



**Health Insurance Risk-Sharing Plan (HIRSP)**

1751 West Broadway

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**Amendment to the Policy of the  
Health Insurance Risk-Sharing Plan (HIRSP)  
Regarding Drug Benefits, Emergency and Grace Period**

The Health Insurance Risk-Sharing Plan (HIRSP) is amending the drug benefits, emergency definition and grace period provision for your HIRSP policy.

This amendment contains only information regarding these changes. For full details about your HIRSP coverage, always refer to your HIRSP policy as well as any amendments.

**The following replaces in its entirety Part B. HIRSP Drug Deductible and Copayment Amounts:**

**B. HIRSP Drug Deductible and Copayment Amounts**

**1. HIRSP Drug Deductible.**

There is no HIRSP drug deductible. You do not pay any deductible, including the HIRSP medical deductible for prescription drugs and diabetic supplies.

**2. HIRSP Drug Copayment Amounts.**

When you incur expenses for the covered services indicated under Section IX. M. due to an injury or illness, we will pay 100% of the allowed amount, subject to the following copayment amounts:

- a. for HIRSP \$1,000, \$2,500 and \$5,000: for generic drugs and certain low cost brand-name drugs (Tier 1), \$10.00 for each fill or refill for each prescription for up to a 30-day supply; or
- b. for HIRSP \$1,000, \$2,500 and \$5,000: for brand-name drugs and certain higher cost generic drugs (Tier 2), \$30.00 for each fill or refill for each prescription for up to a 30-day supply.
- c. for HIRSP Medicare Supplement: for generic drugs, \$10.00 for each fill or refill for each prescription for up to a 30-day supply; or
- d. for HIRSP Medicare Supplement: for brand-name drugs, \$30.00 for each fill or refill for each prescription for up to a 30-day supply.

Prescription legend drugs purchased from a maintenance medication network pharmacy are subject to a copayment equal to two times the copayments stated above for up to a 90-day supply.

### 3. Drug Out-of-Pocket Limits.

The annual out-of-pocket limit for covered expenses for prescription legend drugs covered is based upon your household income as follows:

- a. if your household income is \$25,000 and above, the annual out-of-pocket limit is \$2,000;
- b. if your household income is \$25,000 and above, and you are covered under the HIRSP Medicare Supplement, the annual out-of-pocket limit is \$1,500.

HIRSP has a subsidy program if your household income is less than \$25,000.

The annual out-of-pocket limit is made up of the HIRSP drug copayment amounts stated above which you pay for covered expenses for covered drugs in one calendar year.

After the applicable annual out-of-pocket limit is reached, benefits are payable at 100% of the allowed amount for covered drugs during the remainder of the calendar year, subject to the lifetime maximum benefit limit and all other terms, conditions and provisions of this policy.

### The following replaces in its entirety the definition of Emergency:

**Emergency:** a medical condition that manifests itself by acute symptoms of sufficient severity, including severe pain. The condition must be severe enough to lead a prudent layperson, who possesses an average knowledge of health and medicine, to reasonably conclude that a lack of immediate medical attention will likely result in any of the following:

1. serious jeopardy to the person's health or, with respect to a pregnant woman, serious jeopardy to the health of the woman or her fetus;
2. serious impairment to the person's bodily functions;
3. serious dysfunction of one or more of the person's body organs or parts.

If you receive emergency health care services from a provider located outside of the state of Wisconsin who is not Medicaid-certified, HIRSP will cover those health care services up to the HIRSP allowed amount.

### The following replaces in its entirety Part R. Grace Period:

#### R. Grace Period

Except for the first premium, any premium not paid to HIRSP by the first date of the renewal period is in default. For each premium not paid when due, there is a grace period of 31 days beginning with the first day of the renewal period during which you must pay the premium unless you've notified HIRSP in advance that you want to terminate this policy. This policy's coverage is in force during the grace period. If you don't pay your premium within the grace period, this policy shall automatically terminate on the last day of the grace period. You still must pay for coverage provided during that grace period.

This amendment shall be effective for all existing policyholders on January 1, 2008. This endorsement shall be effective for all new policyholders on the effective date of their policy. It shall continue in force under the same terms, conditions, and provisions as govern the policy and any amendments.

All other terms, conditions, and provisions of the policy remain unchanged except as stated above.

**This amendment is signed for HIRSP by**

A handwritten signature in black ink, appearing to read "Amie Goldman", followed by a long horizontal line extending to the right.

**Amie Goldman**  
**CEO, Health Insurance Risk-Sharing Plan Authority**