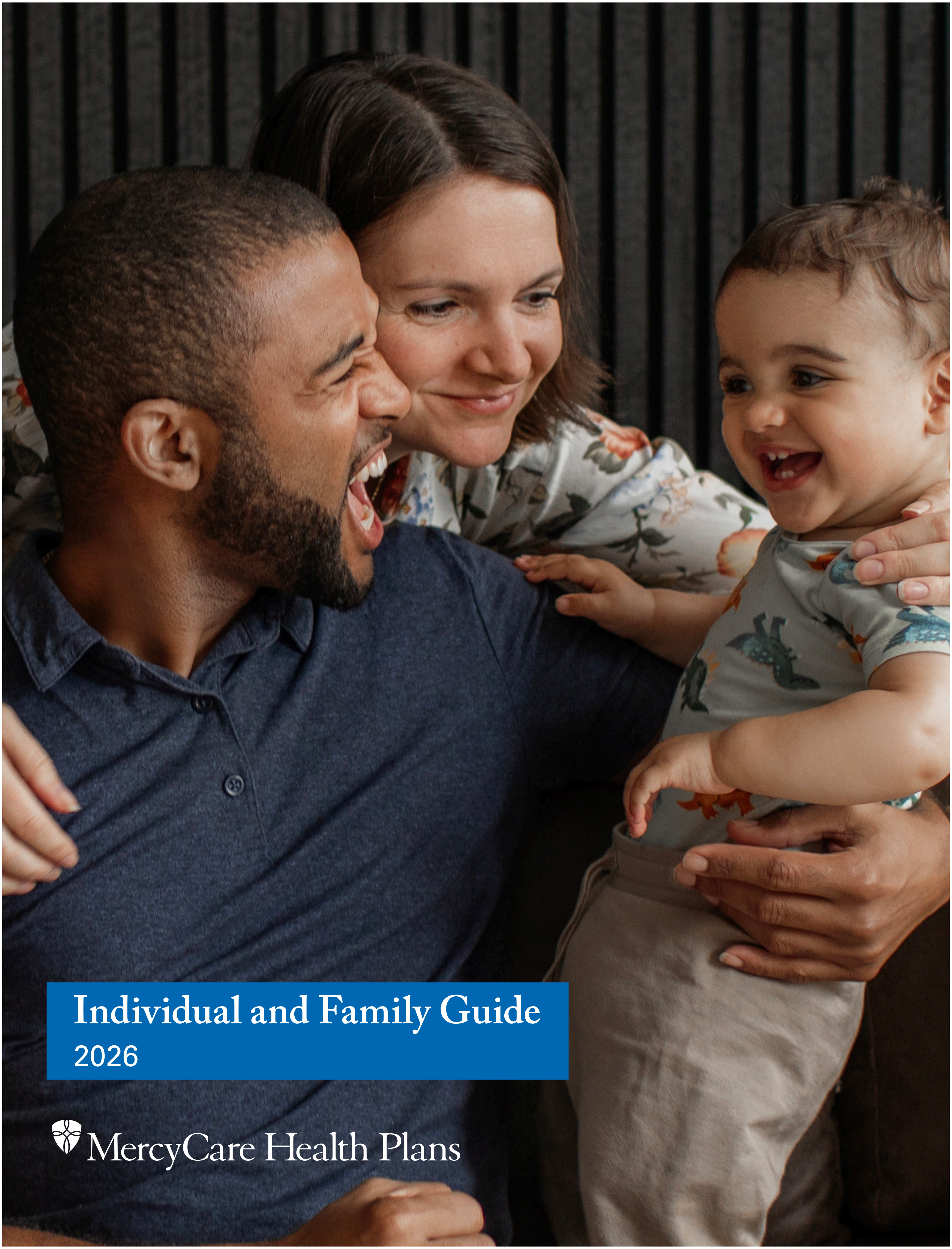


Individual and Family Guide

2026

MercyCare Health Plans

About **Mercyhealth**

Four core service areas

6
Hospitals

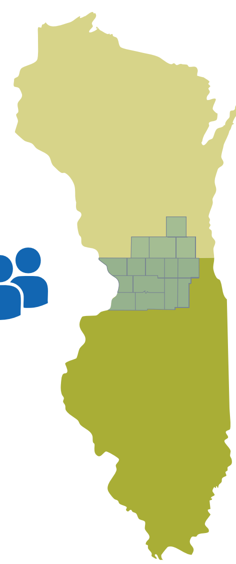
85+
Primary and specialty care locations

15+
Hospice
Home health
Medical equipment
Pharmacies

Health insurance company
7 insurance products
Wholly owned and operated

Mercyhealth serves

2 states
15 counties
50 communities
2.4 million patients



7,500 partner employees

900 W2 partner physicians

About Mercyhealth

About Mercyhealth

Choosing a health care provider is a very important decision. You want someone you can trust, who provides excellent communication and support, in addition to exceptional expertise.

At Mercyhealth, our doctors, nurses and staff are committed to making lives better for our patients and their families. They bring knowledge and innovation to ensure our patients receive world-class health care. From the hospital to home, our integrated health system offers high-quality care at every step of the health journey.

Benefits of choosing an integrated health system

As an integrated health system, we provide exceptional, coordinated health care for almost every need. Integration improves access to services, technology and treatments, and leads to better outcomes.

To best serve our patients, our integration centers around four core service areas:

Hospital-based services

When you or a loved one are sick or injured, you want expert doctors, state-of-the-art technology, compassionate medical team and comfortable surroundings. Mercyhealth provides this and much more.

Mercyhealth has hospitals in Rockford, Crystal Lake and Harvard, Illinois, and Janesville and Lake Geneva, Wisconsin.

Clinic-based services

We offer you convenient care close to where you live, work in play. With four dozen clinics and hundreds of primary and specialty care doctors throughout northern Illinois and southern Wisconsin, care is always close by.

Post-acute care and retail services

From home health and hospice services, to pharmacies, medical equipment and supplies, we've got you covered.

Health insurance

MercyCare Health Plans offers a variety of plans to meet your needs. MercyCare has been providing dependable, affordable health care coverage since 1994.

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.

Wisconsin: (800) 895-2421
Illinois: (877) 908-6027

Provider directory

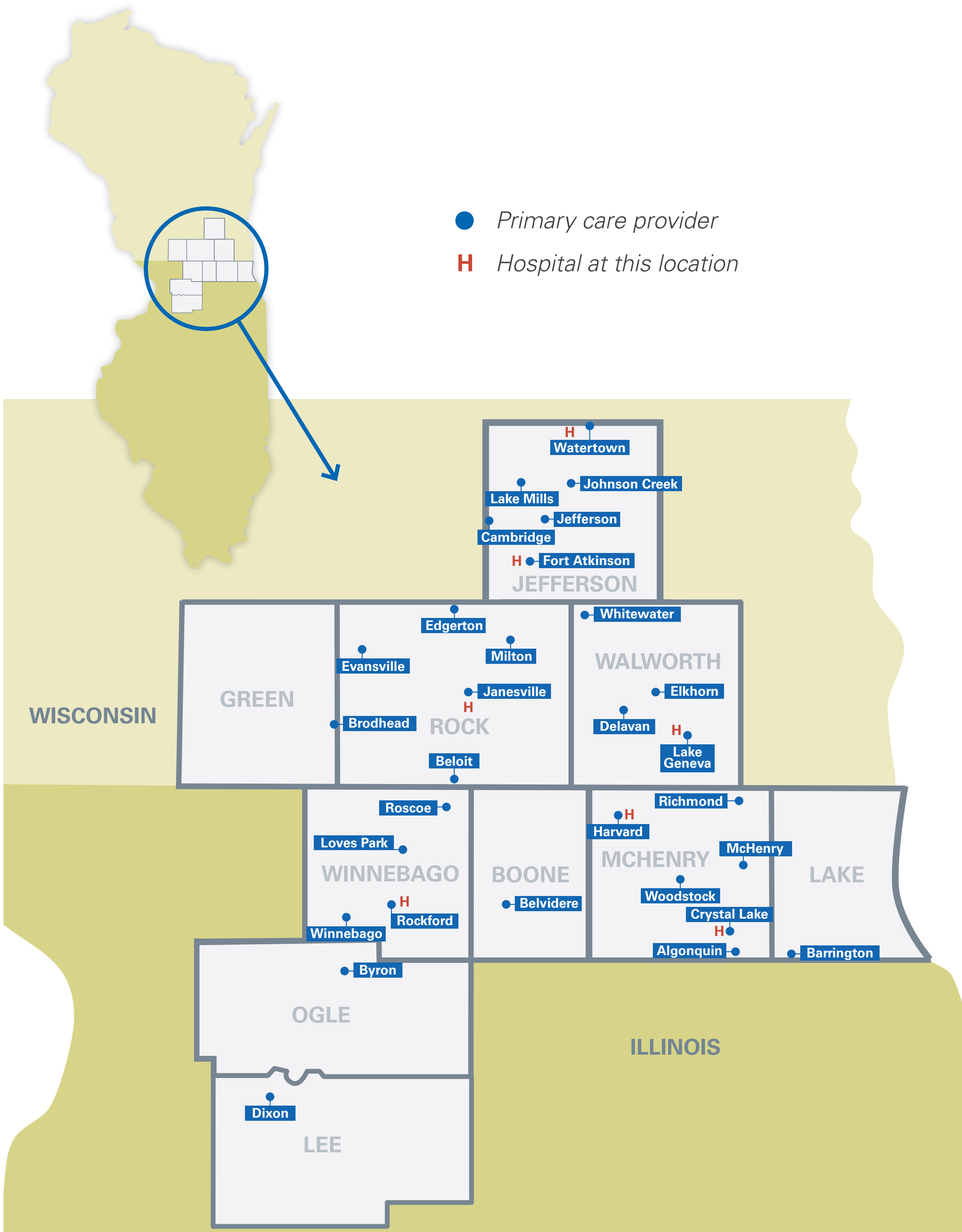
If you are looking for a provider, MercyCare offers a complete, up-to-date listing of our doctors and clinics at mercycarehealthplans.com.

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 (877) 908-6027 (Illinois) or (800) 895-2421 (Wisconsin) to request a copy.

MercyCare HMO provider area



MercyCare HMO network

WISCONSIN

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–Janesville	(608) 756-6890

JEFFERSON COUNTY**

Fort HealthCare Donald Bates, MD	(920) 563-8280
Fort HealthCare Fort Memorial Hospital*	(920) 568-5000
Fort HealthCare Internal Medicine and Pediatrics	(920) 563-7711
Fort HealthCare Jefferson	(920) 674-6000
UW Health Fort Atkinson Fort HealthCare Rockwood	(920) 674-4141
Fort HealthCare Johnson Creek	(920) 699-4000
UWHP WRMC Johnson Creek Clinic	(920) 699-6200
Fort HealthCare Lake Mills Clinic	(920) 648-8393
UWHP WRMC Lake Mills Clinic	(920) 648-4518
Meade Medical Clinic	(920) 261-6500
Philip M. Marden, MD, SC	(920) 261-3898
Turke Family Medicine, SC	(920) 261-2020
UW Health Partners–Watertown Regional Medical Center*	(920) 261-4210
UWHP WRMC Doctors Ct. Clinic	(920) 261-4111
UWHP WRMC Internal Medicine Clinic	(920) 262-9833
Watertown Family Practice	(920) 261-8500

WALWORTH COUNTY

Mercyhealth Delavan	(262) 728-4301
Mercyhealth Elkhorn	(262) 741-1400

WALWORTH COUNTY (continued)

Mercyhealth Lake Geneva	(262) 249-0221
Mercyhealth Sports Medicine and Rehabilitation Center–Walworth	(262) 245-4990
Mercyhealth Sports Medicine and Rehabilitation Center–Whitewater	(262) 473-0410
Mercyhealth Hospital and Medical Center–Walworth*	(262) 245-0535
Mercyhealth Whitewater	(262) 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 Hospital and Medical Center–Harvard*	(815) 943-5431
Mercyhealth Hospital and Physician Clinic–Crystal Lake*	(779) 220-5500
Mercyhealth Harvard South	(815) 943-1122
Mercyhealth McHenry	(815) 344-4499
Mercyhealth Richmond	(815) 678-2121
Mercyhealth Woodstock	(888) 983-7100

OGLE COUNTY

Mercyhealth Byron	(815) 971-3000
Mercyhealth Dixon	(815) 971-3170

WINNEBAGO COUNTY

Mercyhealth Alpine	(815) 971-2000
Mercyhealth Cherry Valley	(815) 971-3110
Mercyhealth Glenwood	(815) 971-4060
Mercyhealth Mulford	(815) 971-2000
Mercyhealth Perryville	(815) 971-2000
Mercyhealth Physician Clinic–Riverside	(815) 971-2000
Mercyhealth Physician Clinic–Rockton	(815) 971-2000
Javon Bea Hospital–Riverside*	(815) 971-7000
Mercyhealth Roscoe	(815) 971-2000
Mercyhealth Winnebago	(815) 971-3200
Mercyhealth Women's Center–Rockford	(815) 971-2299

*Indicates plan hospital
**Where applicable, see your directory for plan providers; Jefferson County providers not included in HMO Network

2026 Federal Poverty Guidelines

Understanding income levels and if you qualify for assistance

Federal Poverty Guidelines (FPL) for coverage year 2026							
"Household/ Family Size"	100%	138%	150%	200%	250%	300%	400%
1	$15,650.00	$21,597.00	$23,475.00	$31,300.00	$39,125.00	$46,950.00	$62,600.00
2	$21,150.00	$29,187.00	$31,725.00	$42,300.00	$52,875.00	$63,450.00	$84,600.00
3	$26,650.00	$36,777.00	$39,975.00	$53,300.00	$66,625.00	$79,950.00	$106,600.00
4	$32,150.00	$44,367.00	$48,225.00	$64,300.00	$80,375.00	$96,450.00	$128,600.00
5	$37,650.00	$51,957.00	$56,475.00	$75,300.00	$94,125.00	$112,950.00	$150,600.00
6	$43,150.00	$59,547.00	$64,725.00	$86,300.00	$107,875.00	$129,450.00	$172,600.00
7	$48,650.00	$67,137.00	$72,975.00	$97,300.00	$121,625.00	$145,950.00	$194,600.00
8	$54,150.00	$74,727.00	$81,225.00	$108,300.00	$135,375.00	$162,450.00	$216,600.00
9	$59,650.00	$82,317.00	$89,475.00	$119,300.00	$149,125.00	$178,950.00	$238,600.00
10	$65,150.00	$89,907.00	$97,725.00	$130,300.00	$162,875.00	$195,450.00	$260,600.00
11	$70,650.00	$97,497.00	$105,975.00	$141,300.00	$176,625.00	$211,950.00	$282,600.00
12	$76,150.00	$105,087.00	$114,225.00	$152,300.00	$190,375.00	$228,450.00	$304,600.00
13	$81,650.00	$112,677.00	$122,475.00	$163,300.00	$204,125.00	$244,950.00	$326,600.00
14	$87,150.00	$120,267.00	$130,725.00	$174,300.00	$217,875.00	$261,450.00	$348,600.00

Tax credits and cost share reduction

- If you want to receive tax credit or cost share reduction, you will need to purchase your individual MercyCare plan at mercycarehealthplans.com.
- If you don't qualify or don't want to receive a tax credit, you can purchase directly from MercyCare by calling (608) 314-2508.

Open enrollment

Mark your calendar:

November 1-December 15, 2025 is open enrollment period

- You can compare and select from the different insurance plans that MercyCare Health Plans offers.
- After reviewing your options, you can enroll in a plan that fits your needs and budget.
- You'll also learn if you can get lower costs on your health insurance before you enroll in a plan through Medicaid or the Children's Health Insurance Program (CHIP).
- If you enroll in a MercyCare plan and make your first premium payment, your new health insurance starts January 1, 2026.

Get coverage in 4 easy steps

1. **Set up an account**
   You'll provide some basic information to get started, such as your name, address and email address.

2. **Fill out the online application**
   You'll provide information about you and your family, such as income, household size, current health coverage information and more. This will help the Marketplace find options that meet your needs.

3. **Compare your options**
   You'll be able to see all the options you qualify for, including private insurance plans and free and low-cost coverage through Medicaid and the Children's Health Insurance Program (CHIP). The Marketplace will tell you if you qualify for lower costs on your monthly premiums and out-of-pocket costs on deductibles, copayments and coinsurance. You'll see details on costs and benefits before you choose a plan.

4. **Enroll**
   After you choose a plan, you can enroll online and decide how you pay your premiums to your insurance company. If you or a member of your family qualify for Medicaid or CHIP, a representative will contact you to enroll. If you have any questions, there's plenty of live and online help along the way.

Ready to enroll? Call (608) 314-2508 or apply online at mercycarehealthplans.com.

HOW TO APPLY FOR MARKETPLACE COVERAGE

- **You can apply for health coverage, compare all your options and enroll in a plan in one streamlined application through the Marketplace.**
- **Visit mercycare-healthplans.com and see the health coverage options available to you. Then you can compare plans side-by-side and choose a plan that meets your needs and fits your budget.**

MercyCare has a plan for you

Health insurance plans tailored to suit your needs

We offer nine individual plans tailored to suit your needs and those of your family. The plans are laid out in tiers and detailed on pages 10-15.

Individual health plans offered through the Marketplace are grouped into four levels (bronze, silver, gold and platinum) to help you compare plans. All health plans in the Marketplace get a metal designation based on the level of cost-sharing. Cost-sharing refers to the costs that members share when they get medical care, such as a deductible and co-insurance.

Level	Premiums	Out-of-pocket costs	Plan pays*
Gold	Higher	Lower	80%
Silver**	Moderate	Moderate	70%
Bronze	Lower	Higher	60%

*On average, the plan will pay this percentage of the total cost of the policy's benefits.

**If your income level is between 100% to 250% FPL, you might qualify for cost-sharing subsidies to reduce out-of-pocket costs. You must enroll in the Silver plan for cost-sharing subsidies shown on pages 14-16.

Gold Plans	MercyCare Gold Standard
Deductible	$2,000 Single/$4,000 Family
Coinsurance	25%
Primary care office visits	$30 copay
Specialist office visits	$60 copay
Maximum out of pocket	$8,200 Single/$16,400 Family
Preventive services/well child care	No Charge
X-rays, labs, diagnostic imaging - office/ outpatient	Deductible, then 25% coinsurance
Hospital inpatient services	Deductible, then 25% coinsurance
Hospital outpatient services	Deductible, then 25% coinsurance
Emergency care	Deductible, then 25% coinsurance
Ambulance services	Deductible, then 25% coinsurance
Urgent care	$45 copay
Urgent care (non-Mercyhealth)	$45 copay
Mental health inpatient	Deductible, then 25% coinsurance
Mental health day treatment	Deductible, then 25% coinsurance
Mental health outpatient	$30 copay
Durable medical equipment (DME)	Deductible, then 25% coinsurance
Physical, speech and occupational therapy	$30 copay
Chiropractic	$30 copay
Prescription drugs	
Tier 1 - Generic and select brand name drugs	$15 copay
Tier 2 - Preferred brand name	$30 copay
Tier 3 - Non-preferred drugs and MercyCare approved clinically-appropriate, non-formulary drugs	$60 copay
Tier 4 - Specialty drugs and MercyCare approved clinically-appropriate, non-formulary specialty drugs	$250 copay

MercyCare Individual Plans

Silver

Wisconsin and Illinois

Silver Plans	MercyCare Silver 2500 (3 free PCP visits)	MercyCare HMO Silver Standard	MercyCare Silver Health Savings (HSA Eligible)
Deductible	$2,500 Single/ $5,000 Family	$6,000 Single/ $12,000 Family	$5,400 Single/ $10,800 Family
Coinsurance	50%	40%	0%
Primary care office visits	$50 copay (3 free PCP visits)	$40 copay	Deductible, then 0% coinsurance
Specialist office visits	$100 copay	$80 copay	Deductible, then 0% coinsurance
Maximum out of pocket	$10,000 Single/ $20,000 Family	$8,900 Single/ $17,800 Family	$5,400 Single/ $10,800 Family
Preventive services/well child care	No Charge	No Charge	No Charge
X-rays, labs, diagnostic imaging - office/ outpatient	Deductible, then 50% coinsurance	Deductible, then 40% coinsurance	Deductible, then 0% coinsurance
Hospital inpatient services	Deductible, then 50% coinsurance	Deductible, then 40% coinsurance	Deductible, then 0% coinsurance
Hospital outpatient services	Deductible, then 50% coinsurance	Deductible, then 40% coinsurance	Deductible, then 0% coinsurance
Emergency care	Deductible, then 50% coinsurance	Deductible, then 40% coinsurance	Deductible, then 0% coinsurance
Ambulance services	Deductible, then 50% coinsurance	Deductible, then 40% coinsurance	Deductible, then 0% coinsurance
Urgent care	$100 copay	$60 copay	Deductible, then 0% coinsurance
Urgent care (non-Mercyhealth)	$100 copay	$60 copay	Deductible, then 0% coinsurance
Mental health inpatient	Deductible, then 50% coinsurance	Deductible, then 40% coinsurance	Deductible, then 0% coinsurance
Mental health day treatment	Deductible, then 50% coinsurance	Deductible, then 40% coinsurance	Deductible, then 0% coinsurance
Mental health outpatient	$50 copay	$40 copay	Deductible, then 0% coinsurance
Durable medical equipment (DME)	Deductible, then 50% coinsurance	Deductible, then 40% coinsurance	Deductible, then 0% coinsurance
Physical, speech and occupational therapy	$50 copay	$40 copay	Deductible, then 0% coinsurance
Chiropractic	$50 copay	$40 copay	Deductible, then 0% coinsurance
Prescription drugs			
Tier 1 - Generic and select brand name drugs	$20 copay	$20 copay	Deductible, then 0% coinsurance
Tier 2 - Preferred brand name	$50 copay	$40 copay	Deductible, then 0% coinsurance
Tier 3 - Non-preferred drugs and MercyCare approved clinically-appropriate, non-formulary drugs	$100 copay	$80 copay	Deductible, then 0% coinsurance
Tier 4 - Specialty drugs and MercyCare approved clinically-appropriate, non-formulary specialty drugs	$500 copay	$350 copay	Deductible, then 0% coinsurance

MercyCare Individual Plans
Bronze
Wisconsin

Bronze Plans	MercyCare Bronze Standard Expanded	MercyCare Bronze 10,000 (1 free PCP visit)
Deductible	$7,500 Single/ $15,000 Family	$10,000 Single/ $20,000 Family
Coinsurance	50%	0%
Primary care office visits	$50 copay	Deductible, then 0% coinsurance
Specialist office visits	$100 copay	Deductible, then 0% coinsurance
Maximum out of pocket	$10,000 Single/ $20,000 Family	$10,000 Single/ $20,000 Family
Preventive services/well child care	No Charge	No Charge
X-rays, labs, diagnostic imaging - office/ outpatient	Deductible, then 50% coinsurance	Deductible, then 0% coinsurance
Hospital inpatient services	Deductible, then 50% coinsurance	Deductible, then 0% coinsurance
Hospital outpatient services	Deductible, then 50% coinsurance	Deductible, then 0% coinsurance
Emergency care	Deductible, then 50% coinsurance	Deductible, then 0% coinsurance
Ambulance services	Deductible, then 50% coinsurance	Deductible, then 0% coinsurance
Urgent care	$75 copay	Deductible, then 0% coinsurance
Urgent care (non-Mercyhealth)	$75 copay	Deductible, then 0% coinsurance
Mental health inpatient	Deductible, then 50% coinsurance	Deductible, then 0% coinsurance
Mental health day treatment	Deductible, then 50% coinsurance	Deductible, then 0% coinsurance
Mental health outpatient	$50 copay	Deductible, then 0% coinsurance
Durable medical equipment (DME)	Deductible, then 50% coinsurance	Deductible, then 0% coinsurance
Physical, speech and occupational therapy	$50 copay	Deductible, then 0% coinsurance
Chiropractic	$50 copay	Deductible, then 0% coinsurance
Prescription drugs		
Tier 1 - Generic and select brand name drugs	$25 copay	Deductible, then 0% coinsurance
Tier 2 - Preferred brand name	Deductible, then $50 copay	Deductible, then 0% coinsurance
Tier 3 - Non-preferred drugs and MercyCare approved clinically-appropriate, non-formulary drugs	Deductible, then $100 copay	Deductible, then 0% coinsurance
Tier 4 - Specialty drugs and MercyCare approved clinically-appropriate, non-formulary specialty drugs	Deductible, then $500 copay	Deductible, then 0% coinsurance

MercyCare Individual Plans

Silver Cost Share Reduction

Wisconsin and Illinois

MercyCare Individual Silver Cost Share Reduction Plans	MercyCare Silver 2500 100%-150% FPL (3 free PCP visits)	MercyCare Silver Standard 100%-150% FPL	MercyCare Silver Health Savings 100%-150% FPL
Deductible	$0 Single/$0 Family	$0 Single/$0 Family	$700 Single/ $1,400 Family
Coinsurance	0%	25%	0%
Primary care office visits	$15 copay (3 free PCP visits)	$0 copay	Deductible, then 0% coinsurance
Specialist office visits	$30 copay	$10 copay	Deductible, then 0% coinsurance
Maximum out of pocket	$2,600 Single/ $5,200 Family	$2,200 Single/ $4,400 Family	$700 Single/ $1,400 Family
Preventive services/well child care	No Charge	No Charge	No Charge
X-rays, labs, diagnostic imaging - office/ outpatient	0% coinsurance	Deductible, then 25% coinsurance	Deductible, then 0% coinsurance
Hospital inpatient services	0% coinsurance	Deductible, then 25% coinsurance	Deductible, then 0% coinsurance
Hospital outpatient services	0% coinsurance	Deductible, then 25% coinsurance	Deductible, then 0% coinsurance
Emergency care	20% coinsurance	Deductible, then 25% coinsurance	Deductible, then 0% coinsurance
Ambulance services	20% coinsurance	Deductible, then 25% coinsurance	Deductible, then 0% coinsurance
Urgent care	$35 copay	$5 copay	Deductible, then 0% coinsurance
Urgent care (non-Mercyhealth)	$35 copay	$5 copay	Deductible, then 0% coinsurance
Mental health inpatient	0% coinsurance	Deductible, then 25% coinsurance	Deductible, then 0% coinsurance
Mental health day treatment	0% coinsurance	Deductible, then 25% coinsurance	Deductible, then 0% coinsurance
Mental health outpatient	$15 copay	$0 copay	Deductible, then 0% coinsurance
Durable medical equipment (DME)	0% coinsurance	Deductible, then 25% coinsurance	Deductible, then 0% coinsurance
Physical, speech and occupational therapy	$15 copay	$0 copay	Deductible, then 0% coinsurance
Chiropractic	$15 copay	$0 copay	Deductible, then 0% coinsurance
Prescription drugs			
Tier 1 - Generic and select brand name drugs	$10 copay	$0 copay	Deductible, then 0% coinsurance
Tier 2 - Preferred brand name	$25 copay	$15 copay	Deductible, then 0% coinsurance
Tier 3 - Non-preferred drugs and MercyCare approved clinically-appropriate, non-formulary drugs	$50 copay	$50 copay	Deductible, then 0% coinsurance
Tier 4 - Specialty drugs and MercyCare approved clinically-appropriate, non-formulary specialty drugs	$150 copay	$150 copay	Deductible, then 0% coinsurance

MercyCare Individual Plans

Silver Cost Share Reduction

Wisconsin and Illinois

MercyCare Individual Silver Cost Share Reduction Plans	Silver 2500 151%-200% FPL (3 Free PCP Visits)	MercyCare Silver Standard 151%-200% FPL	MercyCare Silver Health Savings 151%-200% FPL
Deductible	$750 Single/ $1,500 Family	$700 Single/$1,400 Family	$1,750 Single/$3,500 Family
Coinsurance	20%	30%	0%
Primary care office visits	$25 copay (3 free PCP visits)	$20 copay	Deductible, then 0% coinsurance
Specialist office visits	$50 copay	$40 copay	Deductible, then 0% coinsurance
Maximum out of pocket	$3,000 Single/ $6,000 Family	$3,300 Single/$6,600 Family	$1,750 Single/$3,500 Family
Preventive services/well child care	No Charge	No Charge	No Charge
X-rays, labs, diagnostic imaging - office/ outpatient	Deductible then 20% coinsurance	Deductible, then 30% coinsurance	Deductible, then 0% coinsurance
Hospital inpatient services	Deductible then 20% coinsurance	Deductible, then 30% coinsurance	Deductible, then 0% coinsurance
Hospital outpatient services	Deductible then 20% coinsurance	Deductible, then 30% coinsurance	Deductible, then 0% coinsurance
Emergency care	Deductible then 20% coinsurance	Deductible, then 30% coinsurance	Deductible, then 0% coinsurance
Ambulance services	Deductible then 20% coinsurance	Deductible, then 30% coinsurance	Deductible, then 0% coinsurance
Urgent care	$60 copay	$30 copay	Deductible, then 0% coinsurance
Urgent care (non-Mercyhealth)	$60 copay	$30 copay	Deductible, then 0% coinsurance
Mental health inpatient	Deductible then 20% coinsurance	Deductible, then 30% coinsurance	Deductible, then 0% coinsurance
Mental health day treatment	Deductible then 20% coinsurance	Deductible, then 30% coinsurance	Deductible, then 0% coinsurance
Mental health outpatient	$25 copay	$20 copay	Deductible, then 0% coinsurance
Durable medical equipment (DME)	Deductible then 20% coinsurance	Deductible, then 30% coinsurance	Deductible, then 0% coinsurance
Physical, speech and occupational therapy	$25 copay	$20 copay	Deductible, then 0% coinsurance
Chiropractic	$25 copay	$20 copay	Deductible, then 0% coinsurance
Prescription drugs			
Tier 1 - Generic and select brand name drugs	$20 copay	$10 copay	Deductible, then 0% coinsurance
Tier 2 - Preferred brand name	$40 copay	$20 copay	Deductible, then 0% coinsurance
Tier 3 - Non-preferred drugs and MercyCare approved clinically-appropriate, non-formulary drugs	$60 copay	Deductible, then $60 copay	Deductible, then 0% coinsurance
Tier 4 - Specialty drugs and MercyCare approved clinically-appropriate, non-formulary specialty drugs	$250 copay	Deductible, then $250 copay	Deductible, then 0% coinsurance

MercyCare Individual Plans

Silver Cost Share Reduction

Wisconsin and Illinois

MercyCare Individual Silver Cost Share Reduction Plans	MercyCare Silver 2500 201%-250% FPL (3 free PCP visits)	MercyCare Silver Standard 201%-250% FPL	MercyCare Silver Health Savings 201%-250% FPL
Deductible	$2,500 Single/$5,000 Family	$3,000 Single/$6,000 Family	$4,650 Single/$9,300 Family
Coinsurance	50%	40%	0%
Primary care office visits	$50 copay (3 free PCP visits)	$40 copay	Deductible, then 0% coinsurance
Specialist office visits	$100 copay	$80 copay	Deductible, then 0% coinsurance
Maximum out of pocket	$8,000 Single/ $16,000 Family	$7,400 Single/ $14,800 Family	$4,650 Single/ $9,300 Family
Preventive services/well child care	No Charge	No Charge	No Charge
X-rays, labs, diagnostic imaging - office/ outpatient	Deductible, then 50% coinsurance	Deductible, then 40% coinsurance	Deductible, then 0% coinsurance
Hospital inpatient services	Deductible, then 50% coinsurance	Deductible, then 40% coinsurance	Deductible, then 0% coinsurance
Hospital outpatient services	Deductible, then 50% coinsurance	Deductible, then 40% coinsurance	Deductible, then 0% coinsurance
Emergency care	Deductible, then 50% coinsurance	Deductible, then 40% coinsurance	Deductible, then 0% coinsurance
Ambulance services	Deductible, then 50% coinsurance	Deductible, then 40% coinsurance	Deductible, then 0% coinsurance
Urgent care	$100 copay	$60 copay	Deductible, then 0% coinsurance
Urgent care (non-Mercyhealth)	$100 copay	$60 copay	Deductible, then 0% coinsurance
Mental health inpatient	Deductible, then 50% coinsurance	Deductible, then 40% coinsurance	Deductible, then 0% coinsurance
Mental health day treatment	Deductible, then 50% coinsurance	Deductible, then 40% coinsurance	Deductible, then 0% coinsurance
Mental health outpatient	$50 copay	$40 copay	Deductible, then 0% coinsurance
Durable medical equipment (DME)	Deductible, then 50% coinsurance	Deductible, then 40% coinsurance	Deductible, then 0% coinsurance
Physical, speech and occupational therapy	$50 copay	$40 copay	Deductible, then 0% coinsurance
Chiropractic	$50 copay	$40 copay	Deductible, then 0% coinsurance
Prescription drugs			
Tier 1 - Generic and select brand name drugs	$20 copay	$20 copay	Deductible, then 0% coinsurance
Tier 2 - Preferred brand name	$50 copay	$40 copay	Deductible, then 0% coinsurance
Tier 3 - Non-preferred drugs and MercyCare approved clinically-appropriate, non-formulary drugs	$100 copay	Deductible, then $80 copay	Deductible, then 0% coinsurance
Tier 4 - Specialty drugs and MercyCare approved clinically-appropriate, non-formulary specialty drugs	$500 copay	Deductible, then $350 copay	Deductible, then 0% coinsurance

Frequently asked questions

Why should I have health insurance?

No one plans to get sick or hurt, but most people need medical care at some point. MercyCare's individual plans cover many of your expected and unexpected health care costs, and protect you from very high expenses. Health insurance is a contract between you and MercyCare. You buy a plan that best meets your needs, and MercyCare pays part of your medical costs when you get sick or hurt. There are other important benefits of health insurance. MercyCare's individual plans provide free preventive care, vaccinations, screenings and check-ups. We also provide prescription drug coverage.

Can I keep my doctor?

If you currently see a Mercyhealth doctor, you can continue to see him/her by choosing a MercyCare plan. Please note that different plans have different networks and providers. Networks include health care providers that a plan contracts with to take care of the plan's members. Depending on the type of policy you buy, care may be covered only when you get it from a network provider. When comparing MercyCare plans in the Marketplace, you will see a link to the list of providers in each plan's network.

What if I have a pre-existing condition?

Whether you need health coverage or have it already, the health care law offers new rights and protections that make coverage fairer and easier to understand. Essential health benefits for pre-existing medical conditions are covered under all Marketplace plans. No insurer can reject you, charge you more, or refuse to pay for essential health benefits for any medical condition you had before your coverage started. MercyCare plans do not contain exclusions for any pre-existing conditions.

What is the health insurance marketplace?

Also called the Exchange, the Marketplace is a way to find health coverage that fits your budget and meets your needs. With one application, you can see all your MercyCare options and enroll. When you use the Marketplace, you'll fill out an application and find out if you can get lower costs on your monthly premiums for private MercyCare plans. You'll find out if you qualify for lower out-of-pocket costs through Medicaid or the Children's Health Insurance Program.

What do essential health benefits include?

- Ambulatory patient services (outpatient care without a hospital stay)
- Emergency services
- Hospitalization
- Maternity and newborn care (care before and after your baby is born)
- Mental health and substance use disorder services, including behavioral health treatment (counseling and psychotherapy)
- Prescription drugs
- Rehabilitative and habilitative services and devices (services and devices to help people with injuries, disabilities, or chronic conditions gain or recover mental and physical skills)
- Laboratory services
- Preventive and wellness services and chronic disease management
- Pediatric services

These benefits are minimum requirements for all MercyCare plans.

How do I find out if I qualify for assistance?

When you buy health insurance coverage in the Marketplace, you may be able to get a premium tax credit that lowers what you pay in monthly premiums. This will depend on your 2026 household size and income. You can apply part or all of this tax credit each month to your premium payments. The Marketplace will send your tax credit directly to your insurance company, so you pay less for your premiums each month. The Federal Poverty Level (FPL) is the measure of income level issued annually by the Department of Health and Human Services. Federal poverty levels are used to determine your eligibility for certain programs and benefits. If your 2025 income falls within the following ranges you'll generally qualify for a premium tax credit. The lower your income is within these ranges, the bigger your credit. To see the ranges, turn to page 10. Call a MercyCare sales representative at (608) 314-2508 to see if you qualify for additional premium assistance.

MercyCare HMO, Inc. network available to members

- ✔ Allergy
- ✔ Anesthesiology
- ✔ Anticoagulation therapy
- ✔ Audiology
- ✔ Autism evaluation and treatment
- ✔ Behavioral health
  - Counseling
  - Intensive day treatment
  - Inpatient therapy
- ✔ Cancer care
  - Chemotherapy
  - Immunotherapy
  - Radiation therapy
  - Surgical oncology
  - Radiation oncology
  - Medical oncology/hematology
  - Neuro-oncology
  - Cancer-related genetic counseling
  - Clinical trials
  - Palliative care
- ✔ Cardiology
  - Cardiac arrhythmia treatment
  - Cardiac rehabilitation
  - Heart and lung surgery
  - Minimally invasive heart procedures
  - Electrophysiology surgery
  - Structural heart procedures
  - Vascular surgery
- ✔ Complementary medicine
  - Acupuncture
  - Chiropractic care
  - Laser therapy
  - Massage therapy
  - Traditional Chinese Medicine
- ✔ Critical care
- ✔ Dermatology
- ✔ Diabetes care
- ✔ Dietitian services
- ✔ Ear, nose and throat care
- ✔ Emergency medicine
- ✔ Employee assistance program
- ✔ Endocrinology
- ✔ Eye care
  - Eye exams for all ages
  - Cataract surgery
  - Cornea care
  - Glaucoma care
  - Pediatric eye care
  - Retinal care
- ✔ Gastroenterology
- ✔ General surgery

Network includes:
- Mercyhealth providers
- Contracted providers
- UW Health as a tertiary provider*

*Tertiary provider: Specialty care provider when services are not available through our in-plan network of providers

- ✔ Genetics
  - Counseling for expectant parents
  - Cancer-related genetic counseling
- ✔ Gynecology
- ✔ Home health
  - Wound care
  - Infusion therapy
  - Rehabilitation
  - Education on diagnosis, diet and medication
- ✔ Home medical equipment
- ✔ Hospice care
- ✔ Hospitalist services
- ✔ Imaging services
  - Comprehensive array of state-of-the-art imaging tests
  - Interventional radiology
- ✔ Immunology
- ✔ Infectious disease
- ✔ Laboratory services
- ✔ Maternity care
  - Prenatal care
  - Genetic counseling
  - High-risk pregnancy care
    - Maternal-fetal medicine
    - Neonatal intensive care
    - Small Baby Unit
    - Infertility care
  - Midwife services
  - Postnatal care
  - Postpartum depression help
- ✔ Nephrology
  - Kidney care
  - Dialysis
- ✔ Neurosurgery
- ✔ Obstetrics
- ✔ Occupational health
- ✔ Orthopedics
  - Orthopedic surgery
- ✔ Pain management
- ✔ Palliative care
- ✔ Pathology
- ✔ Pediatrics
  - Child development and behavior
  - Pediatric allergies
  - Pediatric anesthesiology
  - Pediatric cardiology
  - Pediatric child abuse
  - Pediatric developmental therapy
  - Pediatric endocrinology
  - Pediatric gastroenterology
  - Pediatric genetics
  - Pediatric occupational therapy
  - Pediatric orthopedics
  - Pediatric pulmonology
  - Pediatric radiology
  - Pediatric sleep medicine
  - Pediatric speech-language pathology
  - Pediatric sports medicine
  - Pediatric surgery
  - Pediatric urology
- ✔ Physical therapy
- ✔ Pharmacy
- ✔ Plastic surgery
  - Cosmetic plastic surgery
  - Breast surgery
  - Reconstructive surgery
  - Skin care services
- ✔ Podiatry
- ✔ Primary care
  - Internal medicine
  - Family medicine
  - Pediatrics
- ✔ Pulmonology
  - Pulmonary rehabilitation
- ✔ Rehabilitation services
  - Aquatic therapy
  - Lymphedema treatment
  - Occupational therapy
  - Orthotics and prosthetics
  - Pediatric therapy
  - Physiatry
  - Physical therapy
  - Speech-language therapy
- ✔ Rheumatology
- ✔ Senior health care
  - Memory care
- ✔ Skilled nursing
- ✔ Sleep medicine
- ✔ Sports medicine
  - Athletic training
  - Concussion management
  - Performance training
- ✔ Stroke care
- ✔ Trauma care
- ✔ Travel medicine
- ✔ Urgent care
- ✔ Urology
- ✔ Vein care
  - Vascular surgery
- ✔ Weight management
- ✔ Wound care

Hospitals, emergency and urgent care

Hospitals

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

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 Physician Clinic–Crystal Lake
875 S. Route 31.
Crystal Lake, IL
(779) 220-5500

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

COMING SOON
Mercyhealth Beloit
2825 Prairie Avenue
Beloit, WI

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

Mercyhealth Hospital and Physician Clinic–Crystal Lake
875 S. Route 31.
Crystal Lake, IL
(779) 220-5500

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

COMING SOON
Mercyhealth Beloit
2825 Prairie Avenue
Beloit, WI

Mercyhealth Dixon
1504 S Galena Ave.
Dixon, IL
(815) 971-3170

Mercyhealth East
3524 E. Milwaukee St.
Janesville, WI
(608) 756-8484

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

Mercyhealth Hospital and Physician Clinic–Crystal Lake
875 S. Route 31
Crystal Lake, IL
(779) 220-5500

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

Mercyhealth North
3400 Deerfield Dr.
Janesville, WI
(608) 314-3605

Mercyhealth Perryville
3401 N. Perryville Rd.
Rockford, IL
(815) 971-8000

Mercyhealth Roscoe
5000 Prairie Rose Dr.
Roscoe, IL
(815) 971-3450

Mercyhealth South
849 Kellogg Ave.
Janesville, WI
(608) 755-7960

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

Fort HealthCare Lake Mills
200 E. Tyranena Park Rd.
Lake Mills, WI
(920) 648-3113

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

Know where to go • *Emergency or urgent care*

Emergency

- ✓ Abdominal pain
- ✓ Confusion, change in thought process
- ✓ Change in vision
- ✓ Chest pain
- ✓ Head injury
- ✓ Severe allergic reaction
- ✓ Painful urination with fever or back pain
- ✓ Severe allergic reactions
- ✓ Severe bleeding, multiple injuries
- ✓ Severe shortness of breath, difficulty breathing
- ✓ Vomiting blood
- ✓ Psychiatric care
- ✓ CT scan or ultrasound imaging
- ✓ Pregnancy
- ✓ Nausea, vomiting, diarrhea, constipation
- ✓ Severe pain of any kind

or

Urgent care

- ✓ Broken bone
- ✓ Cut needing stitching, puncture wound
- ✓ Ear pain
- ✓ Headache
- ✓ Minor eye irritation
- ✓ Minor neck or back pain
- ✓ Minor or small burn
- ✓ Sinus trouble, runny nose, sore/strep throat, cough
- ✓ Skin rash, itch or sunburn
- ✓ Sprain, pulled muscle
- ✓ Suture removal, wound check
- ✓ X-ray
- ✓ Urinary discomfort

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

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 doctor
- 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
- Electronic Explanation of benefits (EOBs)
- Electronic ID cards

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.

Mercyhealth pharmacies

At **Mercyhealth pharmacies**, your health and time matter. We offer competitive pricing, shorter wait times, and the personal attention you deserve. Our experienced pharmacy teams work closely with your providers to ensure safe, effective medication management With multiple pharmacy locations and delivery options, getting your prescriptions has never been easier.

Save time and money with home delivery

Skip the trip and have your prescriptions delivered straight to your door with our convenient home delivery pharmacy program. This no-cost service is a great way to save time while managing your medications.

There are three easy ways to enroll in home delivery:

1. Call **(888) 857-5188** to speak with a Mercyhealth pharmacy team member.
2. Visit any Mercyhealth pharmacy location.
3. Log in to Mercyhealth MyChart:
   - Click on Medications
   - Select the medication you wish to refill and click Next
   - Under Delivery Method, choose Deliver by Mail, then click Next
   - Review your request, and if everything is correct, click Submit

Choose Mercyhealth pharmacies for reliable service, expert care, and convenient options that fit your life.

Illinois

Mercyhealth Hospital and Physician Clinic–Crystal Lake
875 S. Route 31, Crystal Lake
(779) 220-5500

Mercyhealth's Javon Bea Hospital–Riverside
8201 E. Riverside Blvd., Rockford
(815) 971-1100

Mercyhealth Mulford
5970 Churchview Dr., Rockford
(815) 971-2000

Mercyhealth Perryville
3401 N. Perryville Rd., Rockford
(815) 971-2000

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

Wisconsin

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

Mercyhealth Hospital and Medical Center–Walworth
N2950 State Rd. 67, Lake Geneva
(262) 245-2319

Mercyhealth Hospital and Trauma Center
1000 Mineral Point Ave., Janesville
(608) 741-6980

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

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

Specialty Pharmacy Program

Prescription list

Actemra
Afinitor
Aranesp
Aubagio
Avonex
Budesonide (Entocort) EC
Capecitabine (Xeloda)
Cimzia
Cosentyx
Dificid
Elmiron
Enbrel
Enoxaparin (Lovenox)
Epogen
Extavia
Forteo
Genotropin
Gilenya
Glatiramer (Copaxone)
Humira
Imatinib (Gleevec)
Isotretinoin (Accutane)
Kevzara
Neulasta
Orencia
Otezla
Praluent
Procrit
Pulmozyme
Rebif
Repatha
Riluzole (Rilutek)
Sensipar
Simponi
Tacrolimus (Prograf)
Temozolomide (Temodar)
TOBI
Vancomycin (Vancocin)
Xeljanz
Xifaxan
Zarxio

MercyCare uses Mercyhealth pharmacies, which are categorized as specialty pharmacies. Only these specialty pharmacies are used to dispense the select medications listed at left.

Some medications require prior authorization from MercyCare. After the request has been received and approved, MercyCare members are required to select a Mercyhealth pharmacy to obtain the prescribed medication. For more information, call Customer Service at (800) 895-2421 (Wisconsin) or (877) 908-6027 (Illinois).

Although every attempt is made to ensure this listing is current, those drugs included or excluded are subject to change at any time. Call Customer Service at (800) 895-2421 (Wisconsin) or (877) 908-6027 (Illinois) to confirm the medications you are taking still apply.

Frequently asked questions

When should I re-order my prescription(s)?

Re-order when you have 10 to 14 days of medication remaining.

How do I pay for my order?

You may pay by credit card or flexible spending card. Checks and money orders are accepted for in-store pick-ups only.

Where can I learn more about my medication?

Significant information pertaining to the use of your medication, possible side effects and instructions, are enclosed in each package.

Call (608) 755-8700 or (877) 597-6627 for further assistance.

Member resources

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, call Customer Service at (800) 895-2421 (Wisconsin) or (877) 908-6027 (Illinois).

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
- Schedule of Benefits/Drug Rider
- 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, call Customer Service at (800) 895-2421 (Wisconsin) or (877) 908-6027 (Illinois).

Covered preventive services • *Individual and commercial group plans*

MercyCare 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, call Customer Service at (800) 895-2421 (Wisconsin) or (877) 908-6027 (Illinois).

Scan the QR code for more information on preventive services.

Eyewear discount

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

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

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

Mercyhealth Perryville
3401 N. Perryville Rd.
Rockford, IL
(815) 971-2800

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

*Cannot be combined with any other offer or insurance.

Live well.
We'll insure you do.

MercyCare
HMO, Inc.

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

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