

# WELLMARK BLUE CHOICE<sup>®</sup>

## HOW WELLMARK BLUE CHOICE WORKS:

Blue Choice is a flexible point-of-service health plan. It's like having three plans in one, letting you choose how to use it every time you need care. The amount you pay out-of-pocket will be determined by the level of provider care you choose.

Level 1 benefits	Level 2 benefits	Level 3 benefits
 <p>Visit your designated personal doctor (primary care provider (PCP)) and facilities that are part of the Blue Choice network. Preventive services are covered only when provided by your designated personal doctor or designated OB/GYN. Preventive vision exams may be provided by a network optometrist or ophthalmologist.</p> <p><b>\$ lowest costs</b></p>	 <p>Visit any Blue Choice network provider, and your personal doctor does not coordinate your care.</p> <p><b>\$\$ moderate costs</b></p>	 <p>With this plan you have access to providers and facilities outside of the Blue Choice network without a referral. BlueCard providers outside of the Blue Choice network offer some of the same advantages you would receive if you were in-network. If you choose to see providers or facilities who do not participate with either Blue Choice or a participating BlueCard provider then you will likely be responsible for more out-of-pocket costs.</p> <p><b>\$\$\$ higher costs</b></p>
<p><b>IN-NETWORK:</b> An in-network provider is one who has an agreement with either Wellmark or another Blue Cross and/or Blue Shield Plan to provide services to members for a negotiated rate. Using providers that are in-network means you'll pay less out of pocket for your care, saving you money.</p>		

## WHAT YOU NEED TO KNOW ABOUT BLUE CHOICE

Every health care plan is slightly different. To take full advantage of your benefits and save the most money, follow these steps.

Step 1	Step 2	Step 3
 <p>First, designate your personal doctor.</p>	 <p>Choose the level of coverage that works for you any time you need health care services.</p>	 <p>Stay within the Blue Choice network for the best plan value.</p>

## KEEP YOUR COSTS DOWN

It's this simple:

 <p>To receive the highest level of benefits, visit your designated personal doctor or any other provider or facility in the Blue Choice network.</p>	 <p>Out-of-pocket costs will be higher when you receive health care services from a provider who is in the Blue Choice network but not your personal doctor.</p>	 <p>The highest cost option is when you go to a provider or facility outside the network.</p>
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See your coverage manual for more health plan benefit information.



To receive the highest level of benefits from Blue Choice, choose and use your designated personal doctor or any other provider or facility in the Blue Choice network — listed at [Wellmark.com](http://Wellmark.com). This information, and much more, is also available on the Wellmark mobile app.



**BeWell 24/7\***

When you call BeWell 24/7, at **844-84-BEWELL**, you'll be connected with a real person who can help you with a variety of health-related concerns. For example:

- **Locate health care providers and facilities**— whether you're at home or traveling.
- **Estimate your costs** for common medical procedures and services.
- **Coordinate health care appointments**, in-home health help and record retrieval.
- **Discuss treatment options** and answer your health and wellness questions.

Wellmark complies with applicable federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex.

ATENCIÓN: Si habla español, los servicios de asistencia de idiomas se encuentran disponibles gratuitamente para usted. Comuníquese al 800-524-9242 o al (TTY: 888-781-4262).

注意：如果您说普通话，我们可免费为您提供语言协助服务。请拨打 800-524-9242 或（听障专线：888-781-4262）。

ACHTUNG: Wenn Sie deutsch sprechen, stehen Ihnen kostenlose sprachliche Assistenzdienste zur Verfügung.  
Rufnummer: 800-524-9242 oder (TTY: 888-781-4262).



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