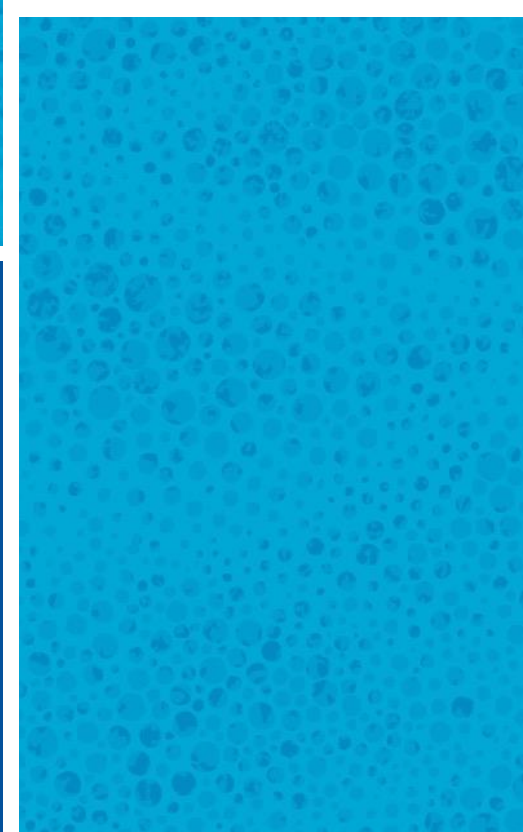
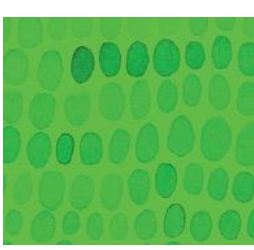




GET TO KNOW YOUR HEALTH BENEFITS WITH WELLMARK

October 2025



UnityPoint Health

Total Rewards



At UnityPoint Health, we provide team members with a strong culture where you can work, grow and belong through a shared set of values. We also offer a comprehensive Total Rewards package that supports your career and life journey, so you can focus on delivering an exceptional experience to our patients and communities.

As part of this commitment, we provide benefits designed to support your physical, emotional, and financial health.



Why Wellmark



UnityPoint Health chose Wellmark Blue Cross Blue Shield as its new medical third-party administrator (TPA) with three primary objectives in mind:

- Enhanced team member experience and services
- Ability to more effectively manage cost
- Extensive network in Iowa and nationally

Enhancements & Highlights



UnityPoint Health

- Plan design for **options and flexibility** while encouraging team members to take advantage of the **exceptional care and value that UPH provides**
- Modest average **premium increase of 1.3%** compared to **national average of 6.5%**
- Easier access and better coordination for **behavioral health support and care**
- **Continuation of GLP-1 coverage** for weight management through existing pilot program
- Easier to use website and mobile app (**myWellmark**) for 24/7 support in finding providers, viewing claims, checking co-pays, viewing ID cards, and accessing wellness resources
- 24/7 real-time health support – call a nurse anytime on **BeWell 24/7**

Active Enrollment for 2026



All UPH team members will need to actively enroll in their health insurance benefits, as well as their flexible spending accounts.

There will be no automatic rollovers.



Premiums



Premium increase of 1.3% compared to national average of 6.5%

- Wellmark transition
- Tiered network design
- Pharmacy savings

	TRADITIONAL		HEALTH SAVINGS	
2025	EE Biweekly	ER Biweekly	EE Biweekly	ER Biweekly
Single-FT	84.90	342.12	50.04	177.77
Single-PT	127.35	299.68	76.19	151.62
Employee+Spouse/DP-FT	200.05	739.41	119.65	381.53
Employee+Spouse/DP-PT	300.08	639.38	179.49	321.69
Employee+Child(ren)-FT	164.55	629.72	98.44	325.30
Employee+Child(ren)-PT	246.84	547.43	147.65	276.09
Family - FT	274.35	1,040.90	164.09	537.57
Family - PT	411.53	903.72	246.13	455.53

	TRADITIONAL		HEALTH SAVINGS	
2026	EE Biweekly	ER Biweekly	EE Biweekly	ER Biweekly
Single-FT	86.06	346.82	50.73	180.20
Single-PT	129.09	303.79	59.95	170.99
Employee+Spouse/DP-FT	202.80	749.55	121.30	386.76
Employee+Spouse/DP-PT	304.20	648.15	181.95	326.10
Employee+Child(ren)-FT	166.81	638.36	99.79	329.76
Employee+Child(ren)-PT	250.23	554.94	149.67	279.87
Family - FT	278.11	1,055.18	166.34	544.94
Family - PT	417.18	916.11	249.51	461.78

Medical Tiered Network



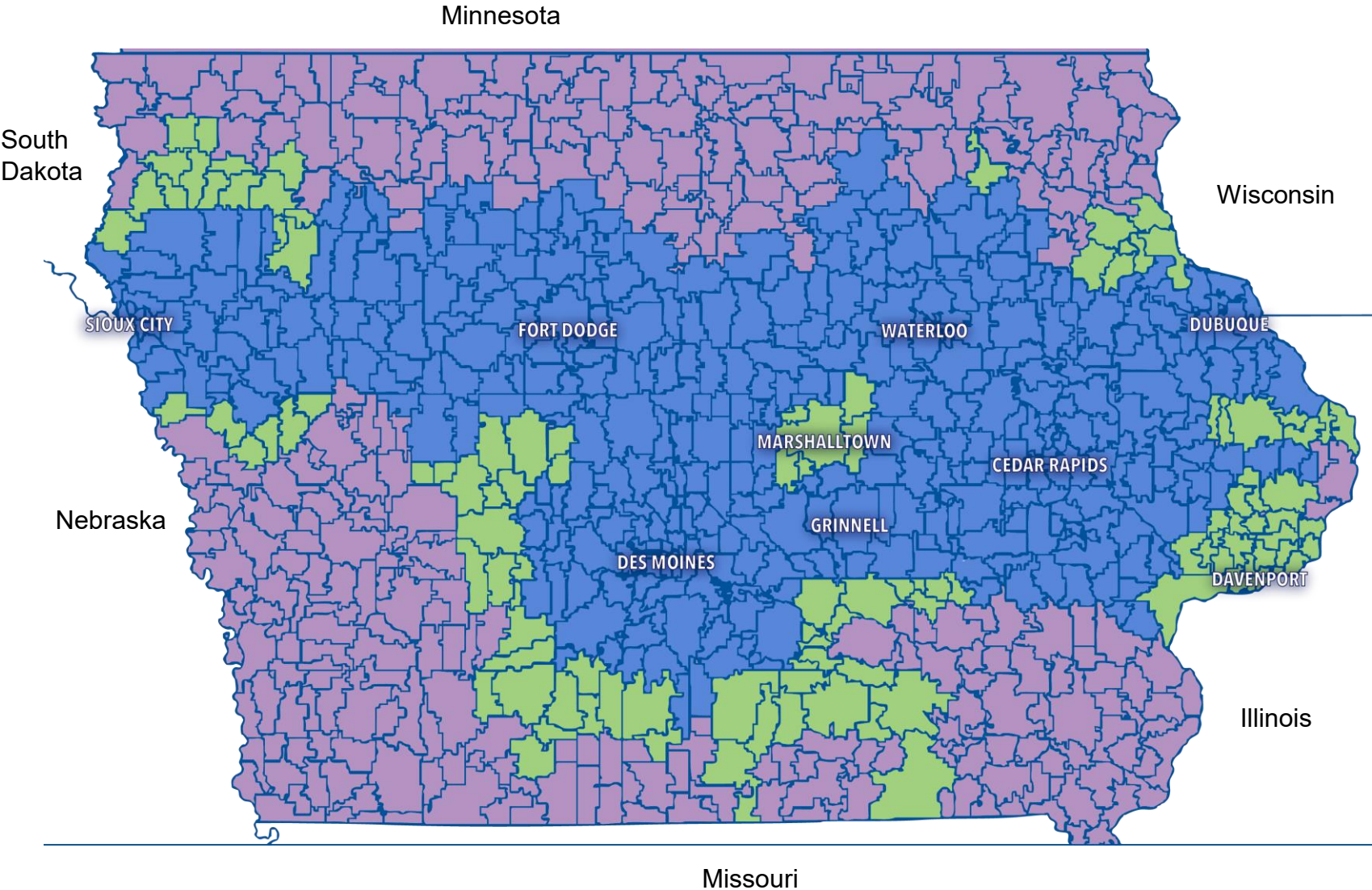
Team Members Residing In Iowa

- Tier 1 – UnityPoint Health Providers and Level 1 Affiliated Partners (joint ventures with UnityPoint Health)
- Tier 2 – Level 2 Affiliated Partners
- Tier 3 – Wellmark Health Plan of Iowa Providers
 - Excludes Medical Associates in Dubuque
- Tier 4 – University of Iowa Health Care Providers and Mayo Clinic Health System Providers
 - Mayo Clinic Health System Providers require approval for out-of-network referrals at Tier 4

Team Members Residing Outside of Iowa

- Tier 1 – UnityPoint Health Providers, Affiliated Partners, Wellmark Blue Card, and Wellmark Blue Preferred (WI)
- Tier 2 – University of Iowa Health Care Providers and Mayo Clinic Health System Providers
- Tier 3 – Out-of-Network Providers

Medical Tiered Network Map



Team Members Residing in Iowa - Tiered Network Zones

- Zip Code Zone 1 – Blue
- Zip Code Zone 2 – Green
- Zip Code Zone 3 – Purple

Team Members Residing outside of Iowa – No Network Zones

Medical Tiered Network: *Traditional Plan*



		Residing in Iowa			Residing Outside of Iowa
Traditional Plan	HealthPartners CY2025	Zip Code Zone 1 <i>Blue Color</i>	Zip Code Zone 2 <i>Green Color</i>	Zip Code Zone 3 <i>Purple Color</i>	All Other States <i>Includes Illinois, Nebraska, South Dakota & Wisconsin</i>
Deductible - Single	\$750	Tier 1 - \$750 Tier 2 - \$750 Tier 3 - \$1,050 Tier 4 - \$1,350	Tier 1 - \$750 Tier 2 - \$750 Tier 3 - \$1,050 Tier 4 - \$1,350	Tier 1 - \$750 Tier 2 - \$750 Tier 3 - \$750 Tier 4 - \$1,350	Tier 1 - \$750 Tier 2 - \$1,350 Tier 3 - \$3,950
Deductible - Family	\$1,500	Tier 1 - \$1,500 Tier 2 - \$1,500 Tier 3 - \$2,100 Tier 4 - \$2,700	Tier 1 - \$1,500 Tier 2 - \$1,500 Tier 3 - \$2,100 Tier 4 - \$2,700	Tier 1 - \$1,500 Tier 2 - \$1,500 Tier 3 - \$1,500 Tier 4 - \$2,700	Tier 1 - \$1,500 Tier 2 - \$2,700 Tier 3 - \$7,900
Coinsurance	20%	Tier 1 - 20% Tier 2 - 25% Tier 3 - 30% Tier 4 - 50%	Tier 1 - 20% Tier 2 - 20% Tier 3 - 30% Tier 4 - 50%	Tier 1 - 20% Tier 2 - 20% Tier 3 - 20% Tier 4 - 50%	Tier 1 - 20% Tier 2 - 50% Tier 3 - 50%
Out-of-Pocket Maximum - Single <i>includes deductible and copays</i>	\$4,000	Tier 1 - \$3,900 Tier 2 - \$3,900 Tier 3 - \$4,900 Tier 4 - \$6,900	Tier 1 - \$3,900 Tier 2 - \$3,900 Tier 3 - \$4,900 Tier 4 - \$6,900	Tier 1 - \$3,900 Tier 2 - \$3,900 Tier 3 - \$3,900 Tier 4 - \$6,900	Tier 1 - \$3,900 Tier 2 - \$6,900 Tier 3 - \$20,400
Out-of-Pocket Maximum - Family <i>includes deductible and copays</i>	\$8,000	Tier 1 - \$7,800 Tier 2 - \$7,800 Tier 3 - \$9,300 Tier 4 - \$9,900	Tier 1 - \$7,800 Tier 2 - \$7,800 Tier 3 - \$9,300 Tier 4 - \$9,900	Tier 1 - \$7,800 Tier 2 - \$7,800 Tier 3 - \$7,800 Tier 4 - \$9,900	Tier 1 - \$7,800 Tier 2 - \$9,900 Tier 3 - \$33,300
Covered Preventive Services	No Charge	No Charge	No Charge	No Charge	Tier 1 - No Charge Tier 2 - No Charge Tier 3 - Deductible, Coinsurance

Medical Tiered Network:

Traditional Plan



UnityPoint Health

		Residing in Iowa			Residing Outside of Iowa
Traditional Plan	HealthPartners CY2025	Zip Code Zone 1 <i>Blue Color</i>	Zip Code Zone 2 <i>Green Color</i>	Zip Code Zone 3 <i>Purple Color</i>	All Other States <i>Includes Illinois, Nebraska, South Dakota & Wisconsin</i>
Office Visit Copay	\$10	Tier 1 - \$10 Tier 2 - \$35 Tier 3 - \$60 Tier 4 - \$125	Tier 1 - \$10 Tier 2 - \$10 Tier 3 - \$60 Tier 4 - \$125	Tier 1 - \$10 Tier 2 - \$10 Tier 3 - \$10 Tier 4 - \$125	Tier 1 - \$10 Tier 2 - \$125 Tier 3 - Deductible, Coinsurance
Specialty Visits Copay	\$50	Tier 1 - \$40 Tier 2 - \$65 Tier 3 - \$90 Tier 4 - \$180	Tier 1 - \$40 Tier 2 - \$40 Tier 3 - \$90 Tier 4 - \$180	Tier 1 - \$40 Tier 2 - \$40 Tier 3 - \$40 Tier 4 - \$180	Tier 1 - \$40 Tier 2 - \$180 Tier 3 - Deductible, Coinsurance
Urgent Copay	\$20	Tier 1 - \$20 Tier 2 - \$20 Tier 3 - \$20 Tier 4 - \$125	Tier 1 - \$20 Tier 2 - \$20 Tier 3 - \$20 Tier 4 - \$125	Tier 1 - \$20 Tier 2 - \$20 Tier 3 - \$20 Tier 4 - \$125	Tier 1 - \$20 Tier 2 - \$125 Tier 3 - Deductible, Coinsurance
Mental Health / Chemical Dependency Office Visit Copay	\$10	\$10	\$10	\$10	\$10
Mental Health / Chemical Dependency Outpatient	Deductible, 20% Coinsurance	Deductible, 20% Coinsurance	Deductible, 20% Coinsurance	Deductible, 20% Coinsurance	Deductible, 20% Coinsurance
Doctor On Demand	N/A	\$40	\$40	\$40	\$40
Chiropractic Copay	\$10 <i>up to 5 visits</i>	\$25	\$25	\$25	Tier 1 - \$25 Tier 2 - \$125 Tier 3 - Deductible, Coinsurance <i>up to 20 visits/year then medical plan required</i>
Emergency Room Copay	1-3 visit(s) - \$200, ded, 20% 4-5 visits - \$400, ded, 30% 6+ visits - \$600, ded, 40%	\$300 Waived if Admitted	\$300 Waived if Admitted	\$300 Waived if Admitted	\$300 Waived if Admitted

Medical Tiered Network: *Health Savings Plan*



		Residing in Iowa			Residing Outside of Iowa
Health Savings Plan <i>non-embedded</i>	HealthPartners CY2025	Zip Code Zone 1 <i>Blue Color</i>	Zip Code Zone 2 <i>Green Color</i>	Zip Code Zone 3 <i>Purple Color</i>	All Other States <i>Includes Illinois, Nebraska, South Dakota & Wisconsin</i>
Deductible - Single	\$2,000	Tier 1 - \$2,000 Tier 2 - \$2,000 Tier 3 - \$2,300 Tier 4 - \$2,600	Tier 1 - \$2,000 Tier 2 - \$2,000 Tier 3 - \$2,300 Tier 4 - \$2,600	Tier 1 - \$2,000 Tier 2 - \$2,000 Tier 3 - \$2,000 Tier 4 - \$2,600	Tier 1 - \$2,000 Tier 2 - \$2,600 Tier 3 - \$5,200
Deductible - Family	\$4,000	Tier 1 - \$4,000 Tier 2 - \$4,000 Tier 3 - \$4,600 Tier 4 - \$5,200	Tier 1 - \$4,000 Tier 2 - \$4,000 Tier 3 - \$4,600 Tier 4 - \$5,200	Tier 1 - \$4,000 Tier 2 - \$4,000 Tier 3 - \$4,000 Tier 4 - \$5,200	Tier 1 - \$4,000 Tier 2 - \$5,200 Tier 3 - \$10,400
Coinsurance	20%	Tier 1 - 20% Tier 2 - 25% Tier 3 - 30% Tier 4 - 50%	Tier 1 - 20% Tier 2 - 20% Tier 3 - 30% Tier 4 - 50%	Tier 1 - 20% Tier 2 - 20% Tier 3 - 20% Tier 4 - 50%	Tier 1 - 20% Tier 2 - 50% Tier 3 - 50%
Out-of-Pocket Maximum - Single <i>includes deductible and copays</i>	\$4,500	Tier 1 - \$4,500 Tier 2 - \$4,500 Tier 3 - \$5,500 Tier 4 - \$7,900	Tier 1 - \$4,500 Tier 2 - \$4,500 Tier 3 - \$5,500 Tier 4 - \$7,900	Tier 1 - \$4,500 Tier 2 - \$4,500 Tier 3 - \$4,500 Tier 4 - \$7,900	Tier 1 - \$4,500 Tier 2 - \$7,900 Tier 3 - \$21,000
Out-of-Pocket Maximum - Family <i>includes deductible and copays</i>	\$9,000	Tier 1 - \$9,000 Tier 2 - \$9,000 Tier 3 - \$9,750 Tier 4 - \$10,150	Tier 1 - \$9,000 Tier 2 - \$9,000 Tier 3 - \$9,750 Tier 4 - \$10,150	Tier 1 - \$9,000 Tier 2 - \$9,000 Tier 3 - \$9,000 Tier 4 - \$10,150	Tier 1 - \$9,000 Tier 2 - \$10,150 Tier 3 - \$34,500
Covered Preventive Services	No Charge	No Charge	No Charge	No Charge	Tier 1 - No Charge Tier 2 - No Charge Tier 3 - Deductible, 50% Coinsurance

Medical Tiered Network: *Health Savings Plan*



		Residing in Iowa			Residing Outside of Iowa
Health Savings Plan <i>non-embedded</i>	HealthPartners CY2025	Zip Code Zone 1 <i>Blue Color</i>	Zip Code Zone 2 <i>Green Color</i>	Zip Code Zone 3 <i>Purple Color</i>	All Other States <i>Includes Illinois, Nebraska, South Dakota & Wisconsin</i>
Office Visit Copay	Deductible, 20% Coinsurance	Deductible, Coinsurance Tier 1 - 20% Tier 2 - 25% Tier 3 - 30% Tier 4 - 50%	Deductible, Coinsurance Tier 1 - 20% Tier 2 - 20% Tier 3 - 30% Tier 4 - 50%	Deductible, Coinsurance Tier 1 - 20% Tier 2 - 20% Tier 3 - 20% Tier 4 - 50%	Deductible, Coinsurance Tier 1 - 20% Tier 2 - 50% Tier 3 - 50%
Specialty Visits Copay	Deductible, 20% Coinsurance	Deductible, Coinsurance Tier 1 - 20% Tier 2 - 25% Tier 3 - 30% Tier 4 - 50%	Deductible, Coinsurance Tier 1 - 20% Tier 2 - 20% Tier 3 - 30% Tier 4 - 50%	Deductible, Coinsurance Tier 1 - 20% Tier 2 - 20% Tier 3 - 20% Tier 4 - 50%	Deductible, Coinsurance Tier 1 - 20% Tier 2 - 50% Tier 3 - 50%
Urgent Copay	Deductible, 20% Coinsurance	Deductible, Coinsurance Tier 1 - 20% Tier 2 - 20% Tier 3 - 20% Tier 4 - 50%	Deductible, Coinsurance Tier 1 - 20% Tier 2 - 20% Tier 3 - 20% Tier 4 - 50%	Deductible, Coinsurance Tier 1 - 20% Tier 2 - 20% Tier 3 - 20% Tier 4 - 50%	Deductible, Coinsurance Tier 1 - 20% Tier 2 - 50% Tier 3 - 50%
Mental Health / Chemical Dependency Office Visit Copay	Deductible, 20% Coinsurance	Deductible, 20% Coinsurance	Deductible, 20% Coinsurance	Deductible, 20% Coinsurance	Deductible, 20% Coinsurance
Mental Health / Chemical Dependency Outpatient	Deductible, 20% Coinsurance	Deductible, 20% Coinsurance	Deductible, 20% Coinsurance	Deductible, 20% Coinsurance	Deductible, 20% Coinsurance
Doctor On Demand	N/A	50% Coinsurance	50% Coinsurance	50% Coinsurance	50% Coinsurance
Chiropractic Copay	Deductible, 20% Coinsurance <i>up to 5 visits</i>	Deductible, 30% Coinsurance	Deductible, 30% Coinsurance	Deductible, 30% Coinsurance	Deductible, Coinsurance Tier 1 - 30% Tier 2 - 30% Tier 3 - 50% <i>up to 20 visits/year then medical plan required</i>
Emergency Room Copay	Deductible, 20% Coinsurance	Deductible, 20% Coinsurance	Deductible, 20% Coinsurance	Deductible, 20% Coinsurance	Deductible, 20% Coinsurance

Pharmacy Network:

Traditional Plan



UnityPoint Health

Traditional Plan	HealthPartners CY2025	Level 1 UPH Pharmacies	Level 2 All Other In-Network Pharmacies
Network Determination	lower copay applies if not living within 15 miles of UPH or HyVee <i>CVS excluded</i>	<i>HyVee excluded</i> <i>CVS excluded</i>	<i>HyVee included</i> <i>CVS Included</i>
Tier 1 - Most Generics	UPH Pharmacies/HyVee - \$10 All Other In Network - \$20	\$5	\$10
Tier 2 - Preferred Brands	UPH Pharmacies/HyVee - \$40 All Other In Network - \$50	\$35	\$40
Tier 3 - Non-Preferred Brands	UPH Pharmacies/HyVee - \$40 All Other In Network - \$50	\$35	\$40
Specialty Drugs*	Designated Network Specialty pharmacy - \$60	\$70	\$70
Durable Medical Equipment <i>Formulary RxDME</i>	N/A	\$35	\$40
Weight Loss GLP1s	50% up to \$350 per 30-day supply (does not apply to deductible and out of pocket maximum)	50% up to \$350 per 30-day supply (does not apply to deductible and out of pocket maximum)	

Iowa Pharmacy Bill

- Effective July 1, 2025.
- Requires pharmacy benefit managers to apply a fixed dispensing fee of \$10.68 per prescription.
- Continuing to monitor for any impact/change in 2026.

*Some specialty medications must be filled at UnityPoint at Home Specialty Pharmacy

Pharmacy Network:

Health Savings Plan



Health Savings Plan	HealthPartners CY2025	Level 1 UPH Pharmacies	Level 2 All Other In-Network Pharmacies
Tier 1 - Most Generics <i>Formulary Generic</i>	Deductible, 20% Coinsurance	Deductible, 15% Coinsurance	Deductible, 20% Coinsurance
Tier 2 - Preferred Brands	Deductible, 20% Coinsurance	Deductible, 15% Coinsurance	Deductible, 20% Coinsurance
Tier 3 - Non-Preferred Brands	Deductible, 20% Coinsurance	Deductible, 15% Coinsurance	Deductible, 20% Coinsurance
Specialty Drugs*	Designated Network Specialty Pharmacy - Deductible, 20% Coinsurance	Deductible, 25% Coinsurance	Deductible, 25% Coinsurance
Durable Medical Equipment <i>Formulary RxDME</i>	Deductible, 20% Coinsurance	Deductible, 15% Coinsurance	Deductible, 20% Coinsurance
Weight Loss GLP1s	50% up to \$350 per 30-day supply after deductible is met (applies to deductible and out of pocket maximum)	50% up to \$350 per 30-day supply after deductible is met (applies to deductible and out of pocket maximum)	

**Some specialty medications must be filled at UnityPoint at Home Specialty Pharmacy*

Other Medical Plan Benefit Changes



- Services provided during an office visit, including examinations, laboratory tests, and x-rays, are covered under a single copay
 - Telephone visits only are not covered
- Copay maximizer program will be discontinued
- Telehealth coverage on a pre-deductible basis under the health savings plan
- Bereavement counseling and marital counseling will be a covered service
- No cap on home health service visits
- Hearing Aids are covered up to \$2,500 every 36 months
- Hospice respite services will be 15 days each for inpatient and outpatient
- PT/OT/ST follows place of service in parity with primary care - deductible/coinsurance applies if billed as outpatient
- Utilize Wellmark/BCBS Blue Distinction Centers (BDC) with tiered benefit cost sharing for bariatric surgeries
- Utilize Wellmark/BCBS Blue Distinction Centers (BDC) with tiered benefit cost sharing for transplant services
- Travel benefit no longer provided

Current Prior Authorizations



UnityPoint Health

Medical – Non-University of Iowa Health Care Providers

- If your prior authorization is still required according to Wellmark's medical authorization table, it will remain valid through the approved date provided by HealthPartners
 - It will process according to the appropriate Tiered Network Zone

Medical – University of Iowa Health Care Providers

- If your prior authorization is still required according to Wellmark's medical authorization table, it will remain valid through the approved date provided by HealthPartners
 - It will process at Tier 1 cost share if the through approved date is prior to March 31, 2026
 - It will process at Tier 2 cost share if the through approved date is between April 1, 2026, and December 31, 2026
 - It will process at Tier 1 cost share if the through approved date is prior to December 31, 2026 (residing outside of Iowa)

Pharmacy

- If your prior authorization is still required according to Wellmark's drug authorization criteria, it will remain valid through March 31, 2026.



UnityPoint Health Town Hall

October 9, 2025

Karim Amiry, Team Leader

Amanda Nelson, Senior Business Developer

October 13, 2025

Karim Amiry, Team Leader

Lacie Litton, Senior Executive Account Manager





myWellmark[®]

UPH MICRO SITE

Welcome UnityPoint Health team members!

As a health industry professional, you're likely familiar with our network capabilities and exemplary coverage. Now, you and your covered family members can experience the peace of mind offered by a Wellmark health plan. Let's get started!

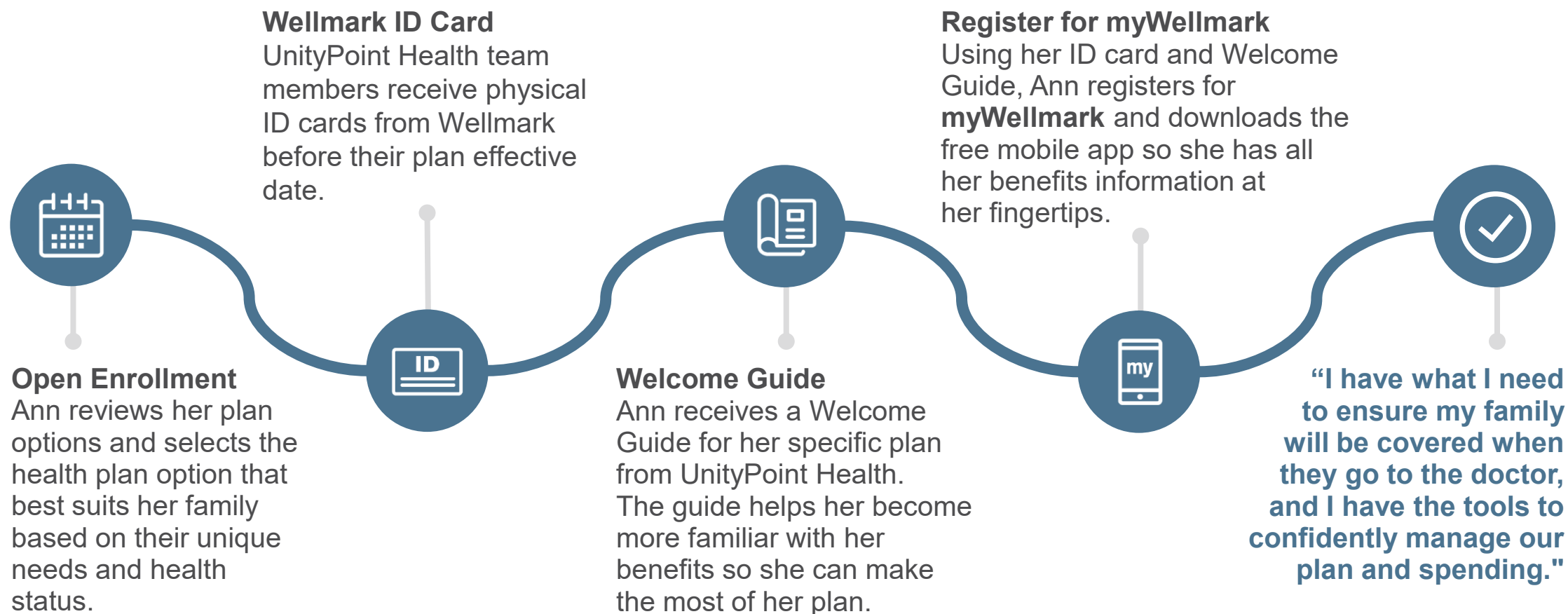
*This temporary resource page is available through **Dec. 19, 2025**.*





Jones family becomes a member

As a UnityPoint Health team member, Ann takes the first steps in becoming a Wellmark member.



myWellmark online tools

With myWellmark, you can:

- View claims and coverage details.
- Search for in-network providers.
- Designate a primary care provider.
- Access your ID card.
- Track your spending and progress towards deductibles.
- Estimate costs of services and medications.
- Submit claims for reimbursement.
- Manage your flex spending account*.
- Pay your premiums*.
- Find resources to manage your mental health and well-being.

*if applicable

The screenshot displays the myWellmark web application interface. At the top, there's a navigation bar with the myWellmark logo, a 'VIEW PLAN' dropdown set to 'IA Individual/Family ACA', and links for 'Inbox' and 'Account'. Below this is a main navigation menu with options: Home, Claims & Spending, Care & Costs, Coverage, and Well-being. The central content area is titled 'Welcome, Mary' and features a 'Latest claims' table. To the right of the table is a dropdown menu with options: Find Care, Medical Estimates, Drug Estimates, and My Primary Care Providers. On the far right, there are three prominent action cards: 'Authorizations', 'Need a new ID card?', and 'Pay your premium'. At the bottom, a section titled 'What are you searching for today?' offers buttons for 'Find care' and 'Find costs', accompanied by icons of a doctor and a smartphone.

DATE OF SERVICE	PATIENT	PROVIDER	STATUS	AMOUNT RESPONSIBILITY	DETAILS
07/09/2025	Mary	Jones, Brian C.	Pending	Pending	View >>
06/25/2025 EOB NEW	Mary	Jones, Brian C.	Approved	\$12.15	View >>
06/11/2025 EOB NEW	Scott	Iowa Memorial Hospital	Approved	\$90.90	View >>

[See all claims](#)

[View Demo](#)

Estimate health care costs based on benefits

Need a cost estimate?

Find out the estimated cost of common procedures or medication now so you won't be surprised later.

Medical costs

Drug costs

Insurance cost basics

Dashboard / Estimate your costs

LOCATION [Des Moines, IA 50309](#)

[Back](#)

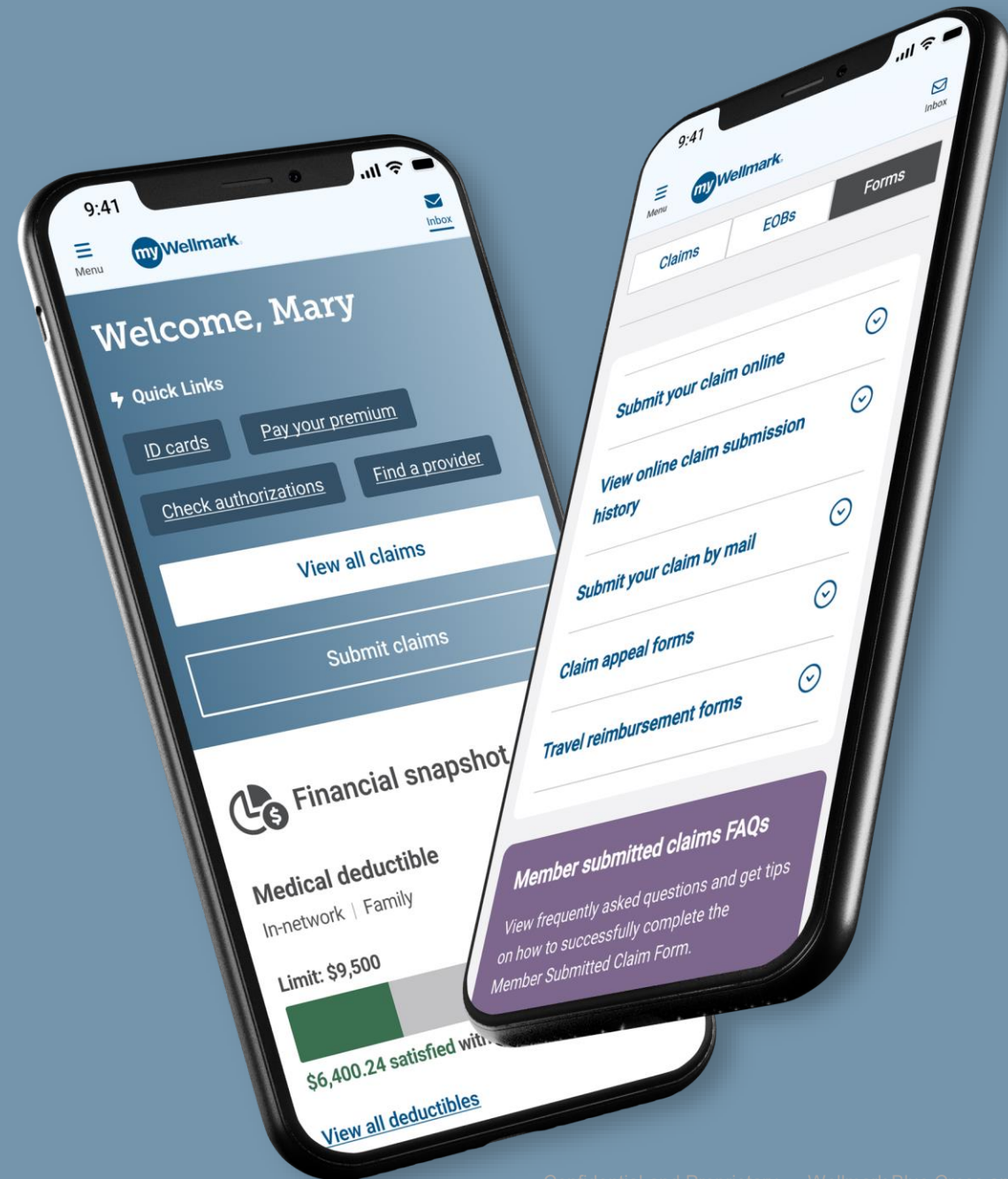
Estimate your costs

Type a medical service name to compare provider costs

Orthopedic Surgery

  	 Home  Settings
 ☐ Compare Provider 1 Name <i>Provider 1 Facility Name</i> Orthopedic Surgery 2 1234 Main Street Anytown, USA 12345 0.7 miles Get directions  (000) 000-0000  Please call for office hours  Accepting new patients	Your estimated out-of-pocket cost \$25 Average Total Cost: \$75
 ☐ Compare Provider 2 Name <i>Provider 2 Facility Name</i> Orthopedic Surgery 3 1234 Main Street Anytown, USA 12345 0.7 miles Get directions  (000) 000-0000  Please call for office hours  Accepting new patients	Your estimated out-of-pocket cost \$25 Average Total Cost: \$76
 ☐ Compare Provider 3 Name <i>Provider 3 Facility Name</i> Orthopedic Surgery	Your estimated out-of-pocket cost \$25

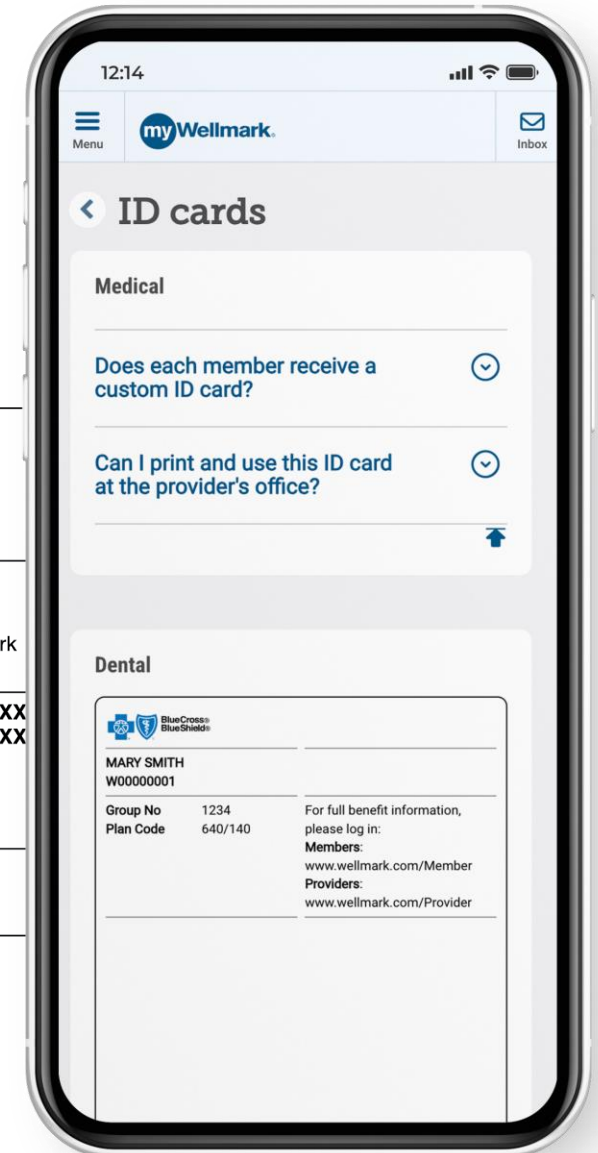
myWellmark on the go



Your Wellmark ID card

- Access anytime, anywhere from **myWellmark.com** or the **myWellmark mobile app**.
- Download, email or print.
- Request additional physical cards via your myWellmark account.

		Wellmark Blue PPO SM	
Jennifer Samplename XQHW12345678			
		In Network Indv\$/Fam\$	Out of Network Indv\$/Fam\$
Group No.	12345	DED	XXXX/XXXX
RXBIN	001234	OPM	XXXX/XXXX
RXPCN	ABC	Full plan details and cost share info available on mobile app or at wellmark.com.	
RXGRP	RX1234		
Plan Code	123-456		



Explanation of Benefits (EOB)

- Provider charges
- In-network savings
- Benefits/plan payment
- What's not covered and why
- Your out-of-pocket costs
- Deductibles and copays owed to provider





Cut the clutter – switch to digital EOBs

- Receive email and text notifications when a new Explanation of Benefits (EOB) is posted to your account.
- Access EOBs via **myWellmark** anytime.



Transition of Care and mental health services

Transition of Care

If you have already been approved for a surgery or other service, Wellmark will work to get those approval records from the current carrier and upload them in our system through the approved date.

A Wellmark nurse case manager will proactively outreach to those currently engaging in case management.

Future approvals for surgeries and other services will be submitted to Wellmark by your doctor. You can monitor prior approvals on mywellmark.



Behavioral health case management

Wellmark's case management team works to support members who have or may be at risk for behavioral health conditions

Support available for:

- Depression
- Anxiety
- Eating disorders
- Substance abuse
- Suicidal ideation
- and more

Services include:

- Screenings and assessments
- Personalized care plans
- Condition-specific materials
- Self-management tools and skills
- Transition of care



BASELINE SCORE: 0–2 ELEVATED SCORE: 3–6

Based on your answers, living with these symptoms is causing difficulty managing relationships and even the tasks of everyday life. It may be time to start a conversation with a mental health professional for further assessment.

Over the last two weeks, how often have you been bothered by the following problems:

Little interest or pleasure in doing things
(required)

Not at all

Several days

More than half the days

Nearly every day

Feeling down, depressed or hopeless
(required)

Not at all

Several days

More than half the days

Nearly every day

Mental health support

Wellmark provides resources to support members' mental health — available 24/7 on myWellmark®

- Online screenings for anxiety and depression — with the option to share results with Wellmark's behavioral health case managers for support.
- Ability to find in-person or virtual in-network therapy or psychiatric services via the Wellmark Provider Finder tool.
- Free emergency support via the national suicide hotline.
- Tips for identifying when it may be time to seek mental health support.
- Addiction/tobacco use support resource. (Third party)
- Suicide prevention support resource. (Third party)
- LGBTQ+ support resource. (Third party)

Home Claims & Spending Care & Costs Coverage Well-being

Mental health support

988 Suicide & Crisis Lifeline

If this is an emergency, dial [911](#) or go to a local emergency room immediately.

If you're having thoughts of suicide, a mental health crisis, substance use difficulties, any emotional distress, or are worried about a loved one, [dial or text 988](#) for 24/7 confidential support.

Resources

[Find a provider or facility](#)

[BeWell 24/7™](#)

Mental health case management services

This confidential, free service fills gaps in health care to help you live your best life.

How we can help

Here's how our case managers can assist you navigate mental healthcare:

- Help you better understand your condition
- Providing resources and education
- Helping you navigate the complex health care system

Our role

It's important to note that our **case managers are not mental health providers**. We're here to advocate and guide you, ensuring you get the support and resources you need.

Participation in case management will not affect your coverage or rates.

Get started

Contact case management

Speak with a case manager and get additional mental health navigation and service support at [800-410-4134](#).

For questions about your coverage or plan, please [contact customer service](#).

Take a mental health screening*

Identify symptoms of depression and anxiety. You can easily share your results with a case manager for additional support.

⌚ Estimated time to complete: less than 5 minutes

[Depression screening](#)

[Anxiety screening](#)

*To maintain confidentiality and accuracy, make sure you're signed into your own myWellmark account before starting either screening.

Need a cost estimate?

Find out the estimated cost of common procedures or medication now so you won't be surprised later.

[Medical costs](#)

[Drug costs](#)

[Insurance cost basics](#)



Expanding access for mental health care

- **54 percent increase in providers** with a behavioral health specialty from 2022 to 2024
- **Virtual and in-person** providers for therapy/psychiatric support
- Find in-network therapy or psychiatric services accepting new patients via the **Wellmark Provider Finder tool**
- **Centers of Excellence** for treatment of substance abuse
- **Access to** suicide prevention and LGBTQ+ support resources through myWellmark



**Wellmark members get
more from their benefits**

You get more with Wellmark

- Blue365®
- *Blue*SM
- BeWell 24/7®
- Pregnancy support
- Identity protection
- Wellmark Connect powered
by WebMD®



Open Enrollment Key Dates



UnityPoint Health

Monday, October 13 – Friday, October 24

- Wellmark representatives onsite in each market

Monday, October 13

- Wellmark microsite, dedicated phone number and FAQ launches

Thursday, October 16

- Get ready for Open Enrollment team member communication
 - What's New, benefits guides and other resources

Tuesday, October 28

- Open enrollment starts

Tuesday, November 11 (5pm CST)

- Last chance to enroll



Wellmark Onsite Schedule



Market	Location	Address	Day	Time
Cedar Rapids	St Lukes Hospital	1026 A Ave NE, Cedar Rapids, IA 52402	Monday, October 13, 2025	7:00 a.m - 10:00 a.m 11:00 a.m. - 3:00 p.m.
Cedar Rapids	Jones Regional Hospital	1795 Highway 64 E, Anamosa, IA 52205	Tuesday, October 14, 2025	7:00 a.m. - 9:00 a.m.
Cedar Rapids	Guidelink Center (Abbe Health)	300 Southgate Ave, Iowa City, IA 52240	Tuesday, October 14, 2025	11:00 a.m. - 1:00 p.m.
Des Moines	Eyerle Ball Community Mental Health Clinic	1319 Pennsylvania Ave., Des Moines IA 50316	Monday, October 13, 2025	11:00 a.m. - 1:00 p.m.
Des Moines	Iowa Methodist Medical Center	1200 Pleasant St, Des Moines, IA 50309	Thursday, October 16, 2025	7:00 a.m - 10:00 a.m 11:00 a.m. - 3:00 p.m. 5:00 p.m. - 7:00 p.m.
Des Moines	Iowa Lutheran Hospital	700 E. University Ave, Des Moines, IA 50316	Monday, October 20, 2025	7:00 a.m - 10:00 a.m 11:00 a.m. - 3:00 p.m.
Des Moines	Grinnell Regional Medical Center	210 4th Ave, Grinnell, IA 50112	Tuesday, October 21, 2025	7:00 a.m. - 9:00 a.m.
Des Moines	Methodist West Hospital	1660 60th St., West Des Moines, IA 50266	Tuesday, October 21, 2025	7:00 a.m - 10:00 a.m 11:00 a.m. - 3:00 p.m.
Dubuque	Finley Hospital	350 N Grandview Ave, Dubuque, Iowa 52001	Monday, October 13, 2025	7:00 a.m - 10:00 a.m 11:00 a.m. - 3:00 p.m.
Fort Dodge	Trinity Regional Medical Center	802 Kenyon Road, Fort Dodge, IA 50501	Thursday, October 23, 2025	7:00 a.m - 10:00 a.m 11 a.m. - 3:00 p.m.
Quad Cities	Trinity Rock Island	2701 17th Street, Rock Island	Tuesday, October 14, 2025	7:00 a.m - 10:00 a.m 11:00 a.m. - 3:00 p.m.
Quad Cities	Trinity Moline Hospital	500 John Deere Road, Moline	Wednesday, October 15, 2025	11:00 a.m. - 2:00 p.m.
Quad Cities	Trinity Muscatine Hospital	1518 Mulberry Ave, Muscatine	Wednesday, October 15, 2025	11:00 a.m. - 1:00 p.m.
Quad Cities	Trinity Bettendorf	4500 Utica Ridge Road, Bettendorf	Wednesday, October 15, 2025	7:00 a.m. - 11:00 a.m.
Sioux City	St Luke's Hospital	2720 Stone Park Blvd, Sioux City, Iowa 51104	Monday, October 20, 2025	7:00 a.m - 10:00 a.m 11:00 a.m. - 3:00 p.m.
Waterloo	Allen Hospital	1825 Logan Ave. Waterloo, Iowa 50703	Tuesday, October 14, 2025	7:00 a.m - 10:00 a.m 11:00 a.m. - 3:00 p.m.
Waterloo	Marshalltown Hospital	55 UnityPoint Way, Marshalltown, IA 50158	Wednesday, October 15, 2025	7:00 a.m. - 9:00 a.m. 11:00 a.m. - 1:00 p.m.
Waterloo	Community Memorial Hospital	909 West First Street, Sumner, IA 50674	Wednesday, October 15, 2025	11:00 a.m. - 2:00 p.m.
Waterloo	Grundy Memorial Hospital	201 East J. Ave. Grundy Center, IA 50638	Thursday, October 16, 2025	11:00 a.m. - 2:00 p.m.

Total Rewards Key Changes



UnityPoint Health

Paid Time Off (PTO)

- PTO Buy Back Increase from 40 to 80 hours based upon years of service
- Increase Paid Parental Leave from 1 week to 2 weeks

Flexible Spending Accounts

- Transition from HealthPartners to WEX

Education Assistance

- Additional funding to support increased volume
- Find more information at unitypoint.edassist.com

Life Insurance

- Increased basic life maximum from \$100,000 to \$250,000

2026 IRS Contribution Updates



UnityPoint Health

- **Flexible Spending Accounts (FSA)**
 - Medical and limited purpose – \$3,300 to \$3,400
 - Dependent care - from \$5,000 to \$7,500
- **Health Savings Account (HSA)**
 - Remains with Fidelity
 - New contribution limits for 2026
 - Employee only – from \$4,300 to \$4,400
 - Family – from \$8,550 to \$8,750
 - Employer contribution (no change)
 - Employee only - \$750
 - Family - \$1,500
- **401k Retirement Savings Plan** – *projections pending final release by the IRS*
 - Employee contribution – from \$23,500 to \$24,500
 - Catch up contribution (50+) - from \$7,500 to \$8,000
 - Super catch up (60-63) - \$11,250

QUESTIONS



UnityPoint Health