

HEALTH PLAN OPTIONS

2025 PLAN PROVISIONS

Iowa Traditional, Iowa HDHP, Traditional PPO, & PPO HDHP Plans



ASSOCIATED
BENEFITS
CORPORATION

CENTRAL VALLEY AG

GET READY TO ENROLL

Your benefits enrollment is just around the corner, so now is the time to think about which health plan is right for you. Not sure? ABC is here to help. Use the information in this guide to understand and compare your health benefit options, and to select coverage that's a good fit for you and your family.

YOUR ENROLLMENT CHECKLIST

REVIEW ALL ENROLLMENT MATERIALS

Before selecting your benefits, read any information you receive from your employer. Call ABC at 800-747-4370 if you have questions.

SIT DOWN WITH YOUR FAMILY

It's important to talk about your options and make benefit decisions together.

GO OVER WHO YOU WILL BE COVERING

Even if you haven't had any major life changes, it's a good idea to confirm who you plan to include in your coverage this year.

THINK ABOUT YOUR HEALTH CARE NEEDS

Do you or any family members have upcoming medical procedures, new health conditions or are you taking new medications? All of these can affect the coverage you may need.

GATHER YOUR INFORMATION

You'll need Social Security numbers, birthdates and other general information for yourself and your family members to complete your enrollment.

ENROLL BY THE DEADLINE

Missing the enrollment deadline means you can't enroll or make changes to your benefits until the end of 2025 unless you have a qualifying event: a major life change like marriage, divorce or the birth of a baby.



GLOSSARY

PREMIUM: The amount of money that's taken from each paycheck to pay for your health insurance coverage.

DEDUCTIBLE: The amount you pay out of pocket for care and prescriptions before your plan begins to pay for benefits.

COINSURANCE: The percentage you pay for care after you've reached your deductible.

COPAY: The amount you pay for certain kinds of care at the time of service.

OUT-OF-POCKET MAXIMUM: The most you have to pay in a plan year. After you spend this amount on deductibles, copays and coinsurance, the plan pays 100% of your health care costs.

CHOOSING A PLAN




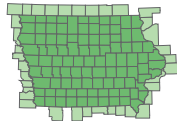
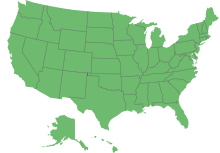
QUESTIONS?

ABC is here to help you make the choice that's right for you. Call our customer service line at 800-747-4370.

While it can be tempting to stick with a plan you know, making an informed choice can help you save money and access the right base. We've boiled down picking the right plan for you into two easy steps.

STEP 1: PICK YOUR NETWORK

In past years, we have offered you plans that provide coverage across the U.S. This year, in addition to nationwide plans, we are also offering health plans on an Iowa network, which will allow you to save money on premiums.

 IOWA PLANS Wellmark Blue POS SM Network	NATIONWIDE PLANS Wellmark Blue PPO SM Network
 <p>Each member enrolled in an Iowa plan must select a primary care provider (PCP)*</p>	
<p>The Iowa plans give members access to 100% of hospitals and 96% of doctors in Iowa.¹</p>	<p>Nationwide coverage with access to more than 2 million unique, in-network providers.²</p>
<p>Out-of-network services are covered. If you go out of network you will pay the highest member out-of-pocket cost.</p>	<p>Out-of-network care is covered. However, you'll pay less when you stay in network.</p>
<p>If you are traveling outside of the state, emergency care is covered, as are virtual visits with Doctor on Demand[®] by Included Health[®].</p>	<p>Your coverage follows you when you travel so you can get care whenever and wherever you need it. Call 1-800-810-BLUE (2583) for more information.</p>
<p>Chiropractic care is covered, but coverage is more limited than on the national network plans.</p>	<p>Chiropractic care is covered.</p>
<p>Premiums are reduced because cost share is lower for in-state care.</p>	<p>Premiums are higher because care is covered nationwide.</p>
<p>You can see any provider you like without a referral. Applicable cost share will apply.</p>	<p>You can see any provider you like without a referral.</p>
<p>BOTTOM LINE If you and your family members get your care in state, an Iowa plan could be the money-saving option for you.</p>	<p>BOTTOM LINE For a higher premium, a nationwide plan gives you ease-of-use plus broad coverage across the country. It's a good option if you regularly get care out of state or from a non-network provider.</p>

To see if your current providers are in network, visit [Wellmark.com/finder](https://www.wellmark.com/finder).

SEE THE NEXT PAGE FOR STEP 2

*Each member enrolled in an **Iowa plan** must select a primary care provider (PCP). If you don't choose a PCP, one will be assigned to you (based on your recent visit history and/or proximity to the home address Wellmark has on file for you). You'll be notified via mail when this auto-assignment occurs.

¹ Source: Consortium Network Compare Findings.

² Provider Data Repository (PDR), 12/23

CHOOSING A PLAN (cont.)

STEP 2: PICK YOUR PLAN TYPE

Now that you've selected between the Iowa and nationwide networks, it's time to decide:

Do you want a traditional plan, or a high-deductible health plan? Understanding the advantages to each can help you pick a plan that aligns with how you prefer to use and save your health care dollars.

TRADITIONAL PLAN	HDHP
<p>You'll pay a higher premium and a lower deductible. You'll see more money taken from your paycheck, but you'll meet your deductible and out-of-pocket maximum faster. This may save you money in the long run if you spend more on care, like if you have a complex or chronic health condition.</p>	<p>You'll pay a lower premium and a higher deductible. Less money is taken from your monthly paycheck, but you'll pay more up front for care. This may be a good money-saving option if you rarely meet your deductible and you don't expect to pay a lot for care this year. It's also a good option if you like to plan ahead to potentially save long-term.</p>
<p>You can take advantage of a flexible spending account, or FSA. With a health care FSA, you can set aside pre-tax money for eligible health and pharmacy expenses. The account is "use it or lose it," as the funds do not roll over from year to year.</p>	<p>You can open a health savings account, or HSA. With an HSA, you get unique triple-tax advantages to help you pay your out-of-pocket costs and save long term. The account rolls over each year and is yours to keep, even if you change jobs or retire.</p>
<p><i>BOTTOM LINE</i> Consider a traditional plan if you are comfortable paying a higher premium because you want the peace of mind of not having to save up for larger out-of-pocket expenses.</p>	<p><i>BOTTOM LINE</i> An HDHP may be a good choice for you if you prefer to research and plan ahead before making a big purchase, if you're good at monitoring your spending, and if you're comfortable paying more up front to potentially save long term.</p>

YOUR PLAN BASICS

TIP To locate in-network providers and facilities near you, visit [Wellmark.com/finder](https://www.wellmark.com/finder).

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	IOWA 1000		IOWA 2500		IOWA HDHP 2000		IOWA HDHP 4150	
	IOWA		IOWA		IOWA		IOWA	
	with wellness participation	without wellness participation	with wellness participation	without wellness participation	with wellness participation	without wellness participation	with wellness participation	without wellness participation
BI-WEEKLY PREMIUM Single Employee + One Family								
ANNUAL DEDUCTIBLE MEDICAL	Single \$1,000 Family \$2,000		Single \$2,500 Family \$5,000		Single \$2,000 Family \$4,000		Single \$4,150 Family \$4,150/\$8,300	
OUT-OF-POCKET MAXIMUM (OPM) MEDICAL AND PHARMACY	Single \$3,000 Family \$6,000 <small>In-network medical and pharmacy OPMs are combined into one amount.</small>		Single \$5,000 Family \$10,000 <small>In-network medical and pharmacy OPMs are combined into one amount.</small>		Single \$4,000 Family \$8,000 <small>In-network medical and pharmacy OPMs are combined into one amount.</small>		Single \$8,050 Family \$8,050/\$16,100 <small>In-network medical and pharmacy OPMs are combined into one amount.</small>	

YOUR PLAN BASICS

TIP To locate in-network providers and facilities near you, visit [Wellmark.com/finder](https://www.wellmark.com/finder).

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	PPO 1000		PPO 2500		PPO HDHP 2000		PPO HDHP 4150	
	NATIONWIDE		NATIONWIDE		NATIONWIDE		NATIONWIDE	
	with wellness participation	without wellness participation	with wellness participation	without wellness participation	with wellness participation	without wellness participation	with wellness participation	without wellness participation
BI-WEEKLY PREMIUM Single Employee + One Family								
ANNUAL DEDUCTIBLE MEDICAL	In Network Single \$1,000 Family \$2,000 Out of Network Single \$1,000 Family \$2,000		In Network Single \$2,500 Family \$5,000 Out of Network Single \$2,500 Family \$5,000		In Network Single \$2,000 Family \$4,000 Out of Network Single \$2,000 Family \$4,000		In Network Single \$4,150 Family \$4,150/\$8,300 Out of Network Single \$4,150 Family \$4,150/\$8,300	
OUT-OF-POCKET MAXIMUM (OPM) MEDICAL AND PHARMACY	In Network Single \$3,000 Family \$6,000 Out of Network Single \$3,000 Family \$6,000 In-network medical and pharmacy OPMs are combined into one amount.		In Network Single \$5,000 Family \$10,000 Out of Network Single \$5,000 Family \$10,000 In-network medical and pharmacy OPMs are combined into one amount.		In Network Single \$4,000 Family \$8,000 Out of Network Single \$4,000 Family \$8,000 In-network medical and pharmacy OPMs are combined into one amount.		In Network Single \$8,050 Family \$8,050/\$16,100 Out of Network Single \$8,050 Family \$8,050/\$16,100 In-network medical and pharmacy OPMs are combined into one amount.	

YOUR MEDICAL COSTS

	 ALL IOWA TRADITIONAL PLANS	ALL NATIONWIDE TRADITIONAL PPO PLANS	ALL HDHPs
	IN NETWORK	IN NETWORK	IN NETWORK
PREVENTIVE CARE Routine and diagnostic care including: annual physical, annual OB/GYN exam, pap smear, well-child care up to age 7, immunizations, mammogram, breast imaging ultrasound, sigmoidoscopy, colonoscopy and PSA tests.	No charge	No charge	No charge
PRIMARY CARE OFFICE VISIT	Exam: \$25 copay and 20% coinsurance Other services: 20% coinsurance	Exam: \$25 copay and 20% coinsurance Other services: 20% coinsurance	Deductible then 20% coinsurance
SPECIALIST OFFICE VISIT	Exam: \$25 copay and 20% coinsurance Other services: 20% coinsurance	Exam: \$25 copay and 20% coinsurance Other services: 20% coinsurance	Deductible then 20% coinsurance
MENTAL HEALTH OFFICE VISIT	No charge	No charge	Deductible then 20% coinsurance
SUBSTANCE ABUSE OFFICE VISIT	No charge	No charge	Deductible then 20% coinsurance
CHIROPRACTIC CARE	Exam: \$25 copay and 20% coinsurance Other services: 20% coinsurance	Exam: \$25 copay and 20% coinsurance Other services: 20% coinsurance	Deductible then 20% coinsurance
DOCTOR ON DEMAND®	MEDICAL VISIT: \$25 copay MENTAL HEALTH VISIT: No charge	MEDICAL VISIT: \$25 copay MENTAL HEALTH VISIT: No charge	MEDICAL VISIT: Deductible then 20% coinsurance MENTAL HEALTH VISIT: Deductible then 20% coinsurance
URGENT CARE	Exam: \$25 copay and 20% coinsurance Other services: 20% coinsurance Mental health and substance abuse visits: No cost	Exam: \$25 copay and 20% coinsurance Other services: 20% coinsurance Mental health and substance abuse visits: No cost	Deductible then 20% coinsurance
EMERGENCY ROOM Out-of-network services may be balance billed.	\$100 copay and 20% coinsurance	\$100 copay and 20% coinsurance	Deductible then 20% coinsurance
EMERGENCY MEDICAL TRANSPORTATION Out-of-network services may be balance billed.	Deductible then 20% coinsurance	Deductible then 20% coinsurance	Deductible then 20% coinsurance
LAB TESTS AND IMAGING	20% coinsurance; no deductible if services are performed through an in-network doctor's office	20% coinsurance; no deductible if services are performed through an in-network doctor's office	Deductible then 20% coinsurance

PLEASE NOTE: This chart shows costs for in-network care only. Out-of-network care is covered on all plans subject to deductible and 30% coinsurance. For out-of-network costs, contact ABC's customer service line at 800-747-4370.

YOUR MEDICAL COSTS, CONTINUED

		NEW ALL IOWA TRADITIONAL PLANS	ALL NATIONWIDE TRADITIONAL PPO PLANS	ALL HDHPs
		IN NETWORK	IN NETWORK	IN NETWORK
OUTPATIENT PROCEDURES	Physician fee:	Deductible then 20% coinsurance	Deductible then 20% coinsurance	Deductible then 20% coinsurance
	Facility fee:	Deductible then 20% coinsurance	Deductible then 20% coinsurance	Deductible then 20% coinsurance
INPATIENT HOSPITAL STAY	Physician fee:	Deductible then 20% coinsurance	Deductible then 20% coinsurance	Deductible then 20% coinsurance
	Facility fee:	Deductible then 20% coinsurance	Deductible then 20% coinsurance	Deductible then 20% coinsurance
MATERNITY CARE	Physician fee:	No charge	Deductible then 20% coinsurance	Deductible then 20% coinsurance
	Facility fee:	Deductible then 20% coinsurance	Deductible then 20% coinsurance	Deductible then 20% coinsurance
MENTAL HEALTH AND SUBSTANCE ABUSE SERVICES <small>Precertification is required for in-patient care that is out-of-network.</small>	Office visit:	No charge	No charge	Deductible then 20% coinsurance
	Telehealth visit:	No charge	No charge	Deductible then 20% coinsurance
	Outpatient facility services:	Deductible then 20% coinsurance	Deductible then 20% coinsurance	Deductible then 20% coinsurance
	Inpatient care:	Deductible then 20% coinsurance	Deductible then 20% coinsurance	Deductible then 20% coinsurance
OTHER HEALTH SERVICES <small>Including home health care*, rehabilitation and habilitation services, skilled nursing care*, durable medical equipment and hospice care. *Precertification required.</small>		Deductible then 20% coinsurance	Deductible then 20% coinsurance	Deductible then 20% coinsurance

PLEASE NOTE: This chart shows costs for in-network care only. Out-of-network care is covered on all plans subject to deductible and 30% coinsurance. For out-of-network costs, contact ABC's customer service line at 800-747-4370.

YOUR PRESCRIPTION DRUG COVERAGE

BLUE Rx COMPLETESM INCLUDED WITH ALL MEDICAL PLANS

DRUG COSTS

Your drug's tier determines how much you'll pay at the pharmacy. The lower the tier, the more affordable your prescription. To see which tier your medication is on, visit Wellmark.com/BlueRxComplete.

Note that if you fill your prescription at an out-of-network pharmacy, you may be balance billed.

TIER 1: Most affordable drugs Includes most generics and select name-brand drugs.	20% coinsurance*
TIER 2: Preferred drugs Drugs that are proven to be effective and favorably priced compared to other drugs that treat the same condition.	\$10 copay and 25% coinsurance per prescription*
TIER 3: Non-preferred drugs Drugs that have not been found to be any more effective than available generics or preferred brands.	\$10 copay and 30% coinsurance per prescription*
TIER 4: Limited-value drugs Combination products, lifestyle drugs or drugs with more cost-effective options available on lower tiers.	\$10 copay and 30% coinsurance per prescription*

SPECIALTY DRUGS

Specialty drugs are high-cost medications for complex conditions that require special handling. You may only fill prescriptions for specialty drugs with CVS Specialty[®] Pharmacies. Learn more at CVSSpecialty.com.

Preferred specialty drugs	10% coinsurance, maximum of \$150 per prescription*
Non-preferred specialty drugs	10% coinsurance, maximum of \$200 per prescription*

BIOSIMILARS

Biologics are complex medications made from living organisms, including gene, cell, antibody and protein therapies. **Biosimilars** are near-exact copies of biologics made by competing companies once the original patent expires. Biosimilars are more affordable than the original biologic.

Biosimilars/specialty generics	10% coinsurance, maximum of \$100 per prescription*
PrudentRx eligible drugs	30% coinsurance; see page 10

OTHER IMPORTANT INFORMATION

See Wellmark.com/member/prescription-drugs for information about drugs and drug quantities that require prior authorization to be covered by your plan.

*On an HDHP, deductible applies before coinsurance and copays.



YOUR PRESCRIPTION DRUG PLAN (cont.)

SPECIALTY DRUGS

Specialty drugs – high-cost medications that treat complex and chronic conditions – are also covered by your plan. These medications require special handling by highly trained pharmacists, such as preferred vendor **CVS Specialty® Pharmacy**.

When you use a CVS Specialty Pharmacy, you also gain access to a copay card assistance program through PrudentRx. Important considerations regarding this program include the following two key points.

1. Drugs on the PrudentRx list have 30 percent cost share. However, if you participate in the program, drugs on the [Prudent specialty drug list](#) will have \$0 member cost share*.
2. If you opt out of the PrudentRx program or fail to respond to PrudentRx's attempts to contact you, you will be responsible for the 30 percent coinsurance and/or the full cost of the drug.

To learn more about your pharmacy benefits or coverage, call 800-237-2767 (TTY: 711) or visit [CVSpecialty.com](#).

**Participating members with a high-deductible health plan (HDHP) must fully satisfy their deductible before they are eligible for \$0 out-of-pocket cost.*


***Not all specialty prescriptions offer manufacturer assistance. Eligibility for third-party copay assistance program is dependent on the applicable terms and conditions required by that particular program and are subject to change. Copay assistance program may not be used with federal health care programs.*

If you are currently taking one of the eligible specialty drugs, your enrollment begins automatically. You will be sent proactive communication should this occur.

- PrudentRx will work with you and the drug manufacturer to obtain the necessary copay card assistance if it's available. The program will also help manage enrollment and renewals for those copay cards on your behalf.**
- Some manufacturers require you to sign up to obtain copay assistance that they provide for their medications – in that case, you must call PrudentRx to participate in the copay assistance for that medication. PrudentRx will also contact you if you are required to enroll in the copay assistance for any medication that you take.

Not sure if you are taking a specialty drug?

Visit the Blue Rx Complete Formulary at [Wellmark.com/member/prescription-drugs](#) to search for your current medications. Specialty drugs are labeled "S".



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Doctor On Demand by Included Health[®] is a separate company providing an online telehealth solution for Wellmark members. Doctor On Demand[®] is a registered mark of Included Health, Inc.

CVS Specialty[®] is a trademark of CVS Pharmacy, Inc.

PrudentRx is an independent company providing specialty copay benefits to Wellmark Blue Cross and Blue Shield members.

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