

Welcome

Wellmark is here to support you with:



Health



Well-being



Education



Resources

A guide to getting the most out of your health insurance

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 relationship with hospitals, physicians and other health care professionals allows us to give you more choices through our **large network of health care providers**. And, you get market-leading tools and services that 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

The goal of this guide is to 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 in your network.



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 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: You get self-serve digital tools, health and wellness support, and discounts exclusive to Wellmark members.



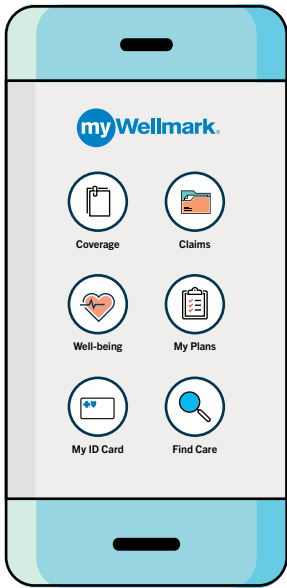
Focusing on the six elements of your well-being: Get tips to improve your physical, career, financial, social, community and emotional health.

This guide is not your official plan document, which provides specific details about covered and non-covered services. 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](https://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.



For illustrative purposes only.



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

Best of all? It's free.

Get started by setting up a myWellmark® account to unlock your benefits

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



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

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.



Physician referrals aren’t required, 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 precertification 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 PCP or an urgent care provider for more minor, non-emergency situations.

By staying in network, you get the best possible:



Doctors



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.



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.




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. Refer to your Summary Plan description for more details.
4. This logo identifies you as a BlueCard PPO® member.

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.

			
1 Jennifer Samplename XQHW12345678		In Network Out of Network Indv\$/Fam\$ Indv\$/Fam\$	
Group No. 12345 RXBIN 001234 RXPCN ABC RXGRP RX1234 Plan Code 123-456		3 DED XXXX/XXXX XXXX/XXXX OPM XXXX/XXXX XXXX/XXXX Full plan details and cost share info available on mobile app or at wellmark.com.	
		4 	

FRONT

		www.wellmark.com	
Members: See your benefits document for covered services. Possession of this card does not guarantee eligibility for benefits.		1 Customer Service: 1-800-892-2397	
Hospitals or physicians: File claims with your local Blue Cross and Blue Shield Plan.		2 BlueCard® Provider Finder: 1-800-810-2583	
Wellmark Blue Cross and Blue Shield of Iowa and Wellmark Blue Cross and Blue Shield of South Dakota are independent licensees of the Blue Cross and Blue Shield Association, provide administrative claims payment services only and do not assume any financial risk or obligation with respect to claims.		3 Precertification: 1-800-558-4409 4 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

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.

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

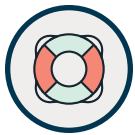
Before you see a provider, consider selecting a **personal doctor**, also known as a primary care physician. Your PCP can play a major role in helping you manage and coordinate your health care needs. Advantages include:



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 in **myWellmark** by 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?

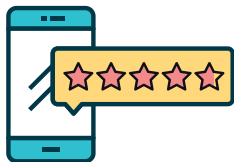
You can search for top medical facilities that have earned the Blue Distinction® designation. These facilities have a proven history of delivering **higher-quality specialized** care and better overall patient results by meeting strict, pre-determined quality standards developed by medical experts and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

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



Visit

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



4.9 stars
from more than
28,500 customers
with more than
1 million
visits

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
- Bronchitis and sinus infections
- Urinary tract infections
- Sore throats
- Allergies
- Fever
- Headaches
- Pink eye
- Skin conditions
- Mental health concerns³

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.

Get the most from your pharmacy benefits

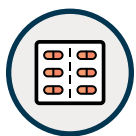
With drug costs continuing to rise, our integrated medical and pharmacy programs focus on drug safety, effectiveness and cost reduction — without sacrificing performance — in order to reduce your overall health care costs. Our ultimate goal is to get you the best and safest care for your dollar.

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 formed 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.

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 save some gas and 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 doctor 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**, 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 pharmacists.

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.



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](#).



How to order specialty drugs

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

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 mobile 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 download the app

1. **Download the app** at [myWellmark.com](https://mywellmark.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.



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.

- **Register or log in** at [myWellmark](https://mywellmark.com).
- **Select Profile** from the menu at the top.
- **Click Notifications.**
- Select your preferences and **click Agree & Save.**

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, as well as get access to 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 information. You can find all of the stories and more online at Wellmark.com/Blue.



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



How to register

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.



It's so much more than a nurse line. No matter your concern, someone is ready to help at 844-84-BEWELL (239355).

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.

When you call BeWell 24/7, you'll be connected with a real person who can help you with a variety of health-related concerns. For example:



Discuss treatment options and answer your health and wellness questions.



Make arrangements for community-based services for yourself or a family member, like in-home safety modifications, meals, medical equipment, transportation and more.



Coordinate health care appointments, including in-home health help and record retrieval.



Locate health care providers and facilities — whether you're at home or traveling.



Estimate your costs for common medical procedures and services.

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.

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.

- **Discharge outreach.** Wellmark’s health assistants may contact you within two days of a hospital discharge. The purpose of this call is to make sure you are on the path to recovery and have not experienced any new symptoms.
- **Health advocacy.** Our health assistants also may call to provide you with benefits or health information. For example, you may get a call if there has been a change that might impact your expenses or to remind you about a preventive exam you may need.
- **Advanced care.** We want to help coordinate care for you and help you overcome barriers you may be facing during your recovery from severe or complex conditions, such as a stroke or brain injury. We will talk through in-home care, meal delivery and other support.

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 — Learn about the stages of your baby's growth and get support throughout the pregnancy from prenatal to postpartum.



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 an Advanced Care 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 — Go to myWellmark and enter your health history and current pregnancy information to see if you may benefit from nurse support over the phone.



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.



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 tab**. There you can make progress toward your goals with access to Blue365 discounts, pregnancy support tools, and more.

The best way to get the most value out of your health insurance?

Taking care of yourself

You're probably aware of the traditional ways of maintaining good physical health: eating right, exercising frequently, and getting annual health screenings and immunizations. But evidence has proven that by taking a holistic approach to well-being, health-related costs drop a whopping 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 your health 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, they can help ease your mind.



Social — Relationships between friends, family and coworkers can help define who you are and how you feel. So make the 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 and remain 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.



Resources

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

BCBSGlobalCore.com: Find participating Blue Cross Blue Shield Global doctors and hospitals by entering the first three letters from your Wellmark ID card number and selecting login.

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.

Wellmark app: Take myWellmark on-the-go by downloading the Wellmark app from your app store. It gives you mobile 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 Wellmark Blue PPOSM and BlueSM 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 Shield.

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.

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.

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.