



Dean[™]
HEALTH PLAN

State of Wisconsin 2012





DeanTM

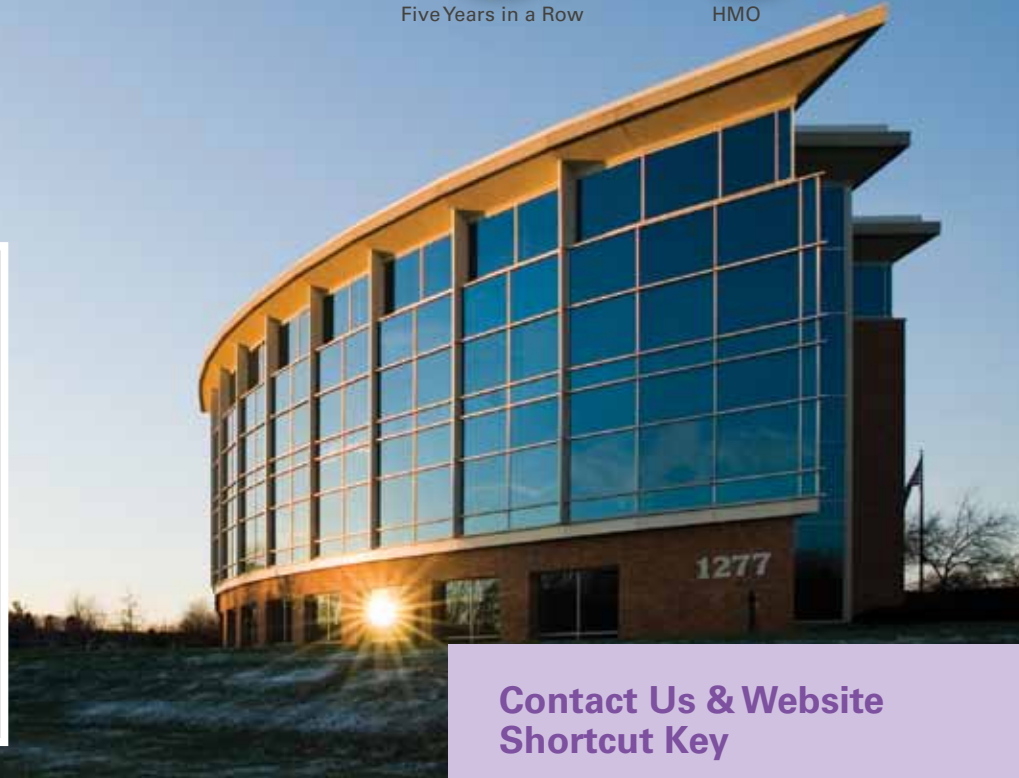
HEALTH PLAN



Five Years in a Row



HMO



Welcome to Dean Health Plan

Dean Health Plan (DHP) is committed to providing you with comprehensive insurance coverage. We also offer caring and local staff to field your questions and are there when you need answers.

Our Dean network is filled with health care professionals who are here to help you and your loved ones remain as healthy as can be. With over 2,000 network providers, 26 hospitals and 80 clinic sites in 20 counties throughout south central Wisconsin, we provide you with many choices for accessing care – near your home or workplace. And, don't worry about traveling outside of the service area, we cover you for emergency and urgent care situations wherever you are and whenever you should need assistance. Our helpful and local nurses staffing our 24-hour nurse line, Dean On Call, are also here to assist you when you may need advice or help, any time, any day of the week, including weekends.

This unmatched commitment to your well-being is possible because DHP is 100 percent provider-owned and features an extensive network of committed health care partners. This allows us to focus on coordinated care that encourages all providers to efficiently deliver the most effective and timely patient care — the kind of health care we all deserve.

Lon Sprecher
President and Chief Executive Officer

Contact Us & Website Shortcut Key

Call us (800) 279-1301

TTY (608) 827-4086 / FAX (608) 827-4212

7:30 a.m. - 5:00 p.m. Monday - Thursday

8:00 a.m. - 4:30 p.m. Friday

Visit us

At our business office in Madison
1277 Deming Way, Madison

At Dean Clinic – West
752 N. High Point Road, Madison

At Dean Clinic – East
1821 S. Stoughton Road, Madison

On the web

State of Wisconsin Employees
deancare.com/wi-employees

Find a Doctor
deancare.com/doctors

Find a Location
deancare.com/locations

Dean Health Plan Member Resources
deancare.com/members

Wellness Programs
deancare.com/wellness

Pharmacy Information
deancare.com/medications

Customer Care, When You Need Us Most

It is important you stay informed and educated on your health care benefit information. Our Customer Care Specialists are ready to answer your questions and address any concerns you may have about your plan benefits.

Call us

You can reach a Customer Care Specialist by phone at (800) 279-1301 Monday through Thursday, 7:30 a.m. until 5:00 p.m. and Fridays from 8:00 a.m. until 4:30 p.m. If you are unable to call during these hours, you can leave a voicemail and your call will be returned within 24 hours or the next business day.

Visit us at our business office

Stop by the business office between 8 a.m.– 4:30 p.m. Monday through Friday, no appointment is necessary.

Go online

Fill out the e-form 24 hours a day, seven days a week. Go to deancare.com/contact-us, click on 'Dean Health Plan' and select 'Fill out online Contact Us form.' Simply complete the form, click submit and a Customer Care Specialist will get back to you within 24 hours or the next business day. DeanConnect is also a great online resource to manage your health benefits. To get started go to deancare.com and click on the DeanConnect icon in the upper-right corner.

Visit us at your next doctor appointment

DHP offers a Customer Care Specialist at two Madison-area Dean Clinics; Dean Clinic – West and Dean Clinic – East. You can get answers to your health insurance questions before or after an appointment. Stop by any time Monday through Friday from 8:00 a.m. until 4:30 p.m. to talk through concerns or questions about health benefits, discuss claims issues and more. Look for more in-clinic Customer Care Specialists coming soon!



Three Years
in a Row

Member Satisfaction

In 2011 Dean Health Plan (DHP) Was Ranked "Highest in Member Satisfaction for Health Plans in the Minnesota-Wisconsin Region for a Third Consecutive Year, According to the J.D. Power and Associates 2011 U.S. Member Health Insurance Plan Study^{SM*}." The study measures satisfaction among members who purchased their coverage individually or through their employer from 137 health plans in 17 regions throughout the U.S. What's most exciting about this accolade is, not only does the study acknowledge high member satisfaction, but in 2011 the study emphasized that member satisfaction is highest among health plans just like DHP — where the provider and insurance are part of the same organization. The study's emphasis on integrated care is confirmation that DHP's relationship with Dean Clinics and SSM Health Care of Wisconsin is a vital part of the relationship we share with our membership.

* Dean Health Plan received the highest numerical score among commercial health plans in the Minnesota-Wisconsin region in the proprietary J.D. Power and Associates 2009-2011 U.S. Member Health Insurance Plan Studies. SM 2011 study based on 33,039 total member responses, measuring nine plans in the Minnesota-Wisconsin Region (excludes Medicare and Medicaid). Proprietary study results are based on experiences and perceptions of members surveyed December 2010 - January 2011. Your experiences may vary. Visit jdpower.com.

New Member Checklist

If you are new to Dean Health Plan, we want to make sure your transition is as seamless as possible, so we've outlined the following steps to make a smooth transition.

Sign Up for DeanConnect

It's easy – go to deancare.com/member-benefits and follow the simple steps to activate your account.

Review Your Online Benefit Summary

Learn more about your insurance benefits by reviewing your member certificate and benefit summary online.

Choose a PCP

Choose a Primary Care Provider (PCP) who is right for you by going to deancare.com/doctors.

Let Us Know if You Have Health Concerns

If you have a chronic health condition or have a complex health care need, we encourage you to take advantage the Dean Health Plan Care Management Program. Call (800) 279-1301 for more information.

Find Health and Wellness Programs

Learn about all the programs available to you and your family by visiting our online health and wellness page at deancare.com/wellness.

Discover deancare.com

At **deancare.com** you have everything you need to manage your coverage information and health care in one easy location. The website is broken out by Insurance Services, Medical Services and Patient Services to make it easy to navigate to the information you're looking for.

For our State Plan Members

Especially for State of Wisconsin Employees covered by Dean Health Plan, **deancare.com/wi-employees** is dedicated to all plan and coverage information you need.

- **Dental Information** – including your coverage and member certificate, dental provider search, frequently asked questions and the Employee Certificate
- **Provider Listings** – including both an online, searchable medical provider directory by specialty, clinic, city and more; and a printable PDF version of the directory
- **ETF Plan Information** – there is a link from this page directly to ETF's website for more information on your plan
- **Dean Health Plan Communication** – copies of all letters and other correspondence sent out to all State of Wisconsin Employees will be available on this page as well

Insurance Services

In the Insurance Services section of the website you will find answers to all your insurance questions.

- **Your Plan Benefits** – Review your Member Certificate
- **Government Mandates** – Stay on top of state and federal legislative mandates that affect your insurance coverage
- **Care Management** – Our care management team is here to help you navigate through the health care system. If you have recently been diagnosed with a chronic health condition or have a complex health care need we are here to make sure your needs are met and all your questions are addressed

All member forms and pharmacy forms can be found at **deancare.com/members**.

Patient Services

For Dean Health Plan members who utilize a Dean Clinic provider as their Primary Care Provider, all Clinic Patient Services can be found in this section, including:

- **Dean On Call*** – our free 24/7 telephone support staffed by experienced nurses for Dean members and patients
- **Pay your Dean Clinic bill online**
- **Information on all Dean Clinic medical services**, from aesthetic to cardiology to weight management in one convenient location

Wellness

Dean is dedicated to Patient and Member wellness; **deancare.com/wellness** is your one-stop for all health-related and wellness program questions.

- **Check out our online Health Library**, look up medications, check symptoms and more
- **Health Tools** to help you get and stay on track such as calculators and trackers
- **Healthy Recipes**
- **Wellness Centers**: flu facts, stress resources and immunization tips
- **Wellness Programs** such as WIN, Healthy Partners for local fitness facilities that offer discounts to Dean Health Plan members and Quit for Life®, our tobacco cessation program

Sign Up for DeanConnect Today

DeanConnect is your Dean Health Plan member portal.

- **Review your Coverage Benefits**
- **Change your Primary Care Provider**
- **Manage your family's information**
- **Request ID cards**

Go to **deancare.com/member-benefits** and follow the simple steps to activate your account.



* Due to licensing regulations, Dean On Call's triage services are only available to residents of Wisconsin.



Embrace a New You

Let Dean Health Plan help you get in the game and WIN!

Dean Health Plan's Wellness Incentives Now (WIN) Program provides reimbursement for participating in numerous health-related activities such as health club memberships, weight management programs, health education training and more.

With a wide variety of options, you're sure to find activities and complementary services that fit best with you and your family. Anyone who is covered under your DHP insurance is eligible to participate – children and adults alike.

How it Works

DHP will reimburse individual members for eligible services received per calendar year. Pay for the service at the time it is rendered, then send in your receipt along with the reimbursement form found on our website to DHP. Within 30 days we will send you a check as a reward for your healthy endeavor! To find out more go to deancare.com/member-benefits or call the Customer Care Center.

* Members cannot receive reimbursement for services covered under their health insurance policy.



Comprehensive Weight Management Program

Receive \$100 additional reimbursement!

Serious about losing weight? Participate in the Dean Clinic Comprehensive Weight Management program and receive a \$100 bonus reimbursement.* This does not count toward the \$100 individual or \$200 family WIN reimbursement maximum.

For more information on qualified services, visit deancare.com or call the Customer Care Center at (800) 279-1301.

Breathe Easier with the Dean Health Plan Quit For Life® Program!

Dean Health Plan (DHP) offers the Quit For Life® Program to members completely free of charge. The program can help overcome physical, psychological and behavioral addictions to tobacco using a seamlessly integrated mix of medication support and phone-based coaching to teach skills and behavioral strategies to quit for life. So far more than 1,600 members have enrolled in The Quit For Life® Program. Here's what some of them have to say. →

The program includes:

- Up to five outbound coaching calls and unlimited access to a Quit Coach for the duration of the program
- A printed workbook that helps guide you through the quitting process
- An opportunity to receive eight weeks of nicotine replacement therapy patch or gum at no cost, mailed directly to your home
- Online resources, tools and social networks to provide support through the quitting process

For more information or to enroll go to deancare.com/quitforlife or call (866) QUIT-4-LIFE.

"All of the positive reinforcement worked for me."

"This program has made a very big difference in my life."

"I have always thought it would be too expensive, but this program is free."

You and Your PCP: An Important Partnership

At Dean Health Plan we offer an exceptional network of providers. One of the most important health care relationships you can have is with your primary care provider (PCP) team as they are most familiar with your medical history, allergies and current medications. Your PCP team is also a great source to help you choose what is right for your medical situation—you can describe your symptoms, ask questions and get information that can help you decide whether you should go to the emergency room, urgent care or if your problem can be handled with self-care or a visit to your PCP's office. Making informed choices when you are experiencing a medical issue will result in better care. Having said that, we understand that having access to your PCP is crucial – with over 2,000 network providers, 26 hospitals and 80 clinic sites in 20 counties throughout south central Wisconsin, we provide you with many choices for accessing care near your home or workplace.

Sometimes a trip to the emergency room or an urgent care center is necessary, so making the right decision about the type of care you need is crucial – it can help save time in an important medical situation and, not to mention, save on copays.

When Timing is Everything: Emergency Care

Some symptoms can't wait for treatment and need immediate care. According to the American College of Emergency Physicians, these symptoms include:

- Difficulty breathing or chest pain or pressure
- Fainting
- Uncontrolled bleeding
- Coughing or vomiting blood
- Sudden severe pain
- Poisoning
- Broken bones
- Sudden facial drops or weakness in arms or legs

Understanding Urgent Care

If your doctor's office is closed or if it is after regular business hours, visiting an urgent care center may be your best option. Urgent care centers can treat problems such as:

- Minor cuts that involve stitches
- Animal bites
- Nausea
- Rashes
- Flu

Urgent care centers are usually open nights and weekends, which makes them convenient. Visit deancare.com/locations to browse a complete list of urgent care centers.

Dean On Call

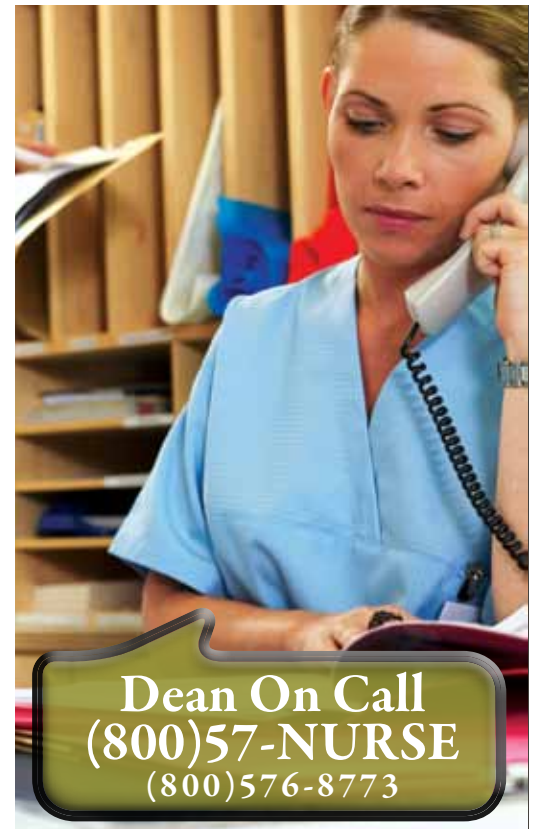
Your health questions answered.

Dean On Call* is a complimentary telephone service that's available to members 24 hours a day, 365 days a year. If you're not sure if you need to see a doctor or you have a pressing health question, Dean On Call can help. Experienced registered nurses at Dean On Call are always available to answer your questions and concerns.

After asking a series of questions, the nurse will assist you in making an informed decision about your health concern. To provide you the best options for care, Dean On Call nurses use a specially designed computer program that follows guidelines developed by physicians and nurses. The Dean On Call database is continually updated with the most current medical information, allowing the nurse to ask the right questions and quickly provide the most appropriate care options. This will help you decide whether to call your doctor, follow self-care instructions or be seen in an urgent care center or the emergency room.

Dean On Call nurses follow the same state and federal HIPAA privacy guidelines that your doctor is required to follow. Any information you share with Dean On Call is confidential. Take advantage of Dean On Call by calling (800)57-NURSE (800-576-8773).

* Due to licensing regulations, Dean On Call's triage services are only available to residents of Wisconsin.



Support When You Need It Most

Having health problems can be hard for you or your family members. The Dean Health Plan (DHP) Care Management team can provide the support you need when you need it most. If you are diagnosed with a chronic health condition or have a complex health care need, DHP's nurse Case Managers provide the following services to ensure your needs are met and your health questions and concerns are addressed.

Helping You Manage Chronic Conditions

Dean Health Plan's Disease Management services are for members with chronic health conditions. Our goal is to improve the overall health status and lives of members who are faced with chronic conditions. Disease Management programs offer assistance to individuals with diabetes, congestive heart failure, COPD and asthma. Working with your health care providers, the program specializes in supporting self-management through telephonic counseling, education, care reminders, referrals and long-term patient advocacy and support.

When Health Problems Become More Serious

Dean Health Plan's Case Management services are provided for members who have complex health care needs or are facing a serious health problem. The goal of case management is to help you and your family navigate the health care system and return to a productive lifestyle after a serious health event. Case Management is offered to high-risk OB patients, NICU babies from birth to one year of age, persons with a catastrophic illness and all transplant patients.

A member may be identified for Case Management based upon a diagnosis, hospital stay or from a referral by a health care provider. You also have the option to request Case Management services. Case Management is free of charge and provides you with a nurse case manager who serves as your resource during a time where health care may be intense or confusing. Your Case Manager will work together with you, your health care provider and other members of the medical team as needed to establish the best plan of care for you. Case Management does not provide additional benefits or change your plan's benefit rules; however, the case manager will work with DHP network providers to meet your needs using available resources with the goal of delivering quality care.

Focusing on Quality Care

The DHP Utilization Management (UM) team uses pre-admission certification, prior authorization, concurrent reviews and discharge planning to review the appropriateness of medical services that our members receive before and after services are rendered. These tools allow UM to ensure you are receiving services and supplies that are medically appropriate for the member and necessary for the condition being treated. The review of services includes inpatient hospital admissions, skilled nursing facility and rehabilitation care, home health care services, hospice care and behavioral health outpatient care. In addition, UM identifies and evaluates health care needs following discharge from a hospital and assists members with post hospital care.

In addition to the above mentioned services, DHP offers support to members who are pregnant, members who are having joint surgery and members with complex medical conditions who have recently been discharged from the hospital. DHP's Care Management program is voluntary. You may opt-out at any time. We encourage you to take advantage of these services. Call the Customer Care Center at (800)279-1301 to enroll or learn more.

** Dean Health Plan assumes that no one involved in the decision-making process benefits from denying treatment. We do not specifically reward practitioners or other individuals conducting utilization reviews for issuing denials for coverage of services. Furthermore, financial incentives are not provided to UM decision-makers, nor do we encourage decisions which may result in underutilization*





■ **Go online**

To access your specific member materials, log into DeanConnect at deancare.com/deanconnect.

You may submit a question to one of our Customer Care Specialists online at deancare.com/contact-us.

■ **Call us**

(800) 279-1301 or
TTY: (877) 733-6456
Monday – Thursday
7:30 a.m. to 5 p.m.
or Friday: 8 a.m. to 4:30 p.m.

■ **Visit us**

You can visit us at our office between the hours of 8 a.m. to 4:30 p.m. Monday through Friday.

Frequently Asked Questions

When enrolling with Dean Health Plan, I am asked to choose a clinic or provider. What does this mean?

When you enroll as a Dean Health Plan member you will choose a clinic or provider within the Dean network. This is your primary care provider (PCP) and should be your first contact whenever you require medical care.

Can I change my PCP?

You are encouraged to select a PCP that you feel comfortable seeing on a continuing basis; however, if you wish to change you can call the Customer Care Center or log into DeanConnect.

Can family members have different PCPs?

Yes, each family member may choose a different PCP.

If I have not yet received my ID card, what do I need to do to keep my appointment?

You can print off a temporary ID card using DeanConnect. If necessary, a Customer Care Specialist will contact the clinic or provider's office to verify coverage.

How do I obtain a reprint of my ID card?

Call the Customer Care Center or log into DeanConnect to request another copy. Via DeanConnect you can print a copy of your ID card from your home computer.

Does this plan include dental coverage?

Dental coverage is provided for State members through a partnership with Ameritas Group Dental. This does not apply to "local" government employees. For information on benefits and how to locate providers, please see the dental highlight sheet in your packet. For more information go to deancare.com/wi-employees.



Member Rights and Responsibilities

Dean Health Plan (DHP) members deserve the best service and health care possible. DHP is committed to maintaining a mutually respectful relationship with its members. To promote effective health care, DHP clearly states its expectations for the rights and responsibilities of its members, to foster cooperation among members, practitioners and DHP.

DHP members have the right to:

- Be treated with respect and recognition of their dignity and right to privacy.
- Receive a listing of DHP participating practitioners in order to choose a Primary Care Physician.
- Present a question or complaint or grievance to DHP, about the organization or the care it provides, without fear of discrimination or repercussion.
- Receive information on procedures and policies regarding their health care benefits.
- Timely responses to requests regarding their health care plan.
- Request information regarding Advance Directives.
- Participate with practitioners in making decisions about their health care.
- A candid discussion of appropriate or medically necessary treatment options for their conditions, regardless of cost or benefit coverage.
- Receive information about the organization, its services, its practitioners and providers, and members' rights and responsibilities.
- Make recommendations regarding the organization's members' rights and responsibilities policies.

DHP members have the responsibility to:

- Read and understand the materials provided by DHP concerning their health care benefits. DHP encourages members to contact DHP if they have any questions.
- Present their ID Card in order to identify themselves as DHP members before receiving health care services.
- Notify DHP of any enrollment status changes such as family size or address.
- Supply information (to the extent possible) that the organization and its practitioners and providers need in order to provide care.
- Follow plans and instructions for care that they have agreed on with their practitioners.
- Understand their health problems and participate in developing mutually agreed upon treatment goals to the degree possible.
- Fulfill financial obligations as it relates to any copays, deductibles and/or premiums as outlined in your policy.



Privacy and Confidentiality

The privacy of your nonpublic personal information is very important to us at Dean. This Notice describes how we protect the confidentiality of the nonpublic personal information we receive on all members, including former members. The following is a brief explanation of the manner in which we obtain, use, and protect your nonpublic personal information.

What types of nonpublic personal information does Dean collect about you?

We collect a variety of nonpublic personal information needed to administer health insurance coverage and benefits. We collect nonpublic personal information about you from some of the following sources:

- **Information we receive directly or indirectly from you or your employer or benefits plan sponsor through applications, surveys or other forms.** The information may be received in writing, in person, by telephone or electronically. Examples include name, address, social security number, date of birth, marital status and medical history.
- **Information about your transactions with us, our affiliates, our providers, our agents and others.** This includes information from health care claims, medical history, eligibility information, payment information, service request and appeal and grievance information.
- **Information you authorize us to collect from others.**

How does Dean protect this information?

We limit the collection of nonpublic personal information to that which is necessary to administer our business, provide quality service and meet regulatory requirements. We maintain physical, electronic and procedural safeguards that comply with federal and state regulations to protect your nonpublic personal information. We limit the internal use of oral, written and electronic nonpublic personal information about you and ensure that only authorized staff with the need to know have access to it. We maintain safeguards for your nonpublic personal information and review them regularly to protect your privacy.

When Dean May Not Use or Disclose Your Health Information

We will not disclose your nonpublic personal information unless we are allowed or required by law to do so. If required by law, we will obtain your authorization prior to using or disclosing your health information. You may revoke this authorization in writing at any time. The following categories describe the ways that Dean may use and disclose your nonpublic personal information. In carrying out the functions listed below, Dean may transmit your nonpublic personal information to people or organizations outside of Dean as allowed under the law. When Dean transmits or releases nonpublic personal information to another organization, Dean requires the other organization to protect your information from unauthorized and inappropriate use or disclosure. Not every use or disclosure we might make will be listed.

Payment Functions: We may use or disclose your health information to make or collect payment for treatment or services you receive. For example, we may use or disclose your health

information to determine your eligibility for plan benefits, obtain premiums and collect payment from third parties such as other health plans or providers for the care you receive.

Health Care Operations: We may use and disclose your health information to carry out necessary insurance-related activities and to provide coverage and services to you. Health care operations include such activities as: underwriting, premium rating, case management and care coordination, fraud and abuse detection programs, medical reviews, business planning and development and general administrative activities such as customer service efforts and resolution of internal grievances.

Treatment Alternatives: We may contact you or your health care providers with information about treatment alternatives and other related functions that may be of interest to you.

Distributing Health-Related Benefits and Services: We may use or disclose your health information to provide information on health-related benefits and services that may be of interest to you.

Disclosure to Plan Sponsors: If applicable, we may disclose certain health information to the sponsor of your group health plan for purposes of administering benefits under the plan or to determine whether you are participating in the health plan.

Summary Statement of Your Health Information Rights

All requests to exercise the rights listed below must be submitted in writing to the Privacy Officer, or you can call Dean Health Plan Customer Care Center to request the appropriate form to complete. You have the right to:

- **Request restrictions on certain uses and disclosures of your health information.**
- **Receive your health information through a reasonable alternative means or at an alternative location.**
- **Inspect and copy certain health information about you.**
- **Request that Dean amend health information held by Dean that you believe is incorrect or incomplete.**
- **Receive a list of certain disclosures of your health information.**

Questions?

If you would like a paper copy of the Dean Health Plan Official Notice of Privacy Practice, want more information about our privacy practices, have questions about any part of this Notice, or you have a complaint regarding our privacy practices, please contact the Privacy Officer at the following address, or call the Dean Customer Care Center at (800) 279-1301: Privacy Officer, PO Box 56099, Madison, Wisconsin 53705.

Term Glossary

Common Health Insurance Terms and Phrases

- **Co-insurance** – Money that an individual is required to pay for services. Co-insurance is often specified by a percentage.
- **Copay** – A predetermined (flat) fee that an individual pays for health care services, in addition to what the insurance covers.
- **Cost Transparency** – The ability of the patient to discover how much a particular medical service or treatment costs, preferably before receiving the service or treatment.
- **Deductible** – The amount an individual must pay for health care expenses before insurance covers the costs.
- **Out-of-network** – Refers to physicians, hospitals or other health care providers who are considered nonparticipants in an insurance plan.
- **Out-of-pocket Maximum** – A predetermined limited amount of money that an individual must pay out of their own pocket before an insurance company will pay for health care expenses.
- **Prior Authorization** – A Prior Authorization request is an extra step that is sometimes required before you receive a specific service or procedure.
- **Workman's Compensation** – Medical care coverage provided by your employer for an injury sustained at work. Workman's compensation is not health insurance.



FOR MORE INFORMATION

Dean Health Plan does not discriminate on the basis of disability in the provisions of programs, services or activities. If you need this printed material interpreted or in an alternate format, or need assistance in using any of our services, please contact a Customer Care Specialist at (800) 279-1301 or TTY (877) 733-6456.



Dean[™]

HEALTH PLAN

Partners who care[™]