

HOW WELLMARK® BLUE CROSS® AND BLUE SHIELD® ALLIANCE SELECTSM WORKS

Alliance Select is a preferred provider organization (PPO) plan which gives you open, broad access to a national network of health care providers. This includes 100 percent of hospitals and 98 percent of doctors in Iowa, as well as 96 percent of hospitals and 95 percent of doctors nationally.¹

What you need to know about Alliance Select:



Preventive visits are free when received from an in-network doctor.²



Visiting in-network doctors means lower out-of-pocket expenses for you.



Visiting out-of-network doctors will generally cost you the most.



A referral from your personal doctor for a specialist is not required.

Save money in three easy steps

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

Step 1



Receive free preventive services from an in-network doctor.

Step 2



Visit doctors in the Wellmark Alliance Select network.

Step 3



Use myWellmark® to know your benefits and estimate costs before you go.

An in-network doctor 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 doctors that are in-network will save you money.

Tools to use

myWellmark.

Get on-the-go access to your benefits, including the Wellmark mobile app, by registering at myWellmark.com. You'll be able to:

- Find in-network doctors or facilities
- Estimate cost and care for procedures
- Access a mobile ID card
- Check your claims status, and more



BeWell 24/7SM

Call 844-84-BEWELL and connect with a real person 24/7 who can help you with a variety of health-related concerns, including:

- Coordinating health care appointments and in-home health help
- Discussing treatment options
- Answering your health and wellness questions, and more

dr. on demand

Talk to a board-certified doctor from virtually anywhere, on your schedule, and at a lower cost than an ER visit. Services with our preferred virtual visit provider, Doctor On Demand®, are covered by going to DoctorOnDemand.com or downloading the app.

¹ Source: Consortium Network Compare Findings.

² All costs are waived when using an in-network or participating doctor for ACA plans. Please see your plan coverage manual for specific plan details.





Your health care — at your fingertips.
myWellmark is your one-stop source for
personalized health care information.
Log in or register at [myWellmark.com](https://mywellmark.com).

Want to make your health insurance even easier? Log in to myWellmark to experience the security, speed and convenience of getting your documents digitally in three easy steps:



Select the **Profile** tab from the menu at the top.



Click **Notifications**.



Choose your preferences and click **Agree & Save**.

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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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Wellmark's virtual health care visit benefit is made available through an independent company, Doctor On Demand, Inc., and the telemedicine services are provided by licensed physicians practicing within a group of independently owned professional practices. Doctor On Demand, Inc. does not itself provide any physician, mental health or other healthcare provider services. Doctor On Demand operates subject to state laws. Doctor On Demand offers medical care in 50 states.

Doctor On Demand is not intended to replace an annual, in-person visit with a primary care physician.

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