



How Wellmark Blue HMOSM works

The Wellmark® Blue Cross® and Blue Shield® Health Plan of Iowa network gives members access to **100% of hospitals** and **96% of doctors** in Iowa.¹



What to know about Wellmark Blue HMO



Designated primary care provider (PCP)²

Primary care services performed by the member's designated PCP **deliver the lowest member out-of-pocket costs.**



Other primary care providers

Primary care services should be performed by the member's designated PCP, but if a member seeks care from another in-network PCP, **the out-of-pocket costs will be slightly higher.**



Non-primary care providers

Services provided by an in-network non-PCP or specialist are a **moderate out-of-pocket cost for members.**

Out-of-network providers

Out-of-network services — with the exception of emergency care — **are not covered.** Referral to an out-of-network health care provider will follow the standard approval process.



Preventive

services are
covered at \$0
member out-
of-pocket cost

when performed
by an in-network
provider.



Emergency

services are
covered as
in-network even if
using an
out-of-network
provider.

¹ Source: Consortium Network Compare Findings.

² A primary care provider is generally a family, general, or nurse practitioner, or an internist, physician assistant, geriatrician, or pediatrician. Please see your plan coverage manual for specific plan details.

*May be subject to balance billing by providers or facilities which are outside of the Wellmark Blue HMO network.

Member Tools



myWellmark®

Get access to benefits by registering at myWellmark.com. With myWellmark, members can:

- Estimate cost for procedures
- Access ID cards
- Check claims status
- Select an in-network PCP



BeWell 24/7SM

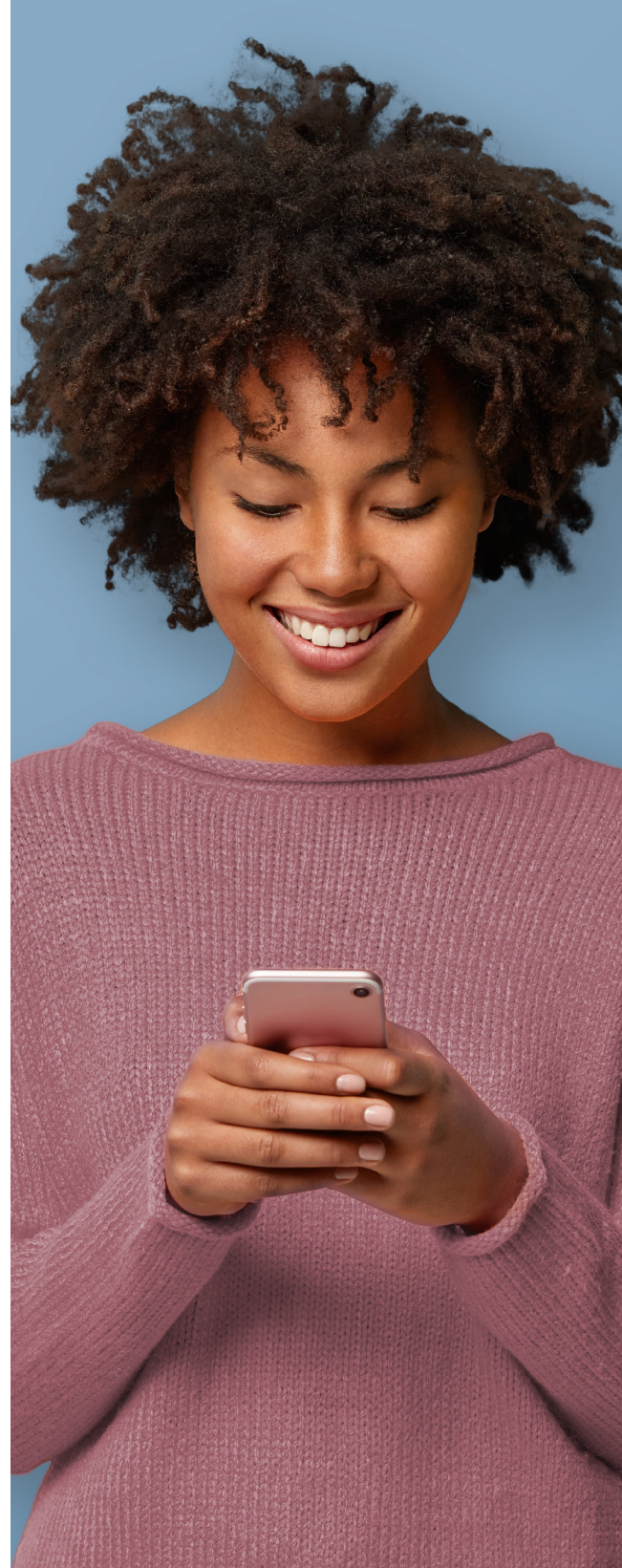
Members can call **844-84-BEWELL** and connect with a real person 24/7 who can help with a variety of health-related concerns, including:

- Coordinating health care appointments and in-home health help
- Discussing treatment options
- Answering your health questions, and more



Doctor On Demand®

Doctor On Demand provides easy access to doctors or behavioral health specialists over live video from a smartphone, tablet, or computer. Visit DoctorOnDemand.com/Wellmark or download the app.



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