MEDICAL INSURANCE

Your Medical Plan

Medical Wellmark:

Contact (800) 524-9242 www.wellmark.com

Medical coverage is provided through Wellmark BCBS of Iowa. You will have access to Wellmark's extensive national network of doctors and hospitals. You will also have access to the Wellmark BCBS portal which will provide valuable tools such as electronic explanation of benefits, cost comparison tools, participating information and much more. Please visit <u>www.wellmark.com</u> to verify providers. HMO plans are state of Iowa coverage only.

dr. on demand

Doctor On Demand will be offered through Wellmark BCBS. Members can now receive care via phone or video 24/7/365. Visit <u>www.wellmark.com</u> and download the Doctor On Demand app or visit <u>www.DoctorOnDemand.com</u> to create an account.

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Medical Benefits QUICK Reference Guide			
COVERAGE HIGHLIGHTS	Plan 1-EhnhancedBlue 1500 HMO	Plan 2-CompleteBlue 4000 HMO	Plan 3-SimplyBlue 6000 PPO
Total Annual Deductible (Individual/Family)	\$1,500/\$3,000	\$4,000/\$8,000	\$6,000/\$12,000
Coinsurance (In-Network)	20% after deductible	30% after deductible	50% after deductible
Out of Pocket Maximum (In-Network)	\$6,500/\$13,000	\$9,000/\$18,000	\$9,000/\$18,000
Out of Pocket Maximum (Out-of-Network)	N/A	N/A	\$18,000/\$36,000
Office Visit Copay	\$30 PCP \$60 Non PCP \$0 Doctor on Demand \$30 Urgent Care	\$40 PCP \$100 Non PCP \$0 Doctor on Demand \$40 Urgent Care	\$70 PCP \$150 Non PCP \$59 Doctor on Demand \$70 Urgent Care
Preventive Office Copay	Covered at 100%	Covered at 100%	Covered at 100%
Emergency Room Copay	\$500 Copay	\$700 Copay	50% after deductible
Prescription Drug (Tier 1/Tier 2/Tier 3/Tier 4)	\$15/\$50/\$100/\$150	\$30/\$60/\$150/\$150	\$30 tier 1 All other tiers are 50% after deductible