

A woman with long dark hair and glasses is smiling while looking at a tablet computer. She is wearing a light blue button-down shirt. The background is a blurred office setting with green and white tones. A large teal graphic element is on the left side of the image.

2017 Plans

Business Health insurance

 MercyCare Health Plans™

About MercyCare Health Plans

Healthy businesses depend on healthy employees

MercyCare provides quality, affordable health insurance for health care services close to home. We offer a variety of affordable plans:

- HMO plans (Health Maintenance Organization)
- EPO plans (Exclusive Provider Option)
- PPO plans (Preferred Provider Option)
- High deductible options
- Health savings accounts

If you already use our health system providers, you can continue your relationship with them. Plus, MercyCare is one of the largest HMO plan providers in the area, providing over 40,000 members with:

- An open access network, meaning no referrals are needed for in-plan services
- Access to more than 750 medical professionals
- Local customer service

MercyCare Health Plans is now part of Mercyhealth

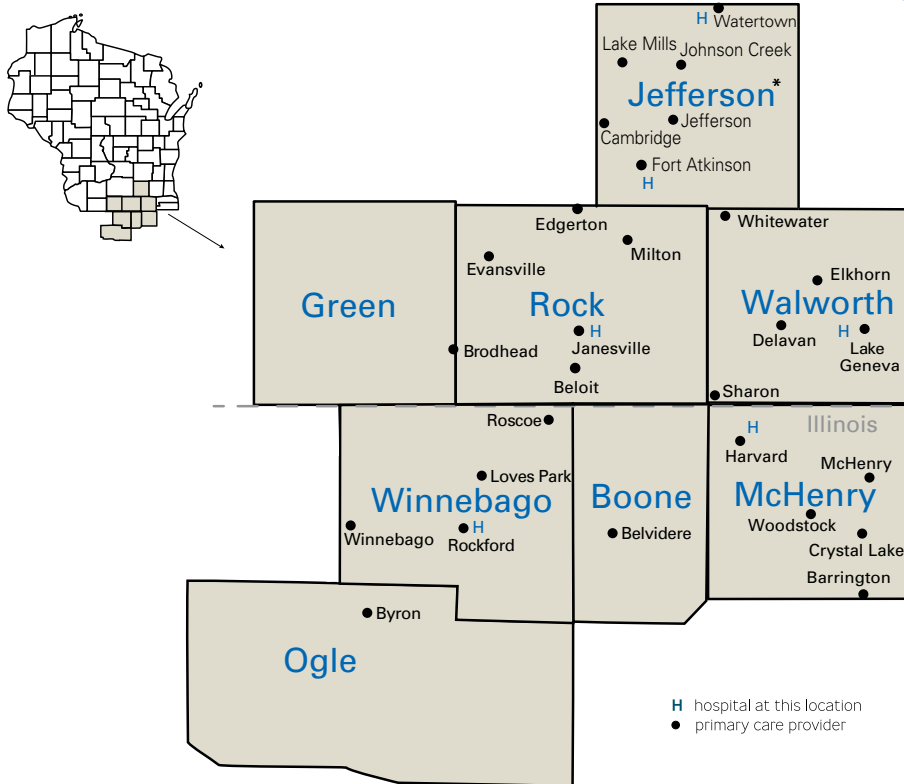
Mercy Health System and Rockford Health System have joined forces to become Mercyhealth, a regional health system with 5 hospitals and 80 facilities throughout northern Illinois and southern Wisconsin. Our new name symbolizes a commitment to being a top integrated health care provider that continuously works to make life better for the people, families and communities we serve.

Our new brand expression, “A passion for making life better,” says it all. Our physicians, nurses and partners are committed to working together to make lives better for patients and their families. Touching lives invigorates, inspires and drives us to do our very best, and we continuously look for ways to make each life better with the utmost care and professionalism. This can be as complex as a cutting-edge procedure or as simple as a smile. Nothing is ever too small or taken for granted. Everything matters. And we never miss a beat.

MercyCare offers access to these Mercyhealth specialty services:

- Acute care surgery
- Allergy/immunology
- Anesthesiology
- Audiology
- Brain and spine care
- Cardiology
 - Cardiothoracic surgery
 - Interventional cardiology
 - Noninvasive cardiology
 - Vascular surgery
- Chiropractic
- Critical care
- Dermatology
- da Vinci robotic-assisted surgery
- Emergency medicine
- Endocrinology
- Family medicine
- Gastroenterology, adult and pediatric
- General surgery
- Geriatrics
- Gynecology
- Hand surgery
- Hematology
- Hospitalists
- Infectious diseases
- Internal medicine
- Maternal-fetal medicine
- Medical retinology
- Mohs surgery (for skin cancer)
- Neonatal intensive care
- Nephrology
- Neurology
- Neuropsychology
- Neuroradiology
- Neurosurgery
- Obstetrics
- Occupational medicine
- Oncology
 - Medical
 - Radiation
 - Surgical
- Ophthalmology, adult and pediatric
- Optometry
- Orthopaedic surgery
- Otolaryngology (ENT)
- Pain management
- Palliative medicine
- Pathology
- Pediatrics
 - Cardiology
 - Endocrinology
 - Gastroenterology
 - Intensive Care
 - Neurology
 - Surgery
- Physical medicine and rehabilitation
- Plastic surgery
- Podiatry
- Psychiatry
 - Adolescent
 - Adult
 - Child
- Psychology
 - Counseling
 - Health and neuropsychology rehabilitation
- Pulmonology
- Radiology
- Rheumatology
- Sleep disorders
- Sports medicine
- Trauma surgery
- Travel medicine
- Urology
- Urogynecology
- Vascular surgery

MercyCare provider area Wisconsin and Illinois



Finding a provider

If you are looking for a provider, MercyCare Health Plans offers a complete, up-to-date listing of our physicians and clinics at [MercyCareHealthPlans.com](https://www.mercycare.com/health-plans).

To locate a participating provider, follow these simple steps:

1. Visit [MercyCareHealthPlans.com](https://www.mercycare.com/health-plans)
2. Click on the "Find a Doctor/Facility" box on the home page
3. Select your plan
4. Search by location, specialty or name

A printed copy of our provider directory is also available upon request. Please call MercyCare at (800) 895-2421 to have a copy sent to you.

*Where applicable. Not all providers are available on all plans. See your directory for plan providers.

Hospitals, Emergency and Urgent Care Clinics

Hospitals

Mercyhealth Hospital and Trauma Center
1000 Mineral Point Ave.,
Janesville
(608) 756-6000

Mercyhealth Rockton Avenue
2400 N. Rockton Ave.,
Rockford
(815) 971-5000

Mercyhealth Walworth Hospital and Medical Center
N2950 State Rd. 67,
Lake Geneva
(262) 245-2230

Mercyhealth Harvard Hospital and Medical Center
901 Grant St., Harvard
(815) 943-5431

Fort Memorial Hospital
611 Sherman Ave. East,
Fort Atkinson
(920) 568-5000

Watertown Memorial Hospital
125 Hospital Dr., Watertown
(920) 261-4210

Urgent Care

Mercyhealth McHenry
3922 Mercy Dr., McHenry
(815) 578-2020 *InQuicker*
Hours: M-Sa, 8 am-6 pm

Mercyhealth Woodstock
2000 Lake Ave., Woodstock
(815) 337-1544 *InQuicker*
Hours: M-F, 8 am-8 pm;
Sa-Su, 8 am-6 pm

Mercyhealth East
3524 E. Milwaukee St.,
Janesville
(608) 756-8484 *InQuicker*

Hours: M-F, 8 am-8 pm;
Sa-Su, 9 am-5 pm

Mercyhealth South
849 Kellogg Ave., Janesville
(608) 755-7960
Hours: M-F, 8 am-5 pm;
Sa, 8 am-noon

Mercyhealth North
3400 Deerfield Dr., Janesville
(608) 314-3605 *InQuicker*
Hours: M-F, 7 am-9 pm;
Sa-Su, holidays, 9 am-9 pm

Mercyhealth Mall
1010 N. Washington St.,
Janesville
(608) 741-3800 *InQuicker*
Hours: Sa-Su, 7 am-7 pm

Mercyhealth Beloit
2825 Prairie Ave., Beloit
(608) 363-5500
Hours: M-F, 5-8 pm;
Sa, 8 am-1 pm

Mercyhealth Walworth
N2950 State Rd. 67,
Lake Geneva
(262) 245-2230 *InQuicker*
Hours: M-F, 8 am-8 pm;
Sa-Su, 9 am-1 pm

Mercyhealth Whitewater
507 W. Main St., Whitewater
(262) 473-0401
Hours: M-F, 5-9 pm;
Sa, 9 am-2 pm

Fort HealthCare Lake Mills
200 E. Tyrannena Park Rd.,
Lake Mills
(920) 648-3113
Hours: M-F, 6-11 pm;
Sa-Su, noon-11 pm

Fort Memorial Hospital
611 Sherman Ave. East,
Fort Atkinson
(920) 568-5000
Hours: M-F, 6-11 pm;
Sa-Su, holidays, noon-11 pm

Watertown Memorial Hospital
125 Hospital Dr., Watertown
(920) 261-4210
Hours: M-F, 5-11 pm;
Sa-Su, holidays, 10 am-11 pm

Mercyhealth Belvidere
1747 Henry Luckow Ln.,
Belvidere
(815) 971-3055 *InQuicker*
M-F, 5-8 pm; Sa, 10 am-4 pm

Mercyhealth Byron
130 Kysor Dr., Byron
(815) 971-3099
M-Th, 5-8 pm; Sa, 10 am-6 pm

Mercyhealth Cherry Valley
6998 Redansa Dr., Rockford
(815) 971-2000
M-F 5-8 pm; Sa, noon-4 pm

Mercyhealth Rockton Avenue
2400 N. Rockton Ave.,
Rockford
(815) 971-5000 *InQuicker*
M-F, 8 am-4 pm; Sa, 8 am-noon

Mercyhealth Perryville
3401 N. Perryville Rd., Rockford
(815) 971-8000 *InQuicker*
M-Su, 7 am-11 pm

Mercyhealth Roscoe
5000 Prairie Rose Dr., Roscoe
(815) 971-3450
M-Th, 5-8 pm; Su, 10 am-4 pm

Mercyhealth Winnebago
102 Landmark Dr., Winnebago
(815) 971-3250
M-Th, 5-8 pm; Su, 10 am-4 pm



MercyCare My Plan – Manage your health insurance online
With MercyCare My Plan, you can view your benefits, claims and eligibility, request additional ID cards, change your primary care provider, ask questions and so much more.

Visit [MercyCareMyPlan.com](https://www.mercycare.com/MyPlan) to log it.

Mercy MyChart – Your health record. At your convenience.
As a MercyCare member, you have access to Mercy MyChart, your online medical record.

- Review your medical history
- Schedule appointments
- Send messages to your provider
- View test results
- Request prescription refills
- Print your child's immunization records
- And more

Get the app or visit [MyChart.MercyHealthSystem.org](https://www.mercyhealthsystem.org/MyChart).



Discover the benefits

MercyCare has provided health care coverage since 1994 and serves over 40,000 members.

Our insurance plans are accepted by over 750 medical providers in Wisconsin and Illinois.

We coordinate all aspects of care to offer subscribers the best health benefits possible at the lowest cost.

We are proud to offer businesses and their employees dependable, affordable care close to home.

Keeping your workplace healthy

MercyCare offers services to keep you and your employees healthy

Health Risk Assessments (HRA)

- Web-based health risk assessments are available for all members.
- Company receives aggregate health and productivity reports if 25 or more employees complete the HRA (upon request).

Health screenings

- Annual screenings for blood pressure, cholesterol and diabetes are offered at your worksite.
- Individual counseling on healthy lifestyles and results.
- Bilingual materials available.

Smoking cessation programs

- Onsite smoking cessation programs (minimum six participants).
- Members are eligible to have this cost reimbursed under their Stay Healthy benefit.

Health screening follow-up

- Members with abnormal results receive a follow-up by phone and/or letter.
- Referral to our programs (diabetes, high blood pressure, high cholesterol, chronic kidney disease and asthma) helps members manage their disease.

Influenza vaccination clinics (subject to availability of vaccine)

- Provided onsite.

Speakers bureau

- We can arrange speakers and other employee health promotion programs for your company or organization.

To find out more, visit MercyCareHealthPlans.com.



Helping you understand your insurance coverage

Premium: A fixed amount you pay to MercyCare, usually every month. You pay this even if you don't use medical care that month.

Deductible: If you need medical care, a deductible is the amount you pay for care before MercyCare starts to pay its share. Once you meet your deductible, MercyCare begins to cover some costs of your care. Many plans provide preventive services, and sometimes other care, before you've met your deductible.

Copayment: A fixed amount you'll pay for a medical service. For example, if your visit to the doctor's office is \$150 and your copay is \$25, you pay \$25 and MercyCare pays the remaining \$125.

Coinsurance: Similar to a copayment, but a percentage of costs you pay. For instance, you may pay 20% of the cost of a \$100 medical bill. So you would pay \$20 and MercyCare would pay the rest.

MercyCare has a plan for you

Health insurance plans tailored to suit your needs

MercyCare’s group plans are laid out in metal tiers and detailed on page 11-12. Our group plans offered through the Marketplace are grouped into four metal levels (bronze, silver, gold and platinum) to help you compare plans.

All health plans in the Marketplace get a metal designation based on the level of cost-sharing. Cost-sharing refers to the costs that members share when they get medical care, such as a deductible and co-insurance.

Level	Premiums	Out-of-pocket costs	Plan pays*
Platinum	Highest	Lowest	90%
Gold	Higher	Lower	80%
Silver	Moderate	Moderate	70%
Bronze	Lower	Higher	60%

*On average, the plan will pay this percentage of the total cost of the policy’s benefits.

MercyCare Small Group Plans 2017 Wisconsin Plans

MEDICAL	RX
PLATINUM EPO Plans	
Full Pay; \$0 Deductible; \$1,500 OOPM; \$30/\$60 OV copay; \$200 ER copay	\$10/\$25/\$50
CO-90; \$0 Deductible; \$1,500 OOPM; \$30/\$60 OV copay; \$200 ER copay	\$10/\$25/\$50
CO-80 \$500 Deductible; \$1,500 OOPM \$30/\$60 OV copay; \$200 ER copay	\$10/\$25/\$50
PLATINUM HMO Plans	
Full Pay; \$0 Deductible; \$1,500 OOPM; \$30/\$60 OV copay; \$200 ER copay	\$10/\$25/\$50
CO-90; \$0 Deductible; \$1,500 OOPM; \$30/\$60 OV copay; \$200 ER copay	\$10/\$25/\$50
CO-80 \$500 Deductible; \$1,500 OOPM \$30/\$60 OV copay; \$200 ER copay	\$10/\$25/\$50
PLATINUM PPO Plans	
CO-90/70; \$0 Deductible; \$1,500 OOPM; \$30/\$60 OV copay; \$200 ER copay	\$10/\$25/\$50
CO-80/60 \$500 Deductible; \$1,500 OOPM; \$30/\$60 OV copay; \$200 ER copay	\$10/\$25/\$50
GOLD EPO Plans	
CO-80 \$1,250 Deductible; \$3,000 OOPM; \$30/\$60 OV copay; \$200 ER copay	\$20/\$40/\$60
CO-80 \$2,000 Deductible; \$3,500 OOPM; \$30/\$60 OV copay; \$200 ER copay	\$20/\$40/\$60
GOLD HMO Plans	
CO-80 \$1,250 Deductible; \$3,000 OOPM; \$30/\$60 OV copay; \$200 ER copay	\$20/\$40/\$60
CO-80 \$2,000 Deductible; \$3,500 OOPM; \$30/\$60 OV copay; \$200 ER copay	\$20/\$40/\$60
CO-100 \$2,000 Deductible; \$2,000 OOPM	Integrated deductible
GOLD PPO Plans	
CO-80/60 \$1,250 Deductible; \$3,000 OOPM; \$30/\$60 OV copay; \$200 ER copay	\$20/\$40/\$60
CO-80/60 \$2,000 Deductible; \$3,500 OOPM; \$30/\$60 OV copay; \$200 ER copay	\$20/\$40/\$60
SILVER EPO Plan	
CO-70 \$3,000 Deductible; \$7,150 OOPM; \$35/\$70 OV copay; \$200 ER copay	\$20/\$40/\$60
SILVER HMO Plans	
CO-70 \$3,000 Deductible; \$7,150 OOPM; \$35/\$70 OV copay; \$200 ER copay	\$20/\$40/\$60
CO-70 \$5,000 Deductible; \$6,500 OOPM; \$35/\$70 OV copay; \$200 ER copay	\$20/\$40/\$60
HSA CO-100 \$4,000 Deductible; \$4,000 OOPM	Integrated deductible
SILVER PPO Plan	
CO-70/50 \$3,000 Deductible; \$7,150 OOPM; \$35/\$70 OV copay; \$200 ER copay	\$20/\$40/\$60
BRONZE HMO Plan	
HSA CO-100 \$6,550 Deductible; \$6,550 OOPM	Integrated deductible

MercyCare Small Group Plans 2017 Illinois Plans

Platinum HMO Plans	
Medical	RX
Full Pay; \$0 Deductible; \$1,500 OOPM; \$30/\$60 OV copay; \$200 ER copay	\$10/\$25/\$50
CO-90; \$0 Deductible; \$1,500 OOPM; \$30/\$60 OV copay; \$200 ER copay	\$10/\$25/\$50
CO-80 \$500 Deductible; \$1,500 OOPM \$30/\$60 OV copay; \$200 ER copay	\$10/\$25/\$50
Gold HMO Plans	
Medical	RX
CO-80 \$1,250 Deductible; \$3,000 OOPM; \$30/\$60 OV copay; \$200 ER copay	\$20/\$40/\$60
CO-80 \$2,000 Deductible; \$3,500 OOPM; \$30/\$60 OV copay; \$200 ER copay	\$20/\$40/\$60
CO-100 \$2,000 Deductible; \$2,000 OOPM	Integrated deductible
Silver HMO Plans	
Medical	RX
CO-70 \$3,000 Deductible; \$7,150 OOPM; \$35/\$70 OV copay; \$200 ER copay	\$20/\$40/\$60
CO-70 \$5,000 Deductible; \$6,500 OOPM; \$35/\$70 OV copay; \$200 ER copay	\$20/\$40/\$60
HSA CO-100 \$4,000 Deductible; \$4,000 OOPM	Integrated deductible
Bronze HMO Plans	
Medical	RX
HSA CO-100 \$6,550 Deductible; \$6,550 OOPM	Integrated deductible



For more information, visit [MercyCareHealthPlans.com](https://www.MercyCareHealthPlans.com) 24/7, or call our office at (800) 895-2421, Monday-Friday, 8 am-4:30 pm. Our sales representatives can answer your questions and help you find a business health insurance plan that suits your needs.

Live well.
We'll insure you do.™



MercyCare Health Plans

PO Box 550 Janesville
(608) 895-2421

MercyCareHealthPlans.com