



**State of Wisconsin Group Health Insurance Program**

**COMPARISON OF STATE PLAN TYPES FOR 2004**

The Chart below is designed to help you compare benefits between Uniform Benefits, SMP, and the Standard Plan.

- All plans listed below are substantially equivalent in the value of their benefits.
- Plan benefits vary and in places any one plan may contain a benefit that is better than that of a different plan.
- Although HMOs offering Uniform Benefits may appear in either tier 1, 2 or 3, plans in tier 1 have the most cost effective contracts with their providers. Plans with less cost effective contracts fall into other tiers.
- SMP is designated as a tier 1 plan in counties where no qualified tier 1 plan is available.

***This outline is not intended to be a complete description of coverage. For details, see specific language in Uniform Benefits and the SMP and Standard Plan booklets. Wherever percentage of payment is listed, it means percent of charges. Out-of-network charges may be subject to Usual, Customary and Reasonable (UCR) determination. All services subject to medical necessity.***

BENEFIT	UNIFORM BENEFITS	SMP	STANDARD PLAN	
			In Network	Out of Network
Annual Deductible <sup>1</sup> (ded)	No deductible	\$100 individual / \$200 family	\$100 individual / \$200 family	\$500 individual / \$1,000 family
Annual Co-insurance <sup>2</sup> (coins)	As described below	None	None	80% / 20% <i>Annual OOP maximum (includes deductible):</i> \$2,000 individual / \$4,000 family
Lifetime Maximum	\$2 Million	\$2 Million	\$2 Million	\$2 Million
Hospital Days	No day limit	365 per admission	365 per admission	365 per admission
Emergency Room	\$40 copay per visit	100%, no copay	100%, no copay	80%, no copay
Ambulance Service	100%	100%	100%	80%
Transplants <i>(May cover these and others listed)</i>	Lifetime benefit of \$500,000 <i>Bone marrow, musculoskeletal, corneal, kidney, heart, liver, kidney/pancreas, heart/lung, and lung</i>	100% <i>Bone marrow, musculoskeletal, corneal, and kidney</i>	100% <i>Bone marrow, musculoskeletal, corneal, and kidney</i>	80% <i>Bone marrow, musculoskeletal, corneal, and kidney</i>
Mental Health <sup>3</sup>	Inpatient 30 days Outpatient 100% Transitional 100%	Inpatient 120 days Outpatient 90% Transitional 90%	Inpatient 120 days Outpatient 90% Transitional 90%	Inpatient 120 days Outpatient 90% Transitional 90%
Alcohol, & Drug Abuse <sup>3</sup>	Inpatient 100% to \$6,300 Outpatient 100% to \$1,800 Transitional 100% to \$2,700	Inpatient 90% to \$6,300 Outpatient 90% to \$1,800 Transitional 90% to \$2,700	Inpatient 90% to \$6,300 Outpatient 90% to \$1,800 Transitional 90% to \$2,700	Inpatient 90% to \$6,300 Outpatient 90% to \$1,800 Transitional 90% to \$2,700

**coins** = Coinsurance; **ded** = deductible; **OOP** = out-of-pocket

*The Quality Forum's Workplace-Focused Diabetes Project Team would like to thank Arlene Larson, Bill Kox, and Sonya Sidky for compiling this information and generously offering to have it included in the toolbox.*



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Hearing Exam	100%	Benefit for illness or disease, 100%	Benefit for illness or disease, 100%	Benefit for illness or disease, 80%
Hearing Aid	80% up to \$1,000 per ear, every 3 years	No benefit	No benefit	No benefit
Routine Vision Exam	One per year	One per year for children under 18, 100%	No benefit for routine	No benefit for routine
Skilled Nursing Facility <i>(non custodial care)</i>	120 days per benefit period	100% for 730 days per admission less hospital days used	100% for 730 days per admission less hospital days used	80% for 730 days per admission less hospital days used
Home Health <i>(non custodial care)</i>	50 per year; Plan may approve an additional 50	100% for 365 days less hospital days used	100% for 365 days less hospital days used	80% for 365 days less hospital days used
Physical / Speech / Occupational Therapy	50 per year; Plan may approve an additional 50	100%, no limit on visits or days	100%, no limit on visits or days	80%, no limit on visits or days
Durable Medical Equipment	20% co-insurance, \$500 OOP maximum	100%	100%	80%
Hospital Pre-Certification	Varies by plan	Advantage Program for inpatient stays. Voluntary 2 <sup>nd</sup> surgical opinion	Advantage Program for inpatient stays. Voluntary 2 <sup>nd</sup> surgical opinion	Advantage Program for inpatient stays. Voluntary 2 <sup>nd</sup> surgical opinion
Referrals	In network varies by plan. Out of network required.	In network not required. Out of network required.	Not required	Not required
Primary Care Provider	Varies by plan	Primary care clinic required	Not required	Not required
Treatment for Morbid Obesity	No benefit	No benefit	100%	80%
Oral Surgery	11 procedures	23 procedures. 100%	23 procedures. 100%	23 procedures. 80%
Dental Care	Varies by plan	Preventative up to age 12, 100%	No benefit	No benefit
Prescription Out-of-Pocket Maximum <sup>4</sup>	\$300 individual / \$600 family	\$300 individual / \$600 family	\$1,000 individual / \$2,000 family	\$1,000 individual / \$2,000 family

<sup>1</sup> Deductible applies to all services except mental health

<sup>2</sup> Coinsurance applies to all services up to the listed out-of-pocket maximum, then 100%

<sup>3</sup> Any benefits paid for mental health during the year will be applied toward the alcohol and drug abuse maximums.

<sup>4</sup> Separate from other out-of-pocket maximums, such as the medical

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