

# Annual enrollment FAQs

## Your health insurance: Provided by the Metro Interagency Insurance Program (MIIP)

MIIP is a group of six education organizations in the Cedar Rapids area that combine resources to provide affordable medical and pharmacy insurance to you and your covered family members. Wellmark® Blue Cross® and Blue Shield® administers those benefits on behalf of MIIP.

### General questions

#### 1. I'm covered by one of the MIIP health plans, but I'm interested in switching. Can I switch during annual enrollment?

Yes. Annual enrollment is the only time employees can switch to another MIIP health plan. Even if you have a mid-year qualifying life event (e.g., marriage, divorce, birth, death, etc.) you would not be able to switch your MIIP plan, you can only add/remove who is covered.

#### 2. If I change to another plan at annual enrollment, what happens to the deductible I've already met this year? Will I have to start over?

Any deductible and out-of-pocket maximum totals you have accrued within this calendar year on your current plan will carry over to your new plan, including the HDHP Value plan. If you switch to a plan with a higher deductible or out-of-pocket maximum, you will be responsible for the difference.

#### 3. I am not currently covered by one of the MIIP health plans. Can I sign up for any plan?

Yes. During annual enrollment, you may enroll in any plan offered by MIIP, even if you previously waived coverage.

#### 4. Do I need to designate a primary care provider (PCP)?

It depends which plan you're covered by. HMO Core or HDHP Value plan members will need to select a PCP\*. PPO Core and PPO Choice plan members do not need to select a PCP.

#### 5. Do pre-existing conditions affect my coverage or how much I pay for it?

No. MIIP plans do not have any coverage limitations or exclusions for pre-existing conditions.

#### 6. Will I have prescription drug coverage?

Yes. All MIIP health plans include prescription drug coverage. Please review your plan comparison guide for details.

#### 7. How do I find doctors and hospitals covered by my plan?

You can look up in-network providers online at [Wellmark.com/finder](https://www.wellmark.com/finder).

#### 8. Are routine annual preventive exams covered by MIIP plans?

Yes. All MIIP health plans cover one preventive physical each calendar year. Under the Affordable Care Act (ACA), **all in-network preventive care is 100% covered** per the

recommendations of the United States Preventive Services Task Force (USPSTF).

#### 9. I'm planning a family. How can my benefits help?

Along with great coverage, Wellmark provides the Pregnancy Support Program, with free access to one-on-one support and trusted online resources including WebMD® Pregnancy Assistant, Count the Kicks® and Text4baby<sup>SM</sup>. To get started, call the customer service number on the back of your Wellmark ID.

#### 10. Does Wellmark provide support for any other health conditions?

Yes. The Wellmark integrated Care Management Program provides members with additional support for a variety of conditions and situations. Outreach from the program is triggered by your health claims and no action is needed on your behalf.



|   | <b>NEW<br/>HDHP Value</b>   | <b>HMO Core</b>   | <b>PPO Core &amp; PPO Choice</b>   |
|---|---|---|--|
|   | Blue POS <sup>SM</sup> /Nationwide  | Blue HMO <sup>SM</sup> /Iowa only   | Blue PPO <sup>SM</sup> /Nationwide   |
| <b>Where can I get covered care?</b>  | The Blue POS is an Iowa-based network that provides members with access to care across the state and emergency care nationwide as in network. It also allows access to out-of-network providers nationwide.       | Covered care is generally only covered in the state of Iowa and in some surrounding counties.<br>No coverage for providers that are not in the network.             | The Wellmark Blue PPO network provides access across Iowa and access to in-network providers nationwide. |
| <b>Can I get care if I am traveling and do not have access to an in-network provider?</b> | Medical emergencies are covered with an in-network cost share applied. Non-emergency care is also covered, but an out-of-network cost share will be applied.<br>Consider Doctor On Demand for non-emergency care. | Care is covered for accidental injuries and other medical emergencies, but general health care is not covered.<br>Consider Doctor On Demand for non-emergency care. | Care is covered nationwide.<br>Consider Doctor On Demand for non-emergency care.                         |
| <b>What if I need to get care by providers outside of my network?</b>                     | Out-of-network benefits apply, unless it is a medical emergency.  | No coverage unless it is a medical emergency.   | Out-of-network benefits apply.   |
| <b>Is my care covered at the Mayo Clinic?</b>   | Mayo Clinic is not in network; however, care is covered at the out-of-network benefit level.  | Mayo Clinic is not in network. Care is not covered by this plan.  | Mayo Clinic is typically covered, with care processed at in-network rates in most instances.             |
| <b>What about coverage for family members who need to live outside of Iowa?</b>           | Guest memberships may be available for those living outside of Iowa for more than 90 days. Contact Wellmark customer service at the number on your ID card for more information.                                  |   | Care is nationwide.  |

## New! The HDHP Value plan

The new HDHP Value plan from MIIP provides access to both in- and out-of-network providers for great flexibility. Key features of the plan include:

- **Lower premiums; higher deductible:** Members pay the full cost for care until the deductible is met, except with ACA preventive care, which is 100% covered.
- **Expanded network access:** Members get the savings of the HMO network with the ability to see providers out of network.  
**Note:** Services received by out-of-network providers will result in a higher out-of-pocket cost share.
- **HSA eligibility:** Members can open a health savings account (HSA) with triple-tax advantages to help create long-term savings and pay expenses until their deductible is reached. The account balance rolls over each year and is yours to keep, even if you change jobs or retire.

## Additional information

### Where can I get answers to more of my questions?

- For questions about enrollment and plan options, reach out to your HR/benefits administrator.
- To track your health care spending, research the cost of care, and access other helpful benefit tools, register or log in to myWellmark®, your secure member portal, at [myWellmark.com](https://mywellmark.com).
- Call Wellmark customer service with questions at 1-800-277-8380.