

How Wellmark Blue POSSM 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 POS



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 are the **highest member out-of-pocket cost.** 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 POS 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

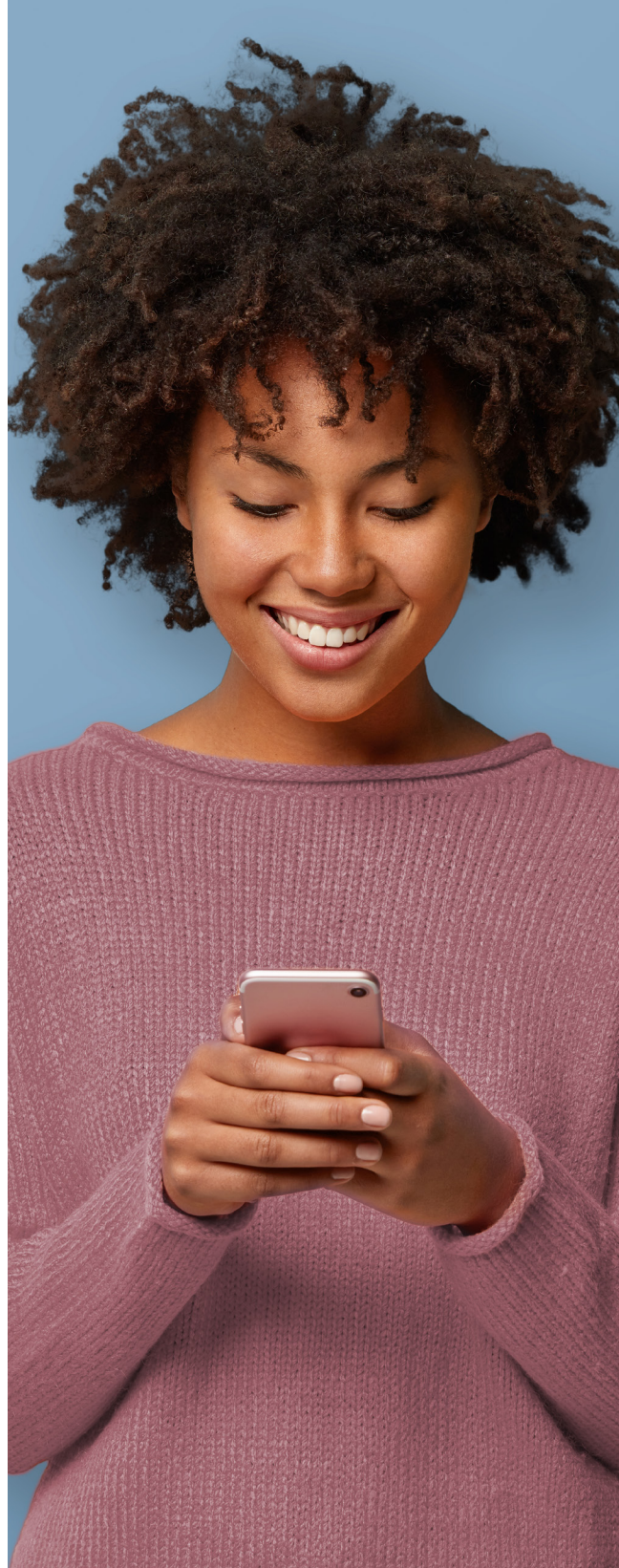
Members can call **844-84-BEWELL** and connect with a real person 24/7 who can help with a variety of health-related concerns, including:

- 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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Wellmark's virtual health care visit benefit is made available through an independent company, Doctor On Demand, Inc. and the telemedicine services are provided by licensed physicians practicing within a group of independently owned professional practices. Doctor On Demand, Inc. does not itself provide any physician, mental health or other health care provider services.

How to Find an In-Network Provider:

- To see if a provider is in network, go to [Find a doctor, dentist, pharmacy or facility | Wellmark](https://www.wellmark.com/find-care) (<https://www.wellmark.com/find-care>).
- Click on **Individual, family and employer**. Scroll down to **Find a provider** in the Provider section. This will bring up a window indicating you are leaving Wellmark.com. Click on "[Continue to new site](#)".
- Click on **Choose a location and plan**.
- Enter the City and State for the provider(s) you are searching for, then choose "Yes, this is correct".
- For the **HMO** network, enter **XQW** for the 3-character plan prefix, which is the first 3 characters on your ID card.
- For the **POS** network, your 3-character prefix on your ID card will result in the same providers as the HMO network, as those afford "in-network" benefits per your Summary of Benefits and Coverage.
 - There may be coverage for "out-of-network" providers as well, at a higher cost per your Summary of Benefits and Coverage.
 - Click on **Browse a list of plans** that appears below the 3-character boxes.
 - Choose **Indemnity Network** (Classic Blue / BlueCard Traditional). Click **Confirm selection**.
- You may search your provider by Provider Name, Places by Name, etc.
- *****Provider information may change on a daily basis. In all cases, it is recommended to confirm coverage with your Provider and with Wellmark prior to service.*****