



# The HCC Health Plan

*Exclusive Benefit Design for the Healthy Communities Cooperative*





# AFFORDABLE COVERAGE AND HEALTHY LIFESTYLES GO HAND-IN-HAND.

That's the philosophy behind *The HCC Health Plan*, the innovative new health insurance plan designed exclusively for members of the Healthy Communities Cooperative (HCC), administered by WPS Health Insurance. One of the primary principles of the Cooperative is to reduce overall health care costs by encouraging employees to make healthy choices. That means:

- Motivating employees to get the preventive care they need to stay healthy.
- Empowering employees to take action to address modifiable risks (like smoking, weight, and stress) to achieve their optimal level of health.

With *The HCC Health Plan*, Cooperative members and their employees have access to flexible, affordable health plans, generous preventive health and disease management benefits, and an extensive array of wellness resources. Everything you need to keep costs in check and enhance the everyday wellbeing of your workforce.



## About the **HEALTHY COMMUNITIES COOPERATIVE**

The Healthy Communities Cooperative (HCC) was founded in 2008 with the backing of several local chambers of commerce. HCC is dedicated to providing its members with affordable health insurance options through cooperative purchasing and a focus on preventive health care and wellness. Visit [www.healthycommunitiescoop.org](http://www.healthycommunitiescoop.org) for a current list of participating chambers.

# PLANS DESIGNED WITH YOUR BUSINESS IN MIND.

*The HCC Health Plan* is available to Cooperative members with businesses of any size—it's even available to sole proprietors. Customize a plan ideal for your business with your choice of plan designs:

- A traditional PPO with richer benefits and drug and office visit copays, or
- A lower-premium HSA plan with a tax-advantaged personal savings account for employees.

Plus, a wide range of deductible and coinsurance options that allow you to tailor either plan to suit the needs of your employees and your bottom line.

## FIRST-DOLLAR PREVENTIVE COVERAGE KEEPS EMPLOYEES HEALTHY.

Regular checkups help employees and their doctors catch serious illnesses early, when they're easier and less expensive to treat. That's why *The HCC Health Plan* features first-dollar coverage for preventive care. It's an effective way of encouraging employees to get the care they need to stay healthy while keeping your company's health care costs in check.



## WELLNESS BENEFITS EMPOWER EMPLOYEES TO LIVE WELL.

One of the most effective ways to control health care costs is to encourage employees to make healthy choices. *The HCC Health Plan* features two important resources to help get employees on the road to wellness:

- A Health Risk Appraisal (HRA) questionnaire designed to measure health status across a broad range of categories.
- Biometric Screenings, like blood glucose, blood pressure, and cholesterol tests.

The HRA and screenings combine to create a complete health portrait of each employee. The final results are used to provide:

- An individual wellness report for each employee.
- An aggregate wellness report for all participating members of *The HCC Health Plan*.

A wellness coach will follow up with each employee via telephone to review the results of the HRA and screenings.

Employees looking for additional support to achieve health-related goals—like quitting smoking or losing weight—can sign up to take part in additional wellness coaching. This optional service is available to individual employees for an additional fee.



## **NEXT-GENERATION DISEASE MANAGEMENT TARGETS COSTLY HEALTH CONDITIONS.**

People with chronic illnesses make up only 20 percent of your employee population, but they account for as much as 80 percent of total health care costs.

*The HCC Health Plan* features disease management services designed to reach out to employees at the first sign of a chronic illness. The program focuses on providing health education and member support to



improve compliance with medication regimens and treatment plans, reduce hospitalizations and use of medical services, and increase adoption of healthy behaviors. This strategy helps ensure more appropriate, cost-effective care, resulting in reduced costs over time.

## **NETWORK OPTIONS TO FIT YOUR NEEDS AND BUDGET.**

*The HCC Health Plan* offers a choice of regional, statewide, and national network solutions to connect your employees with the providers they want to see.

- The regional network is an ideal, cost-effective choice for employers with employees situated in southern Wisconsin.
- The statewide network is ideal for employers with employees who live or travel throughout Wisconsin.
- A national network wrap, which comes with both the regional and statewide networks, provides coverage for employees who travel out of state. In addition, several national primary network options are available to provide coverage for employees who live out of state.

All network solutions feature broad access to quality providers offering a full range of health care services. Simply choose the network that fits your needs and budget.



## **Online tools support healthy choices.**

*The HCC Health Plan* provides access to wellness tools and resources to empower employees to take action to improve their health and make beneficial lifestyle changes. Through the Health Center at [www.wpsic.com/healthcenter](http://www.wpsic.com/healthcenter) your employees can access:

- An online health encyclopedia, providing Prescription-Strength Information™ on thousands of health topics.
- Health tools that help them make wise decisions and take action to improve their health.
- Information on health club discounts and other incentives for healthy choices.
- Online wellness newsletters that keep them engaged.

# A PROACTIVE APPROACH BRINGS LONG-TERM REWARDS.

If you want to rein in expenses and enhance the wellbeing of your employees, it pays to tackle health-related issues head-on. *The HCC Health Plan* focuses on addressing employee needs across the continuum of health, from catastrophic and chronic illness to prevention and lifestyle management. This proactive approach can help you reap big rewards, including:

- Lower health care costs
- Healthier, more productive employees
- Reduced absenteeism and “presenteeism”
- Enhanced recruitment and retention of healthy employees
- Improved employee relations and morale

Over time, the goal is not only to help you reduce health plan costs, but to help you create a self-sustaining culture of wellness in your workplace.

**For more information on *The HCC Health Plan*, or to request a no-obligation quote, please contact your local participating chamber of commerce.**



**IMPORTANT: This brochure, provides only a general description of benefits, limitations, and exclusions. You can find a detailed description of coverage in the applicable policy issued to you. Coverage is subject to all the terms and conditions of the policy and any endorsements.**

**If there's ever a discrepancy between the policy and this brochure, the policy has final authority.**



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