

NEW WELLMARK MEMBER BENEFIT: IDENTITY PROTECTION SERVICES



SAFE, SECURE AND PROTECTED

YOUR WELLMARK HEALTH INSURANCE COVERAGE KEEPS YOU SAFE, SECURE AND PROTECTED FROM MORE THAN THE COST OF HEALTH CARE. Just by being a member, you and your dependents have exclusive access to identity protection services called MyIDCare™. It's just another way you get more as a Wellmark member.

Priceless peace of mind

Join thousands of people around the country who have already chosen MyIDCare, a service provided by nationally recognized identity protection provider, ID Experts®.

With MyIDCare, 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.

STEPS TO ENROLL 

Enroll in identity protection services today!


Register or sign in to myWellmark at Wellmark.com to get started.

STEP 1



Select "enroll or log in today" in the Identity Protection section of myWellmark.



STEP 2



4170999624

Enter the MyIDCare Member Enrollment Code: 4170999624.

STEP 3



Group ID **Wellmark ID**

Fill out the Group ID and Wellmark ID numbers, both found on your Wellmark ID card. Click "continue" and follow the directions to complete your enrollment.

STEP 4



Enter your personal information and create a username and password.

STEP 5



To activate credit monitoring, enter your birth date and Social Security number.

Rather enroll over the phone?

JUST CALL 866-486-4812 and make sure you have your Wellmark ID number and Member Enrollment Code handy.



Identity protection services aren't the only ways you get more for being a Wellmark member.

As part of your health plan, you also have access to products and services like:



myWellmark — your one-stop-shop for tools and resources to help you get the most out of your health care benefits.



BeWell 24/7SM — get connected with a real person who can help you with a variety of health-related concerns. Just call **1-844-84-BEWELL (239355)**.



Blue365[®] — find exclusive ways to save on top wellness services and products you use every day.



Health Care Cost Estimator — figure out how much it will cost you for a particular procedure or service. Just register or log in to myWellmark at **Wellmark.com**.



Wellmark Blue Cross and Blue Shield is an Independent Licensees of the Blue Cross and Blue Shield Association. Blue365[®] is a discount program available to members who have medical coverage with Wellmark. This is not insurance.

Understand
your benefits.

EDUCATION
MATTERS



ER OR URGENT CARE? HOW TO CHOOSE

USE THIS GUIDE TO HELP YOU GET THE RIGHT CARE AT THE RIGHT TIME. Millions of Americans use emergency rooms (ER) for routine medical care. They face long waits for services they could receive more quickly in a doctor's office or urgent care center.



PHYSICIAN'S OFFICE

or call Personal Health Assistant 24/7
at 800-724-9122

Injuries or illness that are non-life threatening, and can wait for a physician's office visit:

- › Earaches
- › Sore throats
- › Fevers that respond to fever-reducing medications
- › Ankle sprains and other strains of muscles and joints
- › Coughs and colds
- › Abdominal pain or other symptoms that resemble an illness that is "going around"



URGENT CARE CENTER

Injuries or illnesses that are non-life threatening, but can't wait for a physician's office visit:

- › Sprains, minor cuts and burns, minor broken bones, or minor eye injuries.
- › Earaches, sore throats, minor headaches, low-grade fevers and limited rashes.

For a list of available centers, use the Find a Doctor or Hospital tool on Wellmark.com, in myWellmark, or the Wellmark mobile app.




EMERGENCY ROOM

or call 911

If you have one or more of these symptoms, immediately go to the ER or call 911:

- › Chest pain lasting two minutes or more
- › Uncontrolled bleeding
- › Sudden or severe pain
- › Coughing or vomiting blood
- › Difficulty breathing; shortness of breath
- › Sudden dizziness, weakness or change in vision
- › Severe or persistent vomiting or diarrhea
- › Change in mental status (for example, confusion)

LEARN MORE 

COST COMPARISON

Average treatment cost = **\$118** in a **physician's office** vs. **\$667** in an **emergency room**

Receiving ER treatments for non-emergency medical conditions is a major contributor to the rising cost of health care



Need help? No problem!

Wellmark has tools and resources to help you navigate the health care system and get the most out of your health care benefits.

GO ONLINE TO MYWELLMARK AT WELLMARK.COM AND CHOOSE:

- › **My Benefits** to understand which services are covered under your plan.
- › **Find a Doctor or Hospital** to help save money by going to an in-network provider.
- › **Patient Review of Providers** to share your experience with your provider, as well as review feedback from other patients.



Personal Health Assistant 24/7
800-724-9122

Rather give us a call?

Dial **800-724-9122** to connect to **Personal Health Assistant 24/7**. Speak with a nurse who can:

- › Help you prepare questions before and after appointments and procedures, so you can make informed decisions with your providers.
- › Educate you about your health situation or medical condition, explaining symptoms, tests, treatment options and condition management.



Haven't registered for myWellmark yet?

It takes just five minutes!

myWellmark is your one-stop source for doctor, pharmacy and benefit tools. Go to **myWellmark at Wellmark.com** today to register or simply scan this code with your smartphone. It will give you the options to register or log in to mobile myWellmark or to download the Wellmark mobile app.



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Understand
your benefits.

**EDUCATION
MATTERS**

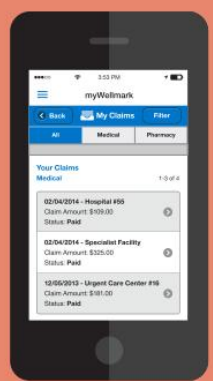


GO MOBILE

Manage your health plan using the Wellmark app

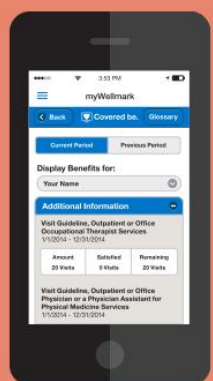
UNDERSTANDING YOUR HEALTH CARE BENEFITS HAS NEVER BEEN EASIER OR MORE CONVENIENT.
The Wellmark app gives you mobile access to your favorite myWellmark tools on your smartphone.

MANAGE YOUR HEALTH PLAN ON THE GO WITH THESE HELPFUL TOOLS:



MY CLAIMS
Check the status of your claims.

MY FLEX
See both medical and dependent flex spending balances.¹



MY BENEFITS
View your benefit information, such as copayments, deductibles and out-of-pocket maximums.



ASK A QUESTION
Ask Customer Service a question.



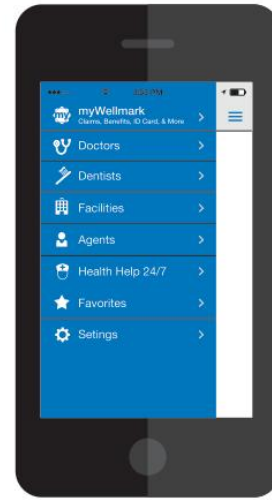
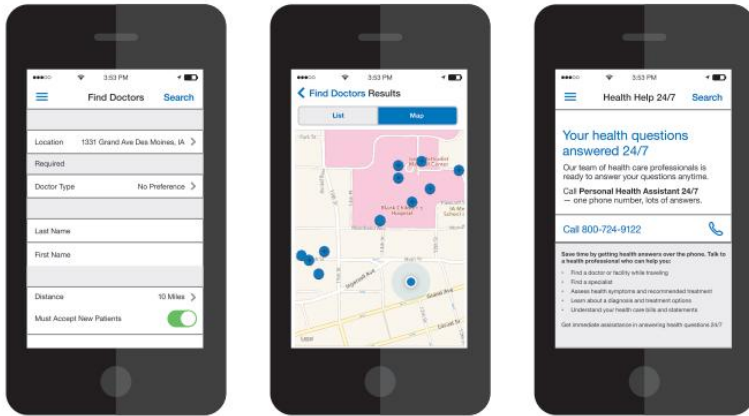
WELLNESS
Research health topics and monitor your progress with health trackers.²



MOBILE ID CARD
View your ID card and email a PDF of it to your provider.

¹This information only displays if you have a flex spending account.
²This information only displays if you have wellness services as part of your plan.

LEARN MORE



Get the care you need, when you need it.

Besides finding important information about your health plan benefits, the Wellmark mobile app can help you get the care you need.



View doctors and hospitals within the Wellmark health plan network.



Share doctor, dentist, or facility information by text or email, or save to favorites for easy access in the future.



Get health answers over the phone with one tap on the phone's screen.



Connect directly to your provider's office or to a health professional.



Find the closest doctor or facility using GPS technology.



View a map or get driving directions to your doctor or hospital.

Register today!

- 1 Download the Wellmark mobile app from any of the app stores, or you can visit Wellmark.com/GoMobile.
- 2 Open the app and select myWellmark.
- 3 Log in using your myWellmark user ID and password. If you are not currently registered for myWellmark, simply create your myWellmark account using your Wellmark member ID, found on your ID card.



Download the free app today at Wellmark.com/GoMobile!

Scan this code with your smartphone to download the Wellmark app.



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IT'S HELP FOR BETTER HEALTH

The myWellmark Health Care Cost Estimator

DON'T LET THE COST OF A PROCEDURE OR SERVICE SURPRISE YOU. Use the myWellmark Health Care Cost Estimator to find the amount you'll have to pay out-of-pocket before you step foot into a doctor's office.

HEALTH CARE COST ESTIMATOR FEATURES



View cost information for in-network providers



Find local facilities with the lowest out-of-pocket costs



See all costs associated with the most common services, such as pre- and post-procedure appointments



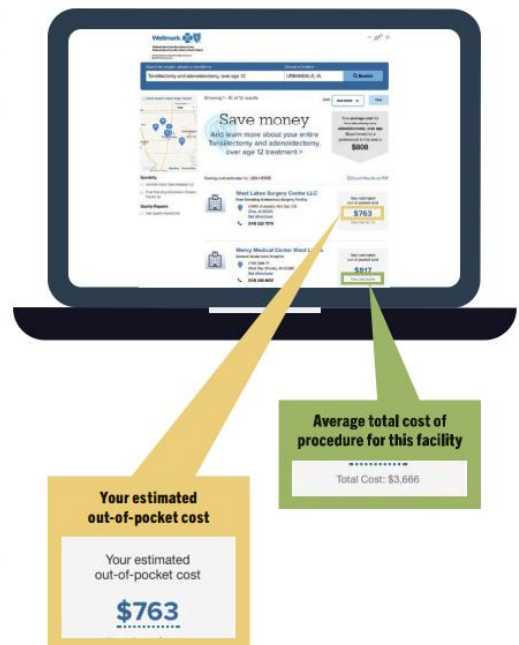
Read patient reviews to help you choose quality physicians and specialists

WHAT IS IT? The Health Care Cost Estimator is a tool in myWellmark where you can search from 1,600 health care services to find estimated out-of-pocket cost information for facilities near you based on your health plan.

WHY USE IT? The Health Care Cost Estimator uses your plan benefits to estimate how much you'll have to pay for the procedure or service. It takes into account any deductibles or out-of-pocket limits to help you get an accurate view of the costs you have to pay.

WHERE IS IT? The Health Care Cost Estimator is located in myWellmark at Wellmark.com and in the myWellmark mobile app. Follow these four easy steps to use the tool:

1. **Log in** to myWellmark at Wellmark.com.
2. Find the Health Care Cost Estimator and select **"Find Costs."**
3. **Search** for a doctor, hospital name, condition or procedure, and then select "Search."
4. See the results based on your search.





THE SUPPORT YOU NEED TO REACH YOUR HEALTH GOALS

Get started now

1. Sign in or register for myWellmark via computer or Wellmark mobile app. Once you're signed in, click the "Visit the Wellness Center" link on your home page.
2. Take your Wellness Assessment to determine your health goals, and how you can reach them.

Powered by
WebMD

This program is confidential, voluntary and offered at no cost to you.

With the Wellmark Wellness Center powered by WebMD®, you'll have the help you need to reach your health goals and live a healthier life.

START GETTING HEALTHIER TODAY WITH:



WELLNESS ASSESSMENT, a short questionnaire that gives you an accurate, confidential and personalized report about the state of your health and the next steps forward.



HEALTH AND MEDICAL NEWS and information to help you make smarter choices.



HEALTH TOPICS provide in-depth assessments and information about specific health conditions.



TRACKERS to help you monitor your progress and reach your goals.



SEARCH FOR INFORMATION on any health topic from A to Z, and get fast results from reliable, up-to-date sources.



SYMPTOM CHECKER, it gives you information to help determine what to do about your symptoms after you answer some questions.

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PHARMACY BENEFITS DESIGNED WITH YOU IN MIND

It's no secret health care costs are rising, and drug costs are a major factor. That's why Wellmark continues to provide you with the most competitive pharmacy benefits.



Not registered for myWellmark?

- › It's easy. Just go to Wellmark.com. myWellmark is your one-stop source for pharmacy and benefit tools. It takes just a few minutes to register!
- › You can also access your benefits on the go by downloading the mobile app. You can download it from the app store, or at Wellmark.com/GoMobile.



Discover ways to save and make smart decisions with mobile and online tools

- › **Check Drug Cost** — Know how much you'll pay before you go to the pharmacy, or search for lower-cost options based on your benefits.
- › **Pharmacy Locator** — Find an in-network pharmacy anywhere, anytime.
- › **Drug Interaction Checker** — Quickly identify possible interactions between your medications.
- › **Pill Identifier** — Enter the imprint, color or shape to verify your pill.



Nationwide pharmacy network

With a nationwide network, you can use your pharmacy that you know and trust.

Your plan has affordable and convenient prescription benefits, many of which are accessible through online tools so they are available when and where you need them.

SAVINGS AND SOLUTIONS JUST FOR YOU.

1. Pharmacy tools to understand drug options, cost, refills and interactions
2. A nationwide network that includes your neighborhood pharmacy
3. Ways to save on your prescriptions with competitive costs and options

LEARN MORE 



3 WAYS TO SAVE ON PRESCRIPTION DRUGS

No matter what prescription plan you're on, you can save time and money by doing these three things:

- 1. Always choose a network pharmacy.** Find participating pharmacies by logging in to myWellmark at Wellmark.com.
- 2. Show your ID card to your pharmacist when you get a prescription filled.** Your network pharmacist will submit your bill for you. Never send in a paper claim form unless the pharmacist tells you to do so.
- 3. Choose generics whenever possible.** Ask your doctor whether the drug he or she is prescribing for you is generic. If it isn't, ask whether a generic equivalent drug is available.

myWellmark — your one-stop source for pharmacy tools.



Find savings and opportunities

Discover easy ways to save on your medicine, and find lower-cost drug options by using the tools in myWellmark.



Learn about your prescriptions

Check drug interactions and generic alternatives, and stay informed about your prescriptions.



Search for a pharmacy

Choose from more than 60,000 pharmacies, including local pharmacies.



Enroll in mail order and specialty drug services

Convenient access to enroll in Wellmark's preferred providers for these services.

Want to know your drug cost?



Log in to myWellmark at Wellmark.com.



Click on the Prescription Drugs tab and then on Check Drug Cost.



Type in a drug name and choose a pharmacy to see your out-of-pocket cost based on your benefits.



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Blue365

Because health is a big dealSM

Exclusive Member Discounts and Services

Blue365SM takes you beyond your health care coverage by offering easy access to trusted health and wellness resources 365 days a year. As a member, you can take advantage of discounts and savings on health care resources, healthy living programs, recreation and travel. You also have access to helpful information for dependents or parents in need of caregivers, and resources for your financial well-being. Check out the Blue365 discounts today!

	Organization	Discount	Contact Information
Healthy Eating	JENNY CRAIG[®]	Free 30-day trial. 30% off the enrollment fee for Jenny All Access.	Blue365Deals.com/WellmarkBCBS
	NUTRISYSTEM[®]	12% discount on Nutrisystem 28-day program orders. Additional 20% off with auto-delivery. Free shipping on auto-ship 28-day program orders.	Blue365Deals.com/WellmarkBCBS 800-310-6353
	DOLE	Free access to Dole's Superkids — program with recipes, games, comics and educational resources.	Blue365Deals.com/WellmarkBCBS
	HANDSTAND KIDS	25% off the regular price on a selection of cookbook kits, including Italian, Chinese and Mexican cookbooks. 20% off the regular price on a selection of cooking accessories, including a chef's hat, oven mitt and apron.	Blue365Deals.com/WellmarkBCBS 818-917-7200
Living	SPRINT[®]	10% discount on eligible plans when signing a 2-year agreement. (New and renewing customers)	Blue365Deals.com/WellmarkBCBS 866-789-8294
	EXPERIAN[®]	25% discount on retail pricing of Triple Alert Credit Monitoring by Experian. Services include daily credit monitoring, automatic email alerts and access to dedicated fraud resolution representatives.	Blue365Deals.com/WellmarkBCBS 866-369-0417
Personal Care	CARING BRIDGE[®]	Free access to website connecting people experiencing health challenges. Includes the SupportPlanner, an online calendar used by caregivers to organize help with tasks (transportation, meals, errands, etc.) among their family and friends.	Blue365Deals.com/WellmarkBCBS
	HOPE PAIGE MEDICAL	30% off high quality and affordable medical emergency jewelry designed for adults and children. <ul style="list-style-type: none"> Free engraving Free shipping on the entire order 	Blue365Deals.com/WellmarkBCBS 855-859-8001
	SENIORLINK CARE[™]	25% off a 12-month premium membership. Access to helpful caregiver information.	Blue365Deals.com/WellmarkBCBS
	BELTONE[™] HEARING AIDS	Complimentary hearing screenings and discounts on hearing aids, batteries and supplies.	888-418-6763
	TRUHEARINGSM	Exclusive savings on hearing aids, along with local and professional service.	855-253-9141
	DAVIS VISION[®]	10–40% off eye exams, lenses, frames and contacts.	888-897-9350
	LASIKPLUS[®]	15% discount on LASIK eye surgery with rates as low as \$695 per eye and enhancements at zero cost.	866-713-2044
	QUALSIGHT[®] LASIK	Discounted pricing on traditional and custom LASIK.	877-358-9327
	CORD:USE	\$500 off umbilical cord blood storage.	Blue365Deals.com/WellmarkBCBS 888-267-3873

	Organization	Discount	Contact Information
Personal Care (continued)	CORCELL®	\$650 off the price of enrollment in the Cord Blood, Cord Blood + Cord Tissue, or Cord Blood + IsoCell™ programs. State-of-the-art laboratory is located in Las Vegas, NV.	Blue365Deals.com/WellmarkBCBS 888-882-2673
	DENTAL SOLUTIONS	Discounts of 20–50% within a network of 61,000 dentists at more than 185,000 credentialed dental access points.	Blue365Deals.com/WellmarkBCBS 866-272-7515
Fitness	BODYMEDIA® FIT	Up to 25% off armbands and a free 12-month subscription.	Blue365Deals.com/WellmarkBCBS 888-850-2639
	REEBOK®	20% discount and free shipping from online store.	Blue365Deals.com/WellmarkBCBS 866-870-1743
	HEALTHWAYS™ FITNESS YOUR WAY	<ul style="list-style-type: none"> Access to more than 8,000 participating fitness centers nationwide including Curves®, certain Gold's Gyms, select YMCA®s, Anytime Fitness® and more with a \$25 enrollment fee per member and \$25 monthly fee with only a 3-month commitment. Discounts up to 30% on services provided by network health and well-being specialists such as massage therapists, personal trainers and dieticians. 24/7 online tools and tracking, including games, rewards and social networking through The Daily Challenge. 	Blue365Deals.com/WellmarkBCBS 888-242-2060
	WALKADOO	\$54.99 for a pebble pedometer (\$100 value). Free membership to the Walkadoo Community.	Blue365Deals.com/WellmarkBCBS
	SNAP FITNESS™	50% off best current enrollment offer. 5% off monthly dues. Access to personal training, online tools and meal-planning services.	Blue365Deals.com/WellmarkBCBS
	SKECHERS DIRECT	20% off select men's and women's work and corporate casual footwear, free shipping included.	Blue365Deals.com/WellmarkBCBS 855-759-7463
Wellness	EMINDFUL™	25% off any online wellness webinar.	Blue365Deals.com/WellmarkBCBS
Experiences	FAIRMONT® HOTELS & RESORTS	10% discount on rate and \$50 food and beverage credit.	Blue365Deals.com/WellmarkBCBS

This is not an all-inclusive list. Discounts and services are constantly changing; please visit our website at Blue365Deals.com/WellmarkBCBS for a current list of vendors.

Frequently Asked Questions

Q. WHAT IS BLUE365?

A. Blue365 offers you access to savings on products and services for healthy lifestyles. These products and services do not overlap with covered benefits under Wellmark Blue Cross and Blue Shield, any applicable federal health care program, or Medicare.

Q. CAN ANYONE PARTICIPATE IN BLUE365?

A. Yes. Blue365 is available to every member with a Wellmark Blue Cross and Blue Shield health plan.

Q. HOW DO I JOIN BLUE365?

A. It is very simple. All you have to do is go to Blue365Deals.com/WellmarkBCBS, register on the website, and you are all set to enjoy our great health and wellness deals.

Visit Blue365Deals.com/WellmarkBCBS to register today!

Blue365® is a discount program available to members who have medical coverage with Wellmark. This is not insurance.

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To find out what is covered under your policies, contact your local Blue Company. The products and services described on the Site are neither offered nor guaranteed under your Blue Company's contract with the Medicare program. In addition, they are not subject to the Medicare appeals process. Any disputes regarding your health insurance products and services may be subject to your Blue Company's grievance process. BCBSA may receive payments from vendors providing products and services on or accessible through the Site. Neither BCBSA nor any Blue Company recommends, endorses, warrants, or guarantees any specific vendor, product or service available under or through the Blue365 Program or Site.



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Wellmark Blue Cross Blue Shield of South Dakota**

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