

MEDICAL

For more information
Please refer to your plan documents.

Unless otherwise noted, benefits are per insured person and after deductible.

Plan name		Plan A - HSA	Plan B
Provider		Wellmark BCBS of Iowa	Wellmark BCBS of Iowa
Network provider		Blue Choice	Blue Choice
Benefit		In-Network	In-Network
WELLMARK PLAN → Claims will process to these levels first			
Deductible	Individual	\$6,350	\$5,000
	Family	\$12,700	\$10,000
Out of Pocket Max	Individual	\$6,350	\$6,350
	Family	\$12,700	\$12,700
Coinsurance	In Network	100%	70% / 30%
	Out of Network	100%	60% / 40%
EBS SELF-FUNDED → Claims will re-process to these levels			
Deductible	Individual	\$2,500	\$250
	Family	\$5,000	\$500
Out of Pocket Max	Individual	\$2,500	\$1,000
	Family	\$5,000	\$2,000
Coinsurance	In Network	100%	80% / 20%
	Out of Network	100%	70% / 30%
PHYSICIAN SERVICES			
Preventative		Covered 100%	Covered 100%
Primary Care Physician visit		Ded & Coins	\$15 copay*
Specialist visit		Ded & Coins	\$15 copay
Chiropractic visit		Ded & Coins	\$15 copay
Telemedicine		\$61 copay	\$0 copay
HOSPITAL MEDICAL SERVICES			
Inpatient Hospital		Ded & Coins	Ded & Coins
Outpatient Surgery		Ded & Coins	Ded & Coins
Urgent Care		Ded & Coins	\$15 copay
Emergency		Ded & Coins	Ded & Coins
Ambulance Services		Ded & Coins	Ded & Coins
PRESCRIPTION DRUGS			
Tier 1 / Tier 2 / Tier 3 / Tier 4		Ded & Coins	\$0 copay / \$15 copay / \$40 copay / \$40 copay
Specialty		Ded & Coins	\$85 copay**

*Members are eligible for a \$5 discount when they see their designated PCP.

**Some specialty drugs are eligible for a \$0 copay due to a partnership with PrudentRx. Members will be contacted directly if their medication is eligible.

This guide is subject to periodic review and modification. Each plan is governed by an official Summary Plan Description (SPD) document. If there is any conflict between this benefits guide and the SPD official document, the SPD plan document is the final authority. As an enrollee, your actual SPD will be provided under separate cover by your health carrier or your employer.