



ConsumerSelectsm

Empowering Choices for Your Employees



WPS
HEALTH INSURANCE[®]

THE PERFECT BALANCE OF COST CONTROL AND CHOICE.

With health care costs continuing to rise, it may seem like you're in a no-win situation when deciding on health coverage for your business. Either your bottom line suffers or your employees do.

Passing on costs to your employees in the form of higher premiums and reduced benefits is a limited, short-term strategy. And full replacement of your current health plan with a high-deductible plan may be perceived as a significant "takeaway," damaging morale and reducing employee satisfaction.

This dilemma has a solution. It's called **ConsumerSelect**sm, another offering in the suite of consumer-driven products from WPS Health Insurance. ConsumerSelect strikes the perfect balance between control and choice, giving you a powerful means of controlling health benefit costs, while empowering your employees with meaningful health plan choices.

PUT A CLAMP ON COSTS.

ConsumerSelect gives you unprecedented control over your business's health care costs. You define the health benefits budget for your business and use this budget to fund a base health plan. Employees who "buy up," opting for a richer plan, pick up the difference in cost. Your contribution stays the same, allowing you to better predict and control your costs each year.

PROVIDE REAL CHOICES.

Too often, controlling costs means reducing benefits, narrowing options, and dealing with dissatisfied employees. *With ConsumerSelect, it's just the opposite.* ConsumerSelect allows you to offer your employees a spectrum of health plan options—real choices that empower them to select health coverage that best meets their needs.

TURN EMPLOYEES INTO HEALTH CARE CONSUMERS.

ConsumerSelect introduces a new factor into the health benefits equation—employee engagement. When you ask your employees to choose a health plan, they begin to understand the financial implications of their decisions. And in seeing the connection between benefit levels and their associated costs, your employees take a crucial first step toward becoming true health care consumers.



Satisfy your employees.

Everyone is different. Everyone's health care needs are different, too. ConsumerSelect helps you meet those needs with a variety of plan options for your employees. For example, a young, single employee who's healthy may prefer a plan option that offers lower premiums, tax savings, and portability, like our HSA-Qualified High-Deductible Health Plan. On the other hand, an employee with a family may value the richer benefits of a traditional plan, even with the higher premium associated with it. Either way, your costs stay the same due to your defined budget.

Enjoy the simplicity.

- It's easy to set up your ConsumerSelect package. We'll walk you through the process.
- There's no added cost to create a package with multiple WPS plans, and you enjoy single-carrier ease of enrollment and administration.
- Groups of all sizes can offer up to four plan options.

Create a health plan package.

ConsumerSelect allows you to create a health plan package that meets your financial requirements *and* the needs of your employees. You can offer up to four options by selecting different combinations of deductibles, copays, coinsurance, and plan networks.

Your WPS sales representative or agent can help you create the plan package that works best for you. The examples below show some of the ways ConsumerSelect can help you achieve your objectives.



EXAMPLE 1: Leverage Regional Network Savings

Reduce premium with a base plan that gives your employees access to providers in one of our regional networks. Employees who want access to providers outside of this network can buy up to our statewide PPO plan.

BASE PLAN

- \$500 deductible
- 90/70 coinsurance
- Regional PPO Network

BUY-UP PLAN

- \$500 deductible
- 90/80 coinsurance
- **Statewide PPO Network**

EXAMPLE 2: Ease into an HSA-Qualified Plan

Want more employee responsibility for health care financing, but are concerned about your organization's "readiness?" Use ConsumerSelect to offer an HSA plan, while still providing employees the option of a traditional plan design.

BASE PLAN

- \$1,500 HSA-Qualified High-Deductible Plan
- 80/60 coinsurance
- Regional PPO Network

BUY-UP PLAN

- **\$1,000 deductible**
- **90/70 coinsurance**
- Regional PPO Network

EXAMPLE 3: Offer Up to Four Options

Reduce premium through higher deductibles, copays, and coinsurance, yet give employees the choice to buy up if they prefer lower out-of-pocket costs or statewide provider access.

BASE PLAN

- \$2,850 HSA-Qualified High-Deductible Plan
- 80/60 coinsurance
- Regional PPO Network

BUY-UP PLAN 1

- **\$1,000/\$2,000 deductible**
- 90/70 coinsurance
- Regional PPO Network

BUY-UP PLAN 2

- **\$250/\$500 deductible**
- **100/80 coinsurance**
- Regional PPO Network

BUY-UP PLAN 3

- **\$250/\$500 deductible**
- **100/80 coinsurance**
- **Statewide PPO Network**



Controlling health plan costs is *your* choice.

To learn how you can provide employees with empowering choices and control your costs, call WPS today at **1-866-297-4977**, or contact your local agent.



1717 West Broadway
P.O. Box 8190
Madison, WI 53708-8190
www.wpsic.com