

Welcome to a health plan that works for you

Your guide to getting the most from your health insurance

Wellmark is here to support you with:



Health



Well-being



Education



Resources

You are now protected by the trusted, national Blue Cross® and Blue Shield® network that **insures more than 100 million Americans**. As a leader in the health insurance industry for more than 80 years, **Wellmark® Blue Cross® and Blue Shield®** has built a reputation of providing quality health care coverage you can trust.

Our long-standing relationships with hospitals, physicians and other health care professionals give you more choices through our **large network of health care providers**. Our market-leading tools and services make us easy to do business with, help you **manage your health care costs** and live a healthier life.

connect with us

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Making the most of your Wellmark benefits

This guide will help you know how to engage with Wellmark before, during and after using your benefits so you get the most from your health plan. We're committed to providing education, tools and resources that help you improve your health and live a better life. This includes:

Learning about health insurance: Knowing a basic **glossary** of insurance terms like **deductible**, coinsurance and copay helps you understand your coverage better and eliminate future frustration.

Saving money by staying in-network: Learn what a network is, the advantages of seeing in-network health care providers and how to find them.

Knowing your plan details: Discover what products and services are covered before you see your doctor or visit the hospital.

Establishing a medical home: Cultivating a long-term relationship with a designated primary care provider (PCP) allows them to get to know you, your health history and your health needs.

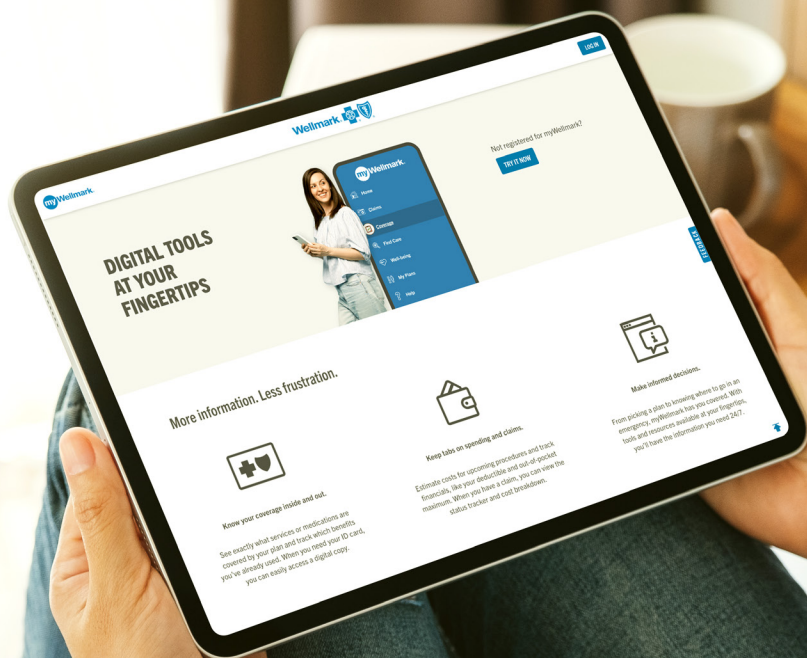
Accessing free tools and resources to maximize your benefits: Wellmark members have access to self-serve digital tools, health and wellness support, and exclusive discounts.

This guide is not your official plan document, which provides specific details about covered and non-covered services. That information can be found in one or more of the three ways below.

How to view your official plan documents

1. Log in to myWellmark at myWellmark.com and click on the My Plans tab.
2. Go to SBCCMFinder.Wellmark.com/Search.
3. Reach out to your employer to obtain your official plan document.

Get started by setting up a myWellmark® account



myWellmark is the key to unlocking your personal health care information — no matter your location — with tools, resources and insights to help you manage health care spending and live a healthier life.

Use myWellmark, our secure online member portal, to:

- Find information related to your specific benefits
- Estimate the cost of care for the most common procedures and services
- Find an in-network doctor or provider and select your primary care provider (PCP)
- View recent claims and health care spending
- Access your digital ID cards
- Get electronic documents quickly and securely
- View your year-to-date spend report
- Get insights to manage your well-being



Register for
myWellmark at
[myWellmark.com](https://mywellmark.com)
today.

Best of all? It's free.

Knowing your network saves you money

The term “in-network” health care provider describes practitioners, facilities or suppliers of health care services who Wellmark has made agreements with to give you the best prices possible. This means you won’t be billed for differences between the provider’s charge and our **maximum allowable fee**.

Network advantages for you

With Wellmark, you get access to one of the largest health care networks. You have the choice to use any doctor or hospital, but choosing an in-network provider has several advantages:

- **Lower out-of-pocket costs.**
- Referrals aren’t required by Wellmark, so you can easily see specialists.
- Waived deductibles for eligible office visits (unless you have a high-deductible health plan).
- Your out-of-pocket costs apply toward your deductible or out-of-pocket maximum.
- In-network providers handle claim filing and obtaining insurance approval tasks for you.

In or out of network, you are always covered in the case of an emergency. However, you can avoid higher out-of-pocket expenses by visiting your designated PCP or an urgent care provider for minor, non-emergency situations.



By staying in network, you get the best possible:

- Providers
- Hospitals
- Prices

Looking for more ways to pay less for your health care?

Discover the **simplest way** to keep your costs down.

Wellmark Blue PPOSM network



Your network is the Wellmark Blue PPOSM network, our preferred provider organization (PPO), which gives you the broadest access to health care providers. With this network, you also get access to our national BlueCard[®] program that enables members of one Blue Cross and Blue Shield plan to obtain health care services while traveling or living in another service area.

Coverage across the United States

With the BlueCard program, you only pay the provider the usual out-of-pocket expenses (non-covered services, deductible, copay or coinsurance) when you use participating BlueCard providers across the country. Preventive services are \$0 out-of-pocket cost when received from any in-network provider.

Coverage across the world

If you need medical assistance outside the United States, all you need to do is show your Wellmark ID card at participating Blue Cross Blue Shield Global[®] providers.



Wellmark Blue PPO offers you:

- Dependability
- Freedom
- Convenience

How to receive coverage outside the United States:

- Verify what your international benefits are with Wellmark before leaving the country.
- In an emergency, go directly to the nearest doctor or hospital, then call the BlueCard Access[®] number on your ID card if you're admitted.
- For non-emergency inpatient medical care, call BlueCard Access to facilitate hospitalization at a Blue Cross Blue Shield Global provider.
- Call the number on your ID card if precertification or prior authorization is necessary.

Better health outcomes, less hassle with a primary care provider (PCP)

Before you see a provider, consider selecting a personal doctor, also known as a primary care provider. Your PCP can play a major role in helping you manage and coordinate your health care needs. Advantages include: Participating providers agree to accept payment arrangements of the Blue Plan in their home state, which may result in a savings to you.

- Establishing a long-term relationship with a single health care provider who knows or will get to know you, your health and your health history.
- Managing your health care needs and maintaining your medical records.
- Assisting with a wide range of medical conditions and committing to improving your health.
- Referring you to another in-network provider.

Find the best in-network providers

Locate in-network providers by visiting [myWellmark](#) and selecting the **Find Care** tab or by calling BlueCard Access at 800-810-BLUE (2583).

Travel abroad for business or pleasure? Find participating Blue Cross Blue Shield Global doctors and hospitals at [BCBSGlobalCore.com](#). Just enter the first three letters from your Wellmark ID card number and then select login. You can also call the same BlueCard Access number listed above.

See patient reviews and rate providers on myWellmark. All reviews are confidential, and providers won't know if or how individual members rated them.



Looking for the best in specialty care?

You can search for top medical facilities that have earned the Blue Distinction® designation. These facilities have a proven history of delivering higher-quality specialized care and better overall patient results by meeting strict, pre-determined quality standards developed by medical experts and providers.

Select Find Care in **myWellmark** and look for the **Find a Blue Distinction Center** link.

Show your Wellmark ID card at home and abroad

This helps ensure providers bill you appropriately. Your Wellmark ID card shows:

1. Every contract holder has an identification number. It starts with a three-character prefix that identifies your Blue Cross and Blue Shield plan and is followed by your personal identification number.
2. The name of your health plan appears here.
3. The amount of your deductible and/or out-of-pocket maximum.
4. This logo identifies you as a BlueCard PPO® member.

Jennifer Samplename QXHW12345678		In Network Indv\$/Fam\$	Out of Network Indv\$/Fam\$
Group No.	12345	DED XXXX/XXXX	XXXX/XXXX
RXBIN	001234	OPM XXXX/XXXX	XXXX/XXXX
RXPCN	ABC	Full plan details and cost share info available on mobile app or at wellmark.com.	
RXGRP	RX1234		
Plan Code	123-456		

FRONT

The back of your ID card includes information to:

1. Assist you with health plan questions.
2. Locate a provider in any state.
3. Notify Wellmark before receiving home health care services or admissions to a facility.
4. Get your health care and wellness questions answered around-the-clock.

www.wellmark.com

Members: See your benefits document for covered services. Possession of this card does not guarantee eligibility for benefits.

Hospitals or physicians: File claims with your local Blue Cross and Blue Shield Plan.

Wellmark Blue Cross and Blue Shield of Iowa is an independent licensee of the Blue Cross and Blue Shield Association, provides administrative claims payment services only and does not assume any financial risk or obligation with respect to claims.

Customer Service: **1-800-892-2397**

BlueCard® Provider Finder: **1-800-810-2583**

Precertification: **1-800-558-4409**

BeWell 24/7: **844-84 BEWELL (239355)**

Pharmacist Helpline: **1-800-600-8065**

To locate PPO provider, access BlueCard Web site at www.bcbs.com.

BACK



Your ID card is the link to emergency care when you're away from home.

To be eligible for benefits, show your ID card to any Blue Plan participating hospital or provider.

Virtual visits offer you fast, convenient and safe care



Feel like you don't have time to go to the doctor? With Doctor On Demand®, you can video chat with a board-certified doctor from virtually anywhere using a smartphone, tablet or computer on your schedule — all for less than or equal to the cost of an office visit.¹

Why see a doctor online?

- Less waiting — with an average wait time of under 10 minutes
- Costs less than or equal to an office visit
- No need to leave home or work to see a doctor
- 4.9 star rating out of 5 from more than 28,500 customers with more than 1 million visits

Visit Doctor On Demand and get prescriptions² for

- | | |
|-----------------------------------|---------------------------------------|
| • Cold and flu symptoms | • Fever |
| • Bronchitis and sinus infections | • Headaches |
| • Urinary tract infections | • Pink eye |
| • Sore throats | • Skin conditions |
| • Allergies | • Mental health concerns ³ |

¹ Costs may vary depending on your benefit selections. Check your plan documents in myWellmark to verify virtual visit costs for your plan.

² Doctor On Demand physicians do not prescribe Schedule I-IV DEA Controlled Substances and may elect not to treat or prescribe other medications based on what is clinically appropriate.

³ Mental health treatment is subject to group plan coverage. Mental health coverage includes psychiatry services and medication management along with treatment for psychological conditions, emotional issues and chemical dependency. For more information, call Wellmark at the number on the back of your ID card.



Visit

DoctorOnDemand.com

or your app store to
register and download the
app for free today!



Get the most from your pharmacy benefits

With drug costs continuing to rise, our integrated medical and pharmacy programs focus on drug safety, effectiveness and cost reduction — without sacrificing performance — in order to reduce your overall health care costs. Our ultimate goal is to get you the best care for your dollar.

That's why your drug plan with Wellmark is simple and straightforward. There are different coverage levels depending on what “tier” a drug is assigned to on the Wellmark Drug List. The lower the tier, the lower you pay out-of-pocket.

The **Wellmark Drug List** of generic and brand-name drugs helps guide you and your providers to select the most appropriate medication for the best price. It's created and updated by a team of doctors and pharmacists who review new and existing drugs and select them based on safety and effectiveness for treating a specific condition. They also evaluate drugs on how effective they are compared to similar drugs used to treat the same condition, all which help determine the drug tier.

Updates to the **Wellmark Drug List** happen regularly, as new drugs become available or drugs move tiers. If you take a drug on a regular basis, you may be notified when a change takes place. You'll want to double check the **Wellmark Drug List** if you get a new prescription or switch medications.



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Ways to save on prescription drugs

Ask for generics. Generic drugs contain the same ingredients as brand-name drugs but typically cost much less. Even if a brand-name drug doesn't have a generic equivalent, a similar drug may be available to treat your condition.

Choose an in-network pharmacy. This is another easy way to maximize your savings. Upon arrival, just present your Wellmark ID card to the pharmacist.

Mail order pharmacy service. If you take a medication regularly, you can avoid a trip to the pharmacy by choosing to have drugs delivered to your home.

How to enroll in mail order pharmacy service

1. Ask your provider to write two prescriptions, one for an initial short-term supply (e.g., 30-days) you can fill immediately at a participating retail pharmacy and a second for the maximum days' supply allowed by your plan, plus refills.
2. Register with the mail order pharmacy in one of three ways:
 - **Online** at [Wellmark.com/forms](https://www.wellmark.com/forms), where you'll also find the forms you need to enroll by phone or fax.
 - **Mail:** Complete a Registration and Prescription Order form and submit it with your first prescription order.
 - **Phone:** Call the mail order pharmacy at 866-611-5961. Hours are Mon–Fri., 7 a.m.–9 p.m. CT, Sat. 7 a.m.–4 p.m. CT.
3. Refill prescriptions by mail, phone or online once you've registered.

Specialty drugs and pharmacies

Specialty drugs are medications designed to treat conditions like multiple sclerosis, rheumatoid arthritis, hepatitis C and others that require non-traditional medications and special handling, administration or monitoring.

You can learn what drugs are classified as specialty drugs on the [Wellmark Drug List](#) by searching for the specific drug name or just by viewing the Specialty Drug List. It's important to know your medical benefits cover these drugs, not your pharmacy benefits.

Specialty pharmacies are experts in supplying specialty drugs and services to patients. You can work with a specialty pharmacy to have your medications delivered directly to your home, office or local CVS pharmacy. They can also provide you educational materials about your condition and the medications that have been prescribed to you, including 24-hour access to a pharmacist.

Your plan may require you to purchase specialty drugs at a specialty pharmacy. If a participating specialty pharmacy is not used, you may be responsible for the full cost of the prescription. There are no additional costs for shipping and handling.

Check your plan documents for pharmacy benefit details with [myWellmark](#) by selecting the **My Plans** tab.

How to order specialty drugs

1. Call CVS Specialty® Pharmacy at 800-237-2767
Monday–Friday, 6:30 a.m.–8 p.m. CT.
2. Provide your provider's contact information and your Wellmark ID card information.
3. A representative will confirm the prescription and dosage with your doctor and make arrangements to get your order delivered.
4. Your provider will work on your behalf to start your specialty drug therapy.
5. Find additional instructions and enrollment forms at [Wellmark.com/forms](#).



Get free prescription drug tools

Find the name of your prescription drug plan, what drugs are covered, their tier and what they'll cost you at **myWellmark**.

You can also use myWellmark to find in-network pharmacies, track your claims, find generic drugs and more.

If you're new to Wellmark or your benefits haven't gone into effect yet, you can also find the **Wellmark Drug List** on **Wellmark.com**.

Free Wellmark tools and services



As a Wellmark member, you have access to free tools and resources to maximize your benefits. They're all designed to help you manage your health care costs and live a healthier life.

Take myWellmark on-the-go with the Wellmark mobile app

The Wellmark app gives you access to your favorite myWellmark tools on your smartphone. Get the speed and convenience of:

- Checking pending and processed claims
- Instant access to your specific plan details
- Digital ID cards, available to print, download or email
- Finding in-network care and cost estimates on-the-go
- Access to electronic documents, including your explanation of benefits

Know your out-of-pocket costs with your Explanation of Benefits (EOB)

An EOB is a recap of what your health plan has paid. Your EOB is not a bill. However, it's important to review it to make sure you have been (or will be) billed correctly, as it details:

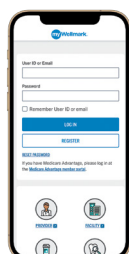
- The amount your provider charged for each service
- How much your health plan paid for each service
- The amount you saved by staying in-network
- Any out-of-pocket costs that the provider will bill you for separately

How to read your EOB and get it online

Confused about your EOB? Learn more at: [Wellmark.com/EOB](https://www.wellmark.com/EOB).

You can also go paperless and get your EOBs delivered to you immediately in four easy steps.

1. Register or log in at [myWellmark](https://www.wellmark.com).
2. Select Profile from the menu at the top.
3. Click Notifications.
4. Select your preferences and click Agree & Save.



How to download the app

1

Download the app at [myWellmark.com](https://www.wellmark.com) or by searching for Wellmark in your app store.

2

Open the app and select myWellmark.

3

Log in using your myWellmark user ID and password.

Get member discounts and savings with Blue365®

Blue365 lets you take advantage of discounts and savings on health care resources, healthy living programs, recreation and travel. You can also access helpful information for dependents or parents in need of caregivers and resources for your financial well-being.

Blue365 also offers you access to savings on products and services for healthy lifestyles. One of the most popular discounts is Tivity Health® Fitness Your Way. This discount provides access to more than 8,000 participating fitness centers nationwide including Anytime Fitness®, Curves® and Snap Fitness™, and certain Gold's Gyms® and YMCA®s.

Receive healthy tips and plan updates with BlueSM magazine

Blue is our member magazine that keeps you informed on health plan updates and delivers the latest in health and wellness. You can find all of the stories and more online at Wellmark.com/Blue.

How to register for fitness discounts

Register for Blue365 at Blue365Deals.com/WellmarkBCBS, choose Fitness and find Fitness Your Way. Follow the instructions to redeem the offer to get all the discount details, including what gyms are participating in your area. Blue365 discounts are only available online.



Get more with the Blue e-newsletter

Sign up for the monthly e-newsletter to get exclusive information more often, with links to helpful content, like videos and recipes. Visit Wellmark.com/Blue to subscribe today. You can also follow us on any of your favorite social media platforms at WellmarkBCBS. It's just one more way Wellmark members get more.

connect with us



Get real help from real people with BeWell 24/7SM

Life can get pretty stressful. Like when your toddler has a fever at midnight, you're coordinating care for an elderly parent who lives out of town, or you're having side effects from a new drug and don't know what to do. Luckily, there's BeWell 24/7.

By calling 844-84-BEWELL (844-842-3935), you will get real help from medical professionals, 24 hours a day, 7 days a week. You'll be connected with a real person who can help you with a variety of health-related concerns.

For example:

- **Get answers to health questions.** Clinically trained nurses can provide answers to questions about treating the common cold, fevers, minor burns and sprains, and common rashes.
- **Locate in-network doctors.** Get help finding an in-network doctor at home or while traveling — saving you time and effort.
- **Know the best place to go for care.** Locate appropriate, in-network care based on your symptoms, saving you money on unnecessary appointments or emergency room visits.
- **Get decision-making support.** BeWell 24/7 registered nurses can help answer questions about medical treatments, surgeries and tests.
- **Find guidance for complex health issues.** BeWell 24/7 nurses can refer you to Wellmark's Case Management Program to assess your whole-health situation and develop an individualized care plan.



Free Wellmark health services

Wellmark also offers free health services to get you engaged with your health. We collaborate with your health care provider to help you use and navigate the health care system so you get the right care at the right time and place.

You get:

- Advice from real clinicians with real-world experience.
- Personalized support from a single point of contact.
- Access to an integrated care team.

Our health services teams help you stay well and access preventive care, identify gaps in care, and navigate and coordinate care. This proven, tailored approach for each individual effectively improves your health outcomes by assisting you before, during and after you receive care — and helps reduce your burden and total costs.

Three ways to engage in Wellmark's case management program:

1. You may consider taking advantage of Case Management by calling BeWell 24/7 — 844-84-BEWELL (844-842-3935) — to speak with a nurse, discuss your health concern and help determine if Case Management is right for you.
2. You may be identified through your claims and contacted by Wellmark via mail or phone.
3. Your doctor may refer you to the program and then you'll be contacted via mail or phone.

This health support program is not a substitute for patient care or treatment by a physician. Check with your employer to see if these services are available to you.



You have access to
free health services.
We're here to help
you use them.



Sign up via myWellmark

These trusted and helpful online resources are available when and where you need them at **myWellmark** by going to the Well-being tab.

When Wellmark calls, should you answer?

The answer is yes. A nurse or health support team member may call to help and give you important information.

Transition of care. Wellmark's nurses will contact you for pre and post-discharge follow-up for select hospital admissions to provide education, resources and support. The purpose of these calls is to make sure you are on the path to recovery and have not experienced any new symptoms.

Case management. For severe, complex and chronic conditions (for example, strokes, brain injuries, complications from diabetes and others), Wellmark provides additional nurse coaching and support. We want to help coordinate care for you and overcome barriers you may be facing during your recovery. We will talk through in-home care, meal delivery or other support.

The level of support you receive is based on how well you're managing your condition and the goals you'd like to reach. Participation is voluntary and free.

Pregnancy Support. Wellmark offers guidance and support to women throughout their pregnancy and postpartum.



Supporting healthy pregnancies

Pregnancy can be wonderful — it can also be overwhelming. Our Pregnancy Support Program provides resources to help our members have a healthy, stress-free pregnancy through each stage and beyond.

We've partnered with some of the most trusted resources to provide helpful information, including:

- **WebMD® pregnancy assistant** — Find answers to your pregnancy and postpartum-related questions from reputable health care professionals who you can trust.
- **Count the Kicks®** — Keep track of your baby's normal movement patterns in the third trimester.
- **Text 4 BabySM** — Learn about baby milestones, set appointment reminders and get safety information via text message.
- **Access to nurses** — Rather receive support throughout your pregnancy over the phone? You can request a call from a Case Management Pregnancy Support nurse by calling 800-552-3993 ext. 3727.
- **BEWELL 24/7SM** — Call 844-84-BEWELL to connect with a real person who can answer your most pressing questions. We'll take the time to listen to and address all your concerns.
- **Online pregnancy assessment** — Wellmark offers both prenatal and postpartum assessments. Go to [myWellmark](#) and enter your health history and information to see if you may benefit from nurse support over the phone.



Resources

Use the links and phone numbers below to take advantage of all of the resources available to you as a Wellmark member.

BeWell 24/7: With BeWell 24/7 you have access to health advocacy, nurse support and care navigation from real people 24/7 at 844-842-3935.

Wellmark.com/Blue365: Wellmark members receive exclusive access to discounts and resources that help you live a healthier lifestyle. Simply use your Wellmark ID card to browse the healthy deals and daily offers at Wellmark.com/Blue365.

Wellmark.com/Blue: Our member magazine keeps you informed on health plan updates and delivers the latest in health and wellness information.

DoctorOnDemand.com: You and your family members can see a board-certified doctor from virtually anywhere using a smartphone, tablet or computer for the most common medical conditions and receive prescription medication, if needed. Download the app from the App Store or get it on Google Play.

myWellmark.com: Your personal health care information is at your fingertips with myWellmark — no matter your location — with tools, resources and insights to help you manage health care spending and live a healthier life. This includes the Wellmark Wellness Center, where you can learn more about your personal health and use tools to help you maintain or improve it!

Wellmark app: Take myWellmark on-the-go by downloading the Wellmark app from the app store. It gives you access to your favorite myWellmark tools on your smartphone.

Wellmark.com: Find prescription drug information, tips on maximizing your health coverage, ways to live a healthier life and more.

Wellmark.com/forms: Search for claims, pharmacy and any other forms you may need.

Wellmark.com/glossary: This covers basic insurance terms like deductible, coinsurance and copay to help you understand your coverage better and alleviate frustration in the future.

Wellmark Drug List: This gives the drug name, category, tier and what special authorization is required for all the prescription drugs so you can make sure your plan covers whatever drug your doctor prescribes.



Wellmark Blue Cross and Blue Shield of Iowa, Wellmark Health Plan of Iowa, Inc., Wellmark Blue Cross and Blue Shield of South Dakota and Wellmark Value Health Plan, Inc. are independent licensees of the Blue Cross and Blue Shield Association.

Blue Cross®, Blue Shield® and the Cross® and Shield® symbols, Blue Cross Blue Shield Global®, Blue Cross Blue Shield Global® Core, Blue Distinction®, BlueCard®, and Blue365® are registered marks and BlueSM and Wellmark Blue PPOSM are service marks of the Blue Cross and Blue Shield Association, an Association of Independent Blue Cross and Blue Shield Plans.

Wellmark® and myWellmark® are registered marks and BeWell 24/7SM is a service mark of Wellmark, Inc.

Doctor On Demand is a separate company providing an online telehealth solution for Wellmark members. Doctor On Demand® is a registered mark of Doctor On Demand, Inc.

Blue365® is a discount program available to members who have medical coverage with Wellmark. This is not insurance.

WebMD® is a registered trademark of WebMD Health Services Group, Inc. WebMD is a separate company that provides wellness services on behalf of Wellmark Blue Cross and Blue

Anytime Fitness® is a registered mark of Anytime Fitness LLC.

Curves® is a registered mark of Curves International, Inc.

Gold's Gyms® is a registered mark of Gold's Gym International, Inc.

YMCA® is a registered mark of YMCA, Inc.

Snap Fitness™ is a trademark of Lift Brands, Inc. Shield.

Fitbit® is an American consumer electronics and fitness company. Fitbit does not provide Wellmark Blue Cross and Blue Shield products or services.

CVS Specialty® Pharmacy is a separate company that specialize in medications that treat your condition. That expertise allows CVS Specialty Pharmacy to get you the medication you need, along with personalized, clinical support. CVS Pharmacy does not provide Wellmark Blue Cross and Blue Shield products or services.

Count the Kicks® is a separate company that educates expectant parents about the importance of counting their baby's kicks daily during the third trimester of pregnancy. Count the Kicks does not provide Wellmark Blue Cross and Blue Shield products or services.

text4babySM is a separate company that provide the first free national health text messaging service in the United States that aims to provide timely information to pregnant women and new mothers. text4baby does not provide Wellmark Blue Cross and Blue Shield products or services.