



Essential Health Plan

A GUIDE TO YOUR BENEFITS:

Welcome \ myTrust \ Pharmacy
Provider Network \ Preventive Care
High Value Care Options \ Member Benefits

Welcome to WEA Trust

WE'RE HONORED TO HAVE YOU AS A MEMBER

As a not-for-profit company that exclusively serves the public sector, we take great pride in providing exceptional service to those who serve Wisconsin. You can feel confident that we'll help you navigate the increasingly complex healthcare system and find thoughtful solutions when you need help.



24 / 7 Self Service Access

You can access all the important information about your benefits online. Here's how you do it:

- ▶ Make sure you have your WEA Trust ID Card with you
- ▶ Go to WEAtrust.com/mytrust
- ▶ Register for an account

You can view your benefit summary and other important plan information. You'll also receive a printed copy of your benefit summary and additional plan documents in the mail.

myTrust Member Portal

Everything you need to know about your WEA Trust health plan in an easy-to-use location:

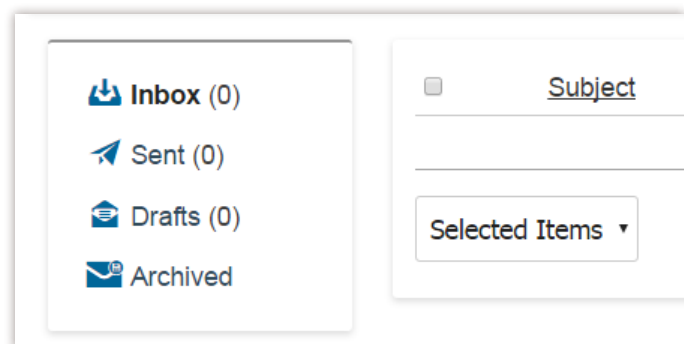
- ▶ Check claims status and information
- ▶ View your current deductible progress
- ▶ Message a Customer Service agent



YOUR WEA TRUST ID CARD

Your ID Card represents the commitment of everyone who works at WEA Trust to care for you. When seeing a doctor or picking up a prescription from the pharmacy, it's important that you show them your ID card.

You'll receive paper copies of your ID card in the mail shortly before the start date for your benefits. **Once your plan is effective, you can also download a digital copy of your ID card by logging into myTrust and clicking on "Coverage and Benefits" and then the "ID Card" button.**



- ▶ myTrust's messaging system makes it easy to contact our Customer Service team

Quick Start Guide

ONLY HAVE A FEW MINUTES? GET STARTED WITH YOUR WEA TRUST BENEFITS NOW.



Register for a myTrust account

Go to WEAtrust.com/mytrust with your ID Card and register for an account to check claim status, view benefits, and order additional ID cards.



Sign up for Amwell

You can easily see a doctor or therapist online using WEA Trust's Amwell service. Go to WEAtrust.com/amwell to sign up.



Follow us on social media

Stay connected with us on Facebook and Twitter. We'll keep you up-to-date on new programs you can use to stay healthy.

Pharmacy Benefits

When you join the Trust, if a medication you're taking requires authorization or is subject to step therapy, you may be approved for one refill as you transition to the new medication or verify authorization for your current medication. Both you and your doctor will receive a letter explaining your options after you have filled the medication once.

THREE THINGS TO KNOW ABOUT YOUR WEA TRUST DRUG PLAN

1. Save with the Value Choice Drug Plan

You have access to dozens of common, effective prescription drugs. If you're on our Essential Health Plan, these drugs are available to you at a \$0 copay. If you're on an Essential Qualified Plan, you'll find that these drugs are some of the best value options for you and can save money at the pharmacy compared to other drugs.

► [View the full list at WEAtrust.com/VCDP](https://WEAtrust.com/VCDP)

2. Save time with home delivery

In addition to our broad retail pharmacy network, you also have access to mail order prescription services.





► [Go to WEAtrust.com/mail](https://WEAtrust.com/mail) to learn more


3. Check your copay, find a pharmacy & more

You can access a great set of pharmacy tools by logging in to your myTrust account and selecting MedImpact from the quick links menu.

Where to Go for Care

It's important that you understand your options for medical care when you need it. Follow the chart below to find the most appropriate choice for you and your budget.

			
<p>MINOR ACUTE CONDITIONS:</p> <ul style="list-style-type: none"> ▶ Sore throat ▶ Ear Infections ▶ Pinkeye 	<p>ROUTINE CARE:</p> <ul style="list-style-type: none"> ▶ Preventive exams & checkups ▶ Chronic conditions ▶ Immunizations 	<p>URGENT CONDITIONS :</p> <ul style="list-style-type: none"> ▶ Minor burns & sprains ▶ Minor cuts & rashes ▶ Minor fractures 	<p>EMERGENCIES:</p> <ul style="list-style-type: none"> ▶ Heart attack ▶ Stroke ▶ Head trauma
<p>24/7 AMWELL E-VISITS: Amwell allows you to have a video visit with a board-certified doctor using your smartphone, tablet or computer. Doctors on Amwell can answer questions, diagnose and prescribe medications.</p>	<p>PRIMARY CARE: Developing a relationship with a primary care doctor is an essential part of managing your healthcare. Go to WEAtrust.com/doctors to search for a primary care doctor in your Network.</p>	<p>URGENT CARE CENTER: Urgent care centers are best for issues that need same-day attention but do not pose immediate danger. Your out-of-pocket costs will be lower if you use a Network urgent care.</p>	<p>EMERGENCY ROOM: For serious medical problems that require immediate help, go to an emergency room or call 911. Given the high costs of most ERs, you should only use one for true emergencies.</p>
<p>COST: \$</p> <p>CONVENIENCE: ★★★★★</p> <p>TIPS: Sign up right away! It only takes a few minutes and then be ready to go when you need to have your first e-visit.</p>	<p>COST: \$\$</p> <p>CONVENIENCE: ★★★★</p> <p>TIPS: A routine physical exam is recommended yearly and is considered preventive care. Preventive services are fully covered with no cost sharing applied. Some lab tests and services are not considered preventive.</p>	<p>COST: \$\$\$\$</p> <p>CONVENIENCE: ★</p> <p>TIPS: If your doctor's office is still open, consider calling them to see where you should go.</p>	<p>COST: \$\$\$\$\$</p> <p>CONVENIENCE: ★</p> <p>TIPS: If you are admitted to the hospital for an emergency you must notify us within 72 hours.</p>



WE ARE HERE TO HELP!

Our Customer Service Representatives and Harmony nurses are here to help you navigate the healthcare system and provide professional advice quickly.

- ▶ Help decide if you need medical care
- ▶ What care options makes the most sense now
- ▶ How to care for yourself at home
- ▶ Make an appointment and follow up with you
- ▶ Clarify when lab tests are considered preventive

Your Network

You have access to a Network of providers that includes doctors, specialists, urgent care facilities, emergency rooms and more. Our convenient Telehealth service powered by Amwell, is available for treating minor acute issues and online therapy.

FINDING A DOCTOR

When looking for a doctor, we always recommend first making sure that doctor is in WEA Trust's Network. This will help keep your out-of-pocket costs down. You can search for a provider by going to WEAtrust.com/doctors and then selecting your network.

WEAtrust	
Subscriber: John Member	
ID#: 000000000	Group#: 000.00
Network: Trust Preferred	Issued: 07/01/16
Subscriber / Dependents:	
John Member	000000000-01
Jane Member	000000001-02
Copays: NETWORK: PCP \$25 / SPEC \$50 NON-NETWORK: PCP \$50 / SPEC \$100 UC: \$150 ER \$250	

What Network do you have? Check your ID card

Preauthorization

WHY PREAUTHORIZE SERVICES?

To make sure all services you receive are medically necessary and appropriate, some services require preauthorization before you receive them. If you don't contact us for preauthorization, you could be denied coverage or have to pay a penalty.

VIEW THE FULL PREAUTHORIZATION LIST

- ▶ Go to WEAtrust.com/preauthorization

IN FOCUS: SLEEP STUDIES

Sleep studies are a great example of how preauthorization helps improve your quality of care and save money. Research shows that sleep studies done at home are more effective (and about one-sixth the cost) as specialty clinic sleep studies. By requiring preauthorization for sleep studies, we ensure they're done in the right place.

Preventive Care

Preventive care helps you stay healthy and helps to identify any potential health care concerns. WEA Trust follows federal guidelines for defined preventive services, outlined by the U.S. Preventive Services Task Force (USPSTF). Your plan covers 100% of the cost of preventive services, as long as the service is:

- ▶ Provided by a Network provider
- ▶ Performed for preventive (not diagnostic) reasons
- ▶ The service meets the specified age and/or time criteria and is on the list defined by the USPSTF, available at WEAtrust.com/prevent

DIAGNOSTIC CARE

So what is diagnostic care and how is it different from preventive care? A service is considered diagnostic when the individual has signs or symptoms or an existing health issue is monitored.

Here's an example using a mammogram:

MARY Mary is 41 years old and had her yearly mammogram in January which was normal. In July, She finds a lump and schedules a mammogram to check it out.

Diagnostic
Cost-sharing applies

ABBY Abby is 48 years old and has no symptoms of breast cancer but has a routine mammogram to screen for problems.

Preventive
100% Covered

WEA Trust Telehealth

Powered by Amwell, WEA Trust Telehealth provides access to board-certified healthcare professionals from anywhere you need care.



Urgent Care

See a doctor online 24/7 with WEA Trust Telehealth. In less than ten minutes, you can start a doctor e-visit on your smartphone, tablet or computer

HOW IT WORKS:

- 1. Enroll** - Go to WEAtrust.com/Amwell on your computer or search for Amwell in the App Store / Google Play on your mobile device.
 - ▶ **Important:** Enter the service key "trust"
- 2. Choose** - Select the doctor that works best for you. You'll see a list of available doctors, their experience and ratings before starting your visit.
- 3. Visit** - Both web-based and mobile app visits use secure, high-quality streaming video.

Online Therapy

With the addition of online therapy to the Amwell web and mobile app, you can now see a psychologist or therapist to address common behavioral health challenges—all from the privacy of your own home.

ONLINE THERAPY VISITS ARE:

- ▶ 45-minute, video-based appointments
- ▶ Licensed and specially-trained therapists or psychologists
- ▶ Available seven days a week, from 7am to 11pm
- ▶ Affordable, with copays as low as \$0 depending on your plan
- ▶ An alternative to in-person behavioral health visits

**DON'T WAIT UNTIL YOU'RE SICK,
DOWNLOAD THE AMWELL APP RIGHT AWAY**



WHAT THEY SAY:

"The best way I've described it to people is that it's like FaceTime with a doctor. I was able to give [the doctor] some of my symptoms, and she was able to make a determination for me in five minutes."

Gayle Lassen,
School Counselor at West Salem School District

High Value Care Options

Our high value care options offer exceptional quality at a cost-conscious price for WEA Trust members. **Eligibility for these providers is dependent on your plan's Network.**

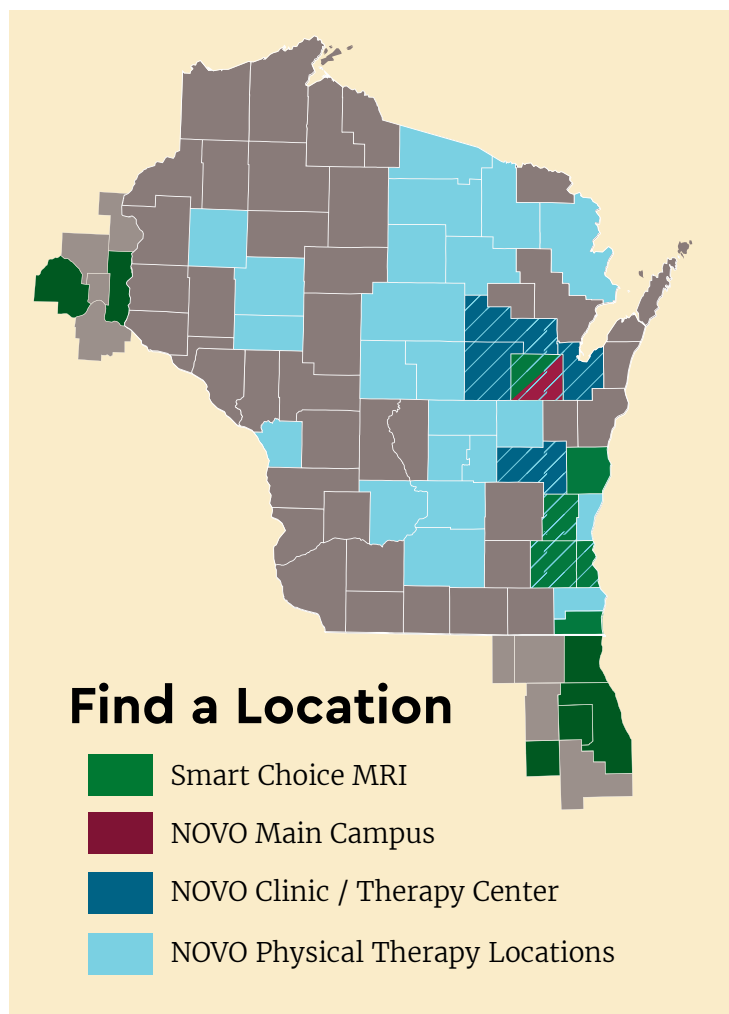
Smart Choice MRI

AN AFFORDABLE, HIGH QUALITY OPTION

The average MRI in Wisconsin costs about \$3,000. As a Trust member, you can use Smart Choice MRI when you need advanced imaging for a fraction of the cost. Smart Choice MRI uses only the leading MRI technology and all exams are interpreted by radiologists at the Cleveland Clinic (a top five U.S. Hospital).

We also provide our members with a **\$100 Visa Incentive Card** for using Smart Choice MRI. Here's what you do if you need an MRI:

- ▶ Tell Your Doctor you'll be using Smart Choice MRI. Don't worry, you'll be able to take your results back to them.
- ▶ Schedule your MRI at smartchoicemri.com. Preauthorization is required for some MRIs. Call WEA Trust to confirm if your MRI needs preauthorization



NOVO Health

SAVE MONEY WITH MORE THAN 50 BUNDLED PROCEDURES

If you need to undergo surgery or have a procedure, we've partnered with NOVO Health to provide high quality, bundled procedures on orthopedic surgeries, oncology radiation treatments, breast cancer reconstructions and 50 other services. Bundled procedures make receiving care easy and convenient. For example, if you need knee replacement surgery, NOVO will handle the imaging, the surgery, the recovery, and any necessary physical therapy (PT) with 75 PT locations across the state. With same-day access and priority scheduling, you can get better faster.

A QUALITY GUARANTEE

NOVO's quality of care is top-notch. That's why each procedure at NOVO comes with a 90-day guarantee.

- ▶ To learn more and schedule an appointment, go to WEAtrust.com/NOVO

HEALTHY CHOICES INCENTIVE:

If you have one of the eligible procedures from our bundled payment provider partners, you could earn a **\$250 VISA Incentive card** for choosing a high value care option. Restrictions may apply.

Harmony Care Management

WHAT IS HARMONY?

When you have a healthcare need, someone should be there for you to count on. That's why our Harmony Care Management program provides a single point of contact to help in your medical care. Your Harmony nurse is here to help you navigate the healthcare system and make sure you receive the best quality care.

SELF-SERVICE RESOURCES

At WEAtrust.com/Harmony, you'll find a resource center compiled by our Harmony Care Team. Select the medical condition you are interested in and choose a topic within that condition to learn more. You can also fill out our secure online form to request assistance.

Harmony Can Help With:

CHRONIC CONDITION MANAGEMENT

From diabetes to high blood pressure, our nurses are ready to help

FINDING A PROVIDER

Simplify the process of finding the right doctor for you

HOSPITAL STAYS

Take the stress out of a planned stay

NEW

WEA Trust + CancerCARE

In partnership with INTERLINK® COE Networks & Programs, WEA Trust members have access to a high-quality cancer program designed to improve outcomes for those with a cancer diagnosis.



WEA TRUST + CANCERCARE

Today there are many uncertainties one can face when receiving a diagnosis of cancer. The number of treatment options available are increasing day-by-day, and choosing the right option can be overwhelming and difficult.

WITH WEA TRUST + CANCERCARE YOU WILL WORK WITH HIGHLY TRAINED ONCOLOGY EXPERTS THAT WILL:

- ▶ Provide a second opinion and ensure an accurate diagnosis
- ▶ Work collaboratively with your doctor to ensure you are receiving the highest quality care
- ▶ Offer you support and guidance with your own personal oncology nurse case manager

If you have a diagnosis of cancer, call WEA Trust at 800.279.4000 to learn more about the program.

Questions? Call our Customer Service at **800.279.4000** or learn more at WEAtrust.com/cancercare

WEA Trust Diabetes Management

A Free Program, powered by Livongo for Diabetes™, is tailored to you making it easier to manage and live with diabetes.

WHAT YOU'LL GET

Livongo provides valuable tools that make living with diabetes easier, including the easy-to-use In Touch® Blood Glucose Monitoring System, unlimited test strips and other monitoring supplies at no cost to you.

The cellular-enabled monitor provides instant, personalized feedback. It also keeps track of your data which you can easily share with your doctor, family or coach.



▶ The Livongo for Diabetes In Touch monitor



ENROLLING IS EASY

If you have a diagnosis of Type 1 or Type 2 diabetes, then you qualify to participate in WEA Trust's Livongo for Diabetes program. And it only takes a few minutes to enroll:

- ▶ Go to WEAtrust.com/livongo
- ▶ Click "Enroll Now" and fill out your information
- ▶ Enter registration code TRUSTDM

After you've completed the sign up process, you'll receive a starter kit from Livongo within one week.

Member Benefits

WEA Trust members have access to a great set of discounts on a variety of retail and digital services.

COOK SMARTS® | SAVE 25%

Cook Smarts is a subscription meal plan service. Create weekly dinner menus so you never have to stress about what to make. You'll get healthy meal planning, original recipes, videos on time-saving kitchen techniques and more.

- ▶ Visit WEAtrust.com/cooksmarts to get started with the program
- ▶ Use the coupon code "TRUSTMEALS" when signing up

SHERWIN WILLIAMS® | DISCOUNT

Doing some painting? You can get high quality paint at a competitive price with our Sherwin Williams® Discount.

- ▶ Show your ID Card at a Sherwin Williams® and receive a discount off select items.
- ▶ Provide them the WEA Trust discount number: 522137397

WEA Trust Low Back Pain Program

Our WEA Trust Low Back Pain Program, powered by Kiio, is a mobile app designed specifically for you. This free program takes you through a sequence of exercise routines created to strengthen your back and decrease your pain.

THE WEA TRUST LOW BACK PAIN PROGRAM CAN:

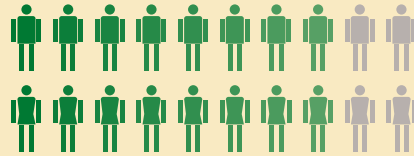
- ▶ Intervene before your pain becomes chronic
- ▶ Reduce missed days at work
- ▶ Increase your day-to-day productivity
- ▶ Improve your overall health
- ▶ Reduce your costs



To learn more and sign up visit WEAtrust.com/kiio.

A NEW WAY TO MANAGE YOUR LOW BACK PAIN

80%



80% of participants experience a reduction in low back pain.*

(*Kiio Research Data)



Questions?

We are here to help! If you have questions about your current plan, we'll get you the answers you need.

Speak to one of our Customer Service Representatives:

1.800.279.4000

Monday – Thursday, 7:30 a.m. – 6:00 p.m.

Friday, 7:30 a.m. – 5:00 p.m.

online at: WEAtrust.com/contact-us

or **myTrust Portal**



“I love this insurance. Coming from my last district, we didn’t have WEA Trust. Someone answers when you call and the benefits are great.”

Laura Karlen

School Counselor,

West De Pere Middle School

Quick Start Guide



Register for myTrust

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Sign up for Amwell

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Follow US

Stay connected with us on Facebook and Twitter. We'll keep you up-to-date on new programs you can use to stay healthy.



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 WEAtrust.com