



2022 Group Insurance
Plan Book

Choose Prevea360
Health Plan for
your health journey

PREVEA **360**
health planSM
centered around you

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Have questions?
We are here to help.

CALL

By Phone

Call our Customer Care Center for questions about your benefits and more. **877-230-7555 (TTY: 711)**
Monday – Thursday, 7:30 am – 5 pm
Friday, 8 am – 4:30 pm

CLICK

Online

Visit prevea360.com/contactus and select “Send a message to Prevea360”

Meet an Innovative Health Plan Where Everyone Wins

Choose benefits that go above and beyond like free virtual care on most plans, access to meal planning and personalized nutrition with foodsmart, health and wellness programs focused on you, and more. Choose Prevea360 Health Plan.



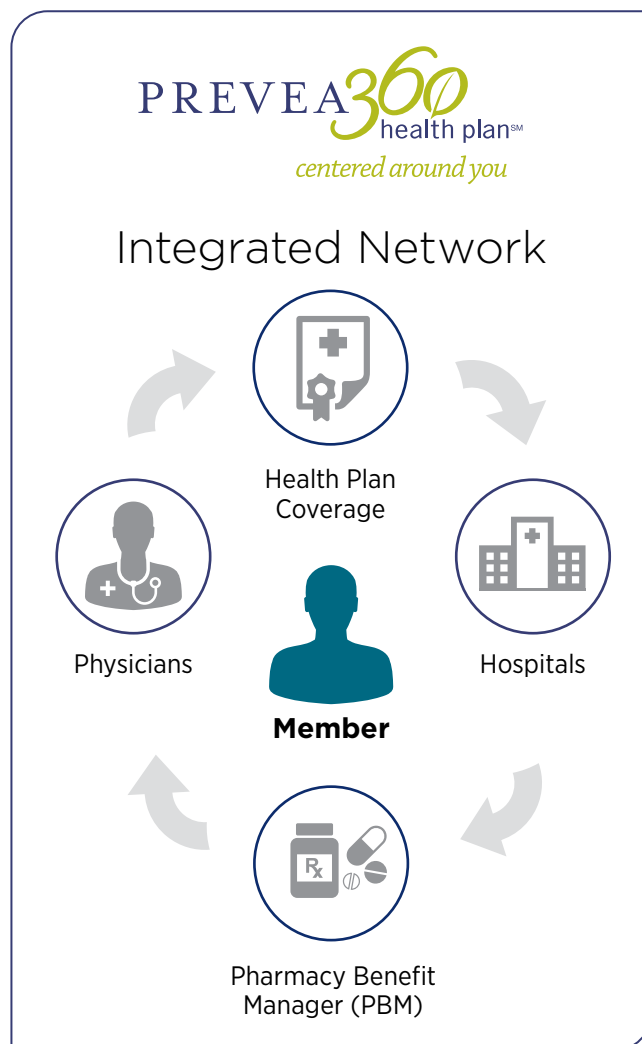
Traditionally, insurance companies and physicians measure success quite differently. This dynamic has led to a health care system that focuses more on illness than wellness.

You Deserve Better

It's a true collaboration between health care experts, hospital partners and insurance providers, leading to a more affordable and beneficial experience that is truly member focused. Prevea360 Health Plan was developed by local health care and insurance professionals with an eye for providing services to help our communities flourish.

Coordinated, Physician-led Coverage and Care

Prevea360 Health Plan addresses the challenge of creating a long-term, sustainable health care solution by transforming the health care model. Primary care physicians, specialists and pharmacies across our network collaborate to provide the best personalized care possible. With our integrated approach and focus on the doctor-patient relationship, we bring an innovative model of care and coverage to Wisconsin. It's insurance that members can feel great about.



Insurance Designed With You In Mind

Questions about health care services?

Call our Customer Care Center at
877-230-7555 (TTY: 711)

We provide coordinated resources to manage your coverage and empower you to take control of your care. That means benefits you can understand, tools that save you time, and access to exceptional providers and hospitals, as well as insurance that works with your providers for care without compromise.



Convenient Access

Prevea360 Health Plan offers a comprehensive network of hospitals, physicians and specialists throughout northeastern and western Wisconsin. Our HMO service area includes these northeastern counties: Brown, Calumet, Door, Kewaunee, Manitowoc, Marinette, Menominee, Oconto, Outagamie, Shawano and Sheboygan.

In addition, we serve these western counties: Barron, Buffalo, Chippewa, Dunn, Eau Claire and Pepin. Find a clinic near you at prevea360.com/location



Physicians Ready to Care for You

- 1000+ physicians
- 60+ primary care clinic locations
- 250+ specialty care clinics

Plus, you're still covered for an emergency *anywhere* in the world. Find a provider at prevea360.com/providers



Health Care Support

Prevea Care After Hours* is available 24/7/365 whenever you have a health question. If you're not sure you need to see a doctor—or you're wondering if you have a problem—connect with an experienced registered nurse at **888-277-3832** or **920-496-4700**. Learn more at prevea360.com/careafterhours



Trusted Hospitals

Prevea360 Health Plan gives you access to high-quality care and an exceptional patient experience at the following HSHS hospitals:

- **St. Vincent** in Green Bay
- **St. Mary's** in Green Bay
- **St. Nicholas** in Sheboygan
- **St. Joseph's Hospital** in Chippewa Falls
- **Sacred Heart Hospital** in Eau Claire

Plus, additional medical facilities in your network throughout northeastern and western Wisconsin.

See the back cover for a list of awards.



Care Decision Assistance

Our Care Managers answer questions about health care services and provide the support you need to manage serious or complex health conditions. Learn more at prevea360.com/caremanagement

*Prevea Care After Hours is only available to residents of Wisconsin due to licensing regulations.



Virtual Care Without an Appointment

We're here to help you feel better quickly. With Prevea Virtual Care,** you can get care now, on your schedule, for most common conditions. No appointment needed. Accessible 24/7 for the whole family. Members can reach trusted Prevea Health providers with convenient online access. Visit prevea360.com/rightcare for more information.



Currently Undergoing Treatment?

Assistance may be available to members with complex health care needs who are currently undergoing a course of treatment to transition care from a previous health plan to Prevea360 Health Plan. Assistance may also be available to move important prescription medications from your previous health plan to Prevea360 Health Plan.



Out-of-Area Dependents*

Your kids may be out of sight, but they are not out of mind. Prevea360 has coverage for your dependents (up to age 26) who are living in another community, away at college, out on a backpacking adventure or giving adulthood a try out of state. Need coverage for your kids? Learn more and complete the form at prevea360.com/outofarea



Prior Authorization

There are certain medical services or provider visits that must be authorized by Prevea360 Health Plan before we can provide a claims payment. A good rule to remember is that any time you seek services with an out-of-network provider, you will need to get prior authorization.† We require these authorizations so our Medical Affairs team can make sure you are getting the appropriate care. Visit prevea360.com/priorauthorization to learn more.

* Out-of-area dependent coverage for non-urgent and non-emergency care applies to large group employer (51+ employees) plans only; please check with your employer's benefits administrator if you have questions.

**HSA-eligible high deductible health plans are not eligible for free virtual care

† HMO members will need to get prior authorization any time they seek services with an out-of-network provider. Plan providers request prior authorization for POS and PPO members.

Be A Healthier You

Your comprehensive wellness program



Prevea360 Health Plan in partnership with WebMD offers a variety of programs focusing on the whole person across eight dimensions of wellness, making healthy living achievable and fun. It's insurance that helps members be their healthiest.

Wellness Programs and Features

Health Assessment

Based on your individual questionnaire results, WebMD provides recommendations for each lifestyle category. A variety of interactive self-management tools are customized to your needs.

Health Coach

Get expert support if you have diabetes, COPD, asthma, heart failure or coronary artery disease.*

Case Management

Provides support through complex health situations.

Partner Perks

Discounts for gyms, spas, golfing, devices, equipment, nutrition and more.

Tobacco Cessation

Tobacco cessation and vape free programs for families. Free medications may be available.

R.E.A.L. Goals (Realistic, Easy, Attainable, Life Goals)

Preset goals covering all eight dimensions along with tips and trackers to help you achieve success.

Wellness Webinars

Covering all eight dimensions, available 24/7.



Your lowest risks are...



Emotional Health



Tobacco



Cervical Cancer Screening

You should work on...



Blood Pressure



Stress



Safety

Optimal YOU is 100

You scored a 41 out of 100

100

Health Assessment Example

**Prevea360 Health Plan shares secure claims information with WebMD. This data is only shared for the purpose of identifying health coaching opportunities through WebMD Condition Management program.*

Additional Wellness Programs

Learn more at...

prevea360.com/wellness

Resources and rewards to help you achieve your health and wellness goals.

foodsmart



Wellness Events Calendar

Access live monthly webinars, book club discussions and more that cover the eight dimensions of wellness, held virtually for you to attend from anywhere. Learn more at prevea360.com/events

Behavioral Health

If you or someone you know is struggling, you are not alone. Prevea360 Health Plan offers many types of support, services and treatment options within our network. Visit prevea360.com/behavioralhealth to learn more.

Living Healthy Rewards

Prevention or early detection of common diseases is the best way to be the healthiest you and earn up to **\$150 in rewards!*** There are many common preventive and screening services proven to improve health and it is important to check with your primary care provider to determine which tests are appropriate for you, based on your medical history and family history. Earn points and money for taking care of you!

Eating Well Made Simple

Do you want to eat healthier but feel you don't have the time or energy for the planning, shopping and preparation that's involved? You're not alone, which is why Prevea360 Health Plan teamed up with Foodsmart to offer you and your family a free program that makes it easier to eat well. With Foodsmart, you can benefit from personalized recipes, powerful meal-planning tools, grocery discounts and more to help you be a healthier you.

- **Get recipes just for you.** Access recipes personalized to your dietary preferences, including quick meals based on ingredients in your kitchen right now.
- **Make meal planning quick, easy and done.** Save time and stress with a digital meal planner, easy grocery list and, if you'd like, home delivery through Amazon Fresh, Walmart and Instacart (varies by location).
- **Score fresh new deals.** Save money with great discounts on healthy foods at your favorite local grocery stores.

Download the Foodsmart app from the Apple App Store or Google Play Store, or visit prevea360.com/foodsmart to sign up.

LivingHealthy
POWERED BY WebMD | health services



Sync device with your Living Healthy account



Focus on Preventive Health Services



Learn more about Virtual Care



Join a wellness challenge



Volunteer in your community

Visit prevea360.com/livinghealthy to access your resources and start your Health Assessment today!

** Only Preve360 Health Plan members age 18 and older are eligible for Living Healthy rewards. Check with your plan administrator for reward offerings specific to your plan. Covered adult children (ages 18 and older) can earn up to \$100 per year. Visit prevea360.com/livinghealthy for full details. School District members should visit prevea360.com/schooldistrict for details.*

First Impressions Matter

For more information visit:

prevea360.com/newmember

We understand that switching your insurance and providers can be overwhelming. We make it easy to connect with the resources you need, for a seamless transition from start to finish. Here's what you can expect when you join Prevea360 Health Plan.

■ Onboarding Process

Here's what you can expect as you join Prevea360 Health Plan:



Learn about your benefits



Complete and submit your enrollment application



We mail your new Member ID cards



We mail your Member Guide



Your Plan is activated

■ Ambassador Program

Think of our Ambassador Program as your personal concierge to help you find a Prevea Physician or Specialist. This program is designed to help you transition to Prevea360 Health Plan as easily as possible.

- Green Bay – Call 920-272-1113 or email GB.Ambassador@prevea.com
- Sheboygan – Call 920-892-8590 or email Sheb.Ambassador@prevea.com
- Eau Claire – Call 715-717-4340 / 715-717-5035 or email EC.Ambassador@prevea.com

■ New Member Guide

We mail you a New Member Guide at enrollment, which introduces you to your new plan and health partner, Prevea360 Health Plan. Your guide will:

- Provide details like where to find important member documents
- Explain where to go for primary, urgent and emergency care
- Define common insurance terms and more



Convenient Tools and Resources

Get the information you need, when you need it. Access member tools that easily connect you to health information, benefit details and much more 24/7. Go to prevea360.com and click on **account login** at the top of your screen.

Prevea360 Health Plan Makes Change Easy

After enrolling with Prevea360 Health Plan, we encourage you to follow these suggested steps. If you need us, our Customer Care Center is here to help answer your questions along the way.



STEP 1

Decide Where You Prefer to Receive Your Primary Care

Doing this makes it easier to schedule a visit when you need one. Go to prevea360.com/location to find a primary care clinic near you.

STEP 2

Find a Primary Care Provider

Our network is full of exceptional primary care providers who will work hard to earn and keep your trust. We encourage you to form a relationship with a primary care provider so they can help keep you at your healthiest. Visit prevea360.com/doctors to search our online provider directory.

STEP 3

Transfer Medical Records

Once you're established with a new primary care clinic and provider, you may wish to have your medical records sent from your previous clinic to your new clinic. Contact your previous clinic to fill out an "Authorization to Release Protected Health Information" form.

Member Portal

Visit prevea360.com/login and use your member number located on your ID card to activate your account.

- View insurance plan details
- Request member ID cards or download a digital copy
- Change your primary care clinic
- View and pay your premium bill
- Review past claim details and more

MyPrevea

MyPrevea.com allows you to send secure messages to your physician's office and to view your health records from the comfort of your home and with your mobile device. When you create your Member Profile, you'll have access to your insurance claims, cost estimates and documentation anytime. Learn more at prevea360.com/memberportal

Where to Go for Care

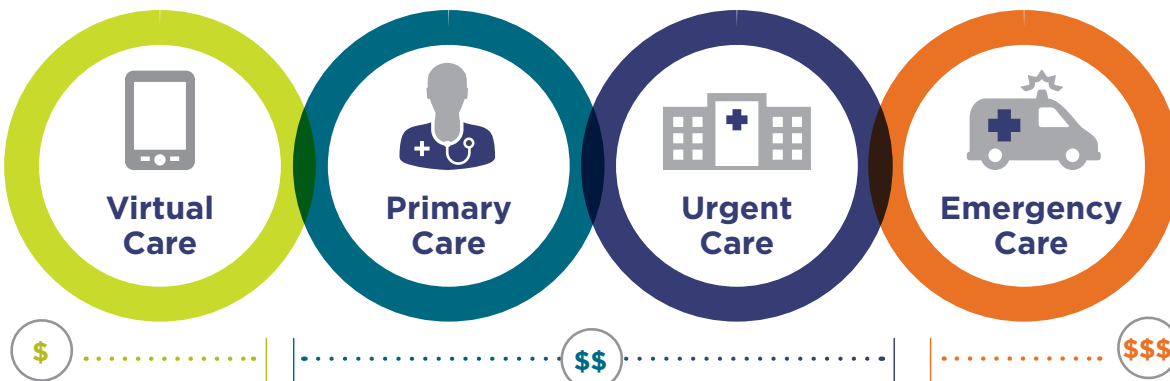
Still not sure of the type of care you need?

Call **888-277-3832** anytime to speak with a registered nurse. A nurse is ready to help 24/7/365.

For Virtual Care options, visit prevea360.com/rightcare

As a member, you can choose from a variety of care options, whether it's during regular office hours or late at night. Knowing your options for care before you need it is good for your health — and it can save you money!

The Right Care for Your Needs



Too sick to drive to the doctor?

Fill out an online questionnaire, receive a written diagnosis, treatment, and a prescription.

Cold/flu, allergies, lice, etc.

Wish to see your doctor for care?

Schedule an appointment at your primary care clinic. Same-day appointments are usually available.

In-person treatments and annual checkups.

Primary care clinic full or closed?

Visit your nearest Urgent Care facility.

When your normal clinic is full or closed.

Life-threatening illness or injury?

Go to the nearest emergency room or call 911.

Heart attack, stroke, head injury, severe pain.

Getting the Most from Your Pharmacy Benefits

Convenience and affordability is the name of the game when it comes to Prevea360 Health Plan pharmacy services. We're here to help you manage your prescriptions and lower your expenses.



Mail-Order Pharmacy

Prevea360 Health Plan provides members access to a mail-order pharmacy for long-term medications. With our mail-order pharmacy, you receive up to a three-month supply—with free shipping. Visit prevea360.com/pharmacybenefits to learn more and enroll.



Split the Tablet, We'll Split the Copay

Tablet splitting can provide significant savings for you, depending on your prescription and dose. Using this service can save you up to 50% on your usual copay for select medications.**



\$0 Cost Preventive Drugs*

We offer a comprehensive list of preventive drugs available to members for \$0. To see the most up-to-date list of \$0 preventive drugs, visit prevea360.com/pharmacybenefits or check out the Member Document Center on prevea360.com.



Pharmacy Drug Formulary

Our drug formulary is a list of prescription drugs broken into tiers showing the level of cost sharing between you and the health plan. There are several factors that determine a drug's tier, including:

- Effectiveness of drug in comparison to other drugs used for the same type of treatment
- Cost of drug in comparison to other drugs used for the same type of treatment
- Availability of over-the-counter options
- Other clinical factors like safety

The drug formulary is reviewed every month and updated on a regular basis.



Generic Options

Often there are several drugs available to treat the same condition. Try generic medications which have the same active ingredients as brand-name medications, but are substantially less expensive. Your pharmacist may be able to recommend, or your doctor may be able to prescribe a cheaper option at a lower cost for you.

* Through the Affordable Care Act, all groups have access to \$0 cost preventive drugs. An expanded list is a benefit only eligible for members who have large group plans.

** This benefit only applies to traditional copay plans. High Deductible Health Plans are excluded.

About Your Coverage: Health Insurance 101

Questions about health care services?

Call our Customer Care Center at
877-230-7555 (TTY: 711)

Health insurance can be complicated, and that's why we try to make it easy to understand your coverage and your financial responsibilities. Take a moment to learn about important terms and where to find all your specific coverage details.



Sharing the Cost of Care

Your policy may use a system of cost sharing that can include a copay, coinsurance, deductible or any combination of the three.*

1. Deductible

Each time you receive medical services, you'll pay the bill towards these services up to a certain amount. This amount is your deductible, which is what you must pay for covered health care services each year before we begin to pay.

2. Coinsurance†

Once you've paid the deductible amount, your insurance will then start splitting the cost of additional medical services with you. This is known as coinsurance, where you only pay a percentage or part of the total cost of services and we'll pay the rest.

Deductible and Coinsurance Limit – There is a dollar limit to the amount you'll pay towards your deductible and coinsurance.

3. Copays

A copay is a fixed dollar amount, which you pay at the time you receive medical services (for things like an office visit) and prescriptions. All your copays add up toward your Maximum Out-of-Pocket total.

Maximum Out-of-Pocket – There's a dollar limit to all your cost sharing. You reach this amount by means of your deductible, plus your coinsurance, plus your copays. Once this limit is reached, you'll pay nothing on subsequent covered medical charges for the remainder of your policy year.



Important Documents

Member Certificate

- Detailed information about your insurance benefits and coverage, including general limitations and exclusions to your plan.

Summary of Benefits and Coverage

- Easy-to-read grid that lists the details of plan coverage, along with a basic cost estimate of your financial responsibilities for common medical services.

Summary of Employer Specific Coverage

- Typically a summary of your company's specific coverage information is included with this packet. You can also ask your plan administrator or benefits specialist for your specific benefits and coverage information.

* Not all of the cost-sharing terms listed here apply to all members. Refer to your Member Policy document to understand which apply to you. Smart Plan medical copayment applies towards the out-of-pocket maximum, which is the amount you are required to pay toward the covered cost of your healthcare. The out-of-pocket maximum amount is calculated on a calendar year basis. For members with PPO and POS Smart Plans, coinsurance and copays apply.

† Coinsurance is your share of the costs of a covered health care service. It's calculated as a percent of the allowed amount for the service.



Preventive Services

We do more than pay the medical bill. At the heart of our preventive care philosophy is a promise that you'll get the support you need to remain healthy and prevent disease. Prevea360 Health Plan provides the following preventive services with no copays, coinsurance or deductibles:*

- Annual Preventive Office Visit, which includes important preventive services
- Screenings for breast, cervical and colon cancer
- Cholesterol screenings
- Routine vaccinations for adults and children
- And more services

Visit prevea360.com/preventivecare or call the customer care center at **877-230-7555 (TTY:711)** for a comprehensive list of covered preventive services.



Essential Health Benefits

Defined as the 10 categories of common benefits that are deemed essential,** these Essential Health Benefits cannot be subject to dollar limits, either annually or on a lifetime basis. Depending on the type of plan you purchased, services associated with Essential Health Benefits may still require cost sharing in the form of copays, coinsurance and deductibles. These include:

- Preventive*, wellness and disease management services
- Emergency care
- Hospitalization
- Ambulatory care
- Maternity and newborn services
- Prescription drug coverage
- Pediatric services†
- Laboratory services
- Rehabilitative and habilitative services
- Mental health and substance abuse services, including behavioral health treatment

* No cost share responsibilities apply when services are delivered by a network provider, and when all preventive services criteria are met. Visit prevea360.com/preventivecare for a comprehensive list of covered preventive services.

** All small group plans (2-50 employees) cover Essential Health Benefits. However, if you work for a larger employer (51+ employees) your benefits may vary. Contact your human resources or benefits department for information about your specific coverage.

† Prevea360 Health Plan does not offer pediatric dental services. This coverage is available on the Health Insurance Marketplace (healthcare.gov) and can be purchased as a stand-alone product. Please contact your benefits administrator or the Marketplace if you wish to purchase pediatric dental coverage or a stand-alone dental services product.

General Limitations and Exclusions

All benefits are subject to limitations and exclusions as described in your Schedule of Benefits and in your certificate. The following list is not exhaustive and may vary based on your policy. For a complete listing refer to your certificate.

- Court-ordered drug testing unless Medically Necessary
- Cytotoxic testing and sublingual antigens associated to allergy testing
- Hair analysis (unless lead or arsenic poisoning is suspected)
- Preimplantation genetic testing of embryos and gametes
- Convenience items for a Member or a Member's family, unless stated otherwise in this policy
- Infertility drugs, including, but not limited to, those administered by a medical provider
- Outpatient prescription drugs, except those prescriptions otherwise covered under this policy
- Oral nutrition: oral nutrition is not considered a medical item. We do not cover nutritional support that is taken orally (i.e., by mouth), unless mandated by state law or covered under our medical policy for a specific condition. Examples include, but are not limited to, over-the-counter nutritional supplements, infant formula, and donor breast milk.
- Replacement of an item if the item is lost, stolen, unusable or nonfunctioning because of misuse, abuse, or neglect
- Sexual dysfunction devices and supplies, including but not limited to medications and injections
- Autopsy
- Consultation, treatment, or procedures for Assisted Reproductive Technology (ART)
- Charges directly related to a non-covered service, such as hospitalization charges, except when a complication results from the non-covered service that could not be reasonably expected and the complication requires medically necessary treatment. The treatment of the complication must be a covered benefit.
- Consultation for, or procedures connected to in vitro fertilization, embryo transplantation, and/or any other assistive reproductive technique (e.g., GIFT, ZIFT)
- Cosmetic services, including cosmetic surgery
- Experimental or investigational services, treatments, or procedures, and any related complications as determined by us, unless coverage is required by state or federal law
- Non-medical services provided in a Hospital or medical setting, not otherwise listed as covered in this certificate
- Items that can be purchased over the counter and considered to be for comfort, convenience and/or personal hygiene, examples include, but are not limited to: seasonal affective disorder light units, disposable undergarments, wigs and modification to a Member's home such as ramps, grab bars, stair lifts and bench/chair lifts.
- Podiatry services or routine foot care provided when there is no localized illness, injury, or symptoms. These include, but are not limited to 1) the examination, treatment, or removal of all or part of corns, calluses, hypertrophy or hyperplasia of the skin or subcutaneous tissues of the feet; the cutting, trimming, or other non-operative partial removal of toenails; or 3) any treatment or services in connection with any of these.
- Obesity-related services, including any weight loss method, surgical treatment or hospitalization for the treatment of obesity, unless specifically covered under this certificate
- Reversal of voluntary sterilization and related procedures
- Services, treatment, and supplies provided to a Member while the Member is held or detained in custody of law enforcement officials, or imprisoned in a local, state, or federal penal or correctional institution
- Services and supplies furnished by a government plan, hospital, or institution the law requires you to pay
- Services, treatment, and supplies provided in connection with any illness or injury caused by: a Member engaging in an illegal occupation or b) a Member committing or attempting to commit, a felony. (Note that this exclusion does not apply to the treatment of injuries that result from an act of domestic violence, if that treatment would otherwise be covered).



- Services provided by Members of the subscriber's immediate family or any person living with the subscriber
- Services or supplies associated to a denied prior authorization
- Services or supplies associated to a denied admission
- Services or supplies not medically necessary, not recommended or approved by a provider, or not provided within the scope of the provider's license
- Services or items provided as a result of war or any act of war, insurrection, riot or terrorism
- Services or supplies provided for an injury sustained while performing military service
- Services or supplies for which a Member receives or is entitled to receive any benefits, settlement, award, or damages, or following any claim under, any Workers' Compensation Act, employer's liability insurance plan, or similar law or act. "Entitled" means the Member is actually insured under Workers' Compensation.
- Surrogacy services, for a non-Member
- Sexual dysfunction treatment and services including, but not limited to surgery
- Sterilization procedures for men
- Sterilization procedures for women and patient education and counseling related to contraception for all women with reproductive capacity. (Although these are technically excluded from your group's health plan insurance coverage, we will pay for them as preventive services, as required by federal regulations)
- Take home drugs and supplies unless a written prescription is obtained and filled at a network pharmacy
- Acupuncture
- Chelation therapy for atherosclerosis
- Coma stimulation programs
- Alternative medicine, not otherwise listed in the policy
- Low level light therapy
- Massage therapy

- Prolotherapy
- Swim or pool therapy, unless prior authorization is obtained
- Administrative examinations such as employment, licensing, insurance, adoption, or participation in athletics
- Court-ordered care, unless medically necessary and otherwise covered under this certificate
- Educational services, except for diabetic self-management classes
- Internet consultations, including all related charges and costs, excepts as defined by our medical policy
- Missed appointment charges
- Telephone consultation charges between providers
- Charges or costs exceeding a benefit maximum or maximum allowable fee, where applicable
- Expenses incurred before the supply or service is actually provided unless prior authorized by us

This notice was last updated August 11, 2021.

Privacy and Confidentiality Statement

Prevea360 Health Plan is required by law to maintain the privacy of your personal health and financial information (collectively referred to as "nonpublic personal information") and provide you with written notification of our legal duties and privacy practices concerning that information. Please visit prevea360.com/privacy or call **877-230-7555 (TTY: 711)** to request a copy.

Follow us on LinkedIn and Facebook



Prevea360 Health Plan

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Toll-free **877-230-7555 (TTY: 711)**
prevea360.com

Prevea360 Health Plan does not discriminate on the basis of disability in the provisions of programs, services or activities. If you need this printed material interpreted or in an alternate format, or need assistance in using any of our services, please contact a Customer Care Specialist at **877-230-7555 (TTY: 711)**.

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Hospital and Health System Awards

HSHS St. Mary's Hospital Medical Center

- Named a Top 100 hospital in the nation designated Baby-Friendly birth facility
- Guardian of Excellence Award® for achieving and sustaining excellence in clinical quality – Press Ganey
- Accredited by the Joint Commission of Accreditation of Healthcare Organizations
- Partner for Change Award – Practice Greenhealth
- Greening of the OR Award – Practice Greenhealth

HSHS St. Vincent Hospital

- Accredited by the Joint Commission of Accreditation of Healthcare Organizations
- Green Bay's first and only dedicated children's hospital and a Level II trauma center
- Certified Comprehensive Stroke Center
- Greenhealth Emerald Award – Practice Greenhealth
- Greening of the OR Award – Practice Greenhealth

HSHS St. Vincent Hospital Cancer Centers

- Accredited by the Commission on Cancer for more than 55 years
- Recognized as an Integrated Network Cancer Program – highest level of accreditation possible for a non-teaching hospital

HSHS St. Clare Memorial Hospital

- Guardian of Excellence Award® for achieving and sustaining excellence in clinical quality – Press Ganey

Prevea Health

- 2020 Employ Humanity Excellence Award – Employ Humanity