

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.



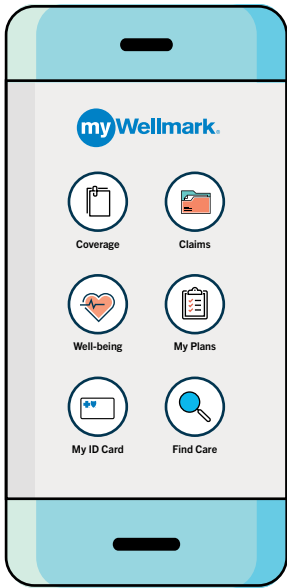
Focusing on the six elements of your well-being: Get tips to improve your physical, career, financial, social, community and emotional health.

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.

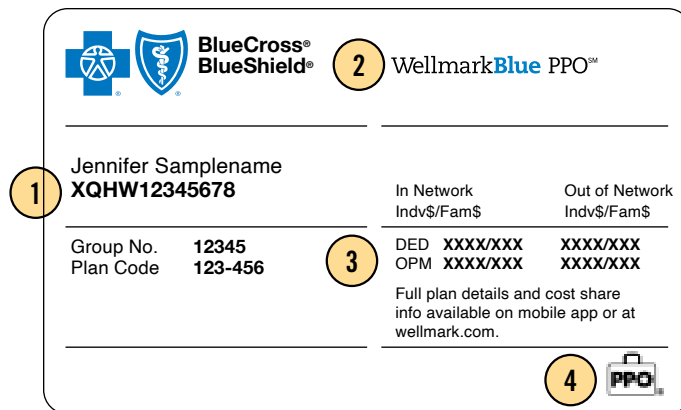
Show your Wellmark ID card at home and abroad

This helps ensure providers bill you appropriately. Your Wellmark ID card shows:

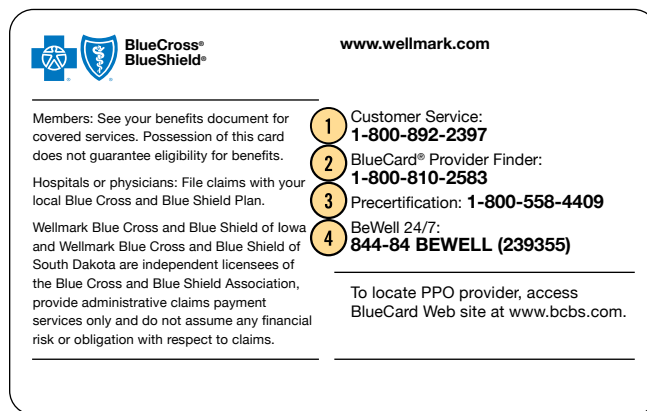
1. Every contract holder has an identification number. It starts with a three-character prefix that identifies your Blue Cross and Blue Shield plan and is followed by your personal identification number.
2. The name of your health plan appears here.
3. The amount of your deductible and/or out-of-pocket 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:

5. Assist you with health plan questions.
6. Locate a provider in any state.
7. Notify Wellmark before receiving home health care services or admissions to a facility.
8. Get your health care and wellness questions answered around-the-clock.



FRONT



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.

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: Get real help from real people 24/7 at 844-842-3935. With BeWell 24/7 you have access to health advocacy, nurse support and care navigation.

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/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 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 BlueSM and Wellmark Blue PPOSM 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.

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.