



# **Polk County POS**



The Summary of Benefits and Coverage (SBC) document will help you choose a health <u>plan</u>. The SBC shows you how you and the <u>plan</u> would share the cost for covered health care services. NOTE: Information about the cost of this <u>plan</u> (called the <u>premium</u>) will be provided separately. This is only a summary. For more information about your coverage, or to get a copy of the complete terms of coverage, visit <u>www.wellmark.com</u> or call 1-800-524-9242. For general definitions of common terms, such as <u>allowed amount</u>, <u>balance billing</u>, <u>coinsurance</u>, <u>copayment</u>, <u>deductible</u>, <u>provider</u>, or other <u>underlined</u> terms see the Glossary. You can view the Glossary at <u>www.healthcare.gov/sbc-glossary</u> or call 1-800-524-9242 to request a copy.

Important Questions	Answers	Why this Matters:
What is the overall deductible?	In-Network (IN) Provider: \$500 person/ \$1,000 family per calendar year. Out-of- Network (OON) Provider: \$1,000 person/\$2,000 family per calendar year.	Generally, you must pay all the costs from <u>providers</u> up to the <u>deductible</u> amount before this <u>plan</u> begins to pay. If you have other family members on the <u>plan</u> , each family member must meet their own individual <u>deductible</u> until the total amount of <u>deductible</u> expenses paid by all family members meets the overall family <u>deductible</u> .
Are there services covered before you meet your deductible?	Yes. <u>Preventive care</u> ; OON inpt physician; amb/home health/ind labs for mental health/chemical dependency; IN: inpt facility/ <u>physician services</u> (except maternity), physician maternity care, prosthetic limbs & services subject to health and drug card <u>copays</u> .	This <u>plan</u> covers some items and services even if you haven't yet met the <u>deductible</u> amount. But a <u>copayment</u> or <u>coinsurance</u> may apply. For example, this <u>plan</u> covers certain <u>preventive services</u> without <u>cost sharing</u> and before you meet your <u>deductible</u> . See a list of covered <u>preventive services</u> at <u>www.healthcare.gov/coverage/preventive-care-benefits/</u> .
Are there other <u>deductibles</u> for specific services?	No. There are no other <u>deductible</u> s.	You don't have to meet <u>deductibles</u> for specific services.
What is the <u>out-of-pocket</u> <u>limit</u> for this <u>plan</u> ?	In-Network (IN) Provider: \$1,000 person/\$2,000 family per calendar year. Out-of-Network (OON) Provider: \$2,000 person/\$4,000 family per calendar year. Drug Card: \$5,600 person/\$11,200 family per calendar year. The In-Network health and drug card out-of-pocket maximum amounts accumulate separately.	The <u>out-of-pocket limit</u> is the most you could pay in a year for covered services. If you have other family members in this <u>plan</u> , they have to meet their own <u>out-of-pocket limits</u> until the overall family <u>out-of-pocket limit</u> has been met.
What is not included in the out-of-pocket limit?	Premiums, balance-billed charges, and health care this plan doesn't cover.	Even though you pay these expenses, they don't count toward the <u>out-of-pocket limit</u> .

Important Questions	Answers	Why this Matters:
Will you pay less if you use a network provider?	Yes. See <u>www.wellmark.com</u> or call 1-800-524-9242 for a list of <u>network</u> <u>providers</u> .	This <u>plan</u> uses a <u>provider network</u> . You will pay less if you use a <u>provider</u> in the <u>plan</u> 's <u>network</u> . You will pay the most if you use an out-of- <u>network provider</u> , and you might receive a bill from a <u>provider</u> for the difference between the <u>provider</u> 's charge and what your <u>plan</u> pays ( <u>balance billing</u> ). Be aware, your <u>network provider</u> might use an out-of- <u>network provider</u> for some services (such as lab work). Check with your <u>provider</u> before you get services.
Do you need a <u>referral</u> to see a <u>specialist?</u>	No.	You can see the <u>specialist</u> you choose without a <u>referral</u> .



All <u>copayment</u> and <u>coinsurance</u> costs shown in this chart are after your <u>deductible</u> has been met, if a <u>deductible</u> applies.

Common Medical Event	Services You May Need	What You Will Pay Designated <u>Primary Care</u> <u>Provider</u> (PCP) (You will pay the least)	What You Will Pay In- <u>Network</u> (IN) <u>Provider</u> (You will pay more)	What You Will Pay Out-of- <u>Network</u> (OON) <u>Provider</u> (You will pay the most)	Limitations, Exceptions, & Other Important Information
	Primary care visit to treat an injury or illness	\$20 <u>copay</u> per <u>provider</u> per date of service	\$20 <u>copay</u> per <u>provider</u> per date of service	20% coinsurance	For this <u>plan</u> you must select a Designated <u>Primary</u> <u>Care Provider</u> (PCP). PCP <u>provider</u> types can be found in the What You Pay section of your <u>plan</u> document.
If you visit a health care <u>provider's</u> office or clinic	Specialist visit	N/A	\$40 <u>copay</u> per <u>provider</u> per date of service	20% coinsurance	Applies to Non-PCP <u>providers</u> \$10 <u>copay</u> per <u>provider</u> per date of service for in- <u>network</u> chiropractic services. One routine hearing exam per calendar year.
	Preventive care/ screening/ immunization	No charge	No charge	0% coinsurance	One preventive exam and one mammogram per calendar year. Well-child care is covered to age 7. You may have to pay for services that aren't preventive. Ask your <u>provider</u> if the services needed are preventive. Then check what your <u>plan</u> will pay for.

Common Medical Event	Services You May Need	What You Will Pay Designated Primary Care Provider (PCP) (You will pay the least)	What You Will Pay In- <u>Network</u> (IN) <u>Provider</u> (You will pay more)	What You Will Pay Out-of- <u>Network</u> (OON) <u>Provider</u> (You will pay the most)	Limitations, Exceptions, & Other Important Information
If you have a test	<u>Diagnostic test</u> (x-ray, blood work)	N/A	Independent Lab: No charge	30% coinsurance	For a test in a <u>provider</u> 's office or clinic, your cost is included in the cost-share listed above. Waive cost-share on services for mental health/chemical dependency.
	Imaging (CT/PET scans, MRIs)	N/A	Practitioner: 10% coinsurance	30% coinsurance	For a test in a <u>provider</u> 's office or clinic, your cost is included in the cost-share listed above.
If you need drugs to treat	Tier 1	N/A	\$5 <u>copay</u> per prescription	\$5 <u>copay</u> per prescription	Refer to your Blue Rx Complete Drug List to
your illness or condition	Tier 2	N/A	\$20 <u>copay</u> per prescription	\$20 <u>copay</u> per prescription	determine the tier that applies to a covered drug. For out-of-network prescription drugs, you may be balance billed.
More information about	Tier 3	N/A	\$35 <u>copay</u> per prescription	\$35 <u>copay</u> per prescription	1 copay for 34-day supply. 1 copay for 30-day supply.
<u>prescription</u> <u>drug coverage</u> is	Tier 4	N/A	\$50 <u>copay</u> per prescription	\$50 <u>copay</u> per prescription	2 <u>copays</u> for 93-day supply (retail and mail order). See wellmark.com/prescriptions for information about
available at www.wellmark.co m/prescriptions.	Specialty drugs	N/A	\$100 <u>copay</u> per prescription	\$100 copay per prescription	drugs and drug quantities that require prior authorization by Wellmark to be covered by your plan.
If you have outpatient	Facility fee (e.g., ambulatory surgery center)	N/A	10% coinsurance	30% coinsurance	Waive cost-share on services for mental health/ chemical dependency.
surgery	Physician/surgeon fees	N/A	10% coinsurance	30% coinsurance	Waive cost-share on services for mental health/ chemical dependency.

Common Medical Event	Services You May Need	What You Will Pay Designated Primary Care Provider (PCP) (You will pay the least)	What You Will Pay In- <u>Network</u> (IN) <u>Provider</u> (You will pay more)	What You Will Pay Out-of- <u>Network</u> (OON) <u>Provider</u> (You will pay the most)	Limitations, Exceptions, & Other Important Information
	Emergency room care	N/A	10% coinsurance	10% <u>coinsurance</u>	For emergency medical conditions treated out-of- network, it is likely you may not be balance billed pursuant to the federal rules developed for implementation of the No Surprises Act.
If you need immediate medical attention	Emergency medical transportation	N/A	\$50 <u>copay</u> per <u>provider</u> per date of service	30% coinsurance	For covered non-emergent situations, OON ground ambulance services are NOT reimbursed at the IN level. You may be balance billed for any out-of-network service as established under the rules developed for implementation of the No Surprises Act. Waive cost-share on services for mental health/chemical dependency.
	Urgent care	N/A	\$20 <u>copay</u> per <u>provider</u> per date of service	20% coinsurance	Waive cost-share on services for mental health/ chemical dependency. Benefits shown apply to office/ clinic practitioners. <u>Copay</u> applies from facility and physician(s) combined.
If you have a	Facility fee (e.g., hospital room)	N/A	10% coinsurance	\$300 copay per admission and 30% coinsurance	Reduction for failure to precertify out-of-network services is 20%. These services are not covered when performed out-of-network.
hospital stay	Physician/surgeon fees	N/A	10% coinsurance	30% coinsurance	None
If you need mental health,	Outpatient services	N/A	0% coinsurance	30% coinsurance	Out-of- <u>network</u> services for mental health/chemical dependency apply <u>deductible</u> and <u>coinsurance</u> .
behavioral health, or substance abuse services	Inpatient services	N/A	10% <u>coinsurance</u>	\$300 <u>copay</u> per admission and 30% <u>coinsurance</u>	Reduction for failure to precertify out-of-network services is 20%.

10/14/2025;01/01/2026;SL000240;RL005880;89081-191;89081-186;00005052;N;NGF

Common Medical Event	Services You May Need	What You Will Pay Designated Primary Care Provider (PCP) (You will pay the least)	What You Will Pay In- <u>Network</u> (IN) <u>Provider</u> (You will pay more)	What You Will Pay Out-of- <u>Network</u> (OON) <u>Provider</u> (You will pay the most)	Limitations, Exceptions, & Other Important Information
If you are	Office visits	N/A	No charge	30% coinsurance	Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound). Cost sharing does not apply for preventive services. For any in-network services that fall outside of routine obstetric care, the office visit benefits shown above may apply.
pregnant	Childbirth/delivery professional services	N/A	No charge	30% coinsurance	Benefits shown reflect OB/GYN practitioner services which are typically globally billed at time of delivery for pre-natal, post-natal and delivery services.
	Childbirth/delivery facility services	N/A	10% coinsurance	\$300 <u>copay</u> per delivery and 30% <u>coinsurance</u>	None

Common Medical Event	Services You May Need	What You Will Pay Designated Primary Care Provider (PCP) (You will pay the least)	What You Will Pay In- <u>Network</u> (IN) <u>Provider</u> (You will pay more)	What You Will Pay Out-of- <u>Network</u> (OON) <u>Provider</u> (You will pay the most)	Limitations, Exceptions, & Other Important Information
	Home health care	N/A	10% coinsurance	30% coinsurance	Waive cost-share on services for mental health/ chemical dependency. Reduction for failure to precertify is 20% per covered service.
	Rehabilitation services	N/A	\$40 <u>copay</u>	Office: 20% coinsurance Facility: 30% coinsurance	\$10 <u>copay</u> for in- <u>network</u> physical therapy, occupational therapy and speech therapy. Waive cost-share on services for mental health/chemical dependency. <u>Copay</u> applies per <u>provider</u> per date of service.
If you need help recovering or have other special health needs	Habilitation services	N/A	\$40 <u>copay</u>	Office: 20% coinsurance Facility: 30% coinsurance	\$10 <u>copay</u> for in- <u>network</u> physical therapy, occupational therapy and speech therapy. Waive cost-share on services for mental health/chemical dependency. <u>Copay</u> applies per <u>provider</u> per date of service.
	Skilled nursing care	N/A	\$50 <u>copay</u> per date of service	\$300 copay per admission and 30% coinsurance	Reduction for failure to precertify out-of-network services is 20%. Waive <u>copay</u> on in- <u>network</u> services for mental health/chemical dependency.
	Durable medical equipment	N/A	\$50 <u>copay</u> per <u>provider</u> per date of service	30% coinsurance	Wigs are a covered benefit.
	Hospice services	N/A	10% coinsurance	30% coinsurance	Waive cost-share on services for mental health/ chemical dependency.
	Children's eye exam	N/A	10% coinsurance	20% coinsurance	One routine vision exam per calendar year.
If your child needs dental or	Children's glasses	N/A	Not covered	Not covered	None
eye care	Children's dental check-up	N/A	Not covered	Not covered	None

#### **Excluded Services & Other Covered Services:**

# Services Your Plan Generally Does NOT Cover (Check your policy or plan document for more information and a list of any other excluded services.)

- Acupuncture
- Cosmetic surgery
- Custodial care in home or facility
- Dental care Adult
- Extended home skilled nursing
- Hearing aids
- Long-term care

- Routine foot care
- Weight loss programs

# Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your plan document.)

- Applied Behavior Analysis therapy
- Bariatric surgery
- Chiropractic care
- Infertility treatment (excludes some services)
- Most coverage provided outside the U.S.
- Private-duty nursing -

- short term intermittent home skilled nursing
- Routine eye care Adult (one vision exam per calendar year)

Your Rights to Continue Coverage: There are agencies that can help if you want to continue your coverage after it ends. The contact information for those agencies is: the U.S. Department of Health and Human Services, Center for Consumer Information and Insurance Oversight, at 1-877-267-2323 x61565 or <a href="https://www.cciio.cms.gov">www.cciio.cms.gov</a>. Other coverage options may be available to you too, including buying individual insurance coverage through the Health Insurance <a href="https://www.HealthCare.gov">Marketplace</a>. For more information about the Marketplace, visit www.HealthCare.gov or call 1-800-318-2596.

Your <u>Grievance</u> and <u>Appeals</u> <u>Rights</u>: There are agencies that can help if you have a complaint against your <u>plan</u> for a denial of a <u>claim</u>. This complaint is called a <u>grievance</u> or <u>appeal</u>. For more information about your rights, look at the explanation of benefits you will receive for that medical <u>claim</u>. Your <u>plan</u> documents also provide complete information to submit a <u>claim</u>, <u>appeal</u>, or a <u>grievance</u> for any reason to your <u>plan</u>. For more information about your rights, this notice, or assistance, you can contact: Wellmark at 1-800-524-9242.

## Does this plan provide Minimum Essential Coverage? Yes

Minimum Essential Coverage generally includes plans, health insurance available through the Marketplace or other individual market policies, Medicare, Medicaid, CHIP, TRICARE and certain other coverage. If you are eligible for certain types of Minimum Essential Coverage, you may not be eligible for the premium tax credit.

## Does this plan meet the Minimum Value Standards? Yes

If your plan doesn't meet the Minimum Value Standards, you may be eligible for a premium tax credit to help you pay for a plan through the Marketplace.

#### Wellmark Health Plan of Iowa, Inc. is an independent licensee of the Blue Cross and Blue Shield Association.

This contains only a partial description of the benefits, limitations, exclusions and other provisions of the health care plan. It is not a contract or policy. It is a general overview only. It does not provide all the details of coverage, including benefits, exclusions, and policy limitations. In the event there are discrepancies between this document and the Coverage Manual, Certificate, or Policy, the terms and conditions of the Coverage Manual, Certificate, or Policy will govern.

Page 7

### **About These Coverage Examples:**



**This is not a cost estimator.** Treatments shown are just examples of how this <u>plan</u> might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your <u>providers</u> charge, and many other factors. Focus on the <u>cost sharing</u> amounts (<u>deductibles</u>, <u>copayments</u> and <u>coinsurance</u>) and <u>excluded services</u> under the <u>plan</u>. Use this information to compare the portion of costs you might pay under different health <u>plan</u>s. Please note these coverage examples are based on self-only coverage.

Peg is Having a Baby
(9 months of in-network pre-natal care and a hospital
delivery)

■ The plan's overall <u>deductible</u>	\$500
■ PCP copayment	\$20
<ul> <li>Hospital(facility) coinsurance</li> </ul>	10%
<ul><li>Other no charge</li></ul>	No Charge

#### This EXAMPLE event includes services like:

Specialist office visits (prenatal care)
Childbirth/Delivery Professional Services
Childbirth/Delivery Facility Services
Diagnostic tests (ultrasounds and blood work)
Specialist visit (anesthesia)

Total Example Cost	\$12,700

Cost Sharing

# In this example, Peg would pay:

\$500	
\$0	
\$500	
What isn't covered	
\$60	
\$1,060	

# Managing Joe's type 2 Diabetes (a years of routine in-<u>network</u> care of a wellcontrolled condition)

■ The plan's overall deductible	\$500
<ul> <li>Specialist copayment</li> </ul>	\$40
<ul><li>Hospital(facility) coinsurance</li></ul>	10%
<ul><li>Other <u>copayment</u></li></ul>	\$50

#### This EXAMPLE event includes services like:

<u>Primary care physician</u> office visits (*including disease education*)

<u>Diagnostic tests</u> (blood work)

Prescription drugs

<u>Durable medical equipment</u> (glucose meter)

#### In this example, Joe would pay:

Cost Sharing		
\$0		
\$1,000		
\$0		
What isn't covered		
\$20		
\$1,020		

# <u>Claim</u> examples calculate benefits as if services are provided by your Designated PCP.

# Mia's Simple Fracture (in-network emergency room visit and follow up care)

■ The plan's overall <u>deductible</u>	\$500
<ul><li>Specialist copayment</li></ul>	\$40
<ul> <li>Hospital(facility) coinsurance</li> </ul>	10%
<ul><li>Other copayment</li></ul>	\$50

#### This EXAMPLE event includes services like:

<u>Emergency room care</u> (including medical supplies)

Diagnostic test (x-ray)

Durable medical equipment (crutches)

Rehabilitation services (physical therapy)

Total Example Cost \$2,800
----------------------------

# In this example, Mia would pay:

Cost Sharing	
<u>Deductibles</u>	\$500
<u>Copayments</u>	\$300
Coinsurance	\$70
What isn't covere	d
Limits or exclusions	\$0
The total Mia would pay is	\$870

The amounts shown in the maternity <u>claim</u> example above are based on amounts using a single per person <u>deductible</u>. Some <u>plan</u>s may actually apply a two-person or family <u>deductible</u> to maternity services for the mother and newborn baby.

The plan would be responsible for the other costs of these EXAMPLE covered services.

10/14/2025;01/01/2026;SL000240;RL005880;89081-191;89081-186;00005052;N;NGF



# **Wellmark Language Assistance**

#### Discrimination is against the law

Wellmark complies with applicable federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex, including sex characteristics, including intersex traits; pregnancy or related conditions; sexual orientation; gender identity, and sex stereotypes. Wellmark does not exclude people or treat them less favorably because of race, color, national origin, age, disability, or sex.

#### Wellmark

- Provides people with disabilities reasonable modifications and free appropriate auxiliary aids and services to communicate effectively with us, such as:
  - Qualified sign language interpreters
  - Written information in other formats (large print, audio, accessible electronic formats, other formats).
- Provides free language assistance services to people whose primary language is not English, which may include:
  - Qualified interpreters
  - Information written in other languages

If you need reasonable modifications, appropriate auxiliary aids and services, or language assistance services, call 800-524-9242.

If you believe that Wellmark has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance with: Wellmark Civil Rights Coordinator, 1331 Grand Avenue, Station 3E417, Des Moines, IA 50309-2901, 515-376-6500, TTY 888-781-4262, Fax 515-376-9055, Email **CRC@Wellmark.com**. You can file a grievance in person or by mail, fax, or email. If you need help filing a grievance, the Wellmark Civil Rights Coordinator is available to help you.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office for Civil Rights Complaint Portal, available at <a href="https://ocrportal.hhs.gov/ocr/portal/lobby.jsf">https://ocrportal.hhs.gov/ocr/portal/lobby.jsf</a>, or by mail or phone at:

U.S. Department of Health and Human Services

200 Independence Avenue, SW Room 509F, HHH Building Washington, D.C. 20201 1-800-368-1019, 800-537-7697 (TDD)

Complaint forms are available at <a href="http://www.hhs.gov/ocr/office/file/index.html">http://www.hhs.gov/ocr/office/file/index.html</a>.

ATENCIÓN: Si habla español, los servicios de asistencia de idiomas se encuentran disponibles gratuitamente para usted. Comuníquese al 800-524-9242 o al (TTY: 888-781-4262).

注意:如果您说普通话,我们可免费为您提供语言协助服务。请拨打800-524-9242或(听障专线:888-781-4262)。

CHÚ Ý: Nếu quý vị nói tiếng Việt, các dịch vụ hỗ trợ ngôn ngữ miễn phí có sẵn cho quý vị. Xin hãy liên hệ 800-524-9242 hoặc (TTY: 888-781-4262).

NAPOMENA: Ako govorite hrvatski, dostupna Vam je besplatna podrška na Vašem jeziku. Kontaktirajte 800-524-9242 ili (tekstualni telefon za osobe oštećena sluha: 888-781-4262).

ACHTUNG: Wenn Sie deutsch sprechen, stehen Ihnen kostenlose sprachliche Assistenzdienste zur Verfügung. Rufnummer: 800-524-9242 oder (TTY: 888-781-4262).

تنبيه: إذا كنت تتحدث اللغة العربية فإننا نوفر لك خدمات المساعدة اللغوية، المجانية. اتصل بالرقم ٢٠٠٠-٢٤٧-٢٤٢ أو (خدمة الهاتف النصبي: ٢٦٢٤-١٨٧-٨٨.

ສິ່ງຄວນເອົາໃຈໃສ່, ພາສາລາວ ຖ້າທ່ານເວົ້າ: ພວກເຮົານີບໍລິການຄວາມຊ່ວຍເຫຼືອດ້ານພາສາໃຫ້ທ່ານ ໂດຍບໍ່ເສຍຄ່າ ຫຼື 800-524-9242 ຕິດຕໍ່ທີ່. (TTY: 888-781-4262.)

주의: 한국어 를 사용하시는 경우, 무료 언어 지원 서비스를 이용하실 수 있습니다. 800-524-9242번 또는 (TTY: 888-781-4262)번으로 연락해 주십시오.

ध्यान रखें : अगर आपकी भाषा हिन्दी है, तो आपके लिए भाषा सहायता सेवाएँ, निःशुल्क उपलब्ध हैं। 800-524-9242 पर संपर्क करें या (TTY: 888-781-4262)।

ATTENTION: Si vous parlez français, des services d'assistance dans votre langue sont à votre disposition gratuitement. Appelez le 800 524 9242 (ou la ligne ATS au 888 781 4262).

Geb Acht: Wann du Deitsch schwetze duscht, kannscht du Hilf in dei eegni Schprooch koschdefrei griege. Ruf 800-524-9242 odder (TTY: 888-781-4262) uff.

โปรดทราบ: หากคุณพูด ไทย เรามีบริการช่วยเหลือด้านภาษาสำหรับคุณโดยไม่คิด ค่าใช้จ่าย ติดต่อ 800-524-9242 หรือ (TTY: 888-781-4262)

PAG-UKULAN NG PANSIN: Kung Tagalog ang wikang ginagamit mo, may makukuha kang mga serbisyong tulong sa wika na walang bayad. Makipag-ugnayan sa 800-524-9242 o (TTY: 888-781-4262).

တါနားသူနာညါ–နမ္နာကတိုးကညီကိုဦးကျိုာတာမေလးတာပံ့းတာမေးတမ $\xi$ ္ပလာတာာနာလက်ဘူးလဲ့ အိန္ဒိလာနဂိုးလီး ဆုံးကျိုးဆူ ၈၀၀–၅၂၄–၉၂၄၂မှတမှာ(TTY:၈၈၈–၇၈၁–၄၂၆၂)တက္ခု်.

ВНИМАНИЕ! Если ваш родной язык русский, вам могут быть предоставлены бесплатные переводческие услуги. Обращайтесь 800-524-9242 (телетайп: 888-781-4262).

सावधान: यदि तपाईं नेपाली बोल्नुहुन्छ भने, तपाईंका लागि नि:शुल्क रूपमा भाषा सहायता सेवाहरू उपलब्ध गराइन्छ । 800-524-9242 वा (TTY: 888-781-4262) मा सम्पर्क गर्नुहोस् ।

HEETINA To a wolwa Fulfulde laabi walliinde dow wolde, naa e njobdi, ene ngoodi ngam maaɗa. Heɓir 800-524-9242 malla (TTY: 888-781-4262).

FUULEFFANNAA: Yo isin Oromiffaa, kan dubbattan taatan, tajaajiloonni gargaarsa afaanii, kaffaltii malee, isiniif ni jiru. 800-524-9242 yookin (TTY: 888-781-4262) guunnamaa.

УВАГА! Якщо ви розмовляєте українською мовою, для вас доступні безкоштовні послуги мовної підтримки. Зателефонуйте за номером 800-524-9242 або (телетайп: 888-781-4262).

Ge': Diné k'ehjí yáníłti'go níká bizaad bee áká' adoowoł, t'áá jiik'é, náhóló. Kojį' hólne' 800-524-9242 doodaii' (TTY: 888-781-4262)

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