

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

MIIP is a group of five 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 already covered by a MIIP health plan, but I'd like to switch plans. Can I do this during annual enrollment?**

Yes. **Annual enrollment is the only time employees can switch** from one MIIP health plan to another. Even if a midyear qualifying life event occurs (e.g., marriage, divorce, birth, death, etc.), you can only add/remove who is covered.

2. **If I switch to another plan during annual enrollment, what happens to the deductible I've already met this year? Will it start over?**

Any deductible and/or out-of-pocket maximum totals you've accrued within this calendar year will carry over to your new 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'm not currently covered by one of the MIIP health plans. Can I sign up for any plan?**

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

4. **How do I find doctors and hospitals covered by my plan?**

You can search for in-network providers at [Wellmark.com/Find-Care](https://www.wellmark.com/Find-Care).

5. **How are annual preventive exams covered by MIIP plans?**

All MIIP health plans cover one routine preventive physical each calendar year, as well as annual well-child exams, immunizations, screenings and more. Under the Affordable Care Act (ACA), **all in-network preventive care is covered at 100%** based on the recommendations of the United States Preventive Services Task Force (USPSTF).

6. **Do MIIP plans offer mental health and chemical dependency coverage?**

Yes. All MIIP health plans offer covered mental health services. Members can also request confidential assistance to find these types of care options within **myWellmark**®. Log in to myWellmark, select **Well-being**, and scroll to the Mental Health Support section. From there, members can request a call with case management services by one of two screenings.

7. **I'm planning a family. How can my benefits help?**

Wellmark offers a Pregnancy Support Program with free one-on-one support and trusted online resources (WebMD® Pregnancy Assistant, Count the Kicks®, Text4baby<sup>SM</sup>). To enroll, call the number on the back of your Wellmark ID card.

8. **Does Wellmark offer additional support for other health conditions?**

Yes. Wellmark's Care Management Program provides support for various health conditions and situations. Outreach into the program is triggered by your health claims and no action is needed on your behalf.



## General questions (continued)

### 9. Will I need to designate a PCP?

If you enroll in any plan that is not a PPO, you must select a PCP in myWellmark. Your selection will be kept until you update it or leave the plan. Everybody on the plan must select their own PCP.

### 10. Will my plan include Doctor On Demand® by Included Health?

All MIIP health plans will include **no-cost access to Doctor On Demand for non-emergency medical and mental health care**. Covered employees can get quick care and prescriptions\* from board certified physicians from anywhere. Register at: [DoctorOnDemand.com/Wellmark](https://www.doctorondemand.com/Wellmark).

### 11. Where can I check prescription drug coverage and costs?

MIIP's pharmacy formulary is Blue Rx Complete<sup>SM</sup>. Log in to myWellmark to see what drugs are covered, their tier, and what they'll cost you. If your benefits aren't active yet, your formulary is available at [Wellmark.com/BlueRxComplete](https://www.Wellmark.com/BlueRxComplete).

### 12. Will I receive new or updated ID cards in the mail?

If you switch your plan, or this is your first MIIP enrollment, ID cards will be mailed to you. You will not receive a new card if you're remaining on the same plan or if you've added/removed dependents. You can request a new ID card or access the digital version from myWellmark.

### 13. What other resources are available to help me prepare for enrollment?

Use the **MIIP checklist** to prepare for enrollment and to review the benefits that are included as part of your health insurance. To learn more about your health plan and provider network options, review your **2026 MIIP Plan Comparison Guide**.



If I have more questions, where can I get answers?

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

\* Member cost share applies to prescriptions. Doctor On Demand physicians do not prescribe Scheduled I-IV DEA Controlled Substances and may elect not to treat or prescribe other medications based on what is clinically appropriate. During times of high overnight call volume, patients may be directed to make an appointment with a Doctor On Demand physician for the following morning.