is incorporated as a not-for-profit service insurance corporation; we're not a stock or mutual company, and we have no shareholders or Wall Street analysts to answer to. Our commitment has remained strongly focused on the needs of our customers, provider partners, and employees. These are our core values, philosophies we believe in strongly...and these are the values and philosophies which will serve you well as our customer.



Build on a Rock-Solid Foundation

WPS Health Insurance is financially strong, maintaining reserves well in excess of Office of Commissioner of Insurance (OCI) requirements. Our 2009 statutory balance sheet reports WPS total assets of more than \$303 million with net reserves in excess of \$167 million. Plus, we carry no long-term debts.



A STRONG, STABLE PARTNER

- WPS is a financially secure benefit administrator and insurer with more than 60 years of experience and monetary reserves totaling more than three times the state-required minimum.
- Successful health benefit administration for private sector employers has helped us earn long-term contracts with the U.S. Department of Defense and the Centers for Medicare and Medicaid Services. The health benefits of millions of active-duty and retired military personnel, and older Americans across the nation and around the world are entrusted to WPS.
- Recently WPS was named one of the World's Most Ethical Companies by the Ethisphere Institute, a think-tank dedicated to the creation, advancement, and sharing of best practices in business ethics, corporate social responsibility, anti-corruption, and sustainability. WPS was the only health benefits company to be awarded this honor.
- We partner with leading dental, prescription drug, Section 125, COBRA, and life/disability companies including our subsidiary EPIC Life, to deliver complete, integrated employee benefits packages.
- Our financial strength enables us to offer stop-loss insurance on our own paper, but we also have access to many other stop-loss insurers, so you are assured of securing the most favorable terms.



Your Plan. Your Way. That's Our Idea of Flexible.

It's your plan, so tell us what works best for you and your employees and we'll do everything in our power to make it happen. When you choose WPS Health Insurance as your health benefits administrator, you'll have a partner with a flexible and efficient technology platform that can accommodate highly unique plan designs.

Employers sometimes come to us who are happy with their benefit plan, but unhappy with their current benefits administrator. In these cases, we'll simply take over administration of an existing plan, with no further changes needed. But, if you'd like to make refinements to your plan, we'll gladly help you explore cost-saving options through careful analysis of your current plan data and expert consultation.

Our job is to administer your plan as efficiently as possible, so you save money and your employees to get the most out of their benefits. From our dedicated team of self-funding professionals, to our experienced clinical staff, to our helpful customer service representatives, we'll do whatever it takes to make self-funding with WPS one of the best decisions you'll ever make.

WPS can administer virtually **ANY PLAN**
you want, need, or can imagine.



Helping You Control Costs with Up-Front Pricing

We make budgeting easier with our simple, straightforward pricing model. Our comprehensive medical administrative fee includes all of the core services you need for an efficient self-funding program. Medical review, underwriting, plan implementation, ad hoc reporting, Explanation of Benefits (EOB) mailing costs, and much more are included in our medical administrative fee. Most administrators charge separately, even hourly, for these services... charges that can add up quickly and make it difficult to predict what your costs will be. With WPS there are no surprises, just surprisingly consistent results.

OUR COMPREHENSIVE MEDICAL ADMINISTRATIVE FEE INCLUDES:

- Medical Management
- Claims adjudication
- Medical review
- Outpatient preauthorization
- Customer service
- Online reporting
- Group and member Web tools
- Basic Wellness
- New business implementation
- Mailing fees
- ID cards
- Explanation of Benefits
- HIPAA certificate
- WPS bank account
- Schedule A and/or C information
- NY surcharge reporting
- Medicare reporting
- IBNR report
- Fraud and abuse review
- Stop-loss interface fee
- Benefit changes
- Vision discount
- Underwriting services

ADDITIONAL SERVICES:

- Chronic care management
- Advanced Wellness
- Pharmacy benefit management
- Third-party liability services
- Transplant network

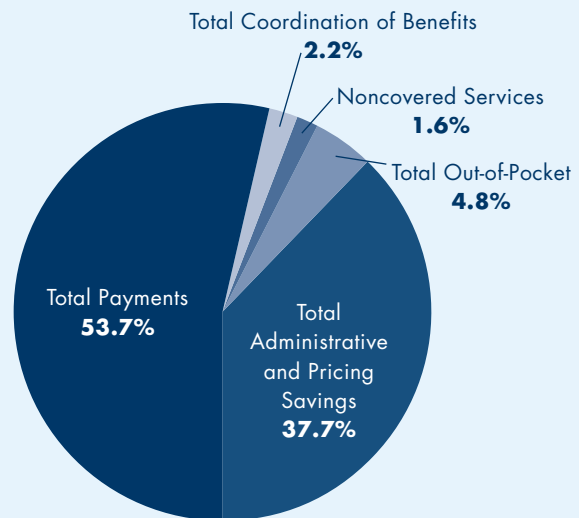


Fast, Accurate, and Fully Automated Claims Administration

When we process your claims, we promise to value your money just like we do our own when we process our fully insured plans. We stand behind this promise not only with a 99% claims accuracy rate, but also with a service guarantee based on financial and statistical accuracy and claims turnaround time.

Our automated claims processing and editing system checks each claim three times for accuracy. And because it's a paperless system, most claims are processed without manual intervention. It all adds up to faster, more accurate claims processing, making you and your employees more satisfied with your health plan.

OUR CLAIMS EXPERTISE SAVES YOU MONEY



Consider the pie as \$100 in claim charges.

WPS maximizes your savings, while other less efficient claims administrators may pay more of the charge. Translated to \$1 million in charges, our claims efficiencies would save you nearly \$500,000.



Outstanding Service... Guaranteed

Customer service is more than just answering the phone and providing the right answers. To us customer service also means knowing your plan inside and out. When you partner with WPS, a dedicated customer service consultant works directly with you to understand your needs and handle your concerns. Should you need quick access to your plan information day or night, WPS has a variety of convenient online tools to choose from—search for a doctor, get claims and eligibility status, or change addresses. Monitor your plan and more with our online reporting tool. It's safe, secure, and all available at no additional cost.

WE GUARANTEE our service levels up front and in writing.

OUR SELF-FUNDED CUSTOMER SATISFACTION RATING IS 94%. HERE ARE A FEW REASONS WHY:

- Dedicated customer service consultant
- Wisconsin-based call center with convenient hours
- Call center team trained specifically on your plan
- Most calls answered in 30 seconds or less
- 90% first call resolution
- ID cards within five business days



Integrated Care Management: Spanning the Continuum of Health

WPS offers a suite of integrated care management services designed to optimize the health of members and drive down overall costs. Our programs address all states of health, from catastrophic illness to health and wellness. WPS case management nurses act as patient advocates, working with patients, families, and providers to personalize care plans for members with complex, long-term, or catastrophic health conditions. Our URAC-accredited utilization management program monitors patient care to help your employees receive appropriate services. We use predictive modeling and pharmacy claims to identify members who may benefit from chronic care management. Early identification, up to 90 days sooner than traditional disease management, allows our team to monitor and coordinate care, often resulting in improved outcomes and reduced costs.



ACCREDITED
HEALTH UTILIZATION
MANAGEMENT

Promoting Healthy Lifestyles and a Healthy Bottom Line

WPS is committed to providing your employees with the tools and resources they need to achieve good health and maintain healthy lifestyles. Participants in our comprehensive wellness program can receive Health Risk Appraisals, personalized coaching, education, and support to help them develop and maintain healthy habits. What's more, all of your employees have access to comprehensive health tools available on the WPS Web site. Our objective is to help you contain long-term health care costs and build a healthier, more productive workforce.



Smart Rx

WPS Pharmacy Services teams up with pharmacists and physicians to help make sure your employees receive the right drug, in the right dosage, at the right time...all the while reducing harmful and wasteful use of medications. Ultimately, this approach strikes a balance between comprehensive prescription benefits and affordable coverage, reining in costs while improving the health of your workforce.

True Cost Transparency

WPS partners with an industry-leading pharmacy benefit manager to deliver the very best prescription drug management services for you and your employees. We've negotiated pass through pricing with Medco. That means if we get better terms from a pharmacy, those savings are passed on to you. These savings alone can amount to up to one percent of total claims.

WPS Chronic Care Management engages members
with chronic illness **90 DAYS SOONER**
than traditional disease management practices.

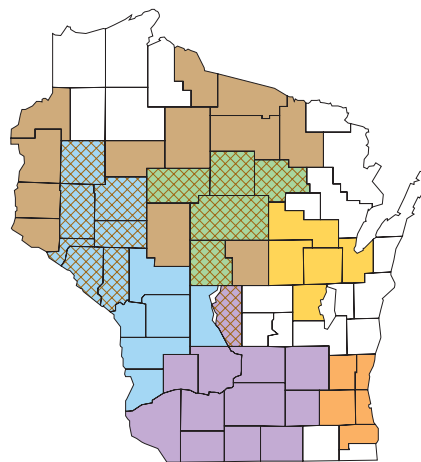


Network Numbers That Work in Your Favor

Whether your coverage requirements are regional, statewide, or national, WPS offers a network solution to cost-effectively connect your employees with the providers they want to see. Our provider networks encompass thousands of health care professionals throughout Wisconsin, including an extensive array of hospitals, clinics, and specialty care centers. Through *OptumHealth Care Solutions—Complex Medical Conditions*, our preferred transplant network, your employees can also gain access to multiple transplant “Centers of Excellence” for even greater access to truly exceptional care.

Our Experience Means Savings for You

Our long-standing relationships with providers throughout the state offer you and your employees a high degree of stability. In addition, we leverage our enrollment numbers, today nearly a quarter million strong, to negotiate discounted fees that save you money. Direct, ongoing contact with major provider networks assures proper billing, accurate processing, and prompt payment of claims.



WPS Regional Networks offer savings of up to 20% over our Statewide Network.



A Complete, Turnkey Benefits Package That's Easier for You

It takes more than health benefits to meet the needs of your employees. That's why we've established partnerships and preferred vendor relationships with leading providers of ancillary benefits, including our wholly owned subsidiary, Epic Life Insurance, and Delta Dental of Wisconsin. Through EPIC Life, our partners, and preferred vendors, you enjoy the ease and convenience of a turnkey, best-in-class employee benefits solution with:

- Medical benefits
- Flexible group term life
- Short- and long-term disability
- COBRA
- Dental
- Vision
- Accidental death and dismemberment
- Voluntary life
- Health Reimbursement Accounts
- Flexible Spending Accounts

Of course, if you have existing relationships with ancillary providers that you'd like to continue, we're willing and able to accommodate your requirements.

We would be delighted to earn the opportunity to put the experience and resources of WPS Administrative Services to work for your business.

Please include us in your next administrator evaluation process,
or call **1-866-297-4977** for more information.



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