

Choice POS

A three-tier point-of-service plan that puts members in charge of the doctors they visit and the out-of-pocket fees they pay

Members want choice in what doctors they see. They also want a level of control over how much they spend for their care. Choice POS by Aspirus Health Plan delivers both.

Choice POS offers three tiers of network coverage. Members can choose doctors, clinics and hospitals from any tier at any time without a referral. When they choose Tier 1 providers, members save money with lower out-of-pocket costs.

Tier 1 Signature Network – includes Aspirus Health, Aurora Health Care, Bellin Health, Children’s Wisconsin, Gundersen Health System, Reedsburg Area Medical Center, The Medical College of Wisconsin, ThedaCare, and UW Health.

Tier 2 Freedom Network – includes Froedtert, Marshfield Clinic, Mayo, and more.

Tier 3 Non-Participating Providers – includes any providers outside the Signature or Freedom networks. To find providers in each network, visit <https://p1.aspirushealthplan.com/find-a-doctor>.

Choice POS FAQ

How do deductibles and out-of-pocket limits/maximums work between tiers?

- Any deductible or out-of-pocket amount an individual or family pays within Tier 1 or 2 applies to both the Tier 1 and 2 deductible. The amount satisfied in deductible applies to the out-of-pocket limit on high deductible health plans (HDHP) and out-of-pocket maximum on copay plans.
- Tier 3 does not credit to any other tier.

Are there different rates for employees based on which tier they want to use?

No, the monthly rate is the same for all employees.

Is preventive care paid at 100% in all tiers?

- Preventive care is paid at 100% in Tier 1 and 2.
- Tier 3 preventive care is subject to deductible and coinsurance.

Do copays apply toward the out-of-pocket maximum?

Yes, copays apply to the out-of-pocket maximum (if applicable).

To Learn More

[aspirushealthplan.com](https://www.aspirushealthplan.com) | 715-843-1391

