

a healthy conversation

The top three things you should be using in your health plan

From Wellmark Blue Cross and Blue Shield

You likely view your health insurance in one of two ways: as a means to get access to medical care or as a politically charged topic that chased away your uncle at the last family reunion. Either way, health insurers are offering more for their members than ever before. Yet, most people don't take advantage of value added services that are already included with their health insurance plan.

One Iowa insurer, Wellmark Blue Cross and Blue Shield, has proven that health insurance isn't about basic coverage anymore. The health insurer offers its members intuitive tools to monitor their health care usage, 24-hour assistance to help members navigate their care and ask questions, as well as discounts for healthy products and services. Some of the more valuable programs the insurer offers at no additional cost to its members include:

1. BeWell 24/7

BeWell 24/7 (PHA 24/7) helps Wellmark members with health or benefit related questions 24 hours a day seven days a week. BeWell 24/7 experts help to set up and coordinate appointments, answers questions about procedures and options for care and connects members to community resources such as getting meals delivered or arranging transportation to medical appointments. Have a sick child or family member? The line can also put you in touch with a nurse so you know when to seek medical care.

2. Blue 365®

Blue 365 is a great way to make living well more affordable. This members-only discount program is available to all Wellmark members. Blue365 offers

discounts on fitness gear, gym memberships, healthy eating options and more.

3. MyWellmark

This online site is a private, personalized site for members to manage their health and get the most value from their health insurance coverage. Members can manage their claims, deductibles and track out-of-pocket costs, look up medical and prescription costs, ask questions through a secure channel and review their benefits and spending.

Obtaining health insurance isn't always about lower premiums and copayments – consumers should take time to understand exactly what is available under their own plan to maximize their benefits. To learn more about the programs above, or to find an insurance agent near you, visit www.wellmark.com.

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