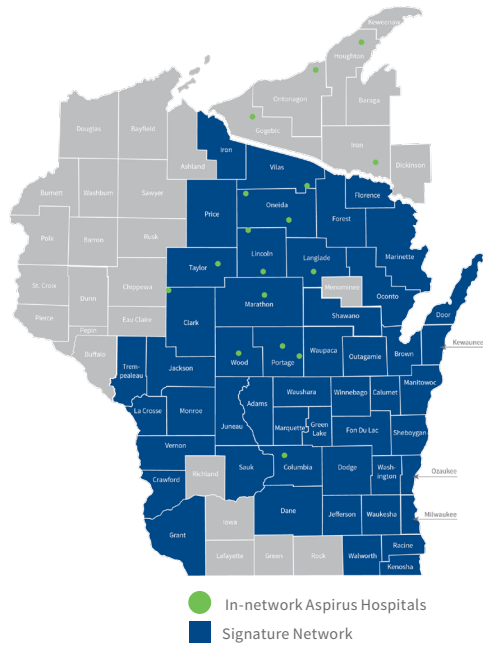


Choice POS Network Tipsheet

Tier 1 – Signature Network

The Signature Network includes a **variety of providers within Wisconsin**. Namely, the following:

- Aspirus Health
- Aurora Health Care
- Bellin Health
- Gundersen Health System
- Reedsburg Area Medical Center
- ThedaCare
- UW Health

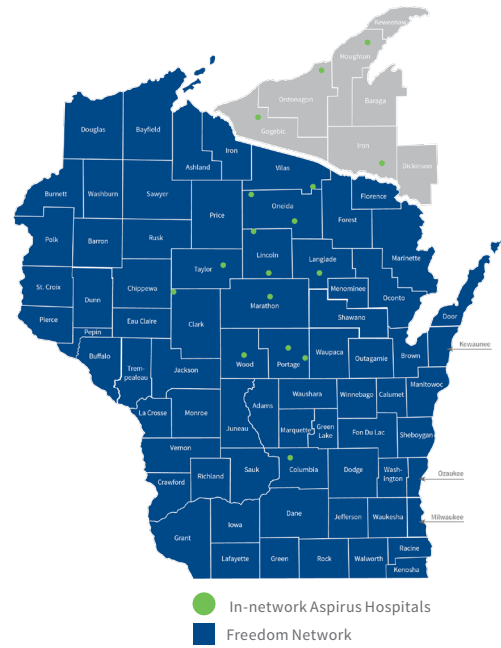


Tier 2 – Freedom Network

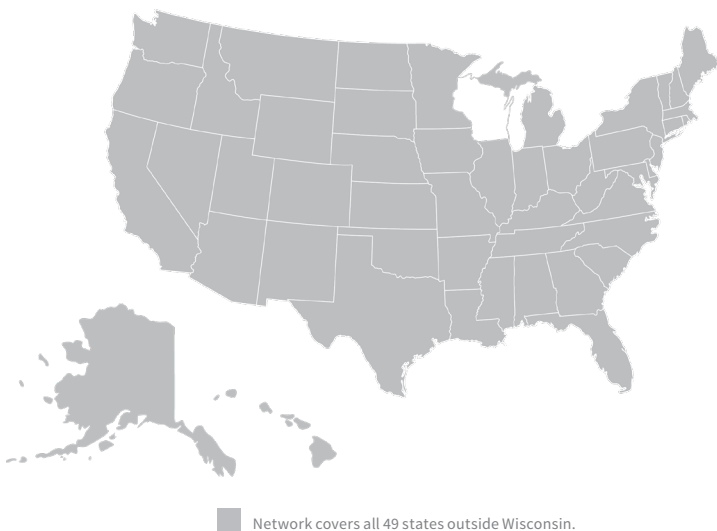
The Freedom Network expands coverage in Wisconsin to include **Signature Network** providers, as well as, **Wisconsin based provider systems in the First Health Network**.

In addition to the major hospital systems noted under Tier 1 (Signature Network), the following are included in the Tier 2 (Freedom Network) offering:

- Froedtert
- Marshfield Clinic Medical Center’s
- Mayo Clinic Health System



In 49 states **outside Wisconsin** members have access to in-network benefits.



While members will pay more in deductible and out-of-pocket expenses to see Tier 2 (Freedom Network) providers, these expenses will accumulate toward the lower Tier 1 deductible and out-of-pocket maximums. Members have the ability to move back and forth between networks – allowing them the freedom and choice to save money on their terms!

Freedom Network providers are through the First Health Network, but only include providers in Wisconsin. For providers outside of Wisconsin, as long as they are noted as in-network, services will be covered at the tier 1 benefit.

■ Network covers all 49 states outside Wisconsin.

Tier 3 – Non-Participating Providers

Non-Participating Providers are generally more expensive for members to visit as Aspirus Health Plan does not have contractual agreements in place for services. In addition, non-participating provider reimbursement value will apply to out-of-network providers and services. The amount the plan pays is the allowed amount for any covered service. But if an out-of-network provider charges more than the allowed amount, you may have to pay the difference.

Here's an example: You go to an out-of-network hospital, which charges \$1,500 for an overnight stay. If the allowed amount is \$1,000, you may have to pay the \$500 difference. This is the non-participating provider reimbursement value.

How do you know if a provider is considered Non-Participating? Follow the instructions noted to the right when searching the Signature, Freedom, and network outside of Wisconsin. If you do not find the provider, this means they are considered Non-Participating and costs incurred while visiting this provider will apply to your Tier 3 benefit. Tier 3 does not accumulate with Tier 1 or 2.

To Search for Providers

Visit <https://p1.aspirushealthplan.com/find-a-doctor/>. If you are already a member enter your **Member ID** and click **Go**. If you are a visitor and would like to **Search by Network**, select a network and click **Next**. To continue to your selected search, click **I Agree**. You are now able to search for a health care provider within the Signature or Freedom Networks.

Aspirus Health Plan recommends you search the Signature Network first because not all Signature Network providers are shown under the Freedom Network search tool. If you do not see your provider noted under Tier 1 (Signature Network), you will want to search Tier 2 (Freedom Network). If the provider you are searching for is not shown in Tier 1 (Signature Network) or Tier 2 (Freedom Network), it will apply to Tier 3 (Non-Participating Providers).

Have questions? Please call Customer Service at **866.631.5404**.