



WPS Medicare supplement insurance plans

Because We Care

Rates effective Jan. 1, 2021

**Choose coverage with
compassionate customer support!**

1-800-236-1448 ▪ wpsmedicareolutions.com



Health Insurance Partner
of the **Green Bay Packers**

WPS

**HEALTH
INSURANCE**

Local. Honest. Independent.



“It doesn’t matter what doctor that we’re sent to, it’s always taken care of.”

—Tom | Customer since 2009



WPS Medicare supplement insurance customers stay with WPS year after year.¹

¹Internal persistency report, 2019.

WPS Health Insurance by the numbers



70+ years in business as a not-for-profit company

55+ years serving Medicare beneficiaries

Providing Medicare supplement products in more than a dozen states



6 million beneficiaries²

Served through WPS Government Health Administrators’ Medicare administrative contracts



10 million beneficiaries³

Served through WPS Military and Veterans Health



Over 60,000 policies

Issued and administered by WPS for Medicare supplement insurance and *WPS MedicareRx Plan* prescription drug coverage

Contact us today to apply!

1-800-236-1448 ▪ wpsmedicareolutions.com

²Centers for Medicare & Medicaid Services/CMS Program Statistics, 2019.

³Humana Government Business, Inc. PMPM Reporting; health.mil reporting; and Wisconsin Physicians Service Insurance Corporation member IDs reports, 2019.

Get to know WPS

Did you know WPS Health Insurance, a not-for-profit company, offers the most popular Wisconsin-based Medicare supplement insurance plan?¹ Add stable rate history² to the list of features that makes WPS Medicare supplement insurance plans such a great value!

Choose freedom

With WPS, you can visit any doctor in the United States who accepts Medicare. There are no networks, no worries, and no hassles.

Get more with WPS

WPS customers get special programs and services included at no additional cost and can add riders for additional coverage.

- Optional dental coverage³
- Unlimited preventive care benefit⁴
- Fitness center membership program⁵
- Wellness program discounts⁵
- Identity theft resolution services⁵
- Fraud service⁵
- Vision care discount program⁵
- Hearing care discount program⁵
- 2% discount when you use automatic bank withdrawal
- 7% household discount⁶
- Optional \$100,000 foreign travel emergency rider⁷

See pages 11–15 for details.

¹Based on enrollment data submitted to the National Association of Insurance Commissioners, 2019. ²Based on historical approved Wisconsin standardized plan rate increases. ³WPS has partnered with Delta Dental to provide dental coverage. ⁴Base plans include Medicare Part B preventive services with no maximum benefit amounts. ⁵Identity theft, fraud, vision, hearing, and wellness programs are not part of the insurance policy and are offered at no additional charge for membership. Enrollment in these programs is subject to contract renewal. ⁶Household: Two or more individuals who reside together in the same dwelling. Dwelling is defined as a single home, condominium unit, or apartment unit within an apartment complex. ⁷Requires purchase of an additional rider. ⁸WPS customer support survey, 2019.

Note: The unlimited preventive care and foreign travel emergency rider benefits and wellness programs are not available with Medicare supplement cost-sharing plans.

Medicare Supplement

NO WORRIES.

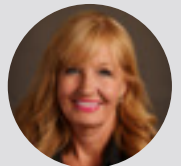
NO HASSLES.

NO NETWORKS.

Insurance Plans [®]

“We take the time to help seniors understand Medicare, the products, and their choices.”

—Tracey | WPS Sales



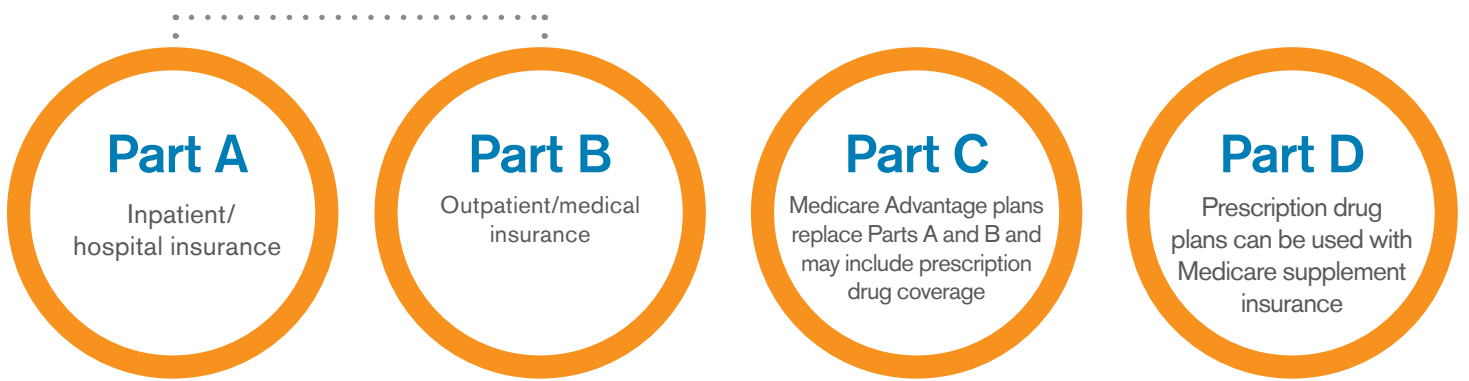
95%

Customers who describe WPS Customer Support as helpful and knowledgeable.⁸



“WPS was there to answer questions. I didn’t feel any pressure to buy a particular product. It was more like, ‘What else do you need to know?’”

—Rick | Customer since 2018



Medicare supplement plans work with **Part A** and **Part B** to enhance coverage.

With Original Medicare **Part A** and **Part B**, you can also add any stand-alone Medicare prescription drug plan you choose.

How to choose a Medicare supplement insurance plan

Start by choosing your base plan. Then, choose optional riders for more coverage at an additional cost. See page 6 for details on base plans and riders.

Rider 1 Part A Deductible

WPS pays either 100% or 50% of the Medicare Part A deductible

Rider 3 Part B Excess Charges

WPS pays the difference between what Medicare approves and the amount charged by a health care provider if the provider does not accept Medicare assignment



Rider 2 Part B Deductible

WPS pays the Medicare Part B deductible each calendar year*

Rider 4 Additional Home Health Care

Increases the number of visits allowed for home health care

Rider 5 Foreign Travel Emergency

WPS reimburses for covered services received outside the U.S.

Find out more about how Medicare works

1-800-236-1448 ▪ wpsmedicareolutions.com

*Optional Part B Deductible rider is only available to applicants first eligible for Medicare prior to Jan. 1, 2020.

For Medicare, timing is everything

Enroll during your Initial Enrollment Period

12 months before you turn 65

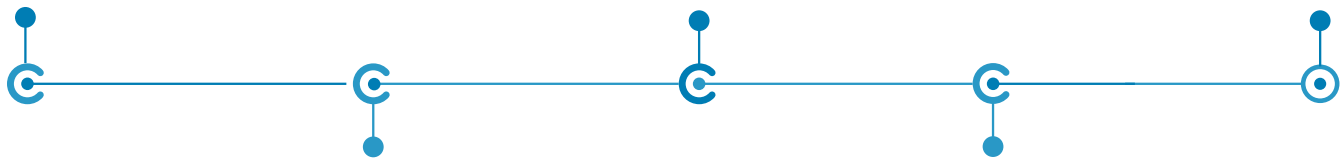
You should begin preparing for your transition to Medicare.

Turn 65 and enroll in Part B

If you apply for a Medicare supplement plan during your Initial Enrollment Period, you won't need to answer any health questions.

6 months after you turn 65

Medicare supplement Initial Enrollment Period ends.



3 months before you turn 65

Medicare and Medicare supplement Initial Enrollment Periods begin.

3 months after you turn 65

One-time Medicare Initial Enrollment Period ends.

Enroll after you turn 65

If you have already reached the 65-year milestone and are already signed up for Medicare, you can enroll in a WPS Medicare supplement insurance plan at any time during the year. There is no Annual Enrollment Period as with Medicare Advantage plans. After your Initial Enrollment Period ends, you may be required to answer health questions to enroll.

If you have other coverage that's terminating or changing, you may be eligible for guaranteed acceptance of a WPS Medicare supplement insurance plan.

Take the first step

Determine your rate area. Check the box below for your rate area.

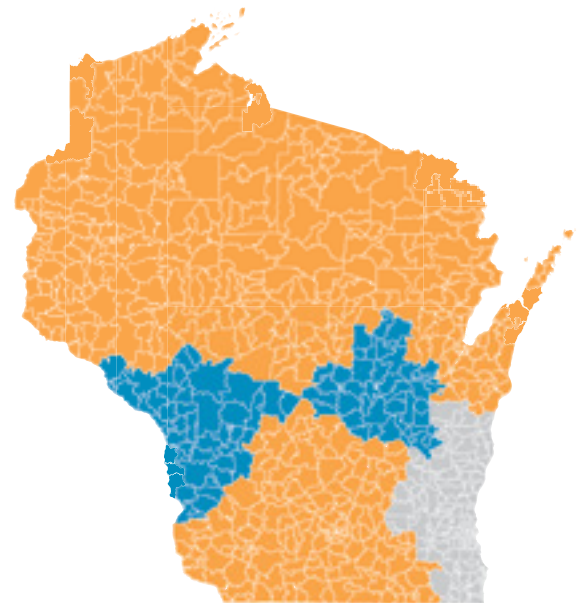
Area 1—Milwaukee area and southeastern Wisconsin

- 530__ All ZIPs that begin with these 3 numbers
- 531__ 01-13, 16-19, 22-24, 26, 27, 29-36, 39-46, 49-55, 58-75, 77, 79-83, 85-89, 92-94, 96-99
- 532__ All ZIPs that begin with these 3 numbers
- 533__ All ZIPs that begin with these 3 numbers
- 534__ All ZIPs that begin with these 3 numbers

Area 2—Central and western Wisconsin

- 546__ All ZIPs that begin with these 3 numbers
- 549__ All ZIPs that begin with these 3 numbers

Area 3—All other Wisconsin ZIP codes



■ Area 1 ■ Area 2 ■ Area 3

Design your plan

1. Determine your rate area (see previous page)

Area 1
See rates on page 7

Area 2
See rates on page 8

Area 3
See rates on page 9

2. Select your plan (choose one)

<input type="checkbox"/> Base plan—highest coverage option	OR	<input type="checkbox"/> Base plan with Medicare Part B copayment or coinsurance rider
Covers your Medicare Part A and Part B copayments and coinsurance—costs you would otherwise pay out of pocket. This plan also offers unlimited preventive benefits.*		After you pay the Medicare Part B deductible, you pay a \$20 copayment for office visits and either up to a \$50 copayment for emergency room visits or the Medicare Part B coinsurance, whichever is less. This plan also offers unlimited preventive benefits.*

*Base plans include Medicare Part B preventive services with no maximum benefit amounts.

3. Choose optional base plan riders

Enhance your plan with optional benefit riders, each at an additional cost.

Rider 1—Medicare Part A Deductible—WPS will pay either 100% or 50% of your Medicare Part A deductible of \$1,484 during the first 60 days of hospitalization.

100% Medicare Part A Deductible **OR** 50% Medicare Part A Deductible

Rider 2—Medicare Part B Deductible (available for highest base plan option only)—WPS will pay your Medicare Part B deductible of \$203 each calendar year. This rider is only available to applicants who were first eligible for Medicare prior to Jan. 1, 2020.

Rider 3—Medicare Part B Excess Charges—If your health care provider does not accept Medicare assignment, WPS will pay the difference between what Medicare approves for payment and the amount charged by the provider. The difference shall be no more than the actual charge or the limiting charge allowed by Medicare, whichever is less.

Rider 4—Additional Home Health Care—WPS will pay benefits for an additional 325 home health care visits each calendar year up to a total of 365 visits per year, including those covered by Medicare.

Rider 5—Foreign Travel Emergency—WPS will pay 80% of the billed charges for expenses associated with medically necessary emergency medical care you receive outside the U.S. that begins in the first 60 days of a trip after you satisfy a deductible of \$250; lifetime maximum benefit of \$100,000.

4. Apply discounts for which you qualify

2% Automatic Bank Withdrawal Discount—Receive a 2% discount when you pay your premium by automatic bank withdrawal each month.

7% Household Discount—Receive a 7% discount when you and another member of your household enroll in a WPS Medicare supplement insurance plan. Household is defined as two or more individuals who reside together in the same dwelling. Dwelling is defined as a single home, condominium unit, or apartment unit within an apartment complex.

Area 1 Monthly Rates

Base Plans <i>Choose one</i>			Optional Riders					
Age at Time of Enrollment	Base Plan Only	Base Plan with Copay/Coinsurance	Rider 1 <i>Choose one</i>		Rider 2	Rider 3	Rider 4	Rider 5
			Part A Deductible 100%	OR Part A Deductible 50%	Part B Deductible ¹	Part B Excess Charges	Additional Home Health Care	Foreign Travel Emergency
65	130.73	113.60	26.58	13.03	16.34	6.12	2.04	1.53
66	137.99	119.92	28.26	13.87	16.34	6.35	2.04	1.53
67	145.27	126.22	29.98	14.69	16.34	6.61	2.04	1.53
68	152.57	132.59	31.69	15.52	16.34	6.85	2.04	1.53
69	159.84	138.91	33.38	16.36	16.34	7.13	2.04	1.53
70	167.14	145.25	35.10	17.18	16.34	7.36	2.04	1.53
71	174.39	151.56	36.79	18.03	16.34	7.62	2.04	1.53
72	181.67	157.88	38.50	18.88	16.34	7.86	2.04	1.53
73	188.96	164.19	40.18	19.70	16.34	8.14	2.04	1.53
74	196.23	170.53	41.90	20.53	16.34	8.38	2.04	1.53
75	203.51	176.84	43.59	21.37	16.34	8.63	2.04	1.53
76	210.80	183.17	45.31	22.19	16.34	8.89	2.04	1.53
77	218.08	189.51	46.99	23.02	16.34	9.14	2.04	1.53
78	225.34	195.83	48.70	23.84	16.34	9.41	2.04	1.53
79	232.62	202.14	50.38	24.68	16.34	9.64	2.04	1.53
80	239.91	208.48	52.11	25.53	16.34	9.90	2.04	1.53
81	244.67	212.61	53.81	26.38	16.34	10.15	2.04	1.53
82	249.50	216.83	55.51	27.20	16.34	10.40	2.04	1.53
83	254.43	221.08	57.21	28.05	16.34	10.65	2.04	1.53
84	259.51	225.51	58.90	28.87	16.34	10.91	2.04	1.53
85+	264.63	229.97	60.62	29.69	16.34	11.13	2.04	1.53
Under 65	528.63	459.37	115.98	56.82	16.34	21.33	2.04	1.53

Calculate your plan cost—Area 1

Please refer to page 6 for descriptions of benefit options.

1. Base plan rate (choose one). \$ _____

2. Choose optional riders.

Rider 1—Medicare Part A Deductible \$ _____

Rider 2—Medicare Part B Deductible¹ \$ _____

Rider 3—Medicare Part B Excess Charges \$ _____

Rider 4—Additional Home Health Care \$ _____

Rider 5—Foreign Travel Emergency \$ _____

3. Your total per month. **Total = \$ _____**

4. Apply discounts for which you qualify.²

2% Automatic Bank Withdrawal Discount Total x 0.98 = \$ _____

OR, 7% Household Discount Total x 0.93 = \$ _____

OR, BOTH Discounts Total x 0.9114 = \$ _____

¹This rider is only available to applicants who were first eligible for Medicare prior to Jan. 1, 2020, and who purchase our highest-level base plan.

²Discounts are approximate; actual discount amount will be determined when your application is approved.

Area 2 Monthly Rates

Base Plans <i>Choose one</i>			Optional Riders					
Age at Time of Enrollment	Base Plan Only	Base Plan with Copay/Coinsurance	Rider 1 <i>Choose one</i>		Rider 2	Rider 3	Rider 4	Rider 5
			Part A Deductible 100%	OR Part A Deductible 50%	Part B Deductible ¹	Part B Excess Charges	Additional Home Health Care	Foreign Travel Emergency
65	128.73	111.86	26.17	12.83	16.34	6.02	2.04	1.53
66	135.89	118.09	27.83	13.66	16.34	6.26	2.04	1.53
67	143.06	124.30	29.52	14.47	16.34	6.51	2.04	1.53
68	150.24	130.57	31.20	15.29	16.34	6.74	2.04	1.53
69	157.41	136.80	32.87	16.12	16.34	7.02	2.04	1.53
70	164.59	143.04	34.56	16.92	16.34	7.25	2.04	1.53
71	171.73	149.25	36.23	17.75	16.34	7.50	2.04	1.53
72	178.90	155.47	37.91	18.59	16.34	7.74	2.04	1.53
73	186.08	161.69	39.57	19.40	16.34	8.01	2.04	1.53
74	193.24	167.93	41.26	20.22	16.34	8.26	2.04	1.53
75	200.41	174.15	42.93	21.04	16.34	8.50	2.04	1.53
76	207.59	180.38	44.62	21.85	16.34	8.75	2.04	1.53
77	214.76	186.63	46.28	22.67	16.34	9.00	2.04	1.53
78	221.91	192.85	47.96	23.48	16.34	9.26	2.04	1.53
79	229.07	199.05	49.62	24.31	16.34	9.49	2.04	1.53
80	236.26	205.31	51.32	25.15	16.34	9.75	2.04	1.53
81	240.94	209.37	52.99	25.97	16.34	9.99	2.04	1.53
82	245.70	213.52	54.67	26.78	16.34	10.25	2.04	1.53
83	250.55	217.71	56.34	27.62	16.34	10.49	2.04	1.53
84	255.56	222.08	58.01	28.43	16.34	10.74	2.04	1.53
85+	260.60	226.47	59.70	29.24	16.34	10.96	2.04	1.53
Under 65	520.57	452.36	114.21	55.95	16.34	21.00	2.04	1.53

Calculate your plan cost—Area 2

Please refer to page 6 for descriptions of benefit options.

1. Base plan rate (choose one). \$ _____

2. Choose optional riders.

Rider 1—Medicare Part A Deductible \$ _____

Rider 2—Medicare Part B Deductible¹ \$ _____

Rider 3—Medicare Part B Excess Charges \$ _____

Rider 4—Additional Home Health Care \$ _____

Rider 5—Foreign Travel Emergency \$ _____

3. Your total per month. **Total = \$ _____**

4. Apply discounts for which you qualify.²

2% Automatic Bank Withdrawal Discount Total x 0.98 = \$ _____

OR, 7% Household Discount Total x 0.93 = \$ _____

OR, BOTH Discounts Total x 0.9114 = \$ _____

¹This rider is only available to applicants who were first eligible for Medicare prior to Jan. 1, 2020, and who purchase our highest-level base plan.

²Discounts are approximate; actual discount amount will be determined when your application is approved.

Area 3 Monthly Rates

Base Plans <i>Choose one</i>			Optional Riders					
Age at Time of Enrollment	Base Plan Only	Base Plan with Copay/Coinsurance	Rider 1 <i>Choose one</i>		Rider 2	Rider 3	Rider 4	Rider 5
			Part A Deductible 100%	OR Part A Deductible 50%	Part B Deductible ¹	Part B Excess Charges	Additional Home Health Care	Foreign Travel Emergency
65	116.47	101.21	23.68	11.61	16.34	5.45	2.04	1.53
66	122.94	106.84	25.18	12.36	16.34	5.66	2.04	1.53
67	129.43	112.46	26.71	13.09	16.34	5.89	2.04	1.53
68	135.93	118.13	28.23	13.83	16.34	6.10	2.04	1.53
69	142.41	123.76	29.74	14.58	16.34	6.35	2.04	1.53
70	148.91	129.41	31.27	15.31	16.34	6.56	2.04	1.53
71	155.37	135.03	32.78	16.06	16.34	6.79	2.04	1.53
72	161.86	140.66	34.30	16.82	16.34	7.00	2.04	1.53
73	168.35	146.28	35.80	17.55	16.34	7.25	2.04	1.53
74	174.83	151.93	37.33	18.29	16.34	7.47	2.04	1.53
75	181.32	157.56	38.84	19.04	16.34	7.69	2.04	1.53
76	187.81	163.19	40.37	19.77	16.34	7.92	2.04	1.53
77	194.30	168.85	41.87	20.51	16.34	8.14	2.04	1.53
78	200.77	174.48	43.39	21.24	16.34	8.38	2.04	1.53
79	207.25	180.09	44.89	21.99	16.34	8.59	2.04	1.53
80	213.75	185.75	46.43	22.75	16.34	8.82	2.04	1.53
81	217.99	189.43	47.94	23.50	16.34	9.04	2.04	1.53
82	222.29	193.18	49.46	24.23	16.34	9.27	2.04	1.53
83	226.68	196.97	50.97	24.99	16.34	9.49	2.04	1.53
84	231.21	200.92	52.48	25.72	16.34	9.72	2.04	1.53
85+	235.77	204.89	54.01	26.45	16.34	9.92	2.04	1.53
Under 65	470.98	409.27	103.33	50.62	16.34	19.00	2.04	1.53

Calculate your plan cost—Area 3

Please refer to page 6 for descriptions of benefit options.

1. Base plan rate (choose one). \$ _____

2. Choose optional riders.

Rider 1—Medicare Part A Deductible \$ _____

Rider 2—Medicare Part B Deductible¹ \$ _____

Rider 3—Medicare Part B Excess Charges \$ _____

Rider 4—Additional Home Health Care \$ _____

Rider 5—Foreign Travel Emergency \$ _____

3. Your total per month. **Total = \$** _____

4. Apply discounts for which you qualify.²

2% Automatic Bank Withdrawal Discount Total x 0.98 = \$ _____

OR, 7% Household Discount Total x 0.93 = \$ _____

OR, BOTH Discounts Total x 0.9114 = \$ _____

¹This rider is only available to applicants who were first eligible for Medicare prior to Jan. 1, 2020, and who purchase our highest-level base plan.

²Discounts are approximate; actual discount amount will be determined when your application is approved.

Why choose a WPS cost-sharing plan?

Pick your share of the pie

Cost-sharing plans are available in two different designs: a 25% plan and a 50% plan. The percentages reflect how much of your covered medical expenses you pay after Medicare pays its share. And if you hit your annual limit for out-of-pocket expenses, WPS generally pays everything beyond that for all Medicare-approved benefits.

25% cost-sharing plan

If you choose the 25% cost-sharing plan, Medicare Part B pays its 80% following the Medicare deductible, and you split the remainder of the bill with WPS. WPS pays three-fourths of that, and you pay one fourth. For Part A, WPS pays 75% of the Medicare deductible. After the deductible, the hospital charges are generally covered at 100%.

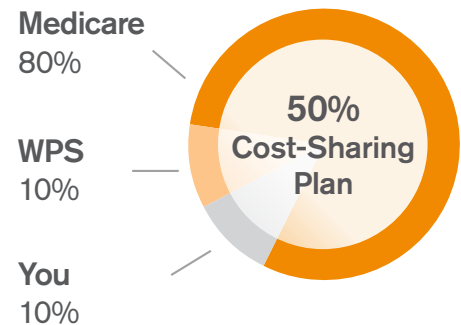
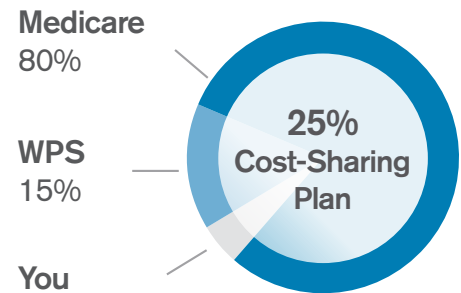
50% cost-sharing plan

If you want an even lower premium, you can select the 50% cost-sharing plan. For this plan, Medicare Part B still pays its 80% following the deductible of your covered medical expenses. However, you split the remainder of the bill evenly with WPS. For Part A, WPS pays one half of the deductible. After the deductible, the hospital charges are generally covered at 100%.

Monthly Rates

What's your share?

Medicare Part B Example



Annual out-of-pocket limit

25% cost-sharing = \$3,110 per calendar year
 50% cost-sharing = \$6,220 per calendar year

Age at Time of Enrollment	25% Cost-Sharing Plan			OR	50% Cost-Sharing Plan		
	Area 1	Area 2	Area 3		Area 1	Area 2	Area 3
65-69	117.85	112.50	107.14		92.83	88.61	84.39
70-74	144.80	138.22	131.64		114.03	108.84	103.66
75-79	173.05	165.19	157.32		136.26	130.06	123.87
80-84	199.42	190.35	181.29		157.03	149.89	142.75
85+	211.81	202.18	192.55		166.78	159.20	151.62
under 65	318.24	303.78	289.31		250.64	239.24	227.85



Customers say WPS Customer Support treated them with courtesy and respect.¹

Contact us today for information!
 1-800-236-1448 ▪ wpsmedicareolutions.com

¹WPS customer support survey, 2019.

Optional Rider	
Additional Home Health Care	\$2.04

Note: Additional rate discounts might apply. See page 6 to see if you qualify for these discounts.

Note: The unlimited preventive care and foreign travel emergency rider benefits and wellness programs are not available with Medicare supplement cost-sharing plans.

Optional Delta Dental coverage

You can choose any dentist for a variety of dental services. From cleanings and X-rays to fillings and crowns, our optional dental coverage provides the essential coverage you need for a healthy smile.

Optional dental coverage includes:

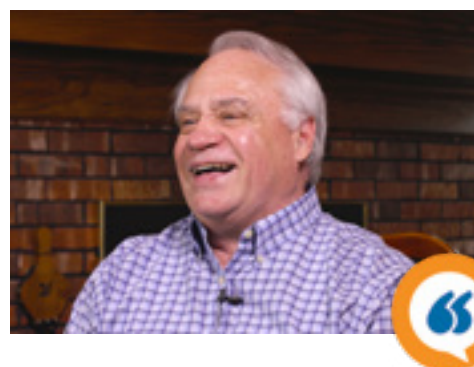
- Annual maximum benefit: \$1,200 per individual.
- Annual deductible: \$50 per individual.
- Freedom to choose any licensed dentist. Seeing a dentist in the Delta Dental PPO network may result in lower out-of-pocket costs.

Monthly dental rate:

\$47.07 ▪ Effective: Jan. 1, 2021

Discounts available:

- Save 7% on your dental plan premium when you and a second household¹ member are enrolled in a WPS Medicare supplement plan
- Save 2% when you pay by automatic bank withdrawal

“It’s a wonderful life when you don’t have to worry about health care.”

— Tom | Customer since 2014

When You Visit a Delta Dental Dentist

Diagnostic and Preventive Care

	This policy pays ²	Frequency
Regular cleanings and routine exams	80%	2 per year
Bitewing X-rays	80%	1 set per year
Full mouth X-rays	80%	1 every 5 years
Emergency exam	80%	N/A

Restorative Services³

	This policy pays ²	Waiting period
Fillings and simple extractions	50%	6 months
Oral surgery, endodontic, and periodontic ⁴ services	50%	12 months
Crowns and prosthodontics (fixed or removable)	50%	12 months ⁵

¹Household: Two or more individuals who reside together in the same dwelling. Dwelling is defined as a single home, condominium unit, or apartment unit within an apartment complex. ²After \$50 deductible is met. ³Predetermination of benefits is strongly encouraged before restorative services are scheduled. ⁴Provides additional Evidence-Based Integrated Care Plan benefits for people with specific medical conditions. ⁵Replacement of a defective existing appliance 10 years after its original placement date.

Plan underwritten by Delta Dental of Wisconsin. Waiting period waived with proof of continuous insurance coverage from Delta Dental of Wisconsin for at least two years. This plan summary provides only a general description of benefits and limitations. A detailed description of coverage is in the applicable policy. Coverage is subject to all terms and conditions of the policy and any endorsements. The policy is your contract of insurance. If there’s ever a discrepancy between the policy and this plan summary, the policy has final authority. Visit DeltaDentalWI.com to find a Delta Dental PPO dentist.

The Silver&Fit® Healthy Aging and Exercise Program¹

When you choose a base plan option you also get this great perk! (not available with cost-sharing plans) At no extra cost, the Silver&Fit program gives you a fitness center or exercise center membership.



The Silver&Fit network includes Wisconsin locations of national fitness chains as well as dozens of regional and local gyms.²

Fitness centers include:

- YMCAs
- Anytime Fitness
- Wisconsin Athletic Club (WAC)
- Planet Fitness
- Curves
- Snap Fitness
- Gold's Gym
- and many others

The Silver&Fit network is continually growing, including new fitness centers nominated by WPS customers.

The Silver&Fit program also offers:

- Fitness centers with group exercise classes where available
- If you prefer to work out at home, you have access to the Home Fitness program and will be able to receive up to two home fitness kits per benefit year; there are 35 unique options available that may include a DVD, guide, and/or other products
- Healthy Aging Coaching sessions and a tracking tool to earn points and rewards

The ChooseHealthy® Program¹

WPS Medicare supplement insurance base plan options (not available with cost-sharing plans) include access to the ChooseHealthy program at no additional cost for membership. You can save 25% on services from more than 80,000 participating specialty health care providers, and enjoy expanded discounts of up to 55%—plus free shipping—on popular health and fitness brands. You can also learn from evidence-based, online health classes and articles.



“I do feel that there really is a caring aspect to WPS that takes that worry away.”

—Barbara | Customer since 2013



For a complete list of participating facilities

visit silverandfit.com or call 1-800-236-1448 for more information!

¹The Silver&Fit® program is provided by American Specialty Health Fitness, Inc. The ChooseHealthy® program is provided by ChooseHealthy, Inc. Both are subsidiaries of American Specialty Health Incorporated (ASH), a national provider of fitness, health education, musculoskeletal provider networks, and health management programs. Silver&Fit and ChooseHealthy are registered trademarks of ASH and used with permission herein. Services that require an additional cost are not included in the Silver&Fit program. Please note that these programs are not insurance. You should check any insurance benefits you have before using this discount program, as those benefits may result in lower costs to you than using this discount program. The ChooseHealthy program provides for discounts from participating specialty health care providers. You are obligated to pay for all services, but you will receive a discount from those providers who have contracted with the program. The program does not make any payments directly to the participating providers. The ChooseHealthy program has no liability for providing or guaranteeing services and assumes no liability for the quality of services rendered. Discounts on products available through the ChooseHealthy program are subject to change; please consult the website for current availability. Fitness programs are not part of the insurance policy and are offered at no additional charge. Enrollment in these programs is subject to contract renewal and can be changed or discontinued at any time. The Silver&Fit and ChooseHealthy programs are not included with Medicare supplement cost-sharing plans. ²The fitness centers listed are participating in the Silver&Fit network as of May 2020. For the most current fitness center locations, please check the searchable online directory on the Silver&Fit website.

New services for 2021!

To make our Medicare supplement insurance plans even better for you, we've added a couple of new services you can sign up for at no additional cost. These services are available with all plans, including cost-sharing plans.

Iris® Identity Theft Resolution Services¹

Each year, millions of Americans are victims of identity fraud. This protection program offers 24/7 customer assistance and full-service resolution if you should become a victim of identity theft. The list of services includes:

- Affidavit submission
- Creditor notification and follow up
- Emergency cash advance and travel arrangements
- Three bureau credit freeze assistance
- Communication with law enforcement
- Lost wallet assistance
- Three bureau credit fraud alert placement assistance
- \$1 million identity theft insurance for recovery expense reimbursement

ScamAssist™ Fraud Service¹

Don't be a victim. This service reviews received offers for fraud, researches organizations for legitimacy, compares offers to known scams and phishing schemes, and provides a report of the assessment.

Contact us today for information!

1-800-236-1448
wpsmedicareolutions.com

¹Fraud and Identity Theft programs are not insurance, nor is it part of the insurance policy, and is offered at no additional charge. Enrollment in these programs is subject to contract renewal.

²Based on enrollment data submitted to the National Association of Insurance Commissioners, 2019.



Because We Care

Following the traumatic events of World War II, Wisconsinites had a need for medical care, but many could not afford it. In response, the State Medical Society of Wisconsin created Wisconsin Physicians Service in 1946 to help individuals and families afford the health insurance and health care they needed.

In the 1950s, WPS became the original administrative contractor for the military's new health insurance program, Civilian Health and Medical Program of the Uniformed Services (CHAMPUS).

In 1959, WPS developed the Century Plan for people age 65 and older to help retirees afford health care.

In 1966, after the Medicare law was passed, WPS was there to process claims for the new Medicare program and to offer Medicare-PLUS, our first Medicare supplement insurance plan.

Fast forward 54 years.

Today, WPS still helps tens of thousands of Wisconsin residents afford health care, still processes claims for the U.S. Military and Medicare, and still offers Medicare supplement insurance plans. In fact, our WPS Medicare supplement plans are the most popular Wisconsin-based Medicare supplement insurance plans in the state.² With a rich heritage of caring, compassionate service, why choose anyone else? Choose WPS Health Insurance. Because we care.



“All we have to do is take care of ourselves and do what the doctor tells us. Everything is taken care of. We couldn’t be happier.”

—Kathy | Customer since 2010

Contact us today for information!

1-800-236-1448
wpsmedicareolutions.com

Hear In America® Discount Program

The Hear In America discount program, available to all WPS Medicare supplement insurance plan customers, makes you eligible to receive:



- Free annual hearing screening
- A three-year warranty on new hearing aids
- Free office services (including retests, cleanings, and adjustments) for three years
- A 45-day trial period for your hearing aid
- Discounts from 35 to 70% off of manufacturer’s suggested retail price (MSRP) for hearing aids from major manufacturers.
- 12-month financing (to those who qualify)

Find out more about this program

Call 1-800-236-1448 today!

Examples of how you can save

Sample Savings	MSRP or Average Price	You Pay ¹
Three-year repair warranty, three-year loss and damage warranty	\$500	\$0
Three years of hearing aid batteries	\$315	\$0
Three years of office service	\$600	\$0
Basic digital hearing aid	\$1,450	\$995
Mid-level hearing aid	\$3,995	\$1,475
Premium digital hearing aid	\$5,996	\$2,540

¹These are savings examples only. May be used in conjunction with your existing insurance coverage. Hearing discount programs are not part of the insurance policy and are offered at no additional charge. Enrollment in these programs is subject to contract renewal.

EyeMed Vision Care Discount Program



All WPS Medicare supplement insurance plan customers receive access to the EyeMed Vision Care discount program at no additional cost.¹ EyeMed offers substantial savings on eye care and eyewear at thousands of provider locations nationwide.

EyeMed's provider network includes many familiar optical retailers, including:

- America's Best Contacts & Eyeglasses
- Aurora Vision Centers
- LensCrafters
- Pearle Vision
- Shopko Eyecare Centers
- Target Optical
- Wisconsin Vision
- And many more!

Visit wpsmedicareolutions.com for a link to EyeMed website for more information.

Does your vision provider accept EyeMed?

We would be happy to explain how this valuable coverage works and help you find a provider.

Vision Care Services	Customer Benefits
Eye exam (with dilation, as necessary)	\$5 off routine exam \$5 off contact lens exam
Complete Pair Eyeglass Purchase²	
Frames	
Any available frame at provider location	35% off retail price
Standard Plastic Lenses	
Single vision	\$50 patient responsibility
Bifocal	\$70 patient responsibility
Trifocal	\$105 patient responsibility
Lens Options	
UV coating	\$15 patient responsibility
Tint (solid and gradient)	\$15 patient responsibility
Standard scratch-resistant coating	\$15 patient responsibility
Standard polycarbonate	\$40 patient responsibility
Standard anti-reflective coating	\$45 patient responsibility
Standard progressive (add-on to bifocal)	\$65 patient responsibility
Other add-ons and services	20% off retail price
Contact Lenses (discount applies to materials only)	
Conventional	15% off retail price
Laser Vision Correction	
LASIK or PRK from U.S. Laser Network	15% off retail price 5% off promotional price
Frequency of use for examination, frames, lenses, or contact lenses unlimited	



Contact your local agent or call WPS today at 1-800-236-1448.

¹Vision discount program is not insurance, nor is it part of the insurance policy, and is offered at no additional charge. Enrollment in this program is subject to contract renewal. ²Frame, lens, and lens option discounts apply only when purchasing a complete pair of eyeglasses. If purchased separately, customers receive 20% off the retail price. Benefits may not be combined with any discount, promotional offering, or other group benefit plans, except as indicated. Discount plan is effective Oct. 1, 2019, through Sept. 3, 2021.



Ready to take the next step?

Contact your local agent or call WPS today at 1-800-236-1448.

8 a.m.–5 p.m., weekdays (year-round) and 8 a.m.–8 p.m., seven days a week (Oct. 1–March 31).

Current WPS customers, please call 1-888-253-2694.

Because We Care

Ask About Our Medicare Part D Prescription Drug Plan

The *WPS MedicareRx Plan* (PDP) gives Wisconsin Medicare beneficiaries coverage for prescription medications. Ask about our optional PDP coverage today!

Contact your local agent or call us at 1-800-731-0459 (TTY: 711) 8 a.m.–8 p.m. weekdays (year-round) and weekends (Oct. 1–March 31).

WPS MedicareRx Plan, offered by Wisconsin Physicians Service Insurance Corporation, is a prescription drug plan (PDP) with a Medicare contract. Enrollment in *WPS MedicareRx Plan* depends on contract renewal.

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