

Welcome to Physicians Plus Insurance Corporation



Physicians Plus
INSURANCE CORPORATION

pplusic.com

We are committed to providing you with the area's broadest choice of doctors, innovative resources for achieving or maintaining a healthy lifestyle and the best customer service to help you maximize your health plan.

We want you to understand your Physicians Plus benefits; it's part of your responsibility as a health care consumer. Please take a few minutes to review this presentation.

Getting Started



Understand your coverage by reviewing your Schedule of Benefits, Medical Certificate of Coverage and Member Handbook.

You are the most effective manager of your health care. We encourage you to know your rights and responsibilities.

Know Your Plan Type

- If you have an HMO (Health Maintenance Organization) plan, you must visit doctors in our provider network for all care. Your policy will not pay for services from providers outside the network.
- If you have a Point of Service (POS) or Preferred Provider Organization (PPO) plan, these plans generally allow you to see providers outside the network. Services from out-of-network providers are often covered at lower benefit levels.

Select a Primary Care Physician (PCP)

Each member must choose a PCP.

Your PCP provides general medical services and can refer you to specialty care if needed.



PCP's include:

- Family Practitioners
- Internal Medicine
- Pediatricians

Know Your Member ID Card

Your ID card includes your plan type, member number, any dependents and coverage levels. Your member Handbook can help you understand what it all means.

GROUP# Q12345	<u>HMO</u> 2010
<u>Member#</u>	<u>Member Name</u>
123456789-01 PCP: Cynthia Pickney, DO	Jane Doe
123456789-02 PCP: Peter Idsvoog, MD	John Doe
COPAYS: OV:\$20 ER:\$125 HOS:\$0 DX:\$50	
RX: \$10/\$20/50%	DENTAL: Y or N

Understanding Urgent Care

Urgent care provides timely access to care when your PCP is not available. If you're not sure you need urgent care, call your doctor or our NursePlus information line (866-PPLUSRN).



Some common conditions that may require urgent care include:

- Minor cuts
- Sprains
- Most drug reactions
- Small bone fractures
- Non-severe bleeding
- Ear infections

Understanding Emergency Care

- Emergency room (ER) usage is for medical conditions that will likely result in serious jeopardy to the health of a person or unborn child, serious impairment to bodily functions or serious dysfunction of body organs or parts.
 - + Please refer to our Provider Directory for Emergency and Urgent Care facilities in your area.
 - + In Madison, go to Meriter or UW Hospital for emergency care.
 - + Please note: St. Mary's Hospital in Madison, St. Mary's Sun Prairie Emergency Center and Mercy Hospital in Janesville are not part of Physicians Plus' provider network.
- Some conditions that may require emergency care include:
 - + Acute allergic reaction
 - + Acute Asthmatic Attack
 - + Convulsions
 - + Epileptic Seizures
 - + Large Bone Fractures
 - + Severe Bleeding
 - + Heart Attack



What is Prior Authorization?

- Prior Authorization means requesting and acquiring approval for services before they are rendered.
The following services require prior authorization:
 - Inpatient stays at hospitals, skilled nursing facilities and treatment centers
 - All behavioral Health and AODA services
 - Durable medical equipment rentals and purchases over \$5,000
 - Home health care and services
 - Cochlear implants
 - ALL transplants

If you're not sure about a service or benefit, please contact us before you receive care:

E-mail: ppicinfo@pplusic.com

Phone: (608) 282-8900 or (800) 545-5015,
Monday–Friday, 8:00 a.m.–5:00 p.m., CST.

Web: www.pplusic.com

Thank You! We truly appreciate your membership with Physicians Plus. We pledge to keep our promises and work diligently on your behalf.

Don't hesitate to contact us if there is anything we can do to improve your experience.