

# Your Medical Plan

**Medical Wellmark:**

Contact (800) 524-9242 [www.wellmark.com](http://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 [www.wellmark.com](http://www.wellmark.com) to verify providers. HMO plans are state of Iowa coverage only.



**Doctor On Demand** will be offered through Wellmark BCBS. Members can now receive care via phone or video 24/7/365. Visit [www.wellmark.com](http://www.wellmark.com) and download the Doctor On Demand app or visit [www.DoctorOnDemand.com](http://www.DoctorOnDemand.com) to create an account.

2021 Medical Benefits Quick Reference Guide			
COVERAGE HIGHLIGHTS	Plan 1 -EnhancedBlue 2000HMO Gold	Plan 2-CompleteBlue 4000 HMO Silver	Plan 3-SimplyBlue 6000 PPO Bronze
Total Annual Deductible (Individual/Family)	\$2,000/\$4,000	\$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)	\$5,000/\$10,000	\$8,150/\$16,300	\$8,150/\$16,300
Out of Pocket Maximum (Out-of-Network)	N/A	N/A	\$16,300/\$24,600
Office Visit Copay	\$25 PCP \$50 Non PCP \$25 Doctor on Demand \$25 Urgent Care	\$40 PCP \$90 Non PCP \$40 Doctor on Demand \$40 Urgent Care	\$60 PCP 50% after deductible Non PCP \$60 Doctor on Demand \$60 Urgent Care
Preventive Office Copay	Covered at 100%	Covered at 100%	Covered at 100%
Emergency Room Copay	\$400 Copay	\$500 Copay	50% after deductible
Prescription Drug (Tier 1/Tier 2/Tier 3/Tier 4)	\$15/\$50/\$125/\$150	\$30/\$60/\$125/\$150	50% after deductible

The Wellmark Blue Dental Plan 2000 will be offered with the same benefits and rates. The Avesis Adult Buy-up vision plan will be offered with the same benefits and rates for 2021. The Avesis vision (without medical) will be offered with the same benefits and rates.

