



BENEFITING TOGETHER
COOPERATIVE HEALTHCARE PLAN

USER GUIDE 2023
Iowa-only & Nationwide Plans

A | B | C

ASSOCIATED BENEFITS
CORPORATION

COOPS AND ABC: BENEFITING TOGETHER

There's just something about life in the rural Midwest. Families grow up shoulder to shoulder. Friends connect at the corner store over coffee and conversation. (And when they can't, a farmer wave on a dirt road works nicely.) Businesses keep talent local, strengthening communities for generations to come.

We're not just better together – we're benefiting together.

Your coop's employee health benefits from Associated Benefits Corporation (ABC) work much the same way: By coming together, we all help each other save. With ABC's Cooperative Healthcare Plan, you get quality health and pharmacy insurance from a premier vendor. In turn, coops of all sizes get to participate. We all get affordable coverage, because we all share in the financial responsibility together.

There are two important things to know about your coverage.

1. **ABC is not-for-profit.** We're here to serve rural communities and businesses by delivering quality benefits that work for you. What we're not looking to do? Turn a profit.
2. **The plan is self-funded.** Just like a coop, each one of us pays in, and each one of us plays an important role in keeping costs down. When we all work together, we help keep premiums affordable for everyone.

Read this guide carefully, then **use the tips and tools described to make money-saving health care decisions.** You'll save on medical bills, and the plan will save on overall expenses, which can lead to savings for all of us.

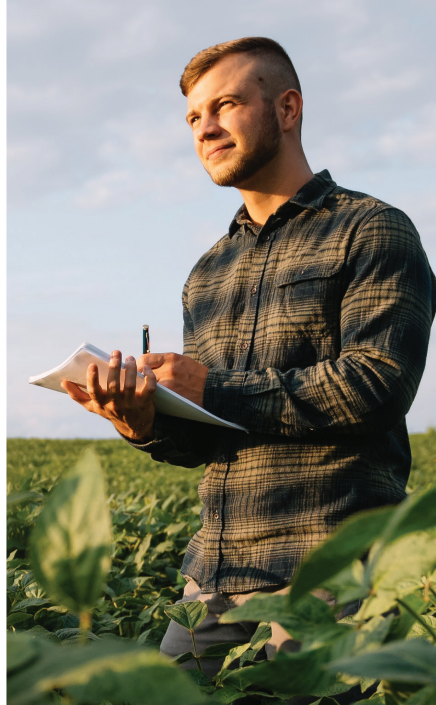
We're all in this together – so let's work to use our coverage wisely so our people, our plan and our pocketbooks can all benefit together.

Sincerely,
The Associated Benefits Corporation Team

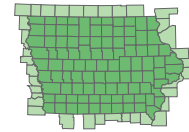
PS – If you ever have questions about your benefits, ABC is here to help. Call us at 800-747-4370.

YOUR MEDICAL BENEFITS

ADMINISTERED BY WELLMARK® BLUE CROSS® AND BLUE SHIELD®

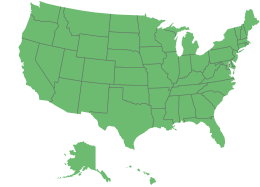


With the Cooperative Healthcare Plan, you get robust coverage that keeps you and your family protected and secure. You get broad access to doctors in state or across the nation so you can choose the providers that are right for you. And, you get tools to help you get the right care at the right cost.



IOWA-ONLY PLANS

Blue Access® Network



NATIONWIDE PLANS

Alliance Select® Network

Care is covered in Iowa and in some surrounding counties only.	Care is covered in Iowa and across the U.S.
Out-of-network care is not covered. If you go out of network, you'll pay the full cost for care.	Out-of-network care is covered. However, you'll pay less when you stay in network.
If you are traveling in an area outside of the network, emergency care is covered, as are virtual visits with Doctor On Demand®.	Your coverage follows you when you travel so you can access doctors and hospitals across the country — and even around the world. For more information, call 1-800-810-BLUE (2583).
Chiropractic care is covered, but coverage is more limited than on the nationwide plans.	Chiropractic care is covered.
You can see any in-network provider you like without a referral.	You can see any provider you like without a referral.

TO SEARCH FOR IN-NETWORK DOCTORS & FACILITIES NEAR YOU, VISIT WELLMARK.COM/FINDER.

WELLMARK ID CARD



After you enroll in benefits for the first time, you'll receive a mailing that contains two Wellmark ID cards. The ID cards will only list the name of the coop employee, but can be used by all family members on the plan. Keep your ID with you at all times; you'll need it when you visit your doctor's office and pharmacy.

NOTE: Phone numbers and coverage information shown on the sample ID at right may vary from the information on your card.



The **front** of your ID contains information about you and your coverage.

- 1 The name of your health plan network appears in the upper-right-hand corner.
- 2 Every Wellmark member has an ID number. It starts with a three-letter prefix that identifies your plan. The numbers and letters that follow make up your personal identification number.
- 3 Members with a nationwide plan will see a suitcase icon with the letters "PPO" on the bottom-right corner of your card. It identifies you as a BlueCard PPO member, meaning you can receive covered care across the country and around the world. Members on an Iowa-only plan will see a suitcase icon without letters.

FRONT: IOWA-ONLY PLANS

	BlueCross® BlueShield®	WellmarkBlue HMO™	1
Your Name Here XQH123AD4567			2
36891	OV COPAY PCP \$25; NON PCP \$50		
RxBIN RXPON RXGRP PLAN CODE	004336 ADV RX1021 640/140		
			


FRONT: NATIONWIDE PLANS

	BlueCross® BlueShield®	AllianceSelect™	1
Your Name Here XQH123AD4567			2
RxBIN RxGrp	005947 WELLRX		
Plan Code	640/140		
			3


The **back** of your ID includes important phone numbers.

- 4 **Wellmark customer service:** Call when you have questions about your coverage.
- 5 **Prior authorization/precertification:** Precertification is required for hospital or inpatient admissions.
- 6 **BeWell 24/7SM:** Call day or night to get answers to health care questions. Ask about symptoms, medication side effects, finding the right place for care and more.
- 7 **BlueCard provider finder:** Call when you are traveling out of state and need to find an in-network doctor or hospital.

BACK: IOWA-ONLY PLANS

	BlueCross® BlueShield®	www.wellmark.com	
Members: See your benefits document for covered services. Possession of this card does not guarantee eligibility for benefits.		Customer Service: 1-800-355-2031	4
Hospitals or physicians: File claims with your local Blue Cross and Blue Shield Plan.		Precertification: 1-800-558-4409	5
Wellmark Health Plan of Iowa, Inc., an independent licensee of the Blue Cross and Blue Shield Association, provides administrative claims payment services only and does not assume any financial risk or obligation with respect to claims.		BeWell 24/7 SM : 844-84-BEWELL (239355)	6
		Pharmacist Helpline: 1-800-600-8065	
		There are no out-of-network benefits (except in case of medical emergency).	
CVS/caremark™		Pharmacy Benefits Manager	

BACK: NATIONWIDE PLANS

	BlueCross® BlueShield®	www.wellmark.com	
Members: See your benefits document for covered services. Possession of this card does not guarantee eligibility for benefits.		Customer Service: 1-800-524-9242	4
Hospitals or physicians: File claims with your local Blue Cross and Blue Shield Plan.		Precertification: 1-800-558-4409	5
Wellmark Blue Cross and Blue Shield of Iowa, an independent licensee of the Blue Cross and Blue Shield Association, provides administrative claims payment services only and does not assume any financial risk or obligation with respect to claims.		BeWell 24/7 SM : 844-84-BEWELL (239355)	6
		Pharmacist Helpline: 1-800-600-8065	
		To locate PPO provider, access BlueCard Web site at www.bcbs.com.	7
CVS/caremark™		Pharmacy Benefits Manager	

LOST ID? NO PROBLEM.

With myWellmark®, your secure member portal, it's easy to access your ID, even if you don't have your card on hand. Visit [myWellmark.com](https://mywellmark.com) to log in or register.

WHEN YOU'RE READY FOR CARE

GET THE MOST FROM YOUR HEALTH BENEFITS

Here are some simple things you can do to save money when using your plan.



Stay in network. Members with an low-only plan do not have out-of-network coverage; you'll pay the full cost if you go out of network for care.

Members with a nationwide plan can go to any doctor or hospital you choose, but you'll save money when you stay in network.

To find doctors and facilities in your network, visit [Wellmark.com/finder](https://www.wellmark.com/finder).



Have a personal doctor. Your personal doctor manages your health and helps you stop chronic conditions before they start. They can also coordinate care if you need a specialist's support.



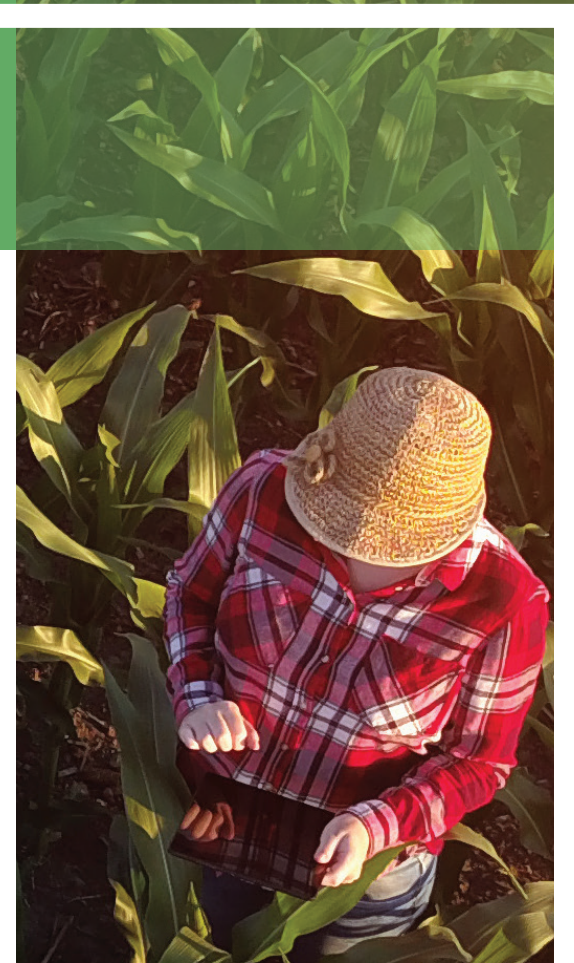
Schedule your annual preventive visit. Preventive care is 100% covered by your plan. That means you and your family can get preventive exams, screenings and vaccinations, all at no additional cost to you. To view a full list of what's covered, visit cutt.ly/preventive-services.



Use virtual visits. Your benefits cover video visits with Doctor On Demand®. For common illnesses, injuries and mental health concerns, Doctor On Demand is a fast, affordable way to get convenient care anywhere, 24/7. Learn more on page 9.



Go to the ER for emergencies only. ERs are meant to treat patients whose lives are in danger, like those showing symptoms of a stroke or heart attack. If your condition isn't threatening to life or limb, you'll save money by choosing urgent care, a virtual visit or your personal doctor.



YOUR PRESCRIPTION DRUG PLAN

BLUE RX COMPLETESM

Your prescription drug plan is called **Blue Rx Complete** and it's based around a formulary – a list of approved medications. Understanding how the formulary works could help you save money.

- Your plan helps keep costs down by covering only the medications that are on the formulary.
- The formulary helps guide you, your doctor and your pharmacist to the lowest-cost drug options that effectively treat your condition.
- If you use a drug that's not on the formulary, it won't be covered, and you'll pay the full cost.

LEVELS OF COVERAGE

With Blue Rx Complete, you have different levels of coverage called “tiers.” Your drug's tier determines how much you'll pay at the pharmacy. The lower the tier, the more affordable your prescription.

Blue Rx Complete covers drugs on Tiers 1 through 4, including specialty drugs. When you get a new prescription, visit cutt.ly/BlueRxComplete to look up drug tiers and requirements. If your drug is on a higher tier, ask your doctor or pharmacist if a lower-cost option may be appropriate.

DRUG TIERS & COSTS

- P PREVENTIVE** | No cost
Drugs that prevent illness.
- 1 TIER 1** | \$
The most affordable drugs, including most generics and select name-brand drugs.
- 2 TIER 2** | \$\$
Preferred drugs proven to be effective and favorably priced compared to others that treat the same condition.
- 3 TIER 3** | \$\$\$
Non-preferred drugs that have not been found to be any more effective than available generics or preferred brands.
- 4 TIER 4** | \$\$\$\$
Limited-value drugs, including combination products, lifestyle drugs or drugs with more cost-effective options available on lower tiers.
- S SPECIALTY DRUGS** | \$\$\$\$
High-cost medications that treat complex conditions and require special handling. *If you take a specialty drug, you must fill your prescription with CVS Specialty® Pharmacies. Learn more at CVSSpecialty.com.*
- SBG SPECIALTY BIOSIMILARS** | \$\$\$\$
Near-exact copies of biologics (medications made from living organisms, including gene, antibody and protein therapies) made by competing companies once the original patent expires.
- NF NON-FORMULARY** | \$\$\$\$\$
If your drug is listed as non-formulary, it's not covered, and you have two options: Work with your doctor to switch to a similar drug that is covered, or pay the full cost for the medication.



GET THE MOST FROM YOUR PHARMACY BENEFITS

Your pharmacy benefits are designed to help control the rising costs of prescription drugs – but there's also a lot you can do to save money.



Ask for generics. Generic drugs provide the same treatment, but they cost much less. If you choose a brand-name drug when a generic is available, you may be required to pay your cost share plus the difference between medications.



Go to an in-network pharmacy. Use the CVS Caremark™ app to find in-network pharmacies near you and to learn what you'll pay for your prescription before you arrive. See page 9 for details.



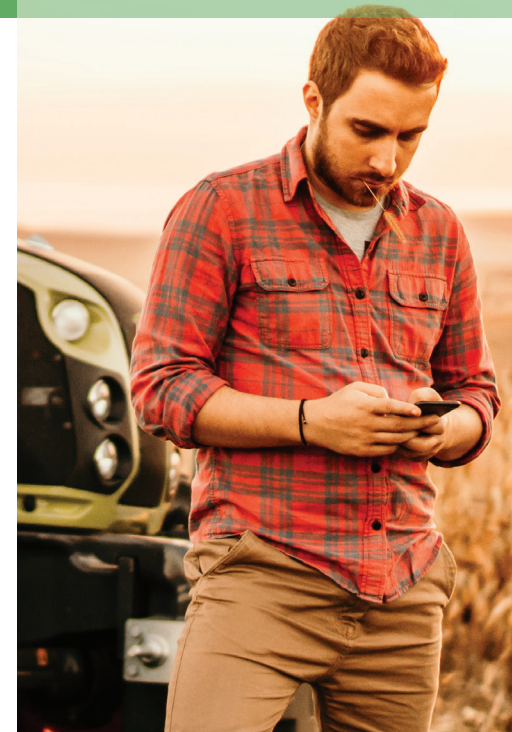
Always show your ID card. When you show your Wellmark ID to your pharmacist, you give them all the information they need to find your member discounts and file claims on your behalf.



Take advantage of mail-order pharmacy services. If you take a medication for an ongoing medical condition, you can choose to have your medicine sent to your home through CVS Caremark's mail order pharmacy program. To register:

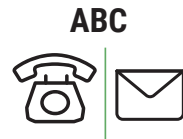
- ▶ Have your information ready, including your Wellmark ID card, the name of your medication, the prescribing doctor's name and phone number and your home mailing address.
- ▶ Go to [Caremark.com](https://www.caremark.com), select *Manage Your Prescriptions* and then *Start Rx Delivery By Mail*. Or, call 855-383-9422 and let the representative know you'd like to fill a prescription by mail.

New orders take 10 to 14 business days to process, so be sure to have a two-week supply of your medication on hand.



USE YOUR TOOLS & RESOURCES

Take advantage of all the resources that can help you manage your health and benefits, including:



ABC CUSTOMER SERVICE

ABC's kind and courteous customer service team is ready to answer your benefit questions. Call 800-747-4370, or email anytime at corp@associatedbenefits.com.

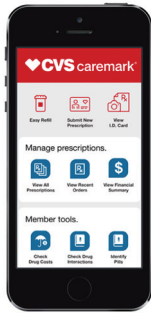


myWELLMARK

With myWellmark and the myWellmark mobile app, you get easy access to all your health benefits information. You can:

- **Monitor spending:** One touch shows you how close you are to meeting your deductible and out-of-pocket maximum.
- **Find in-network care:** Search by doctor name, doctor specialty, facility name, facility type or procedure cost.
- **Access your digital ID card:** Makes checking in at the doctor's office quick and easy.
- **Order a replacement card:** Request a new card be sent directly to your home.
- **Review your coverage:** See how much your plan will pick up for services.
- **Generate spending reports:** Review what you and your family have spent on care. (Great for planning how much money to set aside in your FSA or HSA.)

Register or log in at myWellmark.com.



CVS caremark

CVS CAREMARK MEMBER PORTAL & APP

With the CVS Caremark member portal and app, you can access savings and manage pharmacy benefits anytime, anywhere.

- **Know your coverage and costs:** See if a medication is covered, find lowest-cost drug alternatives, and compare the cost of filling your prescription by mail.
- **Fill or refill prescriptions:** Use the app to take a photo of the front and back of your new paper prescription, or scan the barcode on your existing Rx label to place a refill order.
- **Find a pharmacy:** Locate in-network retail pharmacies near you.
- **Manage your profile:** Set your notifications, update shipping and billing, and more.
- **Get money-saving alerts:** The portal's Savings Advisor tool automatically emails you when opportunities to save on your prescriptions become available.

Register and link to the free mobile app at Caremark.com/mobile.



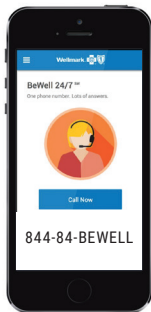
dr. on demand

DOCTOR ON DEMAND

With Doctor On Demand, you can get treatment and prescriptions anytime, anywhere with just a Wi-fi signal and a smartphone, tablet or computer. Care from Doctor On Demand is ...

- **Versatile:** Get care for common illnesses, injuries and mental health concerns.
- **Convenient:** No scheduling medical visits, and no traveling to appointments.
- **Affordable:** Costs much less than a trip to the ER.
- **Easy:** At the touch of a button, get care for the whole family. (Kids and babies, too!)

To learn more and register, visit DoctorOnDemand.com.



BeWell 24/7

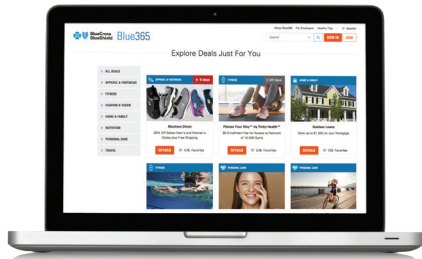
BeWell 24/7SM

BeWell 24/7 is a free phone service staffed by experts who can answer questions about your health and the health care system. They'll connect you with a nurse to discuss your symptoms, help you find a doctor and, if needed, direct you to emergency care.

Call any time, day or night: 844-84-BEWELL

FREE PERKS

Cooperative Healthcare Plan members give so much to their companies and their communities. So you deserve to get more, too – and take advantage of all the free perks and programs that come with your Wellmark health benefits.



BLUE365®

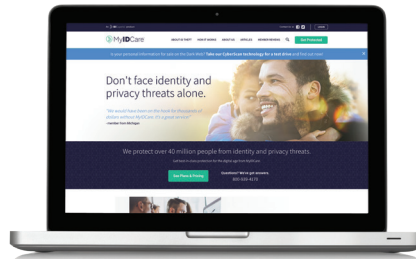
Exclusive deals on health stuff

With Blue365, you get exclusive deals and discounts on your favorite health and wellness brands. It's free, and you can start saving right away on:

- Running shoes
- Fitness trackers
- Glasses
- Hearing aids
- Meditation classes
- Meal kits
- Gym memberships
- And more!

Ready to get started?

Go to [Wellmark.com/Blue365](https://www.wellmark.com/blue365) to register.



IDX IDENTITY®

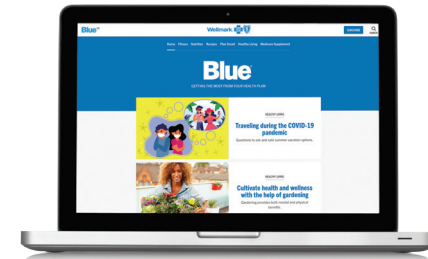
Identity theft protection

Today, so much of our lives are lived online: working, shopping, even connecting with the people we love. Unfortunately, identity thieves take advantage of this. They access your personal information, steal your money and ruin your good name. But with IDX Identity, you and your family members have FREE expert protection from malicious online activity. You can:

- Monitor your credit record
- Keep track of your online activity 24 hours a day, seven days a week
- Have access to complete identity recovery if fraudulent activity is found

Ready to get started?

Register or log in to myWellmark® your secure member portal, at [myWellmark.com](https://mywellmark.com). Then, use the enrollment code 4170999624 to sign up.



BLUESM MAGAZINE

Delicious recipes, fun wellness tips and more!

With Wellmark's award winning Blue Magazine, you'll find all kinds of advice, tips and tricks on staying healthy and living your best life. Your subscription is FREE, and articles and topics include:

- Seasonal recipes
- Fitness
- Goal setting
- Financial wellness
- Volunteering
- Skin care
- Gardening
- Healthy kids and grandkids
- Caring for your mental health
- And more!

Ready to get started?

Go to [Wellmark.com/blue](https://www.wellmark.com/blue) to register.

FAQs

Here are answers to some of the most common health plan questions and where you can go for additional information.

- ▶ **“How do I find in-network doctors and hospitals? Can I look up my doctor to see if they are in-network?”** You can use the Provider Finder search tool at [Wellmark.com/finder](https://www.wellmark.com/finder). (Be sure to have your Wellmark ID handy.) Or, you can log in to myWellmark, your secure member portal, to run an even more detailed search specific to your benefits. Learn more about myWellmark on page 8.
- ▶ **“How close am I to reaching my deductible and out-of-pocket maximum?”** You can easily monitor your health care spending with the user-friendly dashboards in myWellmark and the myWellmark mobile app. Learn more about myWellmark on page 8.
- ▶ **“What do I do if I lose my ID card?”** You can access a digital ID card or order a replacement in myWellmark. Learn more about myWellmark on page 8.
- ▶ **“What services apply towards my deductible and out-of-pocket maximum? What is my copay and coinsurance?”** You can look up costs for common services in your 2023 Plan Comparison Guide. (Ask your benefits administrator for a copy.) Or, you can use myWellmark to see how much your plan will cover. Learn more about myWellmark on page 8.
- ▶ **“Is my prescription medication covered?”** There are a few places you can learn about pharmacy coverage and costs. First, read pages 6 and 7 in this guide. Then visit cutt.ly/BlueRxComplete to look up your drug’s tier and maybe even find lower-cost alternatives. You can also use the CVS Caremark member portal to see what you’ll pay for your medication at your preferred pharmacy. Learn more about the portal on page 9.
- ▶ **“I have another question about my pharmacy coverage. Who do I call?”** For general questions, call ABC’s customer service line at 800-747-4370. You can also use the CVS Caremark member portal to access useful tools and get answers to common pharmacy questions. Learn more about the portal on page 9.
- ▶ **“I received an Explanation of Benefits. Can you help me understand it?”** Your Explanation of Benefits (EOB) is a recap of how your health plan has paid for care you’ve received. It’s important to know your EOB is not a bill. To see a simple diagram explaining your EOB, visit cutt.ly/EOB.

GOT A QUESTION?

Call ABC Customer Service:

800-747-4370

*Doctor On Demand physicians do not prescribe Scheduled I-IV DEA Controlled Substances and may elect not to treat or prescribe other medications based on what is clinically appropriate. During times of high overnight call volume, patients may be directed to make an appointment with a Doctor On Demand physician for the following morning.

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