Understanding Our Tiered Health Insurance Network (Wellmark Blue Cross Blue Shield)

Starting January 1, 2026, UnityPoint Health team member medical coverage will be offered through Wellmark Blue Cross Blue Shield with a tiered provider network. This structure is designed to give you flexibility and choice while helping manage overall costs and keep premium costs down.

You'll always receive quality care, no matter which tier you use—but using UnityPoint Health providers and facilities offers the lowest out-of-pocket costs.

Below are key points to help you understand how the tiered network works and what to expect.

Emergency Care is Always Covered
No matter where you go, emergency care is covered at the same in-network benefit level.

- **Traditional Plan:** $300 copay per visit
- **Health Savings Plan (HSA):** 20% after deductible
- *Example:* If you receive emergency care at University of Iowa Health Care (UIHC), it will still be covered at the in-network emergency rate, not Tier 4.

Deductibles and Out-of-Pocket Maximums Count Across Tiers
Your deductible and out-of-pocket maximums accumulate across all tiers, except for out-of-network care.
Example: If your Tier 1 deductible is $750 and Tier 3 is $1,050, once you meet your Tier 1 deductible, you'll only have $300 more to reach the Tier 3 amount.

Pharmacy Costs: Same Rates, Plus Savings at UnityPoint Health Pharmacies
Pharmacy copays and coinsurance rates did not increase overall. There's simply a new incentive to use UnityPoint Health (Level 1) pharmacies, which now offer additional savings:

- **Level 1 – UnityPoint Health Pharmacies**
  - *Traditional Plan:* Generic copay decreases from $10 → $5 in 2026
  - *HSA Plan:* Generic coinsurance decreases from 20% → 15% in 2026
- **Level 2 – All Other Pharmacies**
  - Costs remain the same as 2025 at $10 copay or 20% coinsurance per generic prescription
- *Note:* Specialty medication copays increased by $10 (Traditional Plan) or an additional 5% coinsurance (HSA Plan) for everyone, regardless of pharmacy tier.

Iowa Residents: Check Your Zone
If you live in Iowa, your home ZIP code determines your network zone and provider access. Check the ZIP Code Table in your Benefits Guide to confirm your zone.

Out-of-State Team Members: Same Costs as Iowa
Out-of-state team members will pay the same costs as those living in Iowa.

- **Tier 1 (same costs in and out of Iowa):**
  - *Iowa:* UnityPoint Health Providers, Facilities & Joint Ventures
  - *Out of State:* UnityPoint Health Affiliated Partners, Wellmark Blue Preferred (WI), and Wellmark BlueCard® Participating Providers (all other states)
- **Tier 4 (Iowa)** and **Tier 2 (Out of State):**
  - Includes University of Iowa Health Care and Mayo Clinic Health System* Providers

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Why UIHC is Tier 4
The tiered network is designed to encourage use of our high value network and care network while still giving access to top-tier regional providers like UIHC and Mayo Clinic*. Placing UIHC in Tier 4 helps balance cost — keeping plan premiums stable for our plan participants.

Questions?
The Summary of Benefits and Coverage (SBC) provides a simple overview of health plan costs, benefits and covered services. It can be found on the HR landing page under My Benefits and Health Insurance.

Still have questions on how the tiered network or certain coverages work? Contact Wellmark by phone at (800) 546-3939 or our AskHR team by opening a ticket in Lawson or calling (888) 543-2275.

*For Iowa team members, Mayo Clinic coverage is only available with an out-of-network referral.

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