

Health Tradition Health Plan

*A Mayo Health System Choice in Wisconsin*



Premier Plus

Member Handbook

EASE

# **Member Handbook: A Guide to Using Health Tradition Premier Plus**

*This handbook serves as your guide for accessing healthcare services under the Health Tradition Premier Plus healthcare plan. Keep it in a convenient location, and refer to it when you have questions about your plan.*

**Note:** *This handbook provides an overview of the plan and is not intended to provide full details about plan benefits. Refer to the official plan documents for detailed information about your covered benefits, exclusions and limitations. If there is any discrepancy between this handbook and the plan documents, the plan documents will be relied upon for plan administration.*

*This plan is administered by Health Tradition Health Plan, whose offices are located in Onalaska, Wisconsin. Health Tradition is a managed care organization specifically designed to meet the healthcare needs of our region.*

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# Who to Contact when You Need Help

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*Health Tradition Premier Plus offers a range of healthcare resources when you need assistance.*

When you need assistance, there are a variety of places to turn. Use the general guidelines below to help determine who to contact:

**Network Healthcare Provider** When you have any type of healthcare problem, unless it is life-threatening, call your network healthcare provider first. Based on your symptoms and condition, your network healthcare provider will work with you to decide how to best treat your condition.

**Ask Mayo Clinic** *Ask Mayo Clinic* nurses are available 24 hours a day, 365 days a year for answers to your healthcare questions. The nurses will provide you with reliable information or direct you to another resource. Simply call **1-877-817-0936** (toll-free).

**Urgent Care Clinics** Urgent care clinics are available to take care of healthcare problems that are not emergencies, but do require immediate medical attention (for example, stomach flu, skin conditions, twisted ankle, minor cuts and burns). Usually, it's best to start by calling your network healthcare provider — he or she can help you decide if you need to visit an urgent care clinic. Refer to the *Health Tradition Provider Directory* for a list of the Plan's urgent care clinic locations.

## Who to Contact when You Need Help,

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**Emergency Room** Emergency Rooms are available 24 hours a day to handle life-threatening medical problems. Prior authorization is not required for Emergency Room visits.

**Health Tradition Customer Service** Health Tradition Customer Service Representatives are available at **1-877-832-1823** (*toll-free*) from 7 a.m. to 7 p.m., Monday through Friday, to answer routine questions about claims, eligibility, enrollment, your membership card, plan benefits, selecting a healthcare provider or the healthcare provider network. A 24-hour voice response unit also is available when you may not need to speak directly with a Customer Service Representative or for calls after hours.

**Health Tradition Member Advocate** Contact the Health Tradition Member Advocate at **1-888-459-3020** (*toll-free*) or **608-783-9505** if you have questions about unresolved claims, billing issues or need assistance with complaints.

**Health Tradition Referral Coordinator** If you have a question about a referral or prior authorization issue, contact the Health Tradition Referral Coordinator at **608-781-9692** or **1-888-459-3020** (*toll-free*).

**[www.healthtradition.com](http://www.healthtradition.com)** This Web site provides access to a variety of information about your health plan benefits.

# Health Tradition Premier Plus

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*Health Tradition Premier Plus is a comprehensive healthcare plan offering a choice of healthcare providers for you and your family with different benefit levels.*

Coverage is provided for covered services received from in-network or out-of-network healthcare providers.

You will receive in-network benefits when covered services are provided by Health Tradition network healthcare providers or obtain a Plan-approved referral for services provided by an out-of-network healthcare provider.

You will receive out-of-network benefits when covered services are provided by an out-of-network healthcare provider without a Plan-approved referral.

Covered services that are not provided by or under the direction of an in-network healthcare provider are not covered as in-network benefits, except for emergency care, urgent care received out of the service area, and covered services with an approved referral from the Plan. Services received from an out-of-network provider may be subject to usual and customary charges.

*Remember, the Summary of Benefits shows the level for in-network benefits and out-of-network benefits. In-network benefits generally provide coverage at a higher level than out-of-network benefits.*

# Out-of-Network Benefits

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*There are some important differences when you receive care outside the Health Tradition network.*

In most cases, when you receive care outside the Health Tradition network, your costs will be higher. Please note these important differences about receiving care outside the network:

- Preventive care is not covered, including mammograms.
- You may have a deductible amount each year before you begin receiving some plan benefits.
- Your annual out-of-pocket limit is higher.
- In most cases, you will have to pay more.
- You must notify the Plan within 48 hours if you receive emergency hospitalization services or maternity delivery/inpatient services.
- In some situations, you may need to pay for services and file paper claims to be reimbursed.
- Services received from an out-of-network provider may be subject to usual and customary charges.

*Refer to your Plan documents for more information.*

# Your Membership Card

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*Carry your card at all times and present it whenever you visit a provider, clinic, hospital or pharmacy.*

Your membership card is important because it identifies you as a member of Health Tradition Premier Plus. Show your card when you receive any healthcare services or fill a prescription.

If you choose single or family coverage, you will receive two cards. When you receive your card, please discard any previous health plan or pharmacy cards. Be sure to verify that your name and other information printed on the card are correct. If any part is incorrect or you need additional cards, please call Customer Service at **1-877-832-1823** (toll-free).

## Health Tradition Health Plan

*A Mayo Health System Choice in Wisconsin*

**Premier Plus**

HTW12345601 SAMPLE, JOSEPH Q  
HTW12345602 SAMPLE, SUSAN  
HTW12345603 SAMPLE, BRANDON  
HTW12345604 SAMPLE, JESSICA  
HTW12345605 SAMPLE, PEGGY  
HTW12345606 SAMPLE, ANN  
HTW12345607 SAMPLE, KIM

Group #: XXXX

Group Name: Your Group Name Here

Plan Type: Medical/Pharmacy

RX Group: MCL PCN: SXC RX Bin: 610593



Never lend your card to someone else. If your card is lost or stolen, please notify Customer Service immediately at **1-877-832-1823** (toll-free).

**Note:** *Your membership card is valid only as long as you are enrolled in the plan. Possession of a card does not guarantee the benefits of plan membership.*

# Healthcare Provider Network

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*Health Tradition Premier Plus is a comprehensive healthcare plan offering you a choice of healthcare providers.*

## **In-Network**

The Health Tradition network provides access to Franciscan Skemp Healthcare and other healthcare providers, clinics and hospitals throughout the region. The Health Tradition network includes healthcare providers in Wisconsin, Minnesota and Iowa. *A network is a specific group of healthcare providers under contract with Health Tradition.*

Although many healthcare providers are included in the network, please check your *Health Tradition Provider Directory* to make sure your healthcare provider is listed. The Health Tradition healthcare provider network is continually updated so please call Health Tradition Customer Service at **1-877-832-1823** (toll-free) if you have a question about a specific healthcare provider.

Enrolling in Health Tradition does not guarantee services by a particular healthcare provider on the list of healthcare providers. Under certain circumstances, however, you may continue to visit that healthcare provider for a specified period of time to complete treatment.

You will receive the highest level of benefits when your care is provided by a provider within the Health Tradition network or with a Plan-approved referral for out-of-network services. If these services are received from an out-of-network provider, they may be subject to usual and customary charges.

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### **Out-of-Network**

Under the plan, you also can visit any healthcare provider, including Mayo Clinic. You will receive the out-of-network benefit when you use an out-of-network provider without a referral approved by the Plan prior to receiving services. Services received from most out-of-network providers will be subject to usual and customary charges. These charges will not, however, apply to visits to Mayo Clinic.

Remember, though, there is no benefit coverage for preventive care services, routine eye and hearing exams, or mammograms received outside the Health Tradition network.

# Accessing an Individual Healthcare Provider

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*We encourage you to choose a network healthcare provider and visit him or her for routine care.*

A healthcare provider gives you personalized, comprehensive care over time. He or she will get to know you, your medical history, your family and your lifestyle. This healthcare provider is usually your first contact with the healthcare system. A healthcare provider has knowledge about a variety of different medical disciplines and manages your total health needs. This includes arranging any referrals, inpatient stays or outpatient procedures.

Once you choose a healthcare provider, we encourage you to visit him or her for routine care. This continuity helps you feel more comfortable with your healthcare provider, and it helps your healthcare provider counsel and care for you more effectively. Serious illness often can be prevented if you are receiving quality healthcare on a regular basis from someone who knows your medical history and lifestyle. And if you do become ill, early detection and careful management of disease are important.

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## **Accessing an Individual Healthcare Provider,** continued

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A few things to remember about choosing a healthcare provider:

- Healthcare providers in family practice, general internal medicine, pediatrics, OB/GYN and women's health services offer primary care services.
- Take some time to carefully consider who will be your healthcare provider — it is important that you feel comfortable with your healthcare provider.
- Each family member can choose his or her own healthcare provider.
- If you choose a new healthcare provider, we encourage you to make an appointment and give the healthcare provider an opportunity to establish an understanding of your overall health.

# Specialty Care

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*If you need specialty care, your network healthcare provider will work with you to help decide what is best for you.*

When you and your network healthcare provider decide you need specialty care, your healthcare provider can assist you by coordinating all of your care. You may make a direct appointment with any specialist. If a specialist refers you to another specialty care provider, you may make a direct appointment.

If you visit a mental health/substance abuse provider for an initial assessment or a chiropractic healthcare provider, you do not need to obtain a referral from your healthcare provider.

Remember, you will receive the highest level of plan benefits when you visit a specialist within the Health Tradition network. Please refer to page 17 (Referrals) for more information.

# Mental Health and Substance Abuse

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*Mental health and substance abuse services do not require authorization from a network healthcare provider.*

Outpatient psychotherapy services at Franciscan Skemp Behavioral Health, Family and Children's Center, or any other mental health/substance abuse providers do not require a referral from your network healthcare provider.

## **In-Network**

After your initial assessment and treatment visits, your provider will submit a plan of care to Health Tradition for approval of continuing services.

## **Out-of-Network**

If you are seeking treatment at an out-of-network mental health provider, services will be paid at the lower benefit level. Out-of-network services do not require authorization by the Plan, except for those requiring prior authorization.

## **Services Requiring Prior Authorization**

Authorization is required for the following types of psychological services:

- Psychological testing
- Group services
- Inpatient psychiatric and substance abuse care
- Day treatment services

The Plan will determine if authorization is necessary prior to your visit. Although your therapist may assist you in obtaining authorization, Health Tradition encourages you to obtain it. Proof of a Plan-approved authorization is necessary for proper payment of a claim.

**Mental Health and Substance Abuse,**  
*continued*

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For more information on mental health and substance abuse services, please contact Health Tradition at **608-781-9692** or **1-800-459-3020** (*toll-free*).

# Prior Authorization

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*You must receive prior authorization from the Plan for certain services to receive plan benefits.*

Certain services are covered only upon receiving prior authorization. Under Health Tradition Premier Plus, it is your responsibility to obtain prior authorization and receive the Plan's confirmation *before* you receive services.

Certain services, such as experimental treatments, drugs or some durable medical equipment, require prior authorization. The *Certificate of Coverage* fully defines services requiring prior authorizations to obtain coverage.

*Preventive services are not covered out-of-network. Be sure to tell any out-of-network specialist that these services will need to be provided in-network to be covered.*

If you have questions about prior authorization, please contact the Health Tradition Referral Coordinator at **608-781-9692** or **1-888-459-3020** (*toll-free*). If you have questions about who is an out-of-network healthcare provider, call Customer Service at **1-877-832-1823** (*toll-free*).

# Referrals

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*It is your responsibility to obtain an approved referral from the Plan for services outside the Health Tradition network in order to receive the highest level of benefit.*

Your in-network healthcare provider is responsible for completing and signing a referral authorization request form and forwarding it to Health Tradition. You must have written authorization before you can receive out-of-network services at the highest benefit level. Amounts exceeding the usual and customary payments will be the responsibility of the member. You will receive written confirmation indicating what services have been authorized by the Plan.

You need to be aware of what services are to be performed by the provider. In certain instances, the care may be limited to a specific type, frequency of visits or range of dates. Your provider also will receive a copy of the referral.

In certain circumstances, you and your provider may decide you need a standing referral. Your provider is responsible for contacting the Plan medical director to receive authorization.

If you have questions about the referral process, please contact the Health Tradition Referral Coordinator at **608-781-9692** or **1-888-459-3020** (*toll-free*). If you have questions about who is an out-of-network healthcare provider, call Customer Service at **1-877-832-1823** (*toll-free*).

# Ask Mayo Clinic

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*Call Ask Mayo Clinic toll-free at 1-877-817-0936 for answers to your health questions anytime day or night.*

As a member of Health Tradition Premier Plus, you and your family can call *Ask Mayo Clinic*, a toll-free nurse line, 24 hours a day, 365 days a year. *Ask Mayo Clinic* nurses are available to answer your health questions, help you decide what to do and give you information that helps protect your health.

*Ask Mayo Clinic* is staffed by professional, caring registered nurses. These nurses are trained to handle telephone inquiries, and they use the latest online healthcare references to answer your questions. Moreover, *Ask Mayo Clinic* only uses the most reliable medical information.

You can call *Ask Mayo Clinic* anytime. However, *Ask Mayo Clinic* does not diagnose conditions or serve as a substitute for 911.

When you call *Ask Mayo Clinic*, a nurse may:

- Ask for your name and phone number
- Ask about your symptoms and help you decide if you should visit your primary care provider, an urgent care clinic or the Emergency Room
- Give you information and instructions for how to care for yourself or a sick family member
- Answer your general health questions about conditions, medications and treatments
- Make a follow-up call for further evaluation and information, if appropriate

# Urgent Care

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*Urgent care situations are conditions that will worsen if you delay medical attention until the next available appointment, but are not life-threatening emergencies. Whenever possible, try to contact Ask Mayo Clinic or your healthcare provider and follow their directions for urgent care services.*

Urgent care clinics are available to take care of healthcare problems that are not emergencies, but do require immediate medical attention. Conditions evaluated in an urgent care clinic include:

- Upper respiratory problems
- Stomach flu
- Vaginal and urinary tract infections
- Ear infections
- Some forms of minor trauma such as sprains, strains, scrapes, cuts and minor burns

At most urgent care clinics, patients are registered on a first-come, first-served basis. The staff will make every attempt to see you as soon as possible after you arrive. However, as in any unscheduled care area, those who are more seriously ill or injured must be seen first.

Services at out-of-network urgent care clinics are subject to usual and customary charges. Please refer to your *Health Tradition Provider Directory* for a list of the Plan's urgent care clinics.

# Emergency Care

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*In the case of an emergency, go to the nearest hospital Emergency Room immediately or call 911.*

Show your membership card as soon as medically possible.

Emergency care is covered 24 hours a day, 7 days a week, no matter where you are or when it's needed. Prior authorization is not required for emergency care services.

*Emergency care is medical treatment required unexpectedly and immediately because of an accidental injury or emergency illness. An emergency exists when a member's symptoms are severe enough to lead a prudent layperson to reasonably conclude that immediate medical attention is necessary. It does not include elective medical treatment for an illness or injury (including follow-up care from an Emergency Room visit) for which the need for care could reasonably have been foreseen. If you receive emergency care outside of the service area and are hospitalized, please notify Health Tradition Utilization Management at **1-888-459-3020** (toll-free) within 48 hours or as soon as possible. If you cannot call, please have someone call for you.*

Emergency symptoms are severe and often occur unexpectedly. *Emergency care is medical treatment required unexpectedly and immediately because of an accidental injury or emergency illness.* For example, go to the nearest emergency room immediately if you experience conditions such as:

- Sudden severe headache, paralysis, seizure or stroke symptoms
- Loss of consciousness

## **Emergency Care**, *continued*

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- Heavy bleeding from any source
- Major trauma or motor vehicle accidents
- Breathing difficulty of any type
- Chest pain or pressure
- Severe pain
- Head or neck injuries
- Fractures

Emergency care does not include elective medical treatment for an illness or injury for which the need for care could reasonably have been foreseen or follow-up care after an emergency.

# Hospitalization

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*You may be admitted to any hospital.  
Your healthcare provider will coordinate  
your hospital admission.*

When you need hospital care, you may visit any hospital. Your network healthcare provider will coordinate your hospital admission at a Health Tradition network hospital. If you use a non-network hospital, you must notify the Plan. If you are admitted to a hospital for an elective procedure, please contact Utilization Management at **1-888-459-3020** (*toll-free*) or **608-781-9692** at least two days prior to the admission.

If you are admitted to a hospital as a result of an emergency, please contact Utilization Management at **1-888-459-3020** (*toll-free*) or **608-781-9692** within 48 hours or as soon as possible. If you are not able to call, please ask a family member or your healthcare provider to call for you. Failure to notify the Plan may result in claims being denied for payment.

Present your membership card when you arrive at the hospital. Please refer to your *Health Tradition Provider Directory* for a listing of Health Tradition network hospitals.

Remember, you will receive the highest level of plan benefits when you use a hospital within the Health Tradition network.

# Preventive Care

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*Health Tradition Premier Plus provides comprehensive coverage for preventive care.*

*Preventive services are not covered out-of-network. Be sure to tell any out-of-network specialist that these services will need to be provided in-network to be covered.*

Preventing illness is one of the best ways to improve your quality of life. Preventive care programs are part of the plan, which includes coverage at in-network providers for:

- Preventive physical exams
- Lab or x-rays per current Preventive Guidelines
- Well-child care (frequency determined by your healthcare provider)
- Well-woman gynecological exams, including Pap smears
- Mammograms
- Adult and child immunizations
- Hearing exams (one exam per calendar year)
- Vision exams (one exam per calendar year)

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### Some helpful definitions

**Physical exam:** A preventive physical exam includes a health history, medical examination, associated counseling and certain preventive x-ray and lab tests. If you have a current illness or chronic condition that requires ongoing monitoring and related tests, this portion of your exam will **not** be considered preventive.

**Immunizations:** Routine preventive immunizations for children and adults are covered under Health Tradition Premier Plus. Immunizations for foreign travel are **not** covered.

**Hearing exam:** A hearing exam includes an initial history, hearing exam, associated counseling and discussion of exam results.

**Preventive care:** Medical care emphasizing prevention and early detection by performing periodic, regular testing and other services.

**Vision exam:** A vision exam includes a refractive eye exam and glaucoma screening. The fitting and repair of glasses or contacts and surgeries to correct vision are **not** covered under Health Tradition Premier Plus.

# Filing Claims

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*You do not need to file paper claims if you receive care within the Plan's network.*

When you visit a Health Tradition Premier Plus network healthcare provider (as outlined in your Provider Directory), you do not need to file any healthcare claims — your healthcare provider will file them for you. Please inform your Health Tradition Premier Plus network healthcare provider that you are a Health Tradition member.

When you visit healthcare providers outside the network, simply present your membership card for billing. Information for filing a claim is located on the back of your card. You usually do not have to file claims.

If there is a situation where you need to pay for healthcare services and then file a claim to be reimbursed, follow these simple steps:

- Obtain an itemized bill and receipt from the healthcare provider. Each bill should include items such as the patient's full name, date(s) of service, type(s) of service, diagnosis, healthcare provider's name and address and itemized charges.
- Record your ID number from the front of your membership card on the bill.
- Retain copies for your records.
- Submit the original itemized bill and receipt of payment to:

**Health Tradition Health Plan  
c/o MMSI  
4001 41st Street N.W.  
Rochester, MN 55901-8901**

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## **Filing Claims**, *continued*

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After the claim has been processed, your reimbursement will be mailed to your healthcare provider, unless you provide proof of payment.

If you have questions about this process, please call Customer Service at **1-877-832-1823** (*toll-free*).

# Prescription Drug Plan

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*You have a national network of nearly 55,000 pharmacies where you can conveniently obtain prescriptions.*

Health Tradition has contracted with SXC Health Solutions, Inc. to provide you with a national network of nearly 55,000 pharmacies. This allows you to obtain prescriptions conveniently in your community, or across the country, for the same copayment amount. Simply present your membership card to your pharmacist to verify whether the pharmacy participates in the SXC network. If you have questions about whether a specific pharmacy is in the network, please call Customer Service at **1-877-832-1823** (toll-free).

If you receive a prescription from a non-SXC pharmacy, you will only receive benefits in an emergency situation. To receive a reimbursement, please contact Customer Service.

Your prescription drug plan is based on the *Health Tradition Formulary*. The formulary is a list of Health Tradition-approved drugs that your health plan will cover. If you have a prescription for a drug that is on the *Health Tradition Formulary* and covered under Health Tradition Premier Plus, you pay either the generic or brand name copayment amount. If a drug is not listed on the formulary or not covered under the Plan, you either will be responsible for a larger copayment or the entire cost of the medication, depending on your plan. Please consult with your healthcare provider to consider switching to an alternate medication listed on the formulary — all network healthcare providers have access to the *Health Tradition Formulary*. You can be assured that these prescription drugs have been through a rigorous approval process to ensure the highest quality.

### **How This Plan Works**

Under Health Tradition Premier Plus, you pay a single copayment for up to a 34-day supply, excluding diabetic supplies. You may receive a generic drug or a brand name drug without a generic equivalent for a single copayment. The generic copayment generally is a lower amount than the brand name copayment. If you receive a brand name drug when a generic equivalent is available, you pay the generic copayment plus the difference in price between the brand name and generic drug. Health Tradition encourages you to discuss your prescription options with your healthcare provider. Please refer to your *Summary of Benefits* for exact copayment amounts.

Certain insulin and anti-migraine medications have monthly limitations per copayment. Self-injectable medications must be purchased at an SXC pharmacy. These medications will be subject to a coinsurance percentage, identified in your *Summary of Benefits*, until the drug maximum out-of-pocket limit is reached, if applicable.

You may visit the [www.healthtradition.com](http://www.healthtradition.com) Web site to learn more about your pharmacy benefits or to view the abridged *Health Tradition Formulary*.

# Coordination of Benefits

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*If you or one of your family members has coverage with more than one health plan, Health Tradition will work with you to coordinate the benefits.*

If both Health Tradition Premier Plus and another health plan cover you or your family, these plans will coordinate benefits and share the responsibility for paying your eligible healthcare costs. You may not, however, be reimbursed for more than the cost of any healthcare service you receive.

Coverage with more than one health plan most often occurs when two spouses work for different employers and each enrolls the other and/or children in their health plan. When this occurs, one health insurance plan becomes primary and one becomes secondary.

- If Health Tradition Premier Plus is primary, you will need to file your Explanation of Benefits (EOB) forms with your secondary insurance plan. *An EOB is a form sent to you after a claim has been processed outlining how much money the Plan paid and the amount you are personally responsible for paying.*
- If Health Tradition Premier Plus is secondary, you will need to file your primary insurance plan's EOB forms or Medicare Summary of Notice with Health Tradition. It is your responsibility to provide us with complete information about your other health insurance plan(s). If we do not have complete information, we cannot process your claims correctly.

If you have questions about this process, please contact Customer Service at **1-877-832-1823** (toll-free).

# Complaints

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*Our Customer Service Representatives and Member Advocates are available to address your complaints.*

If you have a complaint about any aspect of Health Tradition Premier Plus, you may take the following steps:

1. Contact Customer Service at **1-877-832-1823** (*toll-free*). Our Customer Service Representatives will help you try to solve the problem on an informal basis and will document your oral complaint.
2. If you are unable to work out the complaint through Customer Service, please contact our Member Advocate at **608-783-9505** or toll-free at **1-888-459-3020** (*toll-free*). The Member Advocate works directly with you to help find an informal or formal solution to the complaint.
3. If the informal solutions are not satisfactory, you may submit a written complaint to — **Health Tradition, P.O. Box 188, La Crosse, WI 54602-0188**. The Health Tradition Grievance Committee will review the complaint, and you will receive a written response, normally within 30 days of receipt of the complaint.
4. You may request an appeal to be resolved on an expedited basis for an urgent care situation. We can help you decide if it is urgent. Please contact our Member Advocate at **608-783-9505** or toll-free at **1-888-459-3020** for assistance.
5. The decision of the grievance committee is the final step by Health Tradition Health Plan. If you do not agree with the decision of the grievance committee, you have the right to request and obtain an independent review

## Complaints, *continued*

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of denial of a claim, referral under certain conditions or experimental treatment. The right to independent review *does not apply* when Medicare denies you coverage for benefits that are not covered by Medicare. Please contact our Member Advocate at **608-783-9505** or toll-free at **1-888-459-3020** for assistance.

6. You may resolve a problem by taking the steps outlined above. You may also contact the Office of the Commissioner of Insurance, a state agency that enforces Wisconsin's insurance laws, and file a complaint. You may contact the Commissioner of Insurance/Complaints Department by calling 1-800-236-8517 or (608) 266-0103 and requesting a complaint form.

Please refer to your *Certificate of Coverage* for more information.

# Helpful Tips when Visiting Your Healthcare Provider

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*To get the most out of visits to your healthcare provider, be sure to accurately communicate your symptoms.*

## **Analyze Your Symptoms**

Before each healthcare appointment, refer to the questions below to help describe your symptoms:

- What is your main health concern?
- How long have you had these symptoms?
- How often do the symptoms occur?
- Do symptoms come and go, or are they persistent?
- What brings it on (activity, food, position, stress)?
- Is it associated with any other symptoms?
- Have other people in your family experienced similar problems?

Knowing the answers to these questions, as well as your personal and family medical history, makes diagnosing and treating your present problems easier and more efficient. If you are transferring from another healthcare plan or provider, please have your medical records transferred to your new healthcare provider.

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## Helpful Tips when Visiting Your Healthcare Provider, *continued*

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### During Your Visit

During your visit, remember to:

- **Answer questions accurately and completely.** Be specific and give examples when you can.
- **Listen carefully.** Repeat what you heard. Ask your healthcare provider to confirm or clarify the accuracy of the information.
- **Ask questions.** Whether your healthcare provider recommends tests, surgery, a special diet or medication, try to have all your questions answered during your appointment. Before you leave the visit, you should be able to describe your problem, explain your treatment and state if and when you need to return.
- **Follow instructions exactly.** If you are unable to follow your healthcare provider's instructions, explain why. Tell your healthcare provider of any adverse effects, symptoms or complications.
- **Consider your coverage.** If you have a question about whether a service or procedure is covered, you may call Customer Service during your visit, if possible.

# For More Information

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*We want you to understand Health Tradition Premier Plus and how it works.*

**Summary of Benefits** This table outlines what you pay for services covered under the plan. Please keep this in a convenient place, and refer to it when you have general questions about plan benefits.

**Provider Directory** This directory lists the healthcare providers, clinics, hospitals and allied service providers (for example, durable medical equipment) in your network.

**Member Handbook** The handbook (this booklet) explains how your plan works, how to access medical services and who to call with questions. Keep this booklet in a convenient place and refer to it when you have questions about how to use your plan.

**Certificate of Coverage** This legal document outlines the details of your plan. Please keep this document in a safe place, and refer to it when you have detailed plan and benefit questions.

**Who to Call** Our Customer Service Representatives are available to help you with any questions or concerns you may have about the plan. Our phone lines are open from 7 a.m. to 7 p.m., Monday through Friday. A 24-hour voice response unit also is available when you may not need to speak directly with a Customer Service Representative or for calls after hours.

**Web Site** The [www.healthtradition.com](http://www.healthtradition.com) Web site provides access to a variety of information about your health plan benefits. You may also access claim and eligibility information at [www.MMSIservices.com](http://www.MMSIservices.com).

# Member Bill of Rights

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*Members have the following rights under Wisconsin law.*

Along with your rights under the *Certificate of Coverage*, you also have these rights under law:

**To choose.** Members have the right to choose a personal healthcare provider from the Plan's network of healthcare providers. Health Tradition encourages you to establish a relationship with that network healthcare provider.

**To information.** Members have the right to information about the benefit plan relating to covered services and excluded healthcare benefits; available healthcare providers; preventive care; their illness and its care; the process to make known a complaint or request; and policies/procedures relevant to their care.

**To privacy and confidentiality.** Members have the right to privacy and confidentiality of all communications and records on covered services received.

**To participate in their care.** Members have the right to be active in decisions about their treatment. Members have the right to a candid discussion of appropriate or medically necessary treatment options for their condition, regardless of cost of benefit coverage. Members have the right to be informed about the risks and benefits of treatment and to refuse care.

**To present a complaint/grievance.** Members have the right to voice concerns about their care and to receive a prompt and fair review of any complaints.

**To be treated with respect and dignity.** Members have the right to be treated with respect and dignity regardless of race, age, gender, or creed.

# Member Responsibilities

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*Members have the following responsibilities under Wisconsin law.*

As a member of Health Tradition Premier Plus, you have the following responsibilities under the Plan:

**To know their benefits and responsibilities.** Members have a responsibility to understand their health plan benefits, follow the required procedures, know how to use the Plan's provider network, and ask questions about things they don't understand.

**To provide accurate information.** Members have a responsibility to provide accurate and complete information about their health history and eligibility/enrollment. Members have a responsibility to show their membership card each time they receive services and to fulfill any financial obligations they may incur.

**To participate in their care.** Members have a responsibility to participate in their care by asking questions to understand their illness, following the recommended/agreed upon treatment plan, and making healthy lifestyle choices to try to maintain their health and prevent illness.

**To keep their appointments.** Members have a responsibility to keep their appointments or to give early notice if they must cancel.

**To show consideration and respect.** Members have a responsibility to show consideration and respect to healthcare providers and staff.

# Consumer Information

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**Cancellation** Your coverage may be cancelled by you or Health Tradition only under certain conditions. Your *Certificate of Coverage* describes all the reasons for the cancellation.

**Continuation** You may convert to an individual health maintenance organization contract or continue coverage under certain circumstances. These continuation and conversion rights are explained fully in the *Certificate of Coverage*.

**Exclusions and Limitations** Certain services or medical supplies are not covered. You should read the *Certificate of Coverage* for a detailed explanation of all exclusions and limitations.

**Full-time Student** Full-time students attending school outside the service area may receive the following covered services:

- Emergency care or urgent care without prior authorization. Prior authorization is required for subsequent follow-up care and durable medical equipment provided by an out-of-network healthcare provider.
- Coverage for healthcare services, supplies, or items is provided only if such healthcare services, supplies, or items could not reasonably be expected to be performed or obtained from an in-network healthcare provider.
- Limited mental health or chemical dependency outpatient treatment services as outlined in the mental health and chemical dependency services section.

**Newborn Coverage** If your health plan provides for dependent coverage, a newborn infant is covered from birth, but only for services provided under the terms of your *Certificate of Coverage*. Certain services are covered only upon referral or with prior authorization. It is your responsibility to enroll your newborn with the Plan. Health Tradition

will not automatically know of the infant's birth or that you would like coverage. If your health plan requires additional premium for each dependent, Health Tradition is entitled to all premiums due from the time of the infant's birth until the time you notify Health Tradition of the birth.

**Second Opinion** Coverage is provided for a second opinion on a covered service from an in-network healthcare provider. A member must have a Plan-approved referral to visit an out-of-network healthcare provider for a second opinion. Any tests, procedures, treatments or surgeries recommended by that out-of-network healthcare provider must be performed by an in-network healthcare provider unless a referral approved by the Plan is obtained for follow-up care from an out-of-network healthcare provider.

**Usual and Customary Charges** Usual and customary dollar amounts refer to the difference between what a provider or facility charges and what Health Tradition allows as payment for that service. Health Tradition allowances are based on a national standard specific to the zip code for your healthcare provider. Participating healthcare providers accept Health Tradition allowances as full payment, resulting in no differences being billed to you, although cost-sharing amounts will apply. Cost-sharing amounts include copayments, coinsurance, deductibles and hospital confinement fee amounts. Non-participating healthcare providers (those not participating in the Health Tradition network) will bill the difference to you.

Members who have referrals to non-participating healthcare providers will be personally responsible for the usual and customary differences. A referral only approves access to the healthcare provider; it does not guarantee full payment of the charges.

# Glossary

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**Annual out-of-pocket limit** The maximum cost sharing amounts you will have to pay for covered services, excluding prescription drugs, received in a calendar year.

**Claim** A request for payment from the Plan.

**Cost-sharing amount** The dollar amount a member is responsible for paying when covered services are received from a healthcare provider. Cost-sharing amounts include coinsurance, copayments, deductibles and hospital confinement fee amounts.

**Covered services** Medically necessary medical treatment and other healthcare services for which benefits will be provided, unless limited or excluded by the *Certificate of Coverage*.

**Emergency care** Medical treatment required unexpectedly and immediately because of an accidental injury or emergency illness. An emergency shall exist when a member's symptoms are of sufficient severity to lead a prudent layperson to reasonably conclude that immediate medical attention is necessary. It does not include elective medical treatment for an illness or injury for which the need for care could reasonably have been foreseen.

**Exclusions** Charges, services or supplies not covered by the Plan.

**Healthcare provider** Institutional healthcare providers or individual healthcare providers (practitioners) providing healthcare services to members.

**Individual healthcare provider** The healthcare professional (for example, a physician, physician assistant or nurse healthcare provider) who provides primary care medical services and usually serves as your initial contact with the healthcare system. Primary care areas include family medicine, pediatrics, internal medicine, OB/GYN and Center for Women's Health.

**Inpatient services** Provided when you are admitted to the hospital for at least 24 hours. Inpatient services include room and board as well as nursing, diagnostic, therapeutic, medical or surgical services.

**Member** A subscriber or dependent who is participating under the benefit plan.

**Membership card** An identification card issued in the subscriber's name identifying the membership number of the subscriber.

**In-network providers** A specific group of healthcare providers that have an agreement with the Plan to provide services to the member.

**Out-of-network providers** Providers who do not have an agreement with the Plan to provide services to the member.

**Outpatient services** Healthcare services provided to you when you do not require a 24-hour stay in the hospital. Outpatient services may be provided in a healthcare provider's office, hospital, diagnostic center or surgical facility.

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**Prior authorization** The process of receiving written approval from the Plan for certain services or products in advance of the service or product being provided. Prior authorization does not guarantee payment of benefits.

**Referral** A written form from an in-network healthcare provider requesting authorization for a specific scope of services to be provided by an out-of-network healthcare provider. The Plan must approve referrals in writing to out-of-network healthcare providers before those services are received.

**Urgent Care** A condition requiring medically necessary care to treat an unforeseen illness or injury which is necessary to prevent serious deterioration of a member's health, and which cannot be reasonably delayed until the next available appointment with a member's individual healthcare provider.







# Health Tradition Health Plan

*A Mayo Health System Choice in Wisconsin*

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