



Coverage confidence

A guide to finding the right solutions for your business — by asking your agent the right questions

Consider the following as you discuss coverage options with your agent:

Network type

Where do my employees live and work?

Discuss how a state, blended or national network could best meet their needs. No matter the network, your employees can access a large and flexible network of providers.



State-based

Wellmark Blue HMOSM

If your employees live and work in Iowa, state-based networks may be a good fit — and offer out-of-network coverage for emergencies. Our HMO offers care from more than 29,000 health care providers across all 99 Iowa counties, plus the counties that border our state.¹



State + select national

Wellmark Blue POSSM

Point-of-Service (POS) offers pricing relief and in-state coverage like an HMO, but gives employees flexibility to self-refer and go out of network for major, unforeseen, complex conditions.



National

Wellmark Blue PPOSM

A national network may fit employees who work or travel across the country on a regular basis. PPO offers access to an extensive statewide network and a national network of providers through the BlueCard[®] PPO program. This gives employees access to more than 1.7 million unique, in-network providers throughout the United States.²

In general, **the more local the network, the less you and your employees pay.** All network options cover emergency and accidental injuries, even if they're out-of-network.

¹ Wellmark Blue Cross and Blue Shield network numbers as of January 2021.

² Provider Data Repository (PDR), January 2021. From national BlueCard PPO portion of the network reporting services (NRS) extract of PDR data. The data is limited to records in Plans' licensed service.

Plan type

What's best for me and my employees?

With meaningful choice among plan metallic tiers, deductibles, out-of-pocket maximums and benefits, you can select the plan design that matters most to you and your employees.



BlueSimplicitySM

An innovative health plan that assigns fixed amounts your employees will pay based on the level of service received, giving them the security of **knowing how much a service or procedure will cost before they seek care.**



Traditional

The most familiar type of plan that offers predictable copays for common health care expenses; for other services, deductibles and coinsurance may apply.



Modified

Modified plans are similar to traditional plans, but **eliminate coinsurance entirely.**



Primary plans

Primary plans have **lower copays available** to incentivize employees to **seek care from their primary care provider first.**



High-deductible health plans

HDHPs are designed to **encourage employees to engage in their health care** and are compatible with a health savings account for added value.

Consider what type of plan and tier type might benefit your employees most **based on their age range, services needed and financial situations.**

Use this guide as a starting point for discussions with your agent about which solutions are best for you and your employees.

Our broad networks, diverse plan types, specialty benefit offerings and market-leading tools provide real value and are why **8 in 10 Iowa small businesses** trust Wellmark Blue Cross and Blue Shield for their coverage.

Specialty benefits

Should I include dental and vision benefits for my employees? How much should I contribute?

Specialty benefits are critical in helping attract and retain great employees. Discuss if and how you can provide these popular benefits without any additional cost to you.



Blue DentalSM

Regular preventive dental care keeps your employees' teeth healthy and can help prevent future problems while giving them peace of mind that cavities, oral surgery, root canals and even orthodontics are covered.

With Blue Dental, your employees can receive preventive and diagnostic care even if they've met their benefit maximum, while counting on reliable dental coverage from **more than 1,600 dentists across Iowa**.



Avēsis Vision coverage

With 35 years of experience and access to **more than 104,000 vision providers nationally**, Avēsis offers your employees comprehensive vision coverage, with two options to choose from that both include:

- Eye exams
- Frames
- Standard plastic lenses
- Contact lenses
- Lens options

Discounts are also available on services such as LASIK surgery, as well as additional eyeglasses, sunglasses, and additional lens options.



Amplifon Hearing Health CareTM

When your employees select vision coverage through Avēsis, they **also get discounted hearing care services** through Amplifon Hearing Health CareTM as an added benefit.

Real value

What's included in my coverage?

Wellmark has built an **80-year reputation in Iowa** delivering real value to employers and employees. This includes:



Virtual visits

Coverage through Doctor On Demand[®] is included so employees **can virtually see a doctor on their schedule at a lower cost than an office visit**.



Blue Distinction[®] Centers

With Blue Distinction Centers, your employees get access to specialized care from facilities that are **recognized for delivering exceptional care and results**.



Market-leading employer tools and services

Employer Connection, Blue@WorkSM, News from BlueSM and COBRA/State Continuation Services are available to **help administer your employee benefits and get insights** to keep employees happy and healthy.



Market-leading member tools and services

Your employees get easy-to-use tools, resources, and insights to **help them manage health care spending and live a healthier life — ultimately helping your bottom line**. These include:

- myWellmark[®]
- BeWell 24/7SM
- Blue365[®]
- *BlueSM*
- Advanced Care program
- Pregnancy Support program
- Rare Condition Management program
- Wellness Center



Talk to an agent



Wellmark agents know health insurance inside and out. Once they understand your basic needs, they'll go over different options to help you choose the right coverage.

If you're purchasing Wellmark group insurance for the first time, we'll need information about your business. Talk to your agent about what documents are required, such as payroll reports or tax documentation.

Don't have an agent?

Find one near you at [Wellmark.com/AgentFinder](https://www.wellmark.com/AgentFinder).

Find the right plans for your business



View our plans for 1–50 employees, create a benefits package that fits their unique needs and discover the value of being a Wellmark member.

Visit [Wellmark.com/SGIowaGuide](https://www.wellmark.com/SGIowaGuide).



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Avësis Vision is an independent vision insurance company that does not provide Wellmark Blue Cross and Blue Shield products and services. Avësis Vision is underwritten by Fidelity Security Life Insurance®.

Hearing Discount Savings Plan provided by Amplifon Hearing Health Care™. Amplifon Hearing Health Care is an independent company that does not provide Wellmark Blue Cross and Blue Shield products or services.

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.