

Madison College

Health Insurance Benefits – Plan Comparison

In 2019, Madison College will offer eligible employees the option of three HMOs, Arise Health Plan, Dean Health Plan and Group Health Cooperative of South Central Wisconsin (GHC-SCW). If the employee resides outside of the 12-county HMO Service Area, the WPS PPO is available. All of the offered plans will offer the same deductibles, coinsurance, copayments and annual out-of-pocket maximums for in-network services so your health plan decision may be determined by your access to the providers you wish to see.

Provision/Benefit	Your Cost (Applies to All Health Plans – In-network*)	Notes
Annual Deductible	\$250 single \$500 family	
Coinsurance	10% (after deductible)	
Office Visit Charge (Primary/Specialty)	\$25	GHC-SCW and WPS PPO members: Copay waived at GHC-SCW Truax Community Clinic
Chiropractic	Dean and GHC-SCW: \$25 Copay Arise and WPS: 10% (after deductible)	
Annual Out-of-Pocket Limit (includes in-network deductible and coinsurance)	\$500 single \$1,000 family	
Maximum Annual Out-of-Pocket Limit (includes in-network deductible, coinsurance and copays)	Dean and GHC: \$6,850 single, \$13,700 family Arise and WPS: \$5,350 single, \$10,700 family	<ul style="list-style-type: none"> Set by Affordable Care Act to limit out-of-pocket liability Unlikely to exceed the annual out-of-pocket limit shown above
Prescriptions		
Tier 1	\$5	<ul style="list-style-type: none"> Prior authorizations, step therapy and other restrictions may apply Copays shown are for a 30-supply
Tier 2	\$35	
Tier 3	\$50	
Tier 4 Specialty	\$75 Dean Health Plan does not have Tier 4	
Mail-Order Drugs	All plans offer mail-order prescriptions	Arise and WPS: 3 month supply for 2 copays. GHC/Dean: 3 month supply for 3 copays
Provision/Benefits		
Diagnostic X-ray and Lab (outpatient)	10% coinsurance after deductible	GHC-SCW applies a 20% coinsurance after deductible
Advanced, such as CAT Scans, MRI	\$50 copay	
Hospital and Surgical Center (inpatient/outpatient)	10% coinsurance after deductible	
Hospice	10% coinsurance after deductible	Allows same coverage for inpatient and in-home care
Urgent Care	\$25 copay and/or 10% coinsurance after deductible	
Emergency Care	\$150 copay and/or 10% coinsurance after deductible	<ul style="list-style-type: none"> Copay is waived if admitted as an inpatient Emergency care may be received out-of-network anywhere in the world

Provision/Benefit	Your Cost (Applies to All Health Plans – In-network*)	Notes
Ambulance Transport	10% coinsurance after deductible	Limited to emergency care
Mental Health/Substance Abuse - Inpatient/Day Treatment Programs	10% coinsurance after deductible	
Mental Health/Substance Abuse - Outpatient	\$25 copay	Arise and WPS PPO: \$0 copay
Durable Medical Equipment	GHC-SCW: 20% up to Maximum Annual Out-of-Pocket Limit Arise, Dean, WPS PPO: 10% coinsurance after deductible	
Hearing Aids	GHC-SCW: 20% coinsurance after deductible Dean: 10% coinsurance after deductible Arise, WPS: 1 hearing aid is covered, per ear, for each member under age 18 every three years	One per ear every 36 months
Physical, Therapy and Occupational Therapy	\$25 per therapy per day	
Home Health Care –	10% coinsurance after deductible	<ul style="list-style-type: none"> • Dean and GHC-SCW: 60 visits per calendar year • Arise and WPS PPO: 40 visits per calendar year
Skilled Nursing Facility	10% coinsurance after deductible; 30 days per confinement	GHC: limited to 100 days per calendar year
Preventive Services	No cost to you	See list of preventive services at https://www.healthcare.gov/coverage/preventive-care-benefits/
Telehealth	Arise, WPS: No cost for Teladoc Dean: No cost for Virtual Visit GHC-SCW: 3 free visits for Virtuwell	
Out-of-Network Coverage for Dependents (non-emergency/urgent care)	Arise, WPS: Access to First Health nationwide network Dean: Access to national network GHC-SCW – no coverage	
Annual Vision Exam	Arise, GHC-SCW, WPS: No cost to you Dean: \$25 copay	
Preventive Dental Cleanings	GHC-SCW only: No cost to you	

*WPS PPO has higher out-of-pocket costs when the member sees an out-of-network provider.

View the [definitions of common health insurance terms](#), e.g., deductible, coinsurance, copayment and deductible.

This is a summary of the benefits offered by these health plans. For full details about each health plan's benefits, please see the Benefits Summaries and Schedule of Benefits and Coverage at <https://facstaff.madisoncollege.edu/in/benefits-matc>; then select the applicable health plan. Some plans may offer additional benefits that are not listed above. If there are any discrepancies between this document and the plan documents, the health plans' documents take precedence.