



County Clerk

## MEMORANDUM

Kimberly S. Bushey  
County Clerk

To: All Interested Parties

From: Kimberly S. Bushey  
Walworth County Clerk

Date: June 12, 2013

Re: State Health Plan Information

The County Board of Supervisors requested that the attached information be made available on the county website for the public and county employees. This information was not distributed at the June 11, 2013 County Board meeting, but was included in the Administrator's Report and Update dated June 7, 2013.

Attachments



Board of Supervisors

**To:** County Board of Supervisors  
**Cc:** County Administrator David Bretl  
**From:** Jerry Grant  
**Date:** June 7, 2013  
**Re:** Wisconsin Health Insurance Plan

The information in this document was obtained from personnel of the Wisconsin Employee Trust Fund (ETF), Health Insurance Section, and manuals provided to me as a member of the insurance. I have requested that an employee from ETF come to our Board meeting and give a presentation, but I was informed that service stopped many years ago.

When the County and ETF have a contract, each employee receives literature titled, *It's Your Choice*. These documents have all or most of the information concerning the insurance program. A short time later, maybe even the same day, each employee will receive literature from Navitus. This is the program concerning the prescription portion of the insurance. Navitus is the administrator of the medication claims.

Any time an employee has a question concerning coverage, the employee can call the insurance company directly. I have found this to be very helpful. Each time I called, I was given the answer immediately. This does not require an insurance specialist on staff, as each insurance company has an 800 number.

If an employee uses a medical facility located outside Walworth County, that employee will be required to use a plan available in that county.

Each year in October, each employee will receive an updated *It's Your Choice* book. Shortly after the information is received, the employee will have an "open enrollment period." The employee and the County will know the premium amount at that time. The employee can then change insurance plans if desired. Very few employees change plans. When that does happen, it is usually because circumstances have changed at home or a doctor retires, etc.

Every three months, the employee will receive a bulletin revealing any changes in approved providers. The only changes I have seen are retired

doctors being cancelled or pharmacies going out of business. It is more common for vendors to be added than removed.

The health insurance premiums will be paid to ETF via an electronic withdrawal. Vouchers will be sent electronically to the County, the proper employee will check for payment, and the withdrawal will be made. If the County fails to respond by a specific date, the withdrawal will take place anyway.

Insurance premiums for retirees will vary depending on Medicare enrollment of the members of the household. In this packet is a chart showing the different rates. There is a discounted rate if someone in the house is on Medicare. If the retiree is a "snowbird," that person may stay with the chosen plan or go to one of the more expensive plans while gone, then back to the normal one when returning. If a present retiree is eligible for the County health insurance, the retiree is also eligible for the State Plan. In the future, all retirees will be eligible as long as the premium is paid, either by the County or the employee, depending on the labor contract or on the retiree.

When obtaining quotes from insurance companies, it is highly unlikely that we could obtain a quote as long as we cover the retirees. Whitewater was unable to obtain competitive quotes because of retiree coverage when switching to the State Plan.

Insurance premium rates are determined in the following manner. The State Insurance Commission determines the type of coverage. This information is then provided to the insurance companies. The insurance companies determine the premium needed. This information is then used by the Employee Trust Fund, Insurance Section. (See attached page showing the premium rates). These are the rates received by ETF just prior to press time. During press time, the Insurance Commission bargained with the insurance companies and obtained slightly lower rates. (See page marked Local Government Employees and Annuitant Rates. Also see the page marked 2013 Monthly Local Rates with handwritten second round. This came with the Navitus information).

If we desire, we can contact the insurance company selected by an employee for a possible representative to explain the plan at "sign up time." I have contacted Mercy Care, and they will fulfill the request. I will be happy to check with the rest.

The premiums are then determined by ETF averaging the qualified plans. A qualified plan has to be an HMO and have sufficient facilities in the County. For example, Dean Care is an HMO but does not qualify for rate consideration because of lack of facilities. The other four, Unity Community, Mercy Care Health Plan, United Health Care South East and WEA Trust, are qualified

plans. The total premiums are then averaged. The employer then will pay 88% of the average. Example, Dean Care single plan premium is \$583.10. The employer will pay \$552.88, the employee \$30.22. For Mercy Care, because the total premium is less than the employer share, the employee will have a contribution to the premium. It has been reported by the Finance Department that a large percentage of our employees use Mercy Care. The second company with no employee contribution is Unity Community, which also uses Mercy as a provider. (See page marked 2013 Premiums, Deductible HMO, with a marking near the bottom marked Walworth County 88%).

There may be a surcharge for the first two years. The first year is the assessed amount; the second year is half of the first year and ends at that time. This is determined by our last 24 months of claims, including claims of \$25,000.00 or more each. The surcharge, if assessed, is known before we sign the final documents to enter the program. The surcharge can be as little as none and up to a maximum of \$260.00 for single, \$650.00 for family, per employee for the first year.

There is no maximum limit to the number of claims in a year.

Coverage will begin at the start date of the insurance policy. There is no carry-over from the County's insurance except if the person is in the hospital on the last day of County coverage and remains in the hospital on the first day of the State Plan. In that case, the County coverage will continue until the person is released from the hospital.

Dental insurance is limited through this plan. If it is offered, it is part of the plan. Starting in 2014, it is believed that dental insurance will be part of all offered plans.

The HMO type plans have a \$500.00 dollar copay for single and \$1,000.00 for family for medical treatment. The medication plan is administered by Navitus. There is a \$500.00 single, \$1,000.00 family copay for prescription coverage. Once the deductible is met, there are no more expenses for that category. The copay for medication has three levels, which are determined by the medication. The first level copay is \$5.00 per prescription, and the second level is \$15.00 per prescription. The third level is \$35.00 and does not apply toward the copay maximum because it usually is specialized medication. (Reference guide pages 60-65)

The non-HMO plans are much different in copays, and the premiums are very high. These policies are rated as Tier 2 and Tier 3.

There is no maximum coverage of an employee the first year and no maximum coverage over a lifetime. Coverage for an employee will begin on the start date of the insurance policy. The only exception is if a person is in a

hospital on the last day of County coverage and remains in the hospital through the first day of State plan coverage, the County coverage would be responsible until that person is discharged from the hospital.

The procedure for joining the State Plan is as follows:

1. The County Board passes a motion to join the State Health Plan.
2. County officials complete the application form, including the necessary record of claims for the last 24 months, including claims of over \$25,000 each.
3. This information is then sent to the Employee Trust Fund with a check issued to WPS for underwriting the application in the amount of \$1,000. A second check will be issued for \$1,400 to Deloit of Minneapolis for performing the actuarial and determining the premium rate.
4. The premium will be established, Walworth County will be notified if there is a surcharge, and if so, the amount of the surcharge, and therefore, notification of the premium amount.
5. The County Board will pass a resolution to join the State Health Plan, accepting the premium amount and establishing a date (recommended three months ahead) of coverage.
6. The resolution will be sent to Employee Trust.
7. Each employee will receive via email at the employee's residence, the necessary materials for selection of the coverage desired.
8. The employee will complete the enrollment form and turn it in to the proper office of the County. This can also be completed by each employee online. The computer system will then notify the County that enrollment is complete. The drawback to this is that each employee will have to obtain a password from the State.
9. The coverage will then begin on the date established by the Board resolution.

(Also see attached sheets indicating pharmacy acceptance of the State Plan).

2<sup>ND</sup> ROUND OF RATES

2013 Monthly Local Rates: Deductible HMO Option — Standard PPO

Plan Name	Tier	Non Medicare Rates*		Medicare Rates		
		Single	Family	Single	Medicare 1 Eligible**	Medicare 2 Eligible***
Anthem Blue Northeast	3	864.40	2,156.20	569.70	1,430.90	1,136.20
Anthem Blue Northwest	3	999.60	2,494.20	637.30	1,633.70	1,271.40
Anthem Blue Southeast	3	953.80	2,379.70	613.90	1,564.50	1,224.60
Arise Health Plan	1	884.00	2,205.20	579.50	1,460.30	1,155.80
Dean Health Plan <i>PAF</i>	1	583.10	1,453.00	423.10	1,003.00	843.00
GHC of Eau Claire	1	963.50	2,404.00	513.80	1,474.10	1,024.40
GHC of South Central Wisconsin	1	539.60	1,344.20	407.30	943.70	811.40
Gundersen Lutheran Health Plan	1	712.60	1,776.70	432.30	1,141.70	861.40
HealthPartners	1	785.70	1,959.50	511.80	1,294.30	1,020.40
Health Tradition Health Plan	1	687.10	1,713.00	479.10	1,163.00	955.00
Humana Eastern	3	1,052.50	2,626.50	338.80	1,388.10	674.40
Humana Western	1	1,052.50	2,626.50	338.80	1,388.10	674.40
Medical Associates Health Plan	1	663.90	1,655.00	385.60	1,046.30	768.00
Medicare Plus****	N/A****	N/A****	N/A****	361.80	N/A****	720.60
MercyCare Health Plan	1	512.10	1,275.50	376.50	885.40	749.80
Network Health Plan	1	662.70	1,652.00	468.90	1,128.40	934.60
Physicians Plus	1	552.20	1,375.70	389.90	938.90	776.60
Security Health Plan	3	1,012.10	2,525.50	506.10	1,515.00	1,009.00
Standard Plan: Balance of State - PPO <sup>1</sup> &****	3	947.40	2,363.40	N/A****	1,486.60	N/A****
Standard Plan - PPO: Dane <sup>2</sup> &****	3	880.90	2,197.10	N/A****	1,404.20	N/A****
Standard Plan - PPO: Milwaukee <sup>3</sup> &****	3	1,021.40	2,548.40	N/A****	1,578.40	N/A****
Standard Plan - PPO: Waukesha <sup>4</sup> &****	3	947.40	2,363.40	N/A****	1,486.60	N/A****
State Maintenance Plan****	1	684.10	1,705.70	N/A****	1,045.90	N/A****
UnitedHealthCare of Wisconsin - NE	1	725.80	1,809.70	500.40	1,223.00	997.60
UnitedHealthCare of Wisconsin - SE	1	759.00	1,892.70	517.00	1,272.80	1,030.80
Unity Community	1	497.70	1,239.50	357.40	851.90	711.60
Unity UW Health	1	474.80	1,182.20	347.60	819.20	692.00
WEA Trust PPO East	1	744.30	1,856.00	509.70	1,250.80	1,016.20
WEA Trust PPO Northwest	1	779.80	1,944.70	527.40	1,304.00	1,051.60
WPS Metro Choice Northwest	1	996.30	2,486.00	635.70	1,628.80	1,268.20
WPS Metro Choice Southeast	3	1,160.70	2,897.00	717.90	1,875.40	1,432.60

**Standard Plan Area Includes The Following:**

<sup>1</sup> BALANCE OF STATE: All other Wisconsin counties  
<sup>2</sup> DANE: Dane, Grant, Jefferson, LaCrosse, Polk, St. Croix  
<sup>3</sup> MILWAUKEE: Milwaukee County, also applies to retirees and continuants living out of state  
<sup>4</sup> WAUKESHA: Kenosha, Ozaukee, Racine, Washington, Waukesha

N/A= "not applicable." Medicare eligible participants automatically receive Standard Plan benefits. Medicare premium rates apply only to subscribers who have terminated employment.

\*Members of new participating employers may have a surcharge added to their rates. Your employer will inform you. Contact your payroll office with questions.

\*\*Medicare 1 Eligible= One family member enrolled in Medicare Parts A, B & D.

\*\*\*Medicare 2 Eligible=Two or more family members enrolled in Medicare Parts A, B & D.

\*\*\*\* Members with Standard Plan or SMP coverage who become enrolled in Medicare Parts A and B will automatically be moved to the Medicare Plus plan. All other non-Medicare family members will remain covered under the Standard Plan or SMP.

# Local Government Employees and Annuitant Rates

## 2013 Monthly Full Pay HMO Option - Standard PPO

Plan Name	Local Employees & Non-Medicare Annuitants*		Local Medicare Annuitants		
	Single	Family	Single	Medicare 1**	Medicare 2***
Anthem Blue - Northeast	970.70	2,422.00	622.80	1,590.30	1,242.40
Anthem Blue - Northwest	1,124.30	2,806.00	699.70	1,820.80	1,396.20
Anthem Blue - Southeast	1,072.30	2,676.00	673.60	1,742.70	1,344.00
Arise Health Plan	944.20	2,355.70	609.50	1,550.50	1,215.80
Dean Health Plan	644.10	1,605.50	452.80	1,093.70	902.40
Group Health Cooperative of Eau Claire	1,050.50	2,621.50	546.90	1,594.20	1,090.60
GHC of South Central Wisconsin	573.80	1,429.70	424.40	995.00	845.60
Gundersen Lutheran Health Plan	759.80	1,894.70	451.30	1,207.90	899.40
Health Tradition Health Plan	732.40	1,826.20	503.60	1,232.80	1,004.00
HealthPartners	838.50	2,091.50	536.80	1,372.10	1,070.40
Humana - Eastern	1,148.20	2,865.70	392.80	1,537.80	782.40
Humana - Western	1,148.20	2,865.70	392.80	1,537.80	782.40
Medical Associates Health Plan	741.90	1,850.00	420.40	1,159.10	837.60
Medicare Plus****	NA****	NA****	361.80	NA****	720.60
MercyCare Health Plans	554.40	1,381.20	379.50	930.70	755.80
Network Health Plan	741.50	1,849.00	508.30	1,246.60	1,013.40
Physicians Plus	604.10	1,505.50	404.60	1,005.50	806.00
Security Health Plan	1,115.10	2,783.00	523.30	1,635.20	1,043.40
Standard Plan: Balance of State <sup>1</sup>	1,124.90	2,806.90	NA****	1,486.60	NA****
Standard Plan: Dane <sup>2</sup>	1,042.40	2,600.90	NA****	1,404.20	NA****
Standard Plan: Milwaukee <sup>3</sup>	1,216.60	3,036.20	NA****	1,578.40	NA****
Standard Plan: Waukesha <sup>4</sup>	1,124.90	2,806.90	NA****	1,486.60	NA****
State Maintenance Plan	748.10	1,865.80	NA****	1,109.90	NA****
UnitedHealthcare of Wisconsin - NE	797.60	1,989.20	536.30	1,330.70	1,069.40
UnitedHealthcare of Wisconsin - SE	838.00	2,090.20	556.50	1,391.30	1,109.80
Unity - Community	528.70	1,317.00	370.80	896.30	738.40
Unity - UW Health	504.10	1,255.50	360.20	861.10	717.20
WEA Trust PPO - East	801.60	1,999.20	538.30	1,336.70	1,073.40
WEA Trust PPO - Northwest	840.20	2,095.70	557.60	1,394.60	1,112.00
WPS Metro Choice Northwest	1,064.90	2,657.50	670.00	1,731.70	1,336.80
WPS Metro Choice Southeast	1,241.70	3,099.50	758.40	1,996.90	1,513.60

Please refer to the following page for footnoted information.

# 2013 Premiums - Wisconsin Public Employers

3 = Tier 3 Plan \* = Plan Not Qualified in County

**Deductible HMO - Standard PPO - P04**  
 88% of the Tier 1 Qualified Plans' Average Premium

	Individual Coverage			Family Coverage		
	Maximum Employer Share	Minimum Employee Share	Total Single Premium	Maximum Employer Share	Minimum Employee Share	Total Family Premium
<b>SHEBOYGAN</b>						
3 ANTHEM BCBS NORTHEAST	663.70	200.70	864.40	1655.04	501.16	2156.20
3 HUMANA EASTERN	663.70	337.30	1001.00	1655.04	842.66	2497.70
ARISE HEALTH PLAN	663.70	220.30	884.00	1655.04	550.16	2205.20
NETWORK HEALTH PLAN	662.70	0.00	662.70	1652.00	0.00	1652.00
WEA TRUST EAST	663.70	80.60	744.30	1655.04	200.96	1856.00
UNITEDHEALTHCARE NE	663.70	62.10	725.80	1655.04	154.66	1809.70
3 STANDARD PLAN - BALANCE OF STATE	663.70	283.70	947.40	1655.04	708.36	2363.40
<b>ST. CROIX</b>						
3 ANTHEM BCBS NORTHWEST	783.82	215.78	999.60	1955.34	538.86	2494.20
HUMANA WESTERN	783.82	217.18	1001.00	1955.34	542.36	2497.70
HEALTHPARTNERS	783.82	1.88	785.70	1955.34	4.16	1959.50
WEA TRUST NORTHWEST	779.80	0.00	779.80	1944.70	0.00	1944.70
WPS METRO CHOICE NW	783.82	212.48	996.30	1955.34	530.66	2486.00
3 STANDARD PLAN - DANE	783.82	97.08	880.90	1955.34	241.76	2197.10
<b>TAYLOR</b>						
ARISE HEALTH PLAN	716.45	167.55	884.00	1786.93	418.27	2205.20
3 SECURITY HEALTH PLAN	716.45	295.65	1012.10	1786.93	738.57	2525.50
WEA TRUST EAST	716.45	27.85	744.30	1786.93	69.07	1856.00
3 STANDARD PLAN - BALANCE OF STATE	716.45	230.95	947.40	1786.93	576.47	2363.40
<b>TREMPEALEAU</b>						
GUNDERSEN LUTHERAN HEALTH PLAN	656.66	55.94	712.60	1637.42	139.28	1776.70
WEA TRUST NORTHWEST	656.66	123.14	779.80	1637.42	307.28	1944.70
* HEALTH TRADITION	656.66	30.44	687.10	1637.42	75.58	1713.00
3 STANDARD PLAN - BALANCE OF STATE	656.66	290.74	947.40	1637.42	725.98	2363.40
<b>VERNON</b>						
GUNDERSEN LUTHERAN HEALTH PLAN	556.57	156.03	712.60	1387.23	389.47	1776.70
UNITY COMMUNITY	497.70	0.00	497.70	1239.50	0.00	1239.50
HEALTH TRADITION	556.57	130.53	687.10	1387.23	325.77	1713.00
* DEAN HEALTH PLAN	556.57	26.53	583.10	1387.23	65.77	1453.00
3 STANDARD PLAN - BALANCE OF STATE	556.57	390.83	947.40	1387.23	976.17	2363.40
<b>VILAS</b>						
3 SECURITY HEALTH PLAN	602.01	410.09	1012.10	1501.02	1024.48	2525.50
* ARISE HEALTH PLAN	602.01	281.99	884.00	1501.02	704.18	2205.20
3 STANDARD PLAN - BALANCE OF STATE	602.01	345.39	947.40	1501.02	862.38	2363.40
STATE MAINTENANCE PLAN	684.10	0.00	684.10	1705.70	0.00	1705.70
<b>WALWORTH</b>						
3 ANTHEM BCBS SOUTHEAST	552.88	400.92	953.80	1378.01	1001.69	2379.70
3 HUMANA EASTERN	552.88	448.12	1001.00	1378.01	1119.69	2497.70
UNITY COMMUNITY	497.70	0.00	497.70	1239.50	0.00	1239.50
MERCYCARE HEALTH PLAN	512.10	0.00	512.10	1275.50	0.00	1275.50
UNITEDHEALTHCARE SE	552.88	206.12	759.00	1378.01	514.69	1892.70
WEA TRUST EAST	552.88	191.42	744.30	1378.01	477.99	1856.00
* DEAN HEALTH PLAN	552.88	30.22	583.10	1378.01	74.99	1453.00
3 STANDARD PLAN - BALANCE OF STATE	552.88	394.52	947.40	1378.01	985.39	2363.40

38%

**Vernon**

**Hillsboro**

Peterson Pharmacy\*  
727 Water Avenue  
Hillsboro, WI 54634  
(608) 489-3141

**Viroqua**

Vernon Memorial Hospital Assn\*  
507 S Main Street  
Viroqua, WI 54665  
(952) 653-2568

Vernon Memorial Pharmacy\*  
407 S Main Street  
Viroqua, WI 54665  
(608) 637-4716

Walgreen Drug Store\*  
517 N Main Street  
Viroqua, WI 54665  
(608) 637-8405

Wal-mart Pharmacy\*  
1133 North Main Street  
Viroqua, WI 54665  
(608) 637-8514

**Westby**

Vernon Memorial Pharmacy  
Westby\*  
115 West State Street  
Westby, WI 54667  
(608) 634-2222

**Vilas**

**Eagle River**

Trigs Pharmacy\*  
925 E Wall Street  
Eagle River, WI 54521  
(715) 479-6413

**Walgreen Drug Store\***

108 W Wall Street  
Eagle River, WI 54521  
(715) 479-1069

**Wall Street Healthcare  
Pharmacy\***

123 E Wall Street  
Eagle River, WI 54521  
(715) 479-3306

**Lac Du Flambeau**

Peter Christensen Health  
Center  
129 Old Abe Road  
Lac Du Flambeau, WI 54538  
(715) 588-3371

**Land O Lakes**

Land O Lakes Health Care  
Pharmacy\*  
4348a Hwy B  
Land O Lakes, WI 54540  
(715) 547-3788

**Phelps**

Aspirus Pharmacy  
2383 State Rd 17  
Phelps, WI 54554  
(715) 545-2346

**St Germain**

St Germain Health Care  
Pharmacy\*  
252 Hwy 70  
St Germain, WI 54558  
(715) 479-7608

**Woodruff**

Howard Young Medical Center\*  
240 Maple Street  
Woodruff, WI 54568  
(715) 356-8112

Walgreen Drug Store\*  
900 1st Avenue  
Woodruff, WI 54568  
(715) 358-7043

**Walworth**

**Delavan**

Shopko Pharmacy\*  
1450 E Geneva Street  
Delavan, WI 53115  
(262) 728-0062

Walgreen Drug Store\*  
445 S Wright Street  
Delavan, WI 53115  
(262) 728-2599

Wal-mart Pharmacy\*  
1819 East Geneva Street  
Delavan, WI 53115  
(262) 740-2549

**East Troy**

Aurora Pharmacy\*  
3284 W Main Street  
East Troy, WI 53120  
(262) 642-5800

**Elkhorn**

Aurora Prescription Dispensing  
Center\*  
W3985 County Rd Nn  
Elkhorn, WI 53121  
(262) 741-2311

\* This pharmacy qualifies for dispensing up to a 90-day supply.

This directory is current as of 7/10/2012. Due to possible changes after this date, inclusion of a pharmacy in this directory does not guarantee the pharmacy is still in the network at the time of use. It also does not guarantee that the pharmacy is open or is at the same location as listed in the directory.

**Pharmacy Station\***

3 E Geneva Street  
Elkhorn, WI 53121  
(262) 723-6466

**Plaza Pharmacy**

603 E Geneva Street  
Elkhorn, WI 53121  
(262) 723-8444

**Walgreen Drug Store\***

839 N Wisconsin Street  
Elkhorn, WI 53121  
(262) 723-5055

**Lake Geneva**

**Aurora Pharmacy\***  
146 E Geneva Sq  
Lake Geneva, WI 53147  
(262) 249-4630

**Mercy Walworth Pharmacy\***

N 2950 State Rd 67  
Lake Geneva, WI 53147  
(262) 245-2319

**Target Pharmacy\***

660 N Edwards Boulevard  
Lake Geneva, WI 53147  
(262) 248-5611

**Walgreen Drug Store\***

351 N Edwards Boulevard  
Lake Geneva, WI 53147  
(262) 248-8296

**Wal-mart Pharmacy\***

201 South Edwards Boulevard  
Lake Geneva, WI 53147  
(262) 248-3391

**Walworth**

**Aurora Pharmacy\***  
525 Kenosha Street  
Walworth, WI 53184  
(262) 275-0936

**McCullough Prescription And Gifts\***

547 Kenosha Street  
Walworth, WI 53184  
(262) 275-2137

**Whitewater**

**McCullough's LTC Pharmacy**  
1173 W Main Street  
Whitewater, WI 53190  
(262) 473-5087

**McCullough Prescription And Gifts\***

1173 W Main Street  
Whitewater, WI 53190  
(262) 473-5065

**Walgreen Drug Store\***

1041 W Main Street  
Whitewater, WI 53190  
(262) 472-0238

**Wal-mart Pharmacy\***

1362 West Main Street  
Whitewater, WI 53190  
(262) 473-7740

**Washburn****Shell Lake**

**Shell Lake Pharmacy\***  
108 4th Ave W  
Shell Lake, WI 54871  
(715) 468-7800

**Spoooner**

**Red Cross Pharmacy\***  
146 Walnut Street  
Spoooner, WI 54801  
(715) 635-2117

**Schmitzs Economart\***

700 S River Street  
Spoooner, WI 54801  
(715) 635-8785

**Spoooner Health System Pharmacy**

819 Ash Street  
Spoooner, WI 54801  
(715) 635-1250

**Washington****Germantown**

**Pick 'n Save\***  
N112 W16200 Mequon Road  
Germantown, WI 53022  
(262) 253-0052

**Walgreen Drug Store\***

W156 N11261 Pilgrim Road  
Germantown, WI 53022  
(262) 253-9710

**Wal-mart Pharmacy\***

W190 N9855 Appleton Avenue  
Germantown, WI 53022  
(262) 255-5351

**Hartford**

**Aurora Pharmacy\***  
1640 E Sumner Street  
Hartford, WI 53027  
(262) 670-4210

\* This pharmacy qualifies for dispensing up to a 90-day supply.

This directory is current as of 7/10/2012. Due to possible changes after this date, inclusion of a pharmacy in this directory does not guarantee the pharmacy is still in the network at the time of use. It also does not guarantee that the pharmacy is open or is at the same location as listed in the directory.