Wellmark. Iowa

Alliance Select℠

Coverage Period: 01/01/2014 – 12/31/2014
Coverage for: Single & Family | **Plan Type:** PPO

Summary of Benefits and Coverage: What this Plan Covers & What it Costs

This is only a summary. If you want more detail about your coverage and costs, you can get the complete terms in the policy or plan document at www.wellmark.com or by calling 1-800-524-9242.

Important Questions	Answers	Why this Matters:
What is the overall **deductible**?	**$250** person/**$500** family per calendar year Does not apply to well-child care, preventive care, in-network prosthetic limbs, and in-network mental health and substance abuse office visits and independent labs.	You must pay all the costs up to the **deductible** amount before this plan begins to pay for covered services you use. Check your policy or plan document to see when the **deductible** starts over (usually, but not always, January 1st). See the Common Medical Event chart on the following pages for how much you pay for covered services after you meet the **deductible**.
Are there other **deductibles** for specific services?	No. There are no other **deductibles**.	You don't have to meet **deductibles** for specific services, but see the Common Medical Event chart on the following pages for other costs for services this plan covers.
Is there an **out–of–pocket limit** on my expenses?	Yes. **$750** person/**$1,250** family per calendar year	The **out-of-pocket limit** is the most you could pay during a coverage period (usually one year) for your share of the cost of covered services. This limit helps you plan for health care expenses.
What is not included in the **out–of–pocket limit**?	Premiums, pre-service review penalties, copayments, infertility, balance-billed charges, and health care this plan doesn't cover.	Even though you pay these expenses, they don't count toward the **out-of-pocket limit.**
Is there an overall annual limit on what the plan pays?	Yes. Essential Health benefits limited to $2 million per calendar year.	This plan will pay for covered services only up to this limit during each coverage period, even if your own need is greater. You're responsible for all expenses above this limit. See the Common Medical Event chart on the following pages which describes any *specific* coverage limits, such as limits on the number of office visits.
Does this plan use a **network** of **providers**?	Yes. See www.wellmark.com for a list of in-network providers.	If you use an in-network doctor or other health care **provider**, this plan will pay some or all of the costs of covered services. Be aware, your in-network doctor or hospital may use an out-of-network **provider** for some services. Plans use the term in-network, **preferred**, or participating for **providers** in their **network**. See the Common Medical Event chart on the following pages for how this plan pays different kinds of **providers**.

Questions: Call 1-800-524-9242 or visit us at www.wellmark.com. If you aren't clear about any of the bolded terms used in this form, see the Glossary. You can view the Glossary at **www.cciio.cms.gov** or call 1-800-524-9242 to request a copy.

Important Questions	Answers	Why this Matters:
Do I need a referral to see a **specialist**?	No. You do not need a referral to see a specialist.	You can see the **specialist** you choose without permission from this plan.
Are there services this plan doesn't cover?	Yes.	Some of the services this plan doesn't cover are listed on page 7. See your policy or plan document for additional information about **excluded services.**

- **Copayments** are fixed dollar amounts (for example, $15) you pay for covered health care, usually when you receive the service.
- **Coinsurance** is *your* share of the costs of a covered service, calculated as a percent of the **allowed amount** for the service. For example, if the plan's **allowed amount** for an overnight hospital stay is $1,000, your **coinsurance** payment of 20% would be $200. This may change if you haven't met your **deductible**.
- The amount the plan pays for covered services is based on the **allowed amount**. If an out-of-network **provider** charges more than the **allowed amount**, you may have to pay the difference. For example, if an out-of-network hospital charges $1,500 for an overnight stay and the **allowed amount** is $1,000, you may have to pay the $500 difference. (This is called **balance billing**.)
- This plan may encourage you to use in-network **providers** by charging you lower **deductibles**, **copayments**, and **coinsurance** amounts.

Common Medical Event	Services You May Need	Your Cost If You Use an In-Network (IN) Provider	Your Cost If You Use an Out-of-Network (OON) Provider	Limitations & Exceptions
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	$20 copay	$20% coinsurance	Nutritional counseling is covered. Benefits for retirees and spouses over 65/disabled who do not have Medicare Part B are reduced by the benefit to which they are/could have been entitled with Medicare enrollment.
	Specialist visit	$20 copay	20% coinsurance	------None------
	Other practitioner office visit	$20 copay for Chiropractors	20% coinsurance for Chiropractors	------None------
	Preventive care/screening/ immunization	$20 copay	$20 copay	One preventive exam and one gynecological exam per calendar year. One mammogram per calendar year. Well-child covered to age 7. Immunizations are not covered. $20 annual copay for all providers for all preventive services.

Common Medical Event	Services You May Need	Your Cost If You Use an In-Network (IN) Provider	Your Cost If You Use an Out-of-Network (OON) Provider	Limitations & Exceptions
If you have a test	Diagnostic test (x-ray, blood work)	Independent Lab: $20 copay Facility: 10% coinsurance	20% coinsurance	For a test in a provider's office or clinic, your cost is included in the cost-share listed above. In-network independent labs for mental health/substance abuse services are not subject to coinsurance. Failure to obtain prior approval for services listed on Wellmark.com will result in denial with review rights.
	Imaging (CT /PET scans, MRIs)	10% coinsurance	20% coinsurance	For a test in a provider's office or clinic, your cost is included in the cost-share listed above. Failure to obtain prior approval for imaging services listed on Wellmark.com will result in denial.
If you need drugs to treat your illness or condition More information about prescription drug coverage is available at www.wellmark.com.	Generic drugs	Greater of $6 copay or 20% coinsurance	Greater of $6 copay or 20% coinsurance	Drugs listed on Wellmark's Drug List are covered. Drugs not on the Drug List are not covered. For OON, you may be balance billed. 1 copay for 30-day supply. 3 copays or coinsurance for a 90-day supply (Retail maintenance). Prescription drugs are not covered through mail order. 10% coinsurance for oral Chemothearpy drugs. Fluoride scripts are covered. Injectable specialty drugs are covered under health and oral specialty drugs are covered under the drug card plan and your cost share is determined by their placement on Wellmark's Drug List. Failure to obtain prior authorization or prior approval for drugs listed on Wellmark.com will result in denial with review rights.
	Preferred brand drugs	Greater of $25 copay or 20% coinsurance	Greater of $25 copay or 20% coinsurance	
	Non-preferred brand drugs	Greater of $50 copay or 20% coinsurance	Greater of $50 copay or 20% coinsurance	
	Select non-preferred brand drugs	Greater of $50 copay or 20% coinsurance	Greater of $50 copay or 20% coinsurance	
	Specialty drugs	Same as cost-share above depending on drug category.	Same as cost-share above depending on drug category.	

Common Medical Event	Services You May Need	Your Cost If You Use an In-Network (IN) Provider	Your Cost If You Use an Out-of-Network (OON) Provider	Limitations & Exceptions
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	10% coinsurance	20% coinsurance	Failure to obtain prior approval for services listed on Wellmark.com will result in denial with review rights.
	Physician / surgeon fees	10% coinsurance	20% coinsurance	Failure to obtain prior approval for services listed on Wellmark.com will result in denial with review rights.
If you need immediate medical attention	Emergency room services	10% coinsurance	10% coinsurance	Emergency medical conditions treated OON, you may be balance billed. Dental treatment for accidental injury is limited to care completed within 12 months of the injury.
	Emergency medical transportation	10% coinsurance	20% coinsurance	------None------
	Urgent care	$20 copay	20% coinsurance	------None------
If you have a hospital stay	Facility fee (e.g., hospital room)	10% coinsurance	20% coinsurance	Reduction for failure to precertify is 50% and will not exceed $750 per admission.
	Physician / surgeon fee	10% coinsurance	20% coinsurance	Failure to obtain prior approval for services listed on Wellmark.com will result in denial with review rights.
If you have mental health, behavioral health, or substance abuse needs	Mental/Behavioral health outpatient services	10% coinsurance	20% coinsurance	------None------
	Mental/Behavioral health inpatient services	10% coinsurance	20% coinsurance	Reduction for failure to precertify is 50% and will not exceed $750 per admission.
	Substance use disorder outpatient services	10% coinsurance	20% coinsurance	------None------
	Substance use disorder inpatient services	10% coinsurance	20% coinsurance	Reduction for failure to precertify is 50% and will not exceed $750 per admission.
If you are pregnant	Prenatal and postnatal care	10% coinsurance	20% coinsurance	------None------
	Delivery and all inpatient services	10% coinsurance	20% coinsurance	------None------

Common Medical Event	Services You May Need	Your Cost If You Use an In-Network (IN) Provider	Your Cost If You Use an Out-of-Network (OON) Provider	Limitations & Exceptions
If you need help recovering or have other special health needs	Home health care	10% coinsurance	20% coinsurance	Reduction for failure to precertify is 50%.
	Rehabilitation services	Office: $20 copay Facility: 10% coinsurance	20% coinsurance	Reduction for failure to precertify is 50% and will not exceed $750 per admission.
	Habilitative services	Office: $20 copay Facility: 10% coinsurance	20% coinsurance	Reduction for failure to precertify is 50% and will not exceed $750 per admission.
	Skilled nursing care	10% coinsurance	20% coinsurance	Limit of 90 days per calendar year. Reduction for failure to precertify is 50% and will not exceed $750 per admission.
	Durable medical equipment	10% coinsurance	20% coinsurance	Failure to obtain prior approval for services listed on Wellmark.com will result in denial with review rights.
	Hospice service	10% coinsurance	20% coinsurance	Hospice respite care is limited to 15 inpatient and 15 outpatient days per lifetime.
If your child needs dental or eye care	Eye exam	Not covered	Not covered	------None------
	Glasses	Not covered	Not covered	------None------
	Dental check-up	Not covered	Not covered	------None------

Excluded Services & Other Covered Services:

Services Your Plan Does NOT Cover (This isn't a complete list. Check your policy or plan document for other excluded services.)

- Acupuncture
- Cosmetic surgery
- Dental care - Adult
- Dental check-up
- Eye exam
- Glasses
- Hearing aids
- Long-term care
- Routine eye care - Adult
- Routine foot care
- Weight loss programs

Other Covered Services (This isn't a complete list. Check your policy or plan document for other covered services and your costs for these services.)

- Bariatric surgery
- Chiropractic care
- Infertility treatment (excludes some services)
- Most coverage provided outside the U.S.
- Private-duty nursing

Your Rights to Continue Coverage:

If you lose coverage under the plan, then, depending upon the circumstances, Federal and State laws may provide protections that allow you to keep health coverage. Any such rights may be limited in duration and will require you to pay a **premium**, which may be significantly higher than the premium you pay while covered under the plan. Other limitations on your rights to continue coverage may also apply.

For more information on your rights to continue coverage, contact your employer or group sponsor.

Your Grievance and Appeals Rights:

If you have a complaint or are dissatisfied with a denial of coverage for claims under your plan, you may be able to **appeal** or file a **grievance**. For questions about your rights, this notice, or assistance, you can contact: Wellmark at 1-800-524-9242.

Language Access Services:

Para recibir asistencia en español, por favor comuníquense al servicio de cliente, al número que aparence en su tarjeta de identificación.

To see examples of how this plan might cover costs for a sample medical situation, see the next page.

About these Coverage Examples:

These examples show how this plan might cover medical care in given situations. Use these examples to see, in general, how much financial protection a sample patient might get if they are covered under different plans.

This is not a cost estimator.

Don't use these examples to estimate your actual costs under this plan. The actual care you receive will be different from these examples, and the cost of that care also will be different.

See the next page for important information about these examples.

Having a baby
(normal delivery)

- **Amount owed to providers:** $7,540
- **Plan pays** $6,530
- **Patient pays** $1,010

Sample care costs:

Hospital charges (mother)	$2,700
Routine obstetric care	$2,100
Hospital charges (baby)	$900
Anesthesia	$900
Laboratory tests	$500
Prescriptions	$200
Radiology	$200
Vaccines, other preventive	$40
Total	**$7,540**

Patient pays:

Deductibles	$250
Copays	$110
Coinsurance	$500
Limits or exclusions	$150
Total	**$1,010**

Managing type 2 diabetes
(routine maintenance of a well-controlled condition)

- **Amount owed to providers:** $5,400
- **Plan pays** $3,850
- **Patient pays** $1,550

Sample care costs:

Prescriptions	$2,900
Medical Equipment and Supplies	$1,300
Office Visits and Procedures	$700
Education	$300
Laboratory tests	$100
Vaccines, other preventive	$100
Total	**$5,400**

Patient pays:

Deductibles	$20
Copays	$950
Coinsurance	$260
Limits or exclusions	$320
Total	**$1,550**

Questions and answers about the Coverage Examples:

What are some of the assumptions behind the Coverage Examples?

- Costs don't include **premiums**.
- Sample care costs are based on national averages supplied by the U.S. Department of Health and Human Services, and aren't specific to a particular geographic area or health plan.
- The patient's condition was not an excluded or preexisting condition.
- All services and treatments started and ended in the same coverage period.
- There are no other medical expenses for any member covered under this plan.
- Out-of-pocket expenses are based only on treating the condition in the example.
- The patient received all care from in-network **providers**. If the patient had received care from out-of-network **providers**, costs would have been higher.

What does a Coverage Example show?

For each treatment situation, the Coverage Example helps you see how **deductibles**, **copayments**, and **coinsurance** can add up. It also helps you see what expenses might be left up to you to pay because the service or treatment isn't covered or payment is limited.

Does the Coverage Example predict my own care needs?

✗ No. Treatments shown are just examples. The care you would receive for this condition could be different based on your doctor's advice, your age, how serious your condition is, and many other factors.

Does the Coverage Example predict my future expenses?

✗ No. Coverage Examples are **not** cost estimators. You can't use the examples to estimate costs for an actual condition. They are for comparative purposes only. Your own costs will be different depending on the care you receive, the prices your **providers** charge, and the reimbursement your health plan allows.

Can I use Coverage Examples to compare plans?

✓ Yes. When you look at the Summary of Benefits and Coverage for other plans, you'll find the same Coverage Examples. When you compare plans, check the "Patient Pays" box in each example. The smaller that number, the more coverage the plan provides.

Are there other costs I should consider when comparing plans?

✓ Yes. An important cost is the **premium** you pay. Generally, the lower your **premium**, the more you'll pay in out-of-pocket costs, such as **copayments**, **deductibles**, and **coinsurance**. You should also consider contributions to accounts such as health savings accounts (HSAs), flexible spending arrangements (FSAs) or health reimbursement accounts (HRAs) that help you pay out-of-pocket expenses.

This contains only a partial description of the benefits, limitations, exclusions and other provisions of the health care plan. It is not a contract or policy. It is a general overview only. It does not provide all the details of coverage, including benefits, exclusions, and policy limitations. In the event there are discrepancies between this document and the Coverage Manual, Certificate, or Policy, the terms and conditions of the Coverage Manual, Certificate, or Policy will govern.

Wellmark Blue Cross and Blue Shield of Iowa is an Independent Licensee of the Blue Cross and Blue Shield Association.

Questions: Call 1-800-524-9242 or visit us at www.wellmark.com. If you aren't clear about any of the **bolded** terms used in this form, see the Glossary. You can view the Glossary at www.cciio.cms.gov or call 1-800-524-9242 to request a copy.

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