

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 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 85 years, **Wellmark®** has built a reputation of providing quality health care coverage and reliable customer service.

Our long-standing relationships with hospitals, physicians and other health care professionals give you more choices through our **large provider network**. 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.

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Making the most of your Wellmark benefits

This guide will help you 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 relationship with your provider: 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.

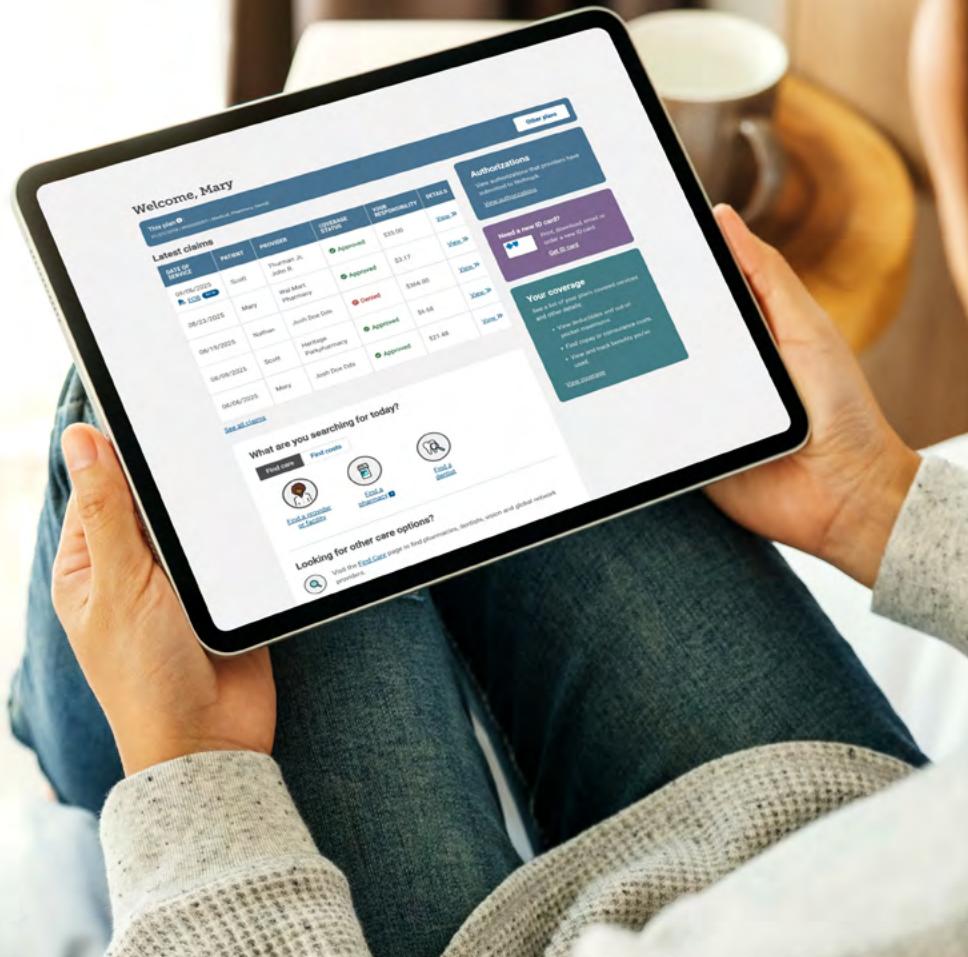
Focusing on the six elements of your well-being: Get tips to improve your physical, career, financial, social, community and emotional health.

This guide is not your official plan document, which provides specific details about covered and non-covered services. Use one of the three ways below to access your official plan documents.

How to view your official plan documents

1. Log in to myWellmark at myWellmark.com and select the Coverage section.
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.



Register today for
myWellmark at
myWellmark.com.

The best part?
It's free.

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 ID card and request a replacement.
- Get electronic documents quickly and securely.
- View your year-to-date spend report.
- Get insights to manage your well-being.
- Find mental health resources.



In-network health care providers are practitioners, facilities other professionals 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 allowed amount**.



By staying in network, you get the best possible:

- Providers.
- Hospitals.
- Prices.

Network advantages for you

With Wellmark, you get access to one of the largest provider 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.

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

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

Wellmark Health Plan of Iowa



Your network is the Wellmark Health Plan of Iowa network. This network gives you access to more than 32,000 providers in Iowa.¹



Did you know only
61 percent
of millennials have
a PCP compared to
91 percent
of Gen X²?

See a primary care provider (PCP) for better health outcomes and less hassle

Your PCP manages and coordinates your health care needs. Advantages of using a PCP include:

- Establishing a long-term relationship with a single health care provider will help them get to know you, your health and your health history.
- Your PCP will manage your health care needs and maintain your medical records.
- PCPs assist with a wide range of medical conditions and are committed to improving your health.
- PCPs can connect or refer you to other in-network providers.
- Some benefit plans may have a variation in benefit costs when you establish and visit a designated PCP. Please review your benefit plan material or visit myWellmark.com for benefit details.

In or out of network, you're always covered in the case of an emergency. However, you can avoid higher out-of-pocket costs by visiting your designated PCP for minor, non-emergency situations.

Preventive services are \$0 out of pocket when received from any in-network provider.

¹ Wellmark Blue Cross and Blue Shield network numbers as of April 2024.

² Blue Cross Blue Shield, The Health of America Report®

How to find, select or change your designated PCP

- Simply log in to myWellmark.com to search for and select a PCP from our list of in-network general/family practice physicians, internists, nurse practitioners, physician assistants, geriatricians or pediatricians.
- Need to make a change? You can update your PCP designation at any time on myWellmark.com.

Find the best in-network providers

Locate in-network providers by visiting [myWellmark](#) and selecting **Find Care** on the Care & Costs menu.

Looking for the best in specialty care? You can search for top medical facilities that have earned a **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** on the Care & Costs menu in myWellmark and look for the [Find a Blue Distinction Center](#) link.



Locate in-network providers by visiting [myWellmark](#) and selecting **Find Care** on the Care & Costs menu.





Get coverage out-of-state with guest membership

Guest memberships allow you and your covered dependents to receive services from participating Blue Cross and Blue Shield hospitals and health care providers when traveling or residing outside Iowa, but still within the United States, for at least 90 consecutive days.

Guest membership is a valuable benefit for:

- Dependents attending school full-time, out-of-state, at an accredited institution.
- Members traveling for at least 90 consecutive days.
- Family members who reside in another state but are covered under the same health plan.

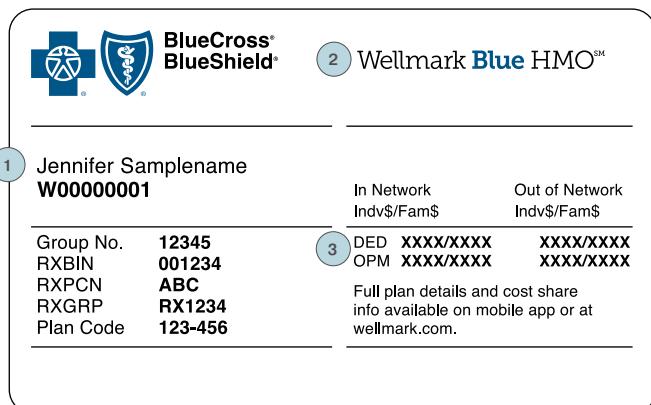
How to request and use your guest membership:

1. Call Customer Service at the number on the back of your ID card if you or your dependent will be living away from home for at least 90 consecutive days.
2. Locate and use in-network providers by calling 800-810-BLUE (2583) or by visiting bcbs.com and searching for providers in the BlueCard® Traditional network.
3. Always present your Wellmark ID card upon receiving services.
4. Call the number on your ID for inpatient admissions, home health services, hospice services and home infusion therapy as they require precertification.
5. Contact your employer to switch plans if you change your permanent residence from Iowa.
6. Call or email customer service for address changes or when you return to Iowa.
7. Only use non-emergency benefits for the state where you signed up for guest membership.

Show your Wellmark ID card in and out of Iowa

This ensures providers bill you appropriately.

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.



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 admission to a facility.
4. Get your health care and wellness questions answered around-the-clock.



For illustrative purposes only. Depending on your plan, phone numbers, amounts and other details may be different and there could be more or less information on your Wellmark ID card.



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.

BeWell 24/7[®] Nurse Support

Get help for any health-related question, day or night, by calling BeWell 24/7 Nurse Support, a free service available exclusively to Wellmark members.

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 anywhere using a smartphone, tablet or computer on your schedule.



Why see a doctor online?

- Less waiting — the average wait time is under 10 minutes.
- 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 prescriptions¹ for

• Cold and flu symptoms	• Fever
• Bronchitis and sinus infections	• Headaches
• Urinary tract infections	• Pink eye
• Sore throats	• Skin conditions
• Allergies	• Mental health support ²

Visit
DoctorOnDemand.com
or your app store to
register and download the
app for free today!

¹ Doctor On Demand physicians do not prescribe Drug Enforcement Administration-controlled substances, and may elect not to treat conditions or prescribe other medications based on what is clinically appropriate.

² For plans that include benefits for mental health treatment, Doctor On Demand benefits may include treatment for certain psychological conditions, emotional issues and substance use disorder. Services performed by Doctor On Demand clinicians are covered. For more information, call Wellmark at the number on your ID card or call Wellmark Customer Service.

Free Wellmark tools and services



As a Wellmark member, you have access to free tools and resources to maximize your benefits.

Take myWellmark on the go

The Wellmark app gives you access to your favorite myWellmark tools on your smartphone.

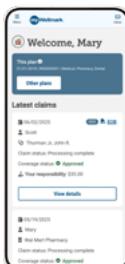
Get the speed and convenience of:

- 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.
- Finding mental health resources.

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

Your 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 download the app

Download the app at myWellmark.com or by searching for Wellmark in your app store.

1

2

Open the app.

3

Log in using your myWellmark user ID and password.

Get member discounts and savings with Blue365®

Blue365 gets you exclusive discounts and savings on health care resources, health and well-being 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 for Tivity Health® Fitness Your Way. This discount provides access to more than 8,000 participating fitness centers nationwide including Anytime Fitness®, Curves®, Snap Fitness™, 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 articles and more online at Wellmark.com/Blue.



Get more with the Blue e-newsletter

Sign up for the monthly e-newsletter to get regular health, fitness and benefit content, as well as 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](#)

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 real help from real people with BeWell 24/7® Nurse Support

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 Nurse Support.

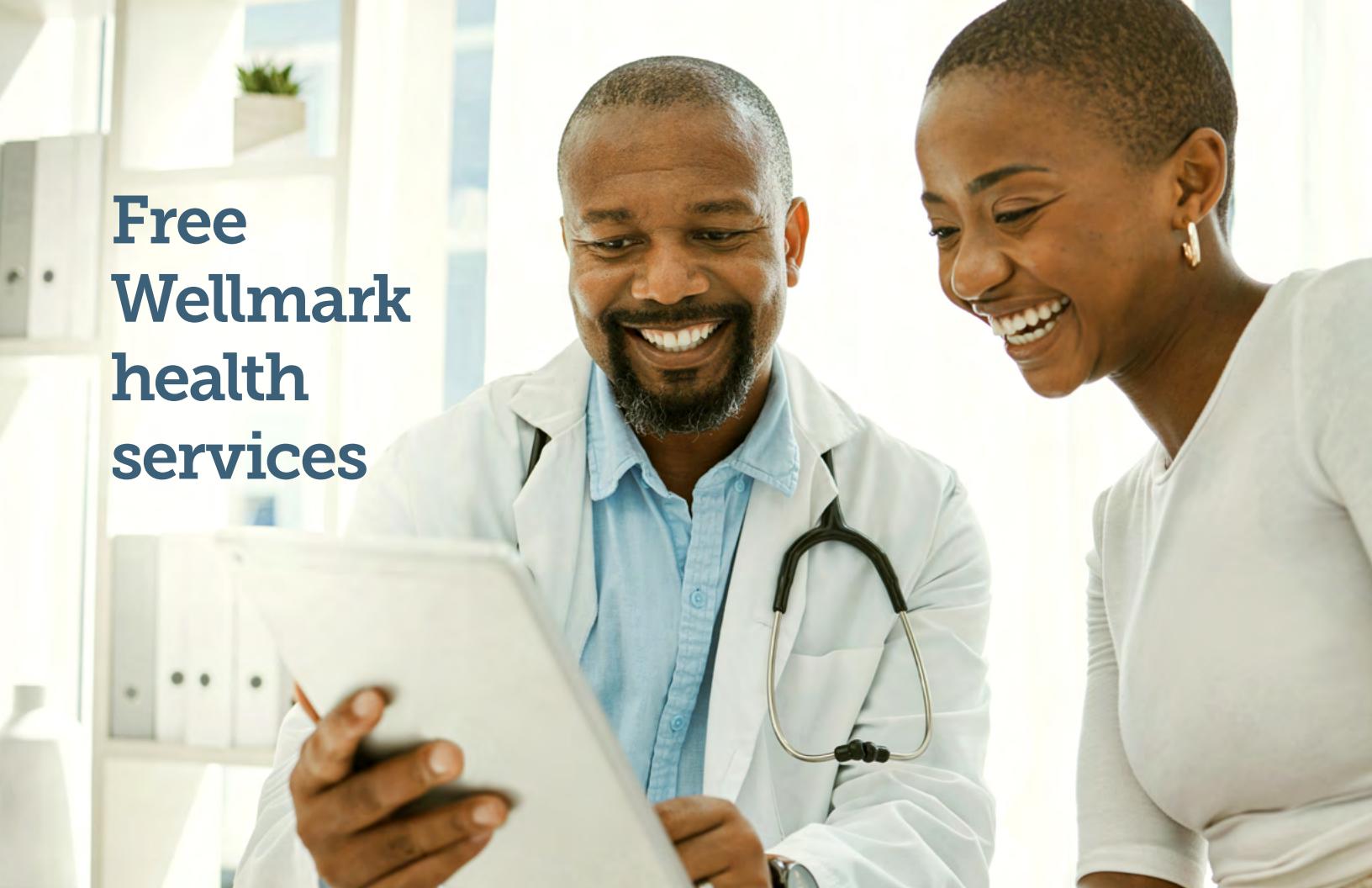
By calling 844-84-BEWELL (844-842-3935), you can get help from medical professionals, 24 hours a day, 7 days a week.

For example:

- **Get answers to health questions.** Clinically trained nurses can provide answers to questions about treating the common cold, fevers, minor burns, sprains and common rashes.
- **Locate in-network doctors.** They'll help find in-network care whether you're at home or 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 support 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 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.

Case management supports members with complex and chronic conditions . By identifying gaps in care, case managers help members navigate the complex health care system and coordinate their care. This proven, tailored approach effectively improves your health outcomes by assisting you before, during and after you receive care — reducing your burden and lowering costs.

How to engage in Wellmark's Case Management program:

1. Call BeWell 24/7 — 844-84-BEWELL (844-842-3935) — to speak with a nurse. They'll discuss your health concern and help determine if case management is right for you.
2. You may also be identified through your claims or referred by your doctor, and then you'll be contacted by Wellmark via mail or phone.

This health services 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 under the Well-being tab on **myWellmark**.

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.

Case management. For complex and chronic conditions (for example, behavioral health, strokes, brain injuries, complications from diabetes, cancer and others), Wellmark provides additional nurse support. We want to help coordinate care for you and overcome barriers you may be facing. We will talk through care coordination, 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.

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.



Supporting healthy pregnancies

Pregnancy can be wonderful — it can also be overwhelming. The Wellmark Pregnancy Support Program provides resources so members can have healthy, low-stress pregnancies and postpartum experiences.

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

- **WebMD® pregnancy support tools** — Find answers to your pregnancy and postpartum-related questions from reputable health care professionals you can trust.
- **Count the Kicks®** — Keep track of your baby's normal movement patterns in the third trimester.
- **Access to nurses** — Rather receive support throughout your pregnancy over the phone? You can request a call from a pregnancy support nurse by calling 800-552-3993 ext. 3727.
- **BeWell 24/7®** — Call 844-84-BEWELL (844-842-3935) to connect with a real person who can answer your most pressing questions any time of the day. We'll take the time to listen to and address all your pregnancy or postpartum concerns.
- **Online pregnancy assessments** — 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.



Get the most out of your health insurance by taking care of yourself



You're probably aware of the traditional ways of maintaining good physical health: eating a balanced diet, exercising frequently and getting annual health screenings and immunizations. However, research shows that taking a holistic approach to well-being drops health-related costs by 41 percent.

That's why Wellmark is here to help you focus on the six holistic elements of your well-being:

- **Physical** — When you feel better physically, you're happier, healthier and spend less time and money at the doctor's office.
- **Career** — It's important to be able to use your strengths at work and understand how what you do ties to your organization's business goals.
- **Financial** — Nearly 78 percent of Americans are living paycheck-to-paycheck. Look into programs to help you trim debt or save money, which can help provide peace of mind.
- **Social** — Relationships between friends, family and coworkers can help define who you are and how you feel. Make time to improve your social well-being for better health.
- **Community** — Seventy-seven percent of Americans believe volunteering is essential to their overall well-being. Find opportunities to give back by volunteering for a cause you care about.
- **Emotional** — Being emotionally grounded is essential to leading a happy and productive life. Get the resources and support you need to improve your emotional and mental health.

Now, more than ever, people are looking for ways they can stay healthy throughout the year. Taking care of the six elements of your well-being is a great way to start — and we're always here to help.

A journey to a healthier you

Wellness is about taking a look at the bigger picture, which includes your physical health, career, finances, social interactions, mental health and community involvement.

Get started on your well-being journey by going to [myWellmark](#) and selecting the Well-being section to access Wellmark Connect. Make progress towards your health goals with a wellness assessment, health trackers, Blue365 discounts, and more.

Get started today

Log in or register for myWellmark® at myWellmark.com or via the Wellmark mobile app.

Once you're logged in, click the **Well-being** section and then the **Visit Wellmark Connect** button. Then, take the Wellmark Wellness Assessment to determine your health goals and make an action plan on how you can reach them.

Wellmark Connect can help you reach your health goals

Wellmark Connect powered by WebMD® offers:

- **A comprehensive Wellness Assessment** that gives you accurate, confidential and personalized reports that summarize what you are doing well and create personalized action steps to help you improve different areas of your health and well-being.
- **Personalized experiences** with articles and resources that are tailored to your personal interests and health status.
- **Daily Habits** is a lifestyle and condition based behavior change plan that supports your individual goals based upon information you supply regarding your health, personal interests and current habits.
- **Well-being resources** including podcasts, interactive quizzes and calculators, videos, a symptom checker and more.
- **The ability to sync more than 400 devices and apps** to monitor important health numbers for a more personalized experience.



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: Get your health questions answered by medical professionals at any time. Call 844-84-BEWELL (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 virtually from anywhere using a smartphone, tablet or computer. Be seen for the most common illnesses and even be prescribed 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 your health care spending and live a healthier life. This includes Wellmark Connect, 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.

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 or any other forms you may need.

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

Wellmark Drug List: This gives the drug name, category, tier and any 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, and Wellmark Health Plan of Iowa, Inc. are independent licensees of the Blue Cross and Blue Shield Association.

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

Wellmark®, BeWell 24/7® and myWellmark® are registered marks of Wellmark, Inc.

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

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.

Fitbit™ is an American consumer electronics and fitness company. Fitbit 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.