

Business Health Insurance Guide 2022



MercyCare Health Plans Live well. We'll insure you do.

Why MercyCare?

MercyCare Health Plans has been providing dependable, quality, affordable health care coverage since 1994. MercyCare Health Plans and Mercyhealth together offer a complete continuum of health care services readily available to its members close to home.

MercyCare gives you access to Mercyhealth's seven hospitals, and 85+ primary and specialty care facilities throughout 50 northern Illinois and southern Wisconsin communities. Mercyhealth also offers post-acute services (home health care, home health equipment, hospice), full-service pharmacies, and retail services.

As a nationally recognized, vertically integrated health system, Mercyhealth's 750+ primary and specialty care physicians and 7,500 employee partners do whatever it takes to keep you well.

Accredited centers of excellence, hospital and clinics

Mercyhealth offers accredited specialty services such as a regional perinatal center, a neonatal intensive care unit, emergency/trauma centers, cancer centers, and chest pain and stroke centers. In addition, Mercyhealth provides orthopedic services, cardiovascular and pulmonary services, neurosurgery and neuroscience services, inpatient rehabilitation and much more.

Our physicians

Our physicians are leaders in their fields, always searching for the most effective diagnosis and treatment options. Quality care is something MercyCare members can expect from Mercyhealth.

Case management

MercyCare's Case Managers are experienced Registered Nurses who help patients manage chronic diseases such as asthma, diabetes, and other chronic health problems. MercyCare meets NCQA (National Committee for Quality Assurance) for case management services and has been recognized for its diabetes case management program, receiving national recognition for working to improve health outcomes.

About Mercyhealth

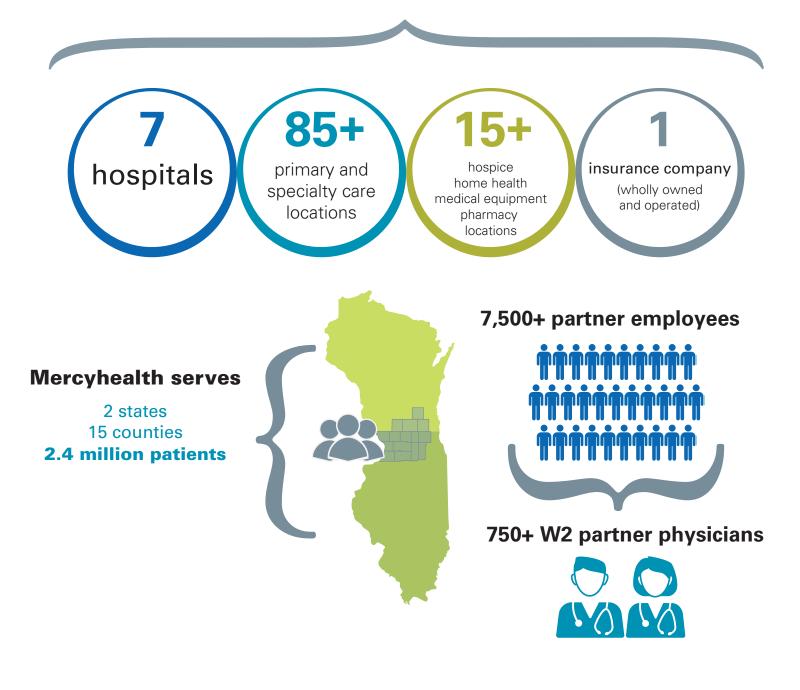
Mercyhealth is a not-for-profit, vertically integrated health system with seven hospitals and 85+ primary and specialty care locations throughout 50 northern Illinois and southern Wisconsin communities. Our 750+ employed physician partners and 7,500 employee/partners care for 2.4 million patients each year.

We are committed to being a top integrated health care provider and continuously work to make life better for the people, families and communities we serve. We provide exceptional, coordinated health care that spans four core service divisions: hospital-based services; clinic-based services; home health, hospice and retail services; and MercyCare Health Plans, our wholly owned insurance company. These service divisions make up our comprehensive, vertically integrated delivery system, and integrated delivery is what makes Mercyhealth unique in serving the full range of patient care needs.

Mercyhealth offers many specialty and subspecialty services, including orthopedic surgery, prehospital emergency services and training, neurosurgery, heart and vascular services, cancer care, plastic and reconstructive surgery and much more. When time is of the essence, our trauma centers are equipped with the latest technology and highly trained staff to provide immediate, lifesaving care.

Opened in January 2019, Mercyhealth's \$505 million Javon Bea Hospital and Physician Clinic–Riverside on I-90 and Riverside Boulevard in Rockford serves as the regional hub for highly specialized hospital and clinical care for adults and children.

Four Core Service Areas



Mercyhealth MyChart

Your 24/7 health record, at your convenience.

MercyCare members can do the following through MyChart:

- Look up insurance coverage details
- Learn more about your benefits
- View your claims status and payment information
- Request a new MercyCare ID card
- Change your primary care physician
- Email your health plan representative
- Update your information, such as change of address
- Manage health information online
- Review health history and test results
- Schedule and cancel appointments
- Request prescription refills
- Send a message to your health care provider
- Pay your bills

How to get started with Mercyhealth MyChart:

Sign up at any Mercyhealth clinic or visit mychart.mercyhealthsystem.org. You can access MyChart securely online at home, or on your smartphone with the Mercyhealth MyChart app.

Did you know that MercyCare ...

- Has been helping people like you stay healthy for over 25 years
- Manages over 50,000 members
- Has an open access network, meaning no referrals are needed for in-plan services
- Contracts with more than 750 medical professionals
- Has local customer service to assist members

MercyCare Plans and Providers

Live well. We'll insure you do.

As a member of MercyCare Health Plans, you will receive care from some of the most qualified physicians in southern Wisconsin and northern Illinois. To learn more about MercyCare Health Plans and access your plan documents and provider directory, visit **mercycarehealthplans.com**.

Plan documents

To access your current benefit plan documents, visit **mercycarehealthplans.com** and select My Plan Documents in the Interactive Center. You will be asked to enter your group number, which you can find on your Member ID card. This is a safe, simple and secure way to access your insurance information online.

Plan documents include:

- Certificate of Coverage
- Schedule of Benefits/Drug Rider
- SBC (Schedule of Benefits and Coverage)

If you would like paper copies of your plan documents, please call the MercyCare Customer Service Department, Monday-Friday, 8 am-5 pm.

Illinois: (877) 908-6027 or TTY (800) 947-3529

Wisconsin: (800) 895-2421

Provider directory

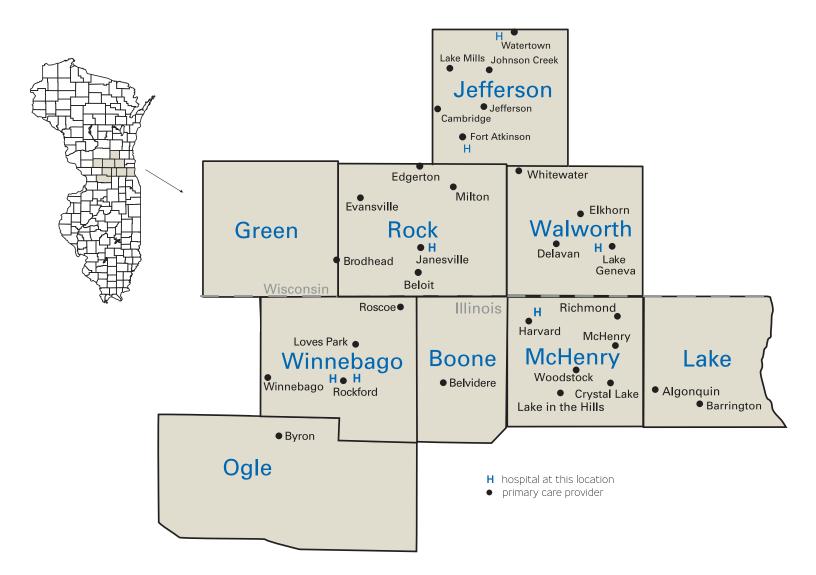
If you are looking for a provider, MercyCare Health Plans offers a complete, up-to-date listing of our physicians and clinics at **mercycarehealthplans.com**.

To locate a participating provider, follow these simple steps:

- 1. Visit mercycarehealthplans.com
- 2. Click on the "Find a Doctor/Facility" box on the home page
- 3. Select your plan network
- 4. Search by location, specialty or name

A printed copy of our provider directory is also available upon request. Please call MercyCare at (800) 895-2421 (WI) or (877) 908-6027 (IL) to request a copy.

MercyCare HMO Provider Area Wisconsin and Illinois



MercyCare HMO network

GREEN COUNTY	
Mercyhealth Brodhead	(608) 897-8664
ROCK COUNTY	
Mercyhealth Beloit	(608) 363-5500
Mercyhealth East	(608) 756-7100
Mercyhealth Edgerton	(608) 884-9431
Mercyhealth Evansville	(608) 882-5613
Mercyhealth Hospital	
and Trauma Center–Janesville [*]	(608) 756-6000
Mercyhealth Mall Clinic	(608) 741-2430
Mercyhealth Milton	(608) 868-5800
Mercyhealth North	(608) 314-3600
Mercyhealth South	(608) 755-7960
Mercyhealth Sports Medicine and	
Rehabilitation-East	(608) 756-7107
Mercyhealth Sports Medicine and	
Rehabilitation–Janesville	(608) 754-6000
Mercyhealth West	(608) 756-6800
Mercyhealth Women's Center-	(000) 750 0000
Janesville	(608) 756-6890
JEFFERSON COUNTY**	
Fort HealthCare Donald Bates, MD	(920) 563-8280
Fort HealthCare Fort	
Fort HealthCare Fort Memorial Hospital [*]	(920) 568-5000
Memorial Hospital* Fort HealthCare Internal Medicine and Pediatrics	(920) 568-5000 (920) 563-7711
Memorial Hospital* Fort HealthCare Internal Medicine and Pediatrics Fort HealthCare Jefferson	(920) 568-5000
Memorial Hospital [*] Fort HealthCare Internal Medicine and Pediatrics Fort HealthCare Jefferson UW Health Fort Atkinson	(920) 568-5000 (920) 563-7711 (920) 674-6000
Memorial Hospital* Fort HealthCare Internal Medicine and Pediatrics Fort HealthCare Jefferson UW Health Fort Atkinson Fort HealthCare Rockwood	(920) 568-5000 (920) 563-7711 (920) 674-6000 (920) 674-4141
Memorial Hospital* Fort HealthCare Internal Medicine and Pediatrics Fort HealthCare Jefferson UW Health Fort Atkinson Fort HealthCare Rockwood Fort HealthCare Johnson Creek	 (920) 568-5000 (920) 563-7711 (920) 674-6000 (920) 674-4141 (920) 699-4000
Memorial Hospital* Fort HealthCare Internal Medicine and Pediatrics Fort HealthCare Jefferson UW Health Fort Atkinson Fort HealthCare Rockwood Fort HealthCare Johnson Creek UWHP WRMC Johnson Creek Clinic	 (920) 568-5000 (920) 563-7711 (920) 674-6000 (920) 674-4141 (920) 699-4000 (920) 699-6200
Memorial Hospital* Fort HealthCare Internal Medicine and Pediatrics Fort HealthCare Jefferson UW Health Fort Atkinson Fort HealthCare Rockwood Fort HealthCare Johnson Creek UWHP WRMC Johnson Creek Clinic Fort HealthCare Lake Mills Clinic	 (920) 568-5000 (920) 563-7711 (920) 674-6000 (920) 674-4141 (920) 699-4000 (920) 699-6200 (920) 648-8393
Memorial Hospital* Fort HealthCare Internal Medicine and Pediatrics Fort HealthCare Jefferson UW Health Fort Atkinson Fort HealthCare Rockwood Fort HealthCare Johnson Creek UWHP WRMC Johnson Creek Clinic Fort HealthCare Lake Mills Clinic UWHP WRMC Lake Mills Clinic	 (920) 568-5000 (920) 563-7711 (920) 674-6000 (920) 674-4141 (920) 699-4000 (920) 699-6200 (920) 648-8393 (920) 648-4518
Memorial Hospital* Fort HealthCare Internal Medicine and Pediatrics Fort HealthCare Jefferson UW Health Fort Atkinson Fort HealthCare Rockwood Fort HealthCare Johnson Creek UWHP WRMC Johnson Creek Clinic Fort HealthCare Lake Mills Clinic UWHP WRMC Lake Mills Clinic Meade Medical Clinic	 (920) 568-5000 (920) 563-7711 (920) 674-6000 (920) 674-4141 (920) 699-4000 (920) 699-6200 (920) 648-8393 (920) 648-4518 (920) 261-6500
Memorial Hospital* Fort HealthCare Internal Medicine and Pediatrics Fort HealthCare Jefferson UW Health Fort Atkinson Fort HealthCare Rockwood Fort HealthCare Johnson Creek UWHP WRMC Johnson Creek Clinic Fort HealthCare Lake Mills Clinic UWHP WRMC Lake Mills Clinic UWHP WRMC Lake Mills Clinic Meade Medical Clinic Philip M. Marden, MD, SC	 (920) 568-5000 (920) 563-7711 (920) 674-6000 (920) 674-4141 (920) 699-4000 (920) 699-6200 (920) 648-8393 (920) 648-4518 (920) 261-6500 (920) 261-3898
Memorial Hospital* Fort HealthCare Internal Medicine and Pediatrics Fort HealthCare Jefferson UW Health Fort Atkinson Fort HealthCare Rockwood Fort HealthCare Johnson Creek UWHP WRMC Johnson Creek Clinic Fort HealthCare Lake Mills Clinic UWHP WRMC Lake Mills Clinic UWHP WRMC Lake Mills Clinic Meade Medical Clinic Philip M. Marden, MD, SC Turke Family Medicine, SC	 (920) 568-5000 (920) 563-7711 (920) 674-6000 (920) 674-4141 (920) 699-4000 (920) 699-6200 (920) 648-8393 (920) 648-4518 (920) 261-6500
Memorial Hospital* Fort HealthCare Internal Medicine and Pediatrics Fort HealthCare Jefferson UW Health Fort Atkinson Fort HealthCare Rockwood Fort HealthCare Johnson Creek UWHP WRMC Johnson Creek Clinic Fort HealthCare Lake Mills Clinic UWHP WRMC Lake Mills Clinic UWHP WRMC Lake Mills Clinic Meade Medical Clinic Philip M. Marden, MD, SC Turke Family Medicine, SC UW Health Partners-Watertown	 (920) 568-5000 (920) 563-7711 (920) 674-6000 (920) 674-4141 (920) 699-4000 (920) 699-6200 (920) 648-8393 (920) 648-4518 (920) 261-6500 (920) 261-3898 (920) 261-2020
Memorial Hospital* Fort HealthCare Internal Medicine and Pediatrics Fort HealthCare Jefferson UW Health Fort Atkinson Fort HealthCare Rockwood Fort HealthCare Johnson Creek UWHP WRMC Johnson Creek Clinic Fort HealthCare Lake Mills Clinic UWHP WRMC Lake Mills Clinic UWHP WRMC Lake Mills Clinic Meade Medical Clinic Philip M. Marden, MD, SC Turke Family Medicine, SC UW Health Partners–Watertown Regional Medical Center*	 (920) 568-5000 (920) 563-7711 (920) 674-6000 (920) 674-4141 (920) 699-4000 (920) 699-6200 (920) 648-8393 (920) 648-4518 (920) 261-6500 (920) 261-3898 (920) 261-2020 (920) 261-4210
Memorial Hospital* Fort HealthCare Internal Medicine and Pediatrics Fort HealthCare Jefferson UW Health Fort Atkinson Fort HealthCare Rockwood Fort HealthCare Johnson Creek UWHP WRMC Johnson Creek Clinic Fort HealthCare Lake Mills Clinic UWHP WRMC Lake Mills Clinic UWHP WRMC Lake Mills Clinic Meade Medical Clinic Philip M. Marden, MD, SC Turke Family Medicine, SC UW Health Partners–Watertown Regional Medical Center*	 (920) 568-5000 (920) 563-7711 (920) 674-6000 (920) 674-4141 (920) 699-4000 (920) 699-6200 (920) 648-8393 (920) 648-4518 (920) 261-6500 (920) 261-3898 (920) 261-2020
Memorial Hospital* Fort HealthCare Internal Medicine and Pediatrics Fort HealthCare Jefferson UW Health Fort Atkinson Fort HealthCare Rockwood Fort HealthCare Johnson Creek UWHP WRMC Johnson Creek Clinic Fort HealthCare Lake Mills Clinic UWHP WRMC Lake Mills Clinic UWHP WRMC Lake Mills Clinic Meade Medical Clinic Philip M. Marden, MD, SC Turke Family Medicine, SC UW Health Partners–Watertown Regional Medical Center* UWHP WRMC Doctors Ct. Clinic UWHP WRMC Internal	 (920) 568-5000 (920) 563-7711 (920) 674-6000 (920) 674-4141 (920) 699-4000 (920) 699-6200 (920) 648-8393 (920) 261-6500 (920) 261-3898 (920) 261-2020 (920) 261-4210 (920) 261-4111
Memorial Hospital* Fort HealthCare Internal Medicine and Pediatrics Fort HealthCare Jefferson UW Health Fort Atkinson Fort HealthCare Rockwood Fort HealthCare Johnson Creek UWHP WRMC Johnson Creek Clinic Fort HealthCare Lake Mills Clinic UWHP WRMC Lake Mills Clinic UWHP WRMC Lake Mills Clinic Meade Medical Clinic Philip M. Marden, MD, SC Turke Family Medicine, SC UW Health Partners–Watertown Regional Medical Center* UWHP WRMC Doctors Ct. Clinic UWHP WRMC Internal Medicine Clinic	 (920) 568-5000 (920) 563-7711 (920) 674-6000 (920) 674-4141 (920) 699-4000 (920) 699-6200 (920) 648-8393 (920) 648-4518 (920) 261-6500 (920) 261-3898 (920) 261-2020 (920) 261-4210 (920) 261-4111 (920) 262-9833
Memorial Hospital* Fort HealthCare Internal Medicine and Pediatrics Fort HealthCare Jefferson UW Health Fort Atkinson Fort HealthCare Rockwood Fort HealthCare Johnson Creek UWHP WRMC Johnson Creek Clinic Fort HealthCare Lake Mills Clinic UWHP WRMC Lake Mills Clinic UWHP WRMC Lake Mills Clinic Meade Medical Clinic Philip M. Marden, MD, SC Turke Family Medicine, SC UW Health Partners–Watertown Regional Medical Center* UWHP WRMC Doctors Ct. Clinic UWHP WRMC Internal	 (920) 568-5000 (920) 563-7711 (920) 674-6000 (920) 674-4141 (920) 699-4000 (920) 699-6200 (920) 648-8393 (920) 261-6500 (920) 261-3898 (920) 261-2020 (920) 261-4210 (920) 261-4111
Memorial Hospital* Fort HealthCare Internal Medicine and Pediatrics Fort HealthCare Jefferson UW Health Fort Atkinson Fort HealthCare Rockwood Fort HealthCare Johnson Creek UWHP WRMC Johnson Creek Clinic Fort HealthCare Lake Mills Clinic UWHP WRMC Johnson Creek Clinic Fort HealthCare Lake Mills Clinic UWHP WRMC Lake Mills Clinic Meade Medical Clinic Philip M. Marden, MD, SC Turke Family Medicine, SC UW Health Partners–Watertown Regional Medical Center* UWHP WRMC Doctors Ct. Clinic UWHP WRMC Internal Medicine Clinic Watertown Family Practice	 (920) 568-5000 (920) 563-7711 (920) 674-6000 (920) 674-4141 (920) 699-4000 (920) 699-6200 (920) 648-8393 (920) 648-4518 (920) 261-6500 (920) 261-3898 (920) 261-2020 (920) 261-4210 (920) 261-4111 (920) 262-9833
Memorial Hospital [*] Fort HealthCare Internal Medicine and Pediatrics Fort HealthCare Jefferson UW Health Fort Atkinson Fort HealthCare Rockwood Fort HealthCare Johnson Creek UWHP WRMC Johnson Creek Clinic Fort HealthCare Lake Mills Clinic UWHP WRMC Lake Mills Clinic UWHP WRMC Lake Mills Clinic Meade Medical Clinic Philip M. Marden, MD, SC Turke Family Medicine, SC UW Health Partners-Watertown Regional Medical Center [*] UWHP WRMC Doctors Ct. Clinic UWHP WRMC Internal Medicine Clinic Watertown Family Practice	 (920) 568-5000 (920) 563-7711 (920) 674-6000 (920) 674-4141 (920) 699-4000 (920) 699-6200 (920) 648-8393 (920) 648-4518 (920) 261-6500 (920) 261-3898 (920) 261-2020 (920) 261-4210 (920) 261-4111 (920) 262-9833

**Where applicable, see your directory for plan providers; Jefferson county providers not included in EPO network

WALWORTH COUNTY (continued)

Mercyhealth Lake Geneva Mercyhealth Sports Medicine and Rehabilitation Center–Walworth Mercyhealth Sports Medicine and Rehabilitation Center–Whitewater Mercyhealth Hospital and Medical Center–Walworth* Mercyhealth Whitewater	(262) (262) (262) (262)	249-0221 245-4990 473-0410 245-0535 473-0400
ILLINOIS		
BOONE COUNTY		
Mercyhealth Belvidere	(815)	971-3030
LAKE COUNTY		
Mercyhealth Barrington	(847)	381-3000
MCHENRY COUNTY		
Mercyhealth Algonquin	(847)	458-5440
Mercyhealth Crystal Lake East	(815)	455-0850
Mercyhealth Crystal Lake South	(815)	356-7494
Mercyhealth Hospital and		
Medical Center–Harvard*	(815)	943-5431
Mercyhealth Harvard South	(815)	943-1122
Mercyhealth McHenry	(815)	344-4499
Mercyhealth Northwest		
Women's Group		458-4100
Mercyhealth Richmond		678-2121
Mercyhealth Woodstock	(888)	983-7100
OGLE COUNTY		
Mercyhealth Byron	(815)	971-3000
WINNEBAGO COUNTY		
Mercyhealth Alpine	(815)	971-2000
Mercyhealth Cherry Valley	(815)	971-3110
Mercyhealth Glenwood		971-4060
Mercyhealth McFarland		971-3070
Mercyhealth Mulford	• •	971-2000
Mercyhealth Perryville	(815)	971-2000
Mercyhealth Physician Clinic– Riverside	(815)	971-2000
Mercyhealth Physician Clinic–	(010)	571 2000
Rockton	(815)	971-2000
Javon Bea Hospital–Riverside*		971-7000
Javon Bea Hospital–Rockton*		971-5000
Mercyhealth Roscoe		971-2000
Mercyhealth Winnebago	(815)	971-3200
Mercyhealth Women's Center-		
		971-3200 971-2299

7 ^{*}Indicates plan hospital

MercyCare Small Group HMO Plans

MercyCare HMO Platinum Plans	Full Pay \$0 Deductible	CO-90 \$250 Deductible	CO-80 \$500 Deductible
Deductible	\$0 Single/ \$0 Family	\$250 Single/ \$500 Family	\$500 Single/ \$1,000 Family
Coinsurance	0% coinsurance	10% coinsurance	20% coinsurance
Primary care office visits	\$30 copay	\$30 copay	\$30 copay
Specialist office visits	\$60 copay	\$60 copay	\$60 copay
Maximum out-of-pocket	\$3,000 Single/ \$6,000 Family	\$2,000 Single/ \$4,000 Family	\$2,500 Single/ \$5,000 Family
Preventative services/ well child care	No charge	No charge	No charge
Diagnostic tests: x-rays, lab/radiology	Deductible, then 0% coinsurance	Deductible, then 10% coinsurance	Deductible, then 20% coinsurance
Hospital inpatient services	Deductible, then 0% coinsurance	Deductible, then 10% coinsurance	Deductible, then 20% coinsurance
Hospital outpatient services	Deductible, then 0% coinsurance	Deductible, then 10% coinsurance	Deductible, then 20% coinsurance
Emergency care	\$200 copay	\$200 copay	\$200 copay
Ambulance services	No charge	No charge	No charge
Urgent care	\$60 copay	\$60 copay	\$60 copay
Urgent care non-Mercyhealth	\$75 copay	\$75 copay	\$75 сорау
Mental health inpatient	Deductible, then 0% coinsurance	Deductible, then 10% coinsurance	Deductible, then 20% coinsurance
Mental health day treatment	Deductible, then 0% coinsurance	Deductible, then 10% coinsurance	Deductible, then 20% coinsurance
Mental health outpatient	\$30 copay	\$30 copay	\$30 copay
Durable Medical Equipment (DME)	Deductible, then 0% coinsurance	Deductible, then 10% coinsurance	Deductible, then 20% coinsurance
Physical, speech, occupational therapy	\$30 copay	\$30 copay	\$30 copay
Chiropractic	\$30 copay	\$30 copay	\$30 copay
Prescription Drugs		·	
Tier 1- Generic	\$10 copay	\$10 copay	\$10 copay
Tier 2- Preferred brand	\$25 copay	\$25 copay	\$25 copay
Tier 3- Non-preferred brand and generic	\$50 copay	\$50 copay	\$50 copay
Tier 4- Specialty	50% coinsurance (\$500 maximum)	50% coinsurance (\$500 maximum)	50% coinsurance (\$500 maximum)

MercyCare Small Group HMO Plans

Gold

MercyCare HMO Gold Plans	CO-80 \$1,500 Deductible	CO-80 \$2,500 Deductible	CO-80 \$3,500 Deductible	HSA CO-100 \$3,000 Deductible (HSA Eligible)
Deductible	\$1,500 Single/ \$3,000 Family	\$2,500 Single/ \$5,000 Family	\$3,500 Single/ \$7,000 Family	\$3,000 Single/ \$6,000 Family
Coinsurance	20% coinsurance	20% coinsurance	20% coinsurance	0% coinsurance
Primary care office visits	\$30 copay	\$30 copay	\$30 copay	Deductible, then 0% coinsurance
Specialist office visits	\$60 copay	\$60 copay	\$60 copay	Deductible, then 0% coinsurance
Maximum out-of-pocket	\$6,250 Single/ \$12,500 Family	\$5,500 Single/ \$11,000 Family	\$6.000 Single/ \$12,000 Family	\$3,000 Single/ \$6,000 Family
Preventative services/ well child care	No charge	No charge	No charge	No charge
Diagnostic tests: x-rays, lab/radiology	Deductible, then 20% coinsurance	Deductible, then 20% coinsurance	Deductible, then 20% coinsurance	Deductible, then 0% coinsurance
Hospital inpatient services	Deductible, then 20% coinsurance	Deductible, then 20% coinsurance	Deductible, then 20% coinsurance	Deductible, then 0% coinsurance
Hospital outpatient services	Deductible, then 20% coinsurance	Deductible, then 20% coinsurance	Deductible, then 20% coinsurance	Deductible, then 0% coinsurance
Emergency care	\$250 copay	\$250 copay	\$250 copay	Deductible, then 0% coinsurance
Ambulance services	No charge	No charge	No charge	Deductible, then 0% coinsurance
Urgent care	\$60 сорау	\$60 сорау	\$60 copay	Deductible, then 0% coinsurance
Urgent care non-Mercyhealth	\$75 copay	\$75 copay	\$75 copay	Deductible, then 0% coinsurance
Mental health inpatient	Deductible, then 20% coinsurance	Deductible, then 20% coinsurance	Deductible, then 20% coinsurance	Deductible, then 0% coinsurance
Mental health day treatment	Deductible, then 20% coinsurance	Deductible, then 20% coinsurance	Deductible, then 20% coinsurance	Deductible, then 0% coinsurance
Mental health outpatient	\$30 copay	\$30 copay	\$30 copay	Deductible, then 0% coinsurance
Durable Medical Equipment (DME)	Deductible, then 20% coinsurance	Deductible, then 20% coinsurance	Deductible, then 20% coinsurance	Deductible, then 0% coinsurance
Physical, speech, occupational therapy	\$30 сорау	\$30 copay	\$30 copay	Deductible, then 0% coinsurance
Chiropractic	\$30 copay	\$30 copay	\$30 copay	Deductible, then 0% coinsurance
Prescription Drugs				·
Tier 1- Generic	\$20 copay	\$20 copay	\$20 copay	Deductible, then 0% coinsurance
Tier 2- Preferred brand	\$40 copay	\$40 copay	\$40 copay	Deductible, then 0% coinsurance
Tier 3- Non-preferred brand and generic	\$75 copay	\$75 сорау	\$75 copay	Deductible, then 0% coinsurance
Tier 4- Specialty	50% coinsurance (\$500 maximum)	50% coinsurance (\$500 maximum)	50% coinsurance (\$500 maximum)	Deductible, then 0% coinsurance

MercyCare Small Group HMO Plans Silver/Bronze

MercyCare HMO Silver/Bronze Plans	CO-50 \$5,000 Deductible Silver	HSA CO-100 \$5,000 Deductible (HSA Eligible) Silver	CO-60 \$6,500 Deductible Bronze
Deductible	\$5,000 Single/\$10,000 Family	\$5,000 Single/\$10,000 Family	\$6,500 Single/\$13,000 Family
Coinsurance	50% coinsurance	0% coinsurance	40% coinsurance
Primary care office visits	\$50 copay	Deductible, then 0% coinsurance	Deductible, then 40% coinsurance
Specialist office visits	\$100 copay	Deductible, then 0% coinsurance	Deductible, then 40% coinsurance
Maximum out-of-pocket	\$7,900 Single/\$15,800 Family	\$5,000 Single/\$10,000 Family	\$8,550 Single/\$17,100 Family
Preventative services/well child care	No charge	No charge	No charge
Diagnostic tests: x-rays, lab/radiology	Deductible, then 50% coinsurance	Deductible, then 0% coinsurance	Deductible, then 40% coinsurance
Hospital inpatient services	Deductible, then 50% coinsurance	Deductible, then 0% coinsurance	Deductible, then 40% coinsurance
Hospital outpatient services	Deductible, then 50% coinsurance	Deductible, then 0% coinsurance	Deductible, then 40% coinsurance
Emergency care	\$300 copay	Deductible, then 0% coinsurance	Deductible, then 40% coinsurance
Ambulance services	No charge	Deductible, then 0% coinsurance	Deductible, then 40% coinsurance
Urgent care	\$100 copay	Deductible, then 0% coinsurance	Deductible, then 40% coinsurance
Urgent care non-Mercyhealth	\$115 copay	Deductible, then 0% coinsurance	Deductible, then 40% coinsurance
Mental health inpatient	Deductible, then 50% coinsurance	Deductible, then 0% coinsurance	Deductible, then 40% coinsurance
Mental health day treatment	Deductible, then 50% coinsurance	Deductible, then 0% coinsurance	Deductible, then 40% coinsurance
Mental health outpatient	\$50 copay	Deductible, then 0% coinsurance	Deductible, then 40% coinsurance
Durable Medical Equipment (DME)	Deductible, then 50% coinsurance	Deductible, then 0% coinsurance	Deductible, then 40% coinsurance
Physical, speech, occupational therapy	\$50 copay	Deductible, then 0% coinsurance	Deductible, then 40% coinsurance
Chiropractic	\$20 copay	Deductible, then 0% coinsurance	Deductible, then 40% coinsurance
Prescription Drugs		· · · · · · · · · · · · · · · · · · ·	
Tier 1- Generic	\$20 copay	Deductible, then 0% coinsurance	Deductible, then 40% coinsurance
Tier 2- Preferred brand	\$50 copay	Deductible, then 0% coinsurance	Deductible, then 40% coinsurance
Tier 3- Non-preferred brand and generic	\$100 copay	Deductible, then 0% coinsurance	Deductible, then 40% coinsurance
Tier 4- Specialty	50% coinsurance (Maximum \$500)	Deductible, then 0% coinsurance	Deductible, then 40% coinsurance

Hospitals, Emergency and Urgent Care

Hospitals

Javon Bea Hospital-Riverside

8201 E. Riverside Blvd. Rockford, IL (815) 971-7000

Javon Bea Hospital-Rockton

2400 N. Rockton Ave. Rockford, IL (815) 971-5000

Mercyhealth Hospital and

Medical Center–Harvard 901 Grant St. Harvard, IL (815) 943-5431

Mercyhealth Hospital and

Medical Center–Walworth N2950 State Rd. 67 Lake Geneva, WI (262) 245-2230

Mercyhealth Hospital

and Trauma Center–Janesville 1000 Mineral Point Ave. Janesville, WI (608) 756-6000

Fort Memorial Hospital

611 Sherman Ave. East Fort Atkinson, WI (920) 568-5000

Watertown Memorial Hospital

125 Hospital Dr. Watertown, WI (920) 261-4210

Emergency Care

Javon Bea Hospital–Riverside 8201 E. Riverside Blvd. Rockford, IL (815) 971-7000

Javon Bea Hospital–Rockton

2400 N. Rockton Ave. Rockford, IL (815) 971-5000

Mercyhealth Hospital and

Medical Center–Harvard 901 Grant St. Harvard, IL (815) 943-5431

Mercyhealth Hospital and Trauma Center

Emergency North 3400 Deerfield Dr.

Janesville, WI (608) 314-3605

Mercyhealth Hospital

and Trauma Center–Janesville 1000 Mineral Point Ave. Janesville, WI (608) 756-6000

Mercyhealth Hospital and

Medical Center–Walworth N2950 State Rd. 67 Lake Geneva, WI (262) 245-2230

Fort Memorial Hospital

611 Sherman Ave. East Fort Atkinson, WI (920) 568-5000

Watertown Memorial Hospital

125 Hospital Dr. Watertown, WI (920) 261-4210

Urgent Care

Mercyhealth East

3524 E. Milwaukee St. Janesville, WI (608) 756-8484 *InQuicker*

Mercyhealth McHenry 3922 Mercy Dr. McHenry, IL (815) 578-2020 *InQuicker*

Mercyhealth North

3400 Deerfield Dr. Janesville, WI (608) 314-3605 *InQuicker*

Mercyhealth Perryville 3401 N. Perryville Rd.

Rockford, IL (815) 971-8000 InQuicker

Mercyhealth Roscoe 5000 Prairie Rose Dr. Roscoe, IL

(815) 971-3450

Mercyhealth Hopsital and Medical Center–Walworth N2950 State Rd. 67 Lake Geneva, WI (262) 245-2230 *InQuicker*

Mercyhealth Woodstock

2000 Lake Ave. Woodstock, IL (815) 337-1544 InQuicker

Fort HealthCare Lake Mills

200 E. Tyranena Park Rd. Lake Mills, Wl (920) 648-3113

Fort Memorial Hospital

611 Sherman Ave. East Fort Atkinson, WI (920) 568-5000

Watertown Memorial Hospital

125 Hospital Dr. Watertown, WI (920) 261-4210

Know Where to Go Emergency or Urgent Care

Or

Emergency

- Broken bone, open fracture
- Change in mental status/behavior
- Chest or abdominal pain
- Difficulty seeing
- Head injury, convulsion
- Large hives with shortness of breath
- Painful urination with fever or back pain
- Severe allergic reactions
- Severe bleeding, multiple injuries
- Severe pain of any kind
- Severe shortness of breath, difficulty breathing
- Vomiting blood

Urgent Care

- Cut needing stitching, puncture wound
- Ear pain
- Headache, fever
- Minor allergic reactions
- Minor eye irritation
- Minor neck or back pain
- Minor or small burn
- Nausea, vomiting, diarrhea, constipation
- Sinus trouble, runny nose, sore/strep throat, cough
- Skin rash, itch or sunburn
- Sprain, pulled muscle
- Suture removal, wound check

For a suspected heart attack or stroke, or if you have a life-threatening emergency, call 911.



- Fill out the online form
- Wait in the comfort of your home
- Arrive at your projected treatment time





Mercyhealth Specialty Services Available to MercyCare Members

Α

Acupuncture W/ Advance Care Planning WI/IL Advanced Sports Training WI/IL Aesthetician (skin care) Services WI ALS Multidisciplinary Clinic IL Alleray/Immunology WI/IL Alzheimer's/Dementia Care IL Anesthesiology WI/IL Anticoagulation Services WI/IL AquaticTherapy WI/IL Athletic Training WI/IL Audiology WI/IL Autism Services WI/IL R Bariatric Center IL Behavioral Health WI/IL Birthing Centers WI/IL Brain and Spine Care WI/IL Breast Care Services WI/IL С Cancer Care WI/IL Cardiac Rehabilitation WI/IL Cardiology WI/IL Cardiothoracic Surgery WI/IL Child Development and Behavior Specialists IL Chiropractic Care WI/IL Clinical Health and Rehabilitation Psychology WI/IL Community Support Services WI/IL Complementary Medicine WI/IL Concussion Management W/ Cosmetic Surgery WI/IL Counseling Psychology WI/IL Critical Care (intensive care) WI/IL D da vinci® Robotic-Assisted Surgery WI/IL Dermatology WI/IL Detoxification Services WI Diabetes Education WI/IL Dialysis WI/IL Dietitian Services WI/IL Е Ear, Nose and Throat Care WI/IL Eclipse Sports Performance Program WI Electrophysiology WI/IL Emergency Medicine WI/IL Employee Assistance Program (EAP) WI Endocrinology WI/IL Eye Care WI/IL Family Medicine WI/IL Family Medicine and Obstetrics WI/IL G Gastroenterology WI/IL General Surgery WI/IL Geriatrics (senior adult health care) WI/IL Glasses and Contacts WI/IL Gynecology WI/IL н Hand Care and Surgery WI/IL Hearing Care and Hearing Aids WI/IL

Heart and Vascular Care *WI/IL* Heart Failure Clinic *WI/IL* Heart Rhythm Disorders *WI/IL* Hematology *WI/IL* Home Health *WI/IL* Hospice *WI/IL* Hospitalist Services *WI/IL*

Immunology WI/IL Industrial Rehabilitation W/ Infectious Disease W/ Inpatient Rehabilitation Therapy Services WI/IL Internal Medicine WI/IL Laboratory Services WI/IL Lactation Clinics WI/IL Lasik Vision Correction Surgery WI/IL Lung Care WI/IL Lymphedema Treatment WI/IL M MassageTherapy WI/IL Maternal-Fetal Medicine (MFM) WI/IL Maternity/Birthing Care WI/IL Meals on Wheels WI/IL Medical Equipment and Supplies WI/IL Medical Genetics WI/IL Medical Oncology WI/IL Memory Care WI/IL Men's Health WI/IL Mental Health Services WI/IL Midwife Services IL Mohs Surgery (for skin cancer) WI/IL N Neonatology IL Nephrology WI/IL Neuro-Oncology WI Neuroendovascular Services IL Neurology WI/IL Neuropsychology W/ Neurosurgery W/ NICU – Neonatal Intensive Care Unit IL Nuclear Medicine WI/IL Nursing Homes (short- and long-term skilled nursing care) WI/IL Nutrition Services WI/IL 0

Obstetrics *WI/IL* Obstetric Hospitalists *IL* Occupational Therapy *WI/IL* Oncology *WI/IL* Opthalmology *WI/IL* Optometry *WI/IL* Orthopedic Care and Surgery *WI/IL* Orthopedic Care and Surgery *WI/IL* Orthotics and Prosthetics *WI/IL* Othore and Prosthetics *WI/IL* Osteoporosis Center *IL* Otolaryngology (ear, nose, throat) *WI/IL* Outpatient/Ambulatory Surgery *WI/IL* **P** Pain Management *WI/IL* Palliative Care/Inpatient *WI/IL* Pathology *WI/IL*

Pathology *WI/IL* Pediatric Allergy *IL* Pediatric Anesthesiology *IL* Pediatric Cardiology *IL* Pediatric Child Abuse IL Pediatric Developmental Therapy IL Pediatric Endocrinology IL Pediatric Gastroenterology WI/IL Pediatric Genetics IL Pediatric Hematology IL Pediatric Hospitalists IL Pediatric Neurology IL Pediatric Occupational Therapy IL Pediatric Ophthalmology IL Pediatric Orthopedics IL Pediatric Physical Therapy IL Pediatric Pulmonology IL Pediatric Radiology IL Pediatric Speech-Language Pathology IL Pediatric Sports Medicine IL Pediatric Surgery IL Pediatric Urology IL Pediatrics WI/IL Pharmacies WI/IL Physical Medicine and Rehabilitation WI/IL Physical Therapy WI/IL Plastic Surgery, Cosmetic/Reconstructive WI/IL Podiatry WI/IL Prehospital and Emergency Services Center WI/IL **Psychiatric and Detoxification Inpatient** Service W/ Psychiatry/Adolescent WI/IL Psychiatry/Adult WI/IL Psychiatry/Child WI/IL Pulmonary (lung) Rehabilitation WI/IL Pulmonology WI/IL R Radiation Oncology WI/IL Radiology WI/IL Regional Perinatal Center IL Rheumatology WI/IL S Safe Connect Personal Emergency Response System WI/IL Senior Adult (55+) Support Services WI/IL Sleep Medicine WI/IL Small Baby Unit IL Speech Therapy WI/IL Spine Care WI/IL Sports Medicine and Rehabilitation WI/IL Sports Training WI/IL Stroke Care WI/IL Support Groups WI/IL т Traditional Chinese Medicine WI Trauma Care WI/IL ш Urgent Care WI/IL Urology W///IL Vascular (blood vessel) Surgery WI/IL Vein Clinic IL W Weight Management WI/IL Women's Health Services WI/IL Wound Care WI/IL

WI Available in Wisconsin; IL Available in Illinois

Heart and Chest Surgery WI/IL

Covered Preventive Services Individual and Commercial Group Plans

MercyCare Health Plans wants to insure you live well. One of the many ways we do this is by offering our members access to preventive services that are covered at 100%—regardless of copayment, coinsurance or health plan deductible. Under the Affordable Care Act, all insurers are required to offer at no cost preventive services for adults and children. Some exceptions may apply. If you have any questions about these covered preventive screenings, please call our Customer Service Department at (800) 895-2421 (WI) or (877) 908-6027 (IL). This list is a brief summary of preventive care coverage. Please visit healthcare.gov/coverage/ preventive-care-benefits/ for the most current list of preventive services available to our members.

Covered preventive services for adults

Abdominal aortic aneurysm one-time screening for men of specified ages who have ever smoked

Alcohol misuse screening and counseling

Aspirin use to prevent cardiovascular disease and colorectal cancer for adults 50 to 59 years with a high cardiovascular risk

Blood pressure screening

Cholesterol screening for adults of certain ages or at higher risk

Colorectal cancer screening for adults 45 to 75

Depression screening

Diabetes (Type 2) screening for adults 40 to 70 years who are overweight or obese

Diet counseling for adults at higher risk for chronic disease

Falls prevention (with exercise or physical therapy and vitamin D use) for adults 65 years and over, living in a community setting

Hepatitis B screening for people at high risk, including people from countries with 2% or more Hepatitis B prevalence, and US-born people not vaccinated as infants and with at least one parent born in a region with 8% or more Hepatitis B prevalence

Hepatitis C screening for adults age 18 to 79 years

HIV screening for everyone age 15 to 65, and other ages at increased risk

PrEP (pre-exposure prophylaxis) HIV prevention medication for HIV-negative adults at high risk for getting HIV through sex or injection drug use **Immunizations** for adults — doses, recommended ages, and recommended populations vary:

- Chickenpox (Varicella)
- Diphtheria
- Flu (influenza)
- Hepatitis A
- Hepatitis B
- Human Papillomavirus (HPV)
- Measles
- Meningococcal
- Mumps
- Whooping Cough (Pertussis)
- Pneumococcal
- Rubella
- Shingles
- Tetanus

Lung cancer screening for adults 50 to 80 at high risk for lung cancer because they're heavy smokers or have quit in the past 15 years

Obesity screening and counseling

Sexually transmitted infection (STI) prevention counseling for adults at higher risk

Statin preventive medication for adults 40 to 75 at high risk

Syphilis screening for adults at higher risk

Tobacco use screening for all adults and cessation interventions for tobacco users

Tuberculosis screening for certain adults without symptoms at high risk

Covered Preventive Services Individual and Commercial Group Plans

Covered preventive services for women

Breastfeeding support and counseling from trained providers, and access to breastfeeding supplies, for pregnant and nursing women

Birth control: Food and Drug Administrationapproved contraceptive methods, sterilization procedures, and patient education and counseling, as prescribed by a health care provider for women with reproductive capacity (not including abortifacient drugs). This does not apply to health plans sponsored by certain exempt "religious employers." Learn more about contraceptive coverage.

Folic acid supplements for women who may become pregnant

Gestational diabetes screening for women 24 weeks pregnant (or later) and those at high risk of developing gestational diabetes

Gonorrhea screening for all women at higher risk

Hepatitis B screening for pregnant women at their first prenatal visit

Maternal depression screening for mothers at well-baby visits (PDF, 1.5 MB)

Preeclampsia prevention and screening for pregnant women with high blood pressure

Rh incompatibility screening for all pregnant women and follow-up testing for women at higher risk

Syphilis screening

Expanded tobacco intervention and counseling for pregnant tobacco users

Urinary tract or other infection screening

Get more information about services for pregnant women from HealthFinder.gov.

Other covered preventive services for women

Bone density screening for all women over age 65 or women age 64 and younger that have gone through menopause

Breast cancer genetic test counseling (BRCA) for women at higher risk

Breast cancer mammography screenings

- Every 2 years for women 50 and over
- As recommended by a provider for women 40 to 49 or women at higher risk for breast cancer

Breast cancer chemoprevention counseling for women at higher risk

Cervical cancer screening

Pap test (also called a Pap smear) for women age 21 to 65

Chlamydia infection screening for younger women and other women at higher risk

Diabetes screening for women with a history of gestational diabetes who aren't currently pregnant and who haven't been diagnosed with type 2 diabetes before

Domestic and interpersonal violence screening and counseling for all women

Gonorrhea screening for all women at higher risk

HIV screening and counseling for everyone age 15 to 65, and other ages at increased risk

PrEP (pre-exposure prophylaxis) HIV prevention medication for HIV-negative women at high risk for getting HIV through sex or injection drug use

Sexually transmitted infections counseling for sexually active women

Tobacco use screening and interventions

Urinary incontinence screening for women yearly

Well-woman visits to get recommended services for all women

Covered Preventive Services Individual and Commercial Group Plans

Preventive care includes health services like screenings, check-ups, and patient counseling that are used to prevent illnesses, disease and other health problems, or to detect illness at an early stage when treatmentis likely to work best. Getting recommended preventive services and making healthy lifestyle choices are key steps to good health and well-being. This list is a brief summary of preventive care coverage. Please visit www.healthcare.gov/coverage/preventive-care-benefits/ for the most current list of preventative services available to our members. Some exceptions may apply. If you have any questions about these covered preventive screenings, please call our Customer Service Department at (800) 895-2421 (WI) or (877) 908-6027 (IL).

Covered preventive services for children

Alcohol, tobacco, and drug use assessments for adolescents

Autism screening for children at 18 and 24 months

Behavioral assessments for children: Age 0 to 11 months, 1 to 4 years, 5 to 10 years, 11 to 14 years, 15 to 17 years

Bilirubin concentration screening for newborns

Blood pressure screening for children: Age 0 to 11 months, 1 to 4 years , 5 to 10 years, 11 to 14 years, 15 to 17 years

Blood screening for newborns

Depression screening for adolescents beginning routinely at age 12

Developmental screening for children under age 3

Dyslipidemia screening for all children once between 9 and 11 years and once between 17 and 21 years, and for children at higher risk of lipid disorders

Fluoride supplements for children without fluoride in their water source

Fluoride varnish for all infants and children as soon as teeth are present

Gonorrhea preventive medication for the eyes of all newborns

Hearing screening for all newborns; and regular screenings for children and adolescents as recommended by their provider

Height, weight and body mass index (BMI) measurements taken regularly for all children

Hematocrit or hemoglobin screening for all children

Hemoglobinopathies or sickle cell screening for newborns

Hepatitis B screening for adolescents at higher risk

HIV screening for adolescents at higher risk

Hypothyroidism screening for newborns

PrEP (pre-exposure prophylaxis) HIV prevention medication for HIV-negative adolescents at high risk for getting HIV through sex or injection drug use

Immunizations for children from birth to age 18 doses, recommended ages, and recommended populations vary:

- Chickenpox (Varicella)
- Diphtheria, tetanus, and pertussis (DTaP)
- · Haemophilus influenza type b
- Hepatitis A
- Hepatitis B
- Human Papillomavirus (HPV)
- Inactivated Poliovirus
- Influenza (flu)
- Measles
- Meningococcal
- Mumps
- Pneumococcal
- Rubella
- Rotavirus

Lead screening for children at risk of exposure

Obesity screening and counseling

Oral health risk assessment for young children from 6 months to 6 years

Phenylketonuria (PKU) screening for newborns

Sexually transmitted infection (STI) prevention counseling and screening for adolescents at higher risk

Tuberculin testing for children at higher risk of tuberculosis: Age 0 to 11 months, 1 to 4 years, 5 to 10 years, 11 to 14 years, 15 to 17 years

Vision screening for all children

Well-baby and well-child visits



Prescription formulary

Pharmaceutical management procedures and our formulary are available online at mercycarehealthplans.com. You can find this information by selecting the "Current Members" tab and clicking on "Pharmacy Programs." If you would like a paper copy, please call call MercyCare's Customer Service Department at (800) 895-2421 (WI) or (877) 908-6027 (IL)

Plan documents

Access your current benefit plan documents by visiting mercycarehealthplans.com and selecting My Plan Documents in the Interactive Center. You will be asked to enter your group number, which you can find on your Member ID card. This is a safe, simple and secure way to access your insurance information online. Plan documents include:

- Certificate of Coverage (COC)
- Schedule of Benefits/Drug Rider
- SBC (Schedule of Benefits and Coverage)

Member handbook

This member handbook includes information about:

- Choosing practitioners and scheduling appointments
- Utilization management procedures
- Case management programs

If you would like a paper copy of your COC or member handbook, please call our Customer Service Department at (800) 895-2421 (WI) or (877) 908-6027 (IL).

Pharmacy Locations

Mercyhealth Pharmacy–East

(608) 754-5194 3524 E. Milwaukee St., Janesville, WI Drive-up service available

Mercyhealth Pharmacy–Mall (608) 754-0286 1010 N. Washington St., Janesville, WI

Mercyhealth Pharmacy–Milton (608) 868-6777 725 S. Janesville St., Milton, WI

Mercyhealth Pharmacy–Riverside (815) 971-1100 8201 E. Riverside Blvd., Ste. 1022, Rockford, IL

Mercyhealth Pharmacy–Walworth (262) 245-2319 Hwys. 50 and 67, Lake Geneva, WI

Mercyhealth Pharmacy–West (608) 741-6980 1000 Mineral Point Ave., Janesville, WI

Mercyhealth Pharmacy–Woodstock

(815) 337-4116 2000 Lake Ave., Woodstock, IL

Pick up your prescription on your way home with Mercyhealth Pharmacy Express:

- Visit pharmacy.mercyhealthsystem.org
- Choose the Mercyhealth pharmacy where your prescription is located
- Enter your prescription number
- Pick up your prescription on your way home

Or, call (877) 597-6627 to use our convenient Mercyhealth Mail Order Pharmacy and have your prescriptions delivered by mail.

Eyewear discount Save 20% on your eyeglasses

Save 20%^{*} on your eyeglasses every day at any of these Mercyhealth Vision Center locations:

Mercyhealth Vision Center–East 3524 E. Milwaukee St. Janesville, WI (608) 756-7110

Mercyhealth Vision Center–Mall 1010 N. Washington St. Janesville, WI (608) 741-6794

Mercyhealth Vision Center–Walworth Hwys. 50 and 67 Lake Geneva, WI (262) 245-2208

*Cannot be combined with any other offer or insurance.

Notice of Privacy Practices

THIS NOTICE DESCRIBES HOW MEDICAL INFORMATION ABOUT YOU MAY BE USED AND DISCLOSED AND HOW YOU CAN GET ACCESS TO THIS INFORMATION. PLEASE REVIEW IT CAREFULLY.

MercyCare is required by law to maintain the privacy of your health information and to provide you with notice of its legal duties and privacy practices with respect to your health information. If you have questions about any part of this notice or if you want more information about the privacy practices at MercyCare, please contact the Privacy Officer at MercyCare Health Plans, PO Box 550, Janesville, WI 53547-0550, (608) 752-3431.

How MercyCare may use or disclose your health information

The following categories describe the ways that MercyCare may use and disclose your health information. For each category of uses and disclosures, we will explain what we mean and present some examples. Not every use or disclosure in a category will be listed. However, all the ways we are permitted to use and disclose information will fall within one of the categories.

Payment Functions. We may use or disclose health information about you to determine eligibility for plan benefits, obtain premiums, facilitate payment for the treatment and services you receive from health care providers, determine plan responsibility for benefits, and to coordinate benefits. Health information may be shared with other government programs such as Medicare, Medicaid, or private insurance to manage your benefits and payments. For example, payment functions may include reviewing the medical necessity of health care service, determining whether a particular treatment is experimental or investigational, or determining whether a treatment is covered under your plan.

Health Care Operations. We may use and disclose health information about you to carry out necessary insurancerelated activities. For example, such activities may include underwriting, premium rating and other activities relating to plan coverage; conducting quality assessment and improvement activities; submitting claims for reinsurance and stoploss coverage; conducting or arranging for medical review, legal services, audit services and fraud and abuse detection programs; and business planning, management and general administration.

Treatment. We may use or disclose your health information to a physician or other health care provider to treat you. For example, a doctor prescribing a medication may need to know if you have diabetes or heart disease and what medications you are currently taking, as this might affect what he or she can prescribe. We may use and disclose medical information to tell you about or recommend possible treatment options or alternatives that may be of interest to you.

Required by Law. As required by law, we may use and disclose your health information. For example, we may disclose medical information when required by a court order in a litigation proceeding.

Public Health. Information may be reported to a public health authority or other appropriate government authority authorized by law to collect or receive information for purposes related to: preventing or controlling disease, injury or disability; reporting child abuse or neglect; reporting domestic violence; reporting to the Food and Drug Administration problems with products and reactions to medications; and reporting disease or infection exposure.

Health Oversight Activities. We may disclose your health information to health agencies during the course of audits, investigations, inspections, licensure and other proceedings related to oversight of the health care system.

Judicial and Administrative Proceedings. We may disclose your health information in the course of any administrative or judicial proceeding.

Law Enforcement. We may disclose your health information to a law enforcement official for purposes such as identifying or locating a suspect, fugitive, material witness or missing person, complying with a court order or subpoena and other law enforcement purposes.

Public Safety. We may disclose your health information to appropriate persons in order to prevent or lessen a serious and imminent treat to the health or safety of a particular person or the general public.

National Security. We may disclose your health information for military, prisoner, and national security.

Worker's Compensation. We may disclose your health information as necessary to comply with worker's compensation or similar laws.

Marketing. We may contact you to give you information about health-related benefits and services that may be of interest to you. If we receive compensation from a third party for providing you with information about other products or services (other than drug refill reminders or generic drug availability), we will obtain your authorization to share information with this third party.

Disclosures to Plan Sponsors. We may disclose your health information to the sponsor of your group health plan, for purposes of administering benefits under the plan. If you have a group health plan, your employer is the plan sponsor.

Fundraising. You have the right to opt out of receiving fundraising communications. MercyCare does not conduct fundraising activities. If MercyCare ever did disclose your health information for the purposes of fundraising, you would receive an opt-out notice before each such communication explaining how to opt out.

When MercyCare may not use or disclose your health information

Written Authorization. Except as described in this Notice of Privacy Practices, we will not use or disclose your health information without written authorization from you. If you do authorize us to use or disclose your health information for another purpose, you may revoke your authorization in writing at any time. If you revoke your authorization, we will no longer be able to use or disclose health information about you for the reasons covered by your written authorization, though we will be unable to take back any disclosures we have already made with your permission.

- Your authorization is necessary for most uses and disclosures of psychotherapy notes.
- Your authorization is necessary for any disclosure of health information in which the health plan receives compensation.

Notice of Privacy Practices continued

Genetic Information and Underwriting Activities.

MercyCare is prohibited from using or disclosing genetic information for underwriting purposes, including determination of benefit eligibility. If we obtain any health information for underwriting purposes and the policy or contract of health insurance or health benefits is not written with us or not issued by us, we will not use or disclose that health information for any other purpose, except as required by law.

Applicability of More Stringent State Law. Some of the uses and disclosures described in this notice may be limited in certain cases by applicable State laws that are more stringent than Federal laws, including disclosures related to mental health and substance abuse, developmental disability, alcohol and other drug abuse (AODA), and HIV testing.

Statement of Your Health Information Rights

Right to Request Restrictions. You have the right to request restrictions on certain uses and disclosures of your health information. MercyCare is not required to agree to the restrictions that you request. If you would like to make a request for restrictions, you must submit your request in writing to MercyCare Privacy Officer, PO Box 550, Janesville, WI 53547-0550. We will let you know if we can comply with the restriction or not.

Right to Request Confidential Communications.

You have the right to receive your health information through a reasonable alternative means or at an alternative location. To request confidential communications, you must submit your request in writing to MercyCare Privacy Officer, PO Box 550, Janesville, WI 53547-0550. We are not required to agree to your request.

Right to Inspect and Copy. You have the right to inspect and receive an electronic or paper copy of health information about you that may be used to make decisions about your plan benefits. To inspect and copy such information, you must submit your request in writing to MercyCare Privacy Officer, PO Box 550, Janesville, WI 53547-0550. If you request a copy of the information, we may charge you a reasonable fee to cover expenses associated with your request.

Right to Request Amendment. You have a right to request that MercyCare amend your health information that you believe is incorrect or incomplete. We are not required to change your health information and if your request is denied, we will provide you with information about our denial and how you can disagree with the denial. To request an amendment, you must make your request in writing to MercyCare Privacy Officer, PO Box 550, Janesville, WI 53547-0550. You must also provide a reason for your request.

Right to Accounting of Disclosures. You have the right to receive a list of "accounting of disclosures" of your health information made by us in the past six years, except that we do not have to account for disclosures made for purposes of payment functions or health care operations, or made to you. To request this accounting of disclosures, you must submit your request in writing to MercyCare Privacy Officer, PO Box 550, Janesville, WI 53547-0550. MercyCare will provide one list per 12 month period free of charge; we may charge you for additional lists.

Right to a Copy. You have a right to receive an electronic or paper copy of this Notice of Privacy Practices at any time. To obtain a paper copy of this Notice, send your written request to MercyCare Customer Service Coordinator, PO Box 550, Janesville, WI 53547-0550. You may also obtain a copy of this Notice at our website, mercycarehealthplans.com.

Right to be Notified of a Breach. You will be notified in the event of a breach of your unsecured health information. If you would like to have a more detailed explanation of these rights or if you would like to exercise one or more of these rights, contact MercyCare Privacy Officer, PO Box 550, Janesville, WI 53547-0550, (608) 752-3431.

Changes to this Notice and Distribution. MercyCare reserves the right to amend this Notice of Privacy Practices at any time in the future and to make the new Notice provisions effective for all health information that it maintains.

As your health plan, we will provide a copy of our notice upon your enrollment to the plan and will remind you at least every three years where to find our notice and how to obtain a copy of the notice if you would like to receive one. If we have more than one Notice of Privacy Practices, we will provide you with the Notice that pertains to you. The notice is provided to the named subscriber insured on the plan and will pertain to the insured and dependents named under this insured. As a health plan that maintains a website describing our customer service and benefits, we also post to our website the most recent Notice of Privacy Practices which will describe how your health information may be used and disclosed as well as the rights you have to your health information. If our Notice has a material change, we will post information regarding this change to the website for you to review. In addition, following the date of the material change, we will include a description of the change that occurred and information on how to obtain a copy of the revised Notice in our annual mailing to all individuals then covered by the plan.

Complaints

Complaints about this Notice of Privacy Practices or about how we handle your health information should be directed to MercyCare Privacy Officer, PO Box 550, Janesville, WI 53547-0550.

MercyCare will not retaliate against you in any way for filing a complaint. All complaints to MercyCare must be submitted in writing. If you believe your privacy rights have been violated, you may file a complaint with the Secretary of the Department of Health and Human Service at www.hhs.gov/ocr/privacy/ hipaa/complaints/ or call (800) 368-1019.

Discrimination is Against the Law

MercyCare complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. MercyCare does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.

MercyCare provides free aids and services to people with disabilities to communicate effectively with us, such as qualified sign language interpreters and written information in other formats.

MercyCare provides free language services to people whose primary language is not English, such as qualified interpreters and information written in other languages.

If you need these services, contact Civil Rights Coordinator April Hays, Director of Compliance and Audit, 580 N. Washington St, Janesville, WI 53548, Telephone: (800) 895-2421, TTY (800) 947-3529, fax: (608) 752-3751 or email ahays@mhemail.org.

If you believe that MercyCare has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance with: Civil Rights Coordinator Chrisann Lemery. You can file a grievance in person or by mail, fax, or email. If you need help filing a grievance, Civil Rights Coordinator Chrisann Lemery is available to help you.

You can also file a civil rights complaint with the US Department of Health and Human Services, Office for Civil Rights electronically through the Office for Civil Rights Complaint Portal, available at https://ocrportal.hhs.gov/ocr/portal/lobby. jsf, or by mail or phone at: US Department of Health and Human Services, 200 Independence Ave. SW., Room 509F, HHH Building, Washington, DC 20201, (800) 368-1019, (800) 537-7697 (TDD).

Complaint forms are available at http://www.hhs.gov/ocr/ office/file/index.html.

For a this translation in different languages, please see page 23.

Live well. We'll insure you do.™



PO Box 550 Janesville, WI 53547 WI (800) 895-2421 IL (877) 908-6027 mercycarehealthplans.com