

Marshfield Clinic Health System offers two health insurance plans with three provider networks:

1. The Active Advantage Plan is a traditional health insurance plan which includes:
 - Embedded Deductible
 - \$1300 Individual Deductible
 - 20% coinsurance up to \$2500
 - \$2600 Family Deductible
 - 20% coinsurance up to \$5000
 - \$200 ER copay
 - Waived if admitted for 24+ hours
 - 2 problem related visits covered
 - 100% coverage with PCP

2. The High Deductible Health Plan or HDHP \$3000/\$6000 offers:
 - Embedded Deductible
 - \$3000 Individual Deductible
 - No Coinsurance
 - \$6000 Family Deductible
 - No Coinsurance
 - \$200 ER copay
 - Waived if admitted for 24+ hours

The provider networks include:

1. HMO - In-Network Only – No out of network coverage available under this plan
In-Network providers include:
 - Marshfield Clinic Health System and
 - Ministry/Ascension Providers
2. Point of Service (POS) – Both In-Network and Out-of-Network coverage available
In-Network providers include:
 - Marshfield Clinic Health System and
 - Ministry/Ascension Providers

Out-of-Network providers have higher deductibles, coinsurance and out-of-pocket limits
3. Indemnity – No Network Restrictions
 - Any Provider (Mayo, UW Health, Aspirus)
 - SHP will pay UCR (Usual, Customary & Reasonable Charges)

Preventive Benefits are available under both the POS and HMO network options including:

- Physical for all ages
- Hearing test
- Vision exam

Pharmacy Preventive Benefits Examples:

- Asthma drugs
- Blood thinners
- Diabetes drugs & supplies
- Heart disease drugs
- High blood pressure drugs
- High cholesterol drugs
- Osteoporosis drugs

Additional Pharmacy Information Includes:

- Active Advantage POS, HMO, & Indemnity
 - Prescription Drug Benefit starts 1st day of coverage

HDHP \$3000/\$6000

- Non-preventive Prescription Drug Benefit starts AFTER individual deductible has been met
 - Check to see what your Rx costs!

MCHS pharmacy only for maintenance & specialty medications

- Generic medications are mandatory
- A 30 day supply of a non-maintenance medication can be filled with a non-MCHS pharmacy 1 time.
 - After that, no coverage with non-MCHS pharmacies

How to Move Your Prescriptions:

Moving your prescriptions is an easy 2 step process, but may take 1 week to complete. You may want to have your doctor electronically send a new prescription to be filled.

Step 1: Email Clinic-Pharm-Central (Shared) or call the MCHS pharmacy at 715-389-5900 to advise where you have your current prescription and request the transfer.

Step 2: The pharmacist will call the current pharmacy to complete a pharmacy to pharmacy transfer.

How to Select the Mail Order Pharmacy Option:

The MCHS Mail Order Pharmacy is a fast and convenient alternative for you to receive your prescriptions.

If you would like to have your prescriptions mailed to your home, use the following steps:

Step 1: Have your doctor electronically send your prescription(s) to the MCHS Pharmacy at Clinic-Pharm-Central (Shared) or fax your prescription to 1-855-409-0596.

Step 2: Call the MCHS pharmacy at 715-389-5900. They will set up a payment method with you that can include credit card, debit card, flexible spending account or health savings account payments.

This handout is a brief review of the health insurance options. The official plan documents govern in all cases. Complete details, including plan documents and benefit summaries for all plans, can be found on the health insurance tab in the Benefits Library at:

<https://www.marshfieldclinic.org/careers/benefits-library>

Benefit decisions can seem overwhelming. Don't be afraid to contact us with your questions!

- Call 715-387-9375
- Email mcl.hr.benefits@marshfieldclinic.org