

Welcome to a health plan that works for you

Your guide to getting the most from your health insurance

Iowa Network

As a Transamerica employee, your benefits are administered by Wellmark Blue Cross and Blue Shield.

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 relationships with hospitals, physicians and other health care professionals give you more choices through our **large network of health care providers**. Our market-leading tools and services 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

This guide will 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:

- **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.
- **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 designated 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:** Wellmark members have access to self-serve digital tools, health and wellness support, and exclusive discounts.
- **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.

How to view your official plan documents

This guide is not your official plan document (which provides specific details about covered and non-covered services).

To access your official plan documents, be sure to reach out to your employer.

Get started by setting up a myWellmark account



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 and select your primary care provider (PCP)
- 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



Register for
myWellmark at
[myWellmark.com](https://mywellmark.com)
today.

Best of all? It's free.

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.**
- Referrals aren’t required by Wellmark, 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 obtaining insurance approval tasks for you.

In or out of network, you’re always covered in the case of an emergency. However, you can avoid higher out-of-pocket expenses by visiting your designated PCP or an urgent care provider for minor, non-emergency situations.

Looking for more ways to pay less for your health care?

Discover the **simplest way** to keep your costs down.



By staying in network, you get the best possible:

- Providers
- Hospitals
- Prices

Locate in-network providers by visiting [myWellmark](#) and selecting the Find Care tab. You can also see patient reviews and rate providers yourself. All reviews are confidential, and providers won’t know if or how individual members rate them.

Wellmark Blue HMOSM network



Your network is the Wellmark Blue HMOSM network. This state-based network provides you with access to 100 percent of hospitals and 98 percent of doctors in Iowa.¹

To make the most of your health care coverage, consider the following:

- When enrolled in this plan, you must designate a primary care provider (PCP) who participates in the Wellmark Blue HMO network.
- You are not required to have a referral from your designated PCP to see an in-network specialist.
- When you get care in the network, your treatment is covered.
- If you receive care outside of the network, you'll pay full price for your care (with some exceptions).
- Your preventive services are \$0 out-of-pocket cost, when received from any in-network provider.

Your designated primary care provider (PCP) delivers better health outcomes — with fewer hassles

Working with an in-network PCP gives you distinct health care advantages. As a long-term partner in managing your health, a PCP can help:

- Track your health history
- Manage and maintain your medical records
- Create an action plan to improve your health
- Manage chronic conditions
- Connect you with other in-network providers and specialists

How to find, select or change your designated PCP

Log in to **myWellmark** to search for and select a PCP from our list of in-network health care providers, including physicians, pediatricians, and more. You can update your PCP designation at myWellmark anytime, too.

What types of providers can be a PCP?

- Medical Doctor (MD)
- Doctor of Osteopathic Medicine (DO)
- Advanced Registered Nurse Practitioner (ARNP)
- Physician Assistant (PA)
- Doctor of Internal Medicine (Internist)
- Geriatric specialist
- Pediatrician

¹ Wellmark Blue Cross and Blue Shield network numbers as of Dec. 2022.

Find the best in-network care and providers

Your Wellmark Blue HMOSM network gives you access to quality in-network health care services and providers. Here's how to connect with the best options to meet your personal needs.

Looking for the best in specialty care?

Search for top medical facilities that have earned for the Blue Distinction[®] designation. These facilities must have a proven history of delivering higher-quality specialized care and better overall patient results by meeting strict, pre-determined standards developed by medical experts and providers.

Select Find Care in [myWellmark](#) and look for the Find a Blue Distinction Center link.

What happens if you need emergency medical care?

If you have a medical emergency while out of state and need to visit the ER, your care is still covered by Wellmark Blue HMO. After you receive care for your emergency, you will be reimbursed as though services were received from an in-network participating provider. You'll then be responsible for any amount the ER charges over Wellmark's allowable amount.

How to know if it's a true medical emergency

For an event to be considered a true medical emergency, it would have to be for something that a reasonable person expects would otherwise result in death, permanent disability or severe pain.

Some situations that would be considered medical emergencies include:

- Apparent heart attack or stroke
- Loss of consciousness
- Poisoning
- Chest pain with symptoms of heart attack
- Severe and sudden abdominal pain
- Severe injuries
- Difficulty breathing, such as in a severe asthma attack
- Severe bleeding
- Convulsions
- Fractures

If you're traveling and not sure if you're having an emergency, you have a resource through Wellmark. Just call the BeWell 24/7 hotline at 844-84-BEWELL. (If you forget, you'll find the number on the back of your ID card.) Read more about your BeWell benefits on [page 12](#) of this guide.

IMPORTANT:

As a Transamerica employee, transplant surgery must be completed at a Blue Distinction Center or you will not receive care coverage.

It is also recommended you seek care at a Blue Distinction Center for the following procedures:

- Bariatric surgery
- Cardiac care
- Spine surgery
- Knee and hip replacements



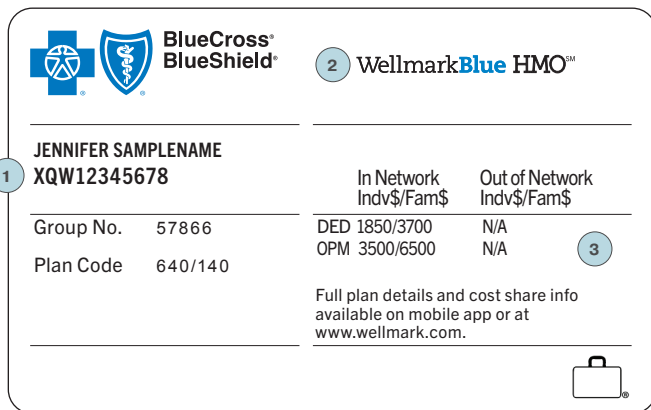
Your ID card is the link to emergency care when you're away from home.

To be eligible for benefits, show your ID card to any Blue Plan participating hospital or provider.

Show your Wellmark ID card in and out of Iowa

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

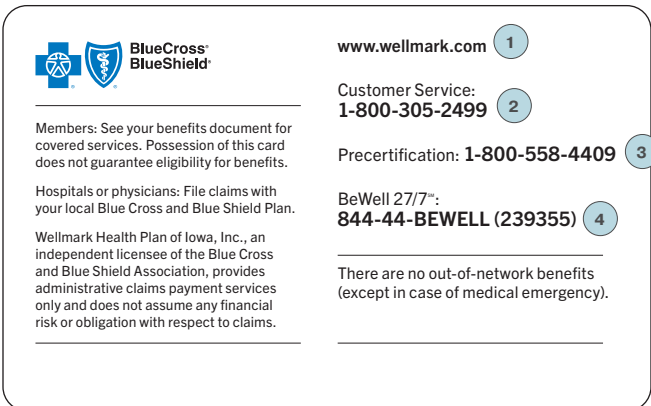
1. Every contract holder has an identification number. It starts with a three-character prefix that identifies your Blue Cross and Blue Shield plan and is followed by your personal identification number.
2. The name of your health plan appears here.
3. The amount of your deductible and/or out-of-pocket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



FRONT

The back of your ID card includes information to:

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



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.

Get coverage out-of-state with Guest Memberships

Guest Memberships allow you and your covered dependents to receive services from participating in Blue Cross and Blue Shield hospitals and health care providers when traveling or residing outside of Iowa, but still within the United States, for at least 90 consecutive days.

Guest Memberships are a valuable benefit for:

- Dependents attending school out of state, full-time, at an accredited institution.
- Members traveling for at least 90 consecutive days.
- Family members who reside in another state but are covered under the same health plan.

How to request and use your Guest Membership:

1. Call Customer Service at the number on the back of your ID card, if you or your dependent will be away from home for at least 90 consecutive days.
2. Locate and use in-network providers by calling 800-810-BLUE (2583) or by visiting [bcbs.com](https://www.bcbs.com) and searching for providers in the BlueCard® Traditional network.
3. Always present your Wellmark ID card upon receiving services.
4. Call the number on your ID for inpatient admissions, home health services, hospice services, private duty nursing and home infusion therapy. These services require precertification.
5. Contact your employer to switch plans if you change your permanent residence from Iowa.
6. Call or email Customer Service for address changes or when you return to Iowa.
7. Only use non-emergency benefits for the state where you signed up for Guest Membership.



Virtual visits offer you fast, convenient and safe care



Feel like you don't have time to go to the doctor? With Doctor On Demand®, you can video chat with a board-certified doctor from virtually anywhere using a smartphone, tablet or computer on your schedule — all for less than or equal to the cost of an office visit.¹

Why see a doctor online?

- Less waiting — with an average wait time of under 10 minutes
- Costs less than or equal to an office visit
- No need to leave home or work to see a doctor
- 4.9 star rating out of 5 from more than 28,500 customers with more than 1 million visits

Visit Doctor On Demand for help with managing²:

- Cold and flu symptoms
- Bronchitis and sinus infections
- Urinary tract infections
- Sore throats
- Allergies
- Fever
- Headaches
- Pink eye
- Skin conditions
- Mental health concerns³



Visit

[DoctorOnDemand.com](https://www.doctorondemand.com)

or your app store to register and download the app for free today!

¹ Costs may vary depending on your benefit selections. Check your plan documents in myWellmark to verify virtual visit costs for your plan.

² 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.

³ Mental health coverage includes psychiatry services and medication management along with treatment for psychological conditions, emotional issues and chemical dependency. For more information, call Wellmark at the number on the back of your ID card.

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 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:

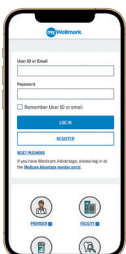
- The amount your provider charged for each service
- How much your health plan paid for each service
- The amount you saved by staying in-network
- Any out-of-pocket costs that the provider will bill you for separately

How to 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.

1. Register or log in at [myWellmark](https://www.wellmark.com).
2. Select Profile from the menu at the top.
3. Click Notifications.
4. Select your preferences and click Agree & Save.



How to download the app

- 1 Download the app at [myWellmark.com](https://www.wellmark.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.

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. You can also access 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. You can find all of the stories and more online at [Wellmark.com/Blue](https://www.wellmark.com/Blue).

How to register for fitness discounts

Register for Blue365 at [Blue365Deals.com/WellmarkBCBS](https://www.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.



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](https://www.wellmark.com/Blue) to subscribe today. You can also follow us on any of your favorite social media platforms at [WellmarkBCBS](https://www.wellmarkbcbs.com). It's just one more way Wellmark members get more.

connect with us



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.

By calling 844-84-BEWELL (844-842-3935), you will get real help from medical professionals, 24 hours a day, 7 days a week. You'll be connected with a real person who can help you with a variety of health-related concerns.

For example:

- **Get answers to health questions.** Clinically trained nurses can provide answers to questions about treating the common cold, fevers, minor burns and sprains, and common rashes.
- **Locate in-network doctors.** Get help finding an in-network doctor at home or while traveling — saving you time and effort.
- **Know the best place to go for care.** Locate appropriate, in-network care based on your symptoms, saving you money on unnecessary appointments or emergency room visits.
- **Get decision-making support.** BeWell 24/7 registered nurses can help answer questions about medical treatments, surgeries and tests.
- **Find guidance for complex health issues.** BeWell 24/7 nurses can refer you to Wellmark's Case Management Program to assess your whole-health situation and develop an individualized care plan.



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?

Depending upon your situation, a nurse or health support team member may call to help and give you important information regarding:

- **Transition of care.** Wellmark's nurses will contact you for pre- and post-discharge follow-up for select hospital admissions to provide education, resources and support. The purpose of these calls is to make sure you are on the path to recovery and have not experienced any new symptoms.
- **Case management.** For severe, complex and chronic conditions Wellmark provides additional nurse coaching and support.
- **Pregnancy support.** Wellmark offers guidance and support to women throughout their pregnancy and postpartum.



Case Management Program

Here are just a few situations that may benefit from our Case Management Program:

- Mental health such as major depression
- Alcohol and substance abuse disorders
- Head injuries and strokes
- High-risk pregnancies
- Neonatal intensive care
- Progressive neuromuscular diseases
- Severe burns
- Spinal cord injuries

Case management care: Comfort and guidance when you need it most

It can be stressful and confusing when you or a family member is faced with difficult health challenges. Wellmark's Case Management Program works closely with members who have severe or complex health conditions. If you are part of the Case Management Program, you will have the security and comfort of working with a case management nurse who can help you work through your questions or concerns about a diagnosis or recovery plan. They are there to help you cope with difficult health situations, so you don't have to walk through it alone. Ask for their help with:

- **Guidance** toward better health choices like your diet, exercise and taking necessary medications.
- **Tools and education** to help you understand and work through your health concerns.
- **Support** with understanding and navigating your health insurance benefits.
- **Connections** to resources and people you can trust, so you can get the right care.

Be assured, your health and private information will never be released without your permission, and anything discussed with your case management nurse is strictly confidential.

You may be referred to Case Management by your doctor or another health support program. Or, you may consider taking advantage of Case Management by calling BeWell 24/7 — 844-84-BEWELL (844-842-3935) — to speak with a nurse, discuss your health concern and help determine if Case Management is right for you.



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** — Find answers to your pregnancy and postpartum-related questions from reputable health care professionals who you can trust.
- **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 a Case Management Pregnancy Support 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** — Wellmark offers both prenatal and postpartum assessments. Go to **myWellmark** and enter your health history and information to see if you may benefit from nurse support over the phone.



Resources

Use the links and phone numbers below to take advantage of all of the resources available to you as a Wellmark member.

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

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 the app store. It gives you access to your favorite myWellmark tools on your smartphone.

Wellmark.com: Find information, tips on maximizing your health coverage, ways to live a healthier life and more.

Wellmark.com/forms: Search for claims and any other forms you may need.

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.



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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. Shield.

Fitbit® is an American consumer electronics and fitness company. Fitbit does not provide Wellmark Blue Cross and Blue Shield products or services.

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.