

INSURANCE DESIGNED WITH YOU IN MIND

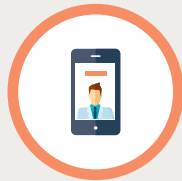
MEMBERS GET MORE

As a Wellmark member, you get more from your health care benefits. Lean on our resources for more information, support and discounts when you need them.



BeWell 24/7SM

BeWell 24/7 is here with real people offering real help. It's just one of the many services provided exclusively to Wellmark members. Call 844-84-BEWELL (239355) to get around-the-clock help.



Advanced Care

A catastrophic illness or injury can be overwhelming. Wellmark's health support team of clinically experienced registered nurses or licensed social work professionals provides you and your caregivers extra support when you need it most.



Blue365 Program

This member program gives you exclusive access to discounts and resources to help you live a healthier lifestyle. Visit Wellmark.com/Blue365.



myWellmark

myWellmark is your personalized health website that makes it easy for you to manage your plan. Log in or sign up at Wellmark.com. You can even access it on your smartphone with the Wellmark mobile app. Visit Wellmark.com/myWellmark to get started.

2019 EXCLUSIVE PLANS

Take advantage of your membership to access quality health coverage for employees from a trusted source. Wellmark Blue Cross and Blue Shield is a name you know and trust for dependable health insurance.

Plan Name		Alliance Select SM				
Plan Option		\$1,000	\$1,500	\$2,000	\$3,175	\$6,850
Deductible	Single	\$1,000	\$1,500	\$2,000	\$3,175	PPO: \$6,850 Non-PPO: \$13,700
	Family	\$2,000	\$3,000	\$4,000	\$6,350	PPO: \$13,700 Non-PPO: \$27,400
Coinsurance	In-network	20%	20%	20%	20%	N/A
	Out-of-network	40%	40%	40%	40%	N/A
Out-of-pocket maximum	Single	\$2,000	\$3,000	\$5,000	\$6,350	PPO: \$6,850 Non-PPO: \$13,700
	Family	\$4,000	\$6,000	\$10,000	\$12,700	PPO: \$13,700 Non-PPO: \$27,400
Copayments	Office (In-network)	\$20	\$30	\$30	\$30	PCP: \$20 Non-PCP: \$100
	Doctor On Demand	\$0	\$0	\$0	\$0	\$0
	Emergency room	N/A	N/A	N/A	N/A	N/A
Prescription drugs deductible	Single	\$100 ¹	\$100 ¹	\$100 ¹	\$100 ¹	\$100 ¹
	Family	\$200 ¹	\$200 ¹	\$200 ¹	\$200 ¹	\$200 ¹
Copayments	Retail (30 Day)	\$10 / \$25 / \$45	\$10 / \$25 / \$45	\$10 / \$25 / \$45	\$10 / \$25 / \$45	\$10 / \$25 / \$45
	Mail order (90 Day)	\$20 / \$50 / \$90	\$20 / \$50 / \$90	\$20 / \$50 / \$90	\$20 / \$50 / \$90	\$20 / \$50 / \$90
	Specialty drugs ²	\$100 preferred/ \$200 non-preferred	\$100 preferred/ \$200 non-preferred	\$100 preferred/ \$200 non-preferred	\$100 preferred/ \$200 non-preferred	\$100 preferred/ \$200 non-preferred

¹Deductible waived for Tier 1

²Specialty Drugs-must be purchased through CVS/caremark

You can choose from several comprehensive Wellmark health plans, exclusively designed to meet the needs and budgets for you. Plans include: Alliance Select (PPO), Blue Access (HMO) and Qualified High-Deductible Health Plans (QHDHP).

Plan Name		QHDHP		Blue Access ^{®1}				
Plan Option		\$2,700	\$4,500	\$1,000	\$1,500	\$2,000	\$3,175	\$6,850
Deductible	Single	PPO: \$2,700 Non-PPO: \$3,600	PPO: \$4,500 Non-PPO: \$4,500	\$1,000	\$1,500	\$2,000	\$3,175	\$6,850
	Family	PPO: \$5,400 Non-PPO: \$7,000	PPO: \$9,000 Non-PPO: \$9,000	\$2,000	\$3,000	\$4,000	\$6,350	\$13,700
Coinsurance	In-network	N/A	N/A	20%	20%	20%	20%	N/A
	Out-of-network	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Out-of-pocket maximum	Single	PPO: \$2,700 Non-PPO: \$3,600	PPO: \$4,500 Non-PPO: \$4,500	\$2,000	\$3,000	\$5,000	\$6,350	\$6,850
	Family	PPO: \$5,400 Non-PPO: \$7,000	PPO: \$9,000 Non-PPO: \$9,000	\$4,000	\$6,000	\$10,000	\$12,700	\$13,700
Copayments	Office (In-network)	N/A	N/A	\$25	\$25	\$25	\$25	PCP: \$20 Non-PCP: \$100
	Doctor On Demand	N/A	N/A	\$0	\$0	\$0	\$0	\$0
	Emergency room	N/A	N/A	\$150	\$150	\$150	\$150	\$150
Prescription drugs deductible	Single	\$2,700 ²	\$4,500 ²	\$100 ³	\$100 ³	\$100 ³	\$100 ³	\$100 ³
	Family	\$5,400 ²	\$9,000 ²	\$200 ³	\$200 ³	\$200 ³	\$200 ³	\$200 ³
Copayments	Retail (30 Day)	N/A	N/A	\$10 / \$25 / \$45	\$10 / \$25 / \$45	\$10 / \$25 / \$45	\$10 / \$25 / \$45	\$10 / \$25 / \$45
	Mail order (90 Day)	N/A	N/A	\$20 / \$50 / \$90	\$20 / \$50 / \$90	\$20 / \$50 / \$90	\$20 / \$50 / \$90	\$20 / \$50 / \$90
	Specialty drugs ⁴	N/A	N/A	\$100 preferred/ \$200 non-preferred	\$100 preferred/ \$200 non-preferred	\$100 preferred/ \$200 non-preferred	\$100 preferred/ \$200 non-preferred	\$100 preferred/ \$200 non-preferred

¹Blue Access plans — services are covered in-network only with the exception of accidental injuries and emergencies.

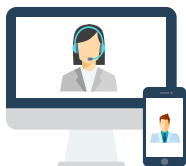
²Aggregates with the health deductible

³Deductible waived for Tier 1

⁴Specialty Drugs-must be purchased through CVS/caremark

VIRTUAL VISITS WITH DOCTOR ON DEMAND™

Productivity goes down when your employees are sick or need time off work to see a doctor. Your employees with a plan on the Wellmark Value Health Plan HMO Network, the Wellmark Blue HMO Network, or the Wellmark Blue PPO Network can see a doctor via their smartphone, tablet or computer from virtually anywhere with Doctor On Demand. And, since physicians are available **24 hours a day, 7 days a week, 365 days a year**, your employees can schedule their visits before or after their working hours or on holidays, if necessary.



Doctor On Demand physicians can treat hundreds of the most common medical conditions, including prescribing medication if needed.¹ **Your employees and their family members can see a doctor for:**

- Cold and flu symptoms
- Bronchitis and sinus infections
- Urinary tract infections
- Sore throats
- Allergies
- Fever
- Headaches
- Pink eye
- Skin conditions
- Mental health issues²

¹ 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.

² Includes but is not limited to treatment for mental health, chemical dependency, and certain psychological or emotional conditions. Services performed by psychologists and psychiatrists are covered.



If you have a question or need additional information, please contact **LMC Insurance & Risk Management** at **800-677-1529**.

Wellmark complies with applicable federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex.

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）。

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



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

Blue Cross®, Blue Shield® and the Cross® and Shield® symbols, Blue Access® and Blue365® are registered marks of the Blue Cross and Blue Shield Association, an Association of Independent Blue Cross and Blue Shield Plans. Wellmark® is a registered mark and Alliance SelectSM and BeWell 24/7SM are service marks of Wellmark, Inc.

The benefits and coverages described herein are provided through a self-insured trust fund established and funded in full or in part by a group of employers. The trust fund is not a licensed insurance company and it is not protected by a guaranty fund in the event of insolvency.

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 healthcare provider services. Doctor On Demand operates subject to state laws. Doctor On Demand offers medical care in 50 states. Doctor On Demand is not intended to replace an annual, in-person visit with a primary care physician.