

SOUTH DAKOTA BANKERS BENEFIT PLAN

2025 Benefits Booklet



Michael P. Feimer

South Dakota Bankers Insurance & Services Inc.
605.660.2341 or mfeimer@sdba.com



Michelle Guthmiller

South Dakota Bankers Insurance & Services Inc.
800.221.7551 or mguthmiller@sdba.com



Carlotta Carr

Wellmark Blue Cross and Blue Shield of SD
605.373.7218 or carrc@wellmark.com



Chelsey Stoecker

Wellmark Blue Cross and Blue Shield of SD
605-323-7122 or stoeckerc@wellmark.com

SOUTH DAKOTA BANKERS INSURANCE & SERVICES, INC.

PO Box 7086, Yankton, SD 57078

800.221.7551 | www.sdba.com



SDBANKERS
INSURANCE & SERVICES



south dakota bankers insurance & services

MIKE FEIMER | President | South Dakota Bankers Insurance & Services Inc.

605.660.2341 | mfeimer@sdba.com

The South Dakota Bankers Benefit Plan (SDBBP) will see only a 4% rate increase for 2025

SDBBP has experienced well below medical trend rate increases over the past nine years. Our annual increases have been 3.4%, 2%, -3%, 4%, 4%, 1.5%, 5%, 4%, 3% and 2025's 4% increase.

In the current claims period, 73% of our members incurred under \$2,500 in claims for the past 12 months; last year, it was 74%, excellent numbers. As we have seen in the past, once someone enters the hospital with a complicated medical condition, the price skyrockets. In last years' experience, 17 members had claims paid over \$100,000, accounting for 23% of the total claims. We currently have 11 members with claims over \$100,000, accounting for 16% of total claims.

When looking at the pharmacy trend specific to SDBBP, the percent of the cost variance will depend on the period of time we are looking at. We rely on the Wellmark annual core report, which shows that from June 2023 to June 2024, the Rx trend was +16.5%. The Rx trend is a blend of both the cost of the drugs and the utilization. For the current period (2023 to 2024), the cost of prescriptions has decreased by 1.3%, and utilization has increased by +5.7%.

In the Rx world, there is the push for specialty drugs – those with price tags of \$600 to \$9,000 per injection, and many of these prescriptions go directly to the consumer, bypassing the local pharmacy. An additional drive is to move as many prescriptions as possible to generic, which drives our costs down, but it does negatively affect our local pharmacy. We are seeing pharmaceutical companies pushing to go directly to the consumer via direct mail; look for Amazon to be head of the pack. As we have all heard from the current administration, they have lower drug prices; however, pharmaceutical companies have raised the list prices of 775 brand-name drugs this year, Footnote: The Wall Street Journal.

The medical trend also includes cost and utilization and looks at the current year's claims experience change compared to the prior year. Overall utilization of medical services has increased by 15%: inpatient 10%, outpatient decreased by 10%, and office visits increased by 2%. The costs of those services have increased, and some have decreased: +33% inpatient, -5% outpatient, and +7% office. This has an overall +15% trend in medical claims specific to SDBBP. A driving factor in the increased cost of services for this year was attributed

to obstetrics; it accounted for 44.4% of the allowed charges and 51.2% of the inpatient admissions. This is an "intervening variable" that is very unlikely to occur in 2025.

The overall blended trend of prior year claims to current for medical and Rx combined is +12.3%. This is higher than Wellmark's book of business overall trend at 4.4%. When projecting expected claims for the upcoming year, the trend is considered, including SDBBP's Rx and medical trend, along with Wellmark BCBS' experience and forecasted trend. Several factors are reviewed to project anticipated cost changes, including technology, legislation and government, medical policy, cost-shifting, and general inflation in costs that providers charge for goods and services. Wellmark is projecting annual medical claims to trend at +9% and Rx claims at +7.5%. SDBBP's Rx now makes up 24% of overall claims spend, and Wellmark's book of business runs at 26%.

The objective of the MET was to build reserves over the last nine years to allow us the flexibility to flatten rate increases when needed. Building reserves early to combat higher rate increases for unforeseen events like COVID-19 or high-cost procedures is the strength of our large group plan. The medical trend rate, which is 12%, is added to our 2024 experience, along with an analysis of the type and severity of the claims and the likelihood of recurrence over the next 12 months. This brings us to the recommended 4% rate increase for 2025.

Fall SDBBPT Meeting

The fall meeting will occur at the Wellmark offices in Sioux Falls on Friday, October 18th. The SDBBP MET Board held its annual meeting on September 6, 2024, at ONE American Bank in Sioux Falls. The Board approved a 4% rate increase for 2025 due to the strength of our reserves.

We will continue utilizing Wellmark as our third-party administrator. There is no change to our provider network, and we will still have all the provider discounts we currently experience. BCBS is the best carrier in the country, with the most extensive network and deepest discounts.

Heart Health Screening Program

The SDBBP Board has approved to continue to offer the heart health screenings paid for by the Plan for 2025. To date, 349 eligible members have been screened, and many underlying issues have been

uncovered. Some problems were severe, and medical intervention was implemented before they became catastrophic.

Hinge Health – Virtual Physical Therapy Program

47 eligible members have participated in this new Hinge Program in 2024. The Board has approved to continue this program offering in 2025. The Plan has spent \$147,175 year to date for this program.

CVS Caremark and PrudentRx collaboration

Our benefit pharmacy manager, “CVS Caremark,” has collaborated with PrudentRx to help save dollars on specialty medications. This program is a solution to address the rising costs of specialty medications by optimizing manufacturer copay coupons offered to utilizers. SDBBPT has opted to enroll in this program in 2024 and 2025. Currently, 3% percent of our enrolled members use specialty medications, which accounts for an annual spend near \$3M. PrudentRx’s high-touch, seamless process identifies and assists members in navigating the various copay assistance solutions available while constantly monitoring the specialty claims to increase client savings with minimal member disruption. Members receiving their specialty drugs through PrudentRx will have a \$0 member cost share. This is a program I recommended five years ago to BCBS – we are now seeing it in effect for our members. Using PrudentRx, we have realized a net savings of \$267,000 annually through August 2024.

Reporting Requirements & Notices

We will continue to be required to report health insurance coverage to the IRS. The 2024 IRS employer shared responsibility reporting requirements for each bank are done on one of two forms: 1095-B for banks under 49 employees and 1095-C for banks over 50 employees. You must provide your employees with this information by March 3, 2025. For the calendar year 2024, forms are required to be filed with the IRS by Feb. 28, 2025, or March 31, 2025, if filed electronically.

The SDBIS will continue to supply each bank with a data set on its covered employees to help complete these forms. Due to the new electronic reporting requirements that began for 2023 information and the fact that this virtually eliminates paper filing for every member bank in the Plan, SDBIS will again offer the services of Boom Tax to assist you with the electronic submission process for 2024 forms.

Plan Features

Five Deductible Plans

The SDBBP, administered by Wellmark, is designed to provide flexibility to the employer and employee. The employer may allow its employees to choose from five different deductible plans:

\$500, \$1,000, \$1,500, \$2,000, \$3,000, and one high-deductible/HSA health plan. Employees can choose the deductible that fits their needs and budget. Remember, one may only move one deductible level

each year.

Early Retirement Option

Another outstanding benefit is the early retirement option, which allows employees with five-plus years of employment in their bank and reached the age of 60 or older to remain on the health and dental plans until they reach Medicare-eligible age (spouse included with a maximum of 5 years of coverage). We have had numerous employees take advantage of this benefit, and they are thankful it was available to them.

BluesEnroll

Our banks can manage their benefits online, which eliminates the transfer of paperwork back and forth.

Banks can enroll new employees, add dependents, and terminate employees online in real-time. BluesEnroll also works with Delta Dental. If you have not taken advantage of BluesEnroll, contact Michelle Guthmiller with SDBIS at 800.221.7551 or mguthmiller@sdba.com. She will help you utilize this very powerful tool.

Out-of-State Coverage

Wellmark’s network extends to all 50 states and includes 200 countries. However, our health plan is priced for experience within the state.

No-Balance Billing

All the plans have a \$30 PPO office visit co-pay and no-balance billing. No-balance billing means that the in-network providers have already agreed to accept the claim payment from our partner Wellmark as payment in full for their services.

Excellent Benefits

All our plans include outstanding in-patient health benefits, as well as coverage for routine exams, well-child services, chiropractic care, outpatient services, and prescription drugs.

Doctors on Demand

We continue offering a lowered co-pay of \$10 for Doctors on Demand virtual visits. Feeling better should be easy, and this virtual visit benefit can be experienced anytime anywhere. We encourage our members to give this benefit a try.

Rx Benefits

Generic prescriptions remain at \$10.

COBRA Administration & Billing Services

SDBIS continues to administer COBRA notification, enrollment, and billing services for health and vision on behalf of the members of the SDBBP.

Reliance Standard Life Insurance Company

As EMC Life is moving out of the group term life market beginning in 2025, SDBIS decided to move life carriers mid-year to avoid the traffic jam at open enrollment. Group term life rates remain the same through Dec 31, 2026 at \$0.128 per \$1,000 for basic life and \$0.02 for AD&D. Along with any health plan, each employee has a minimum of \$5,000 life insurance

coverage with a matching \$5,000 of AD&D coverage. A guaranteed issue of \$30,000 of voluntary life coverage (employee paid) and \$10,000 for spouses and children is still available for new employees. Please refer to the benefits booklet for additional details.

Vision Care

This is the 19th year of offering VSP Eye Care, and rates remain the same until Jan 1, 2028. The employee can upgrade the coverage to Plan B or C with a four-tier rating to match up with our health insurance plan, such as employee only, employee plus spouse, etc.

Delta Dental (5% Increase)

The plan offers dental coverage through Delta Dental, which has the largest dentist network in South Dakota and spans nationwide. They offer no-balance billing, are easy to use, and provide great coverage for a great value with rate stability. For the 2025 plan year, rates will increase 5%. The monthly rates are \$55.80 for single and \$153.26 for family. Prevention Pays is added to the plan, meaning diagnostic and preventative services no longer apply to the annual maximum benefit. Check out the Lifesmile® library, where you will find articles, videos, and brochures to share with employees. www.deltadentalsd.com/lifesmile.

Providing Rate Stability

Being part of the SDBBP supports the SDBA, which continues to work with and for the South Dakota banking industry. This plan is available now for entry and will

be effective Jan 1, 2025. If you are not part of our plan, we encourage you to compare your current benefits and rates with what we offer. These plans are exclusive to the SDBA and unavailable from any other source.

The SDBBP is designed to provide rate stability. In today's volatile market, it is risky to stand alone regarding your health coverage. You can be confident with your selection because you will be working directly with people you know who are focused on serving the needs of all SDBA members.

In the healthcare business, size matters. It is up to all SDBA members to support these outstanding benefit plans and provide your employees with quality, affordable health insurance.

Note: Please research children's immunizations carefully!

For questions, contact Mike Feimer at 605.660.2341 or mfeimer@sdba.com or Michelle Guthmiller at 800.221.7551 or mguthmiller@sdba.com.

Mike Feimer
President
SD Bankers Insurance & Services
Educate. Advocate. Grow.
PO Box 7086 | Yankton, SD 57078
605.660.2341
mfeimer@sdba.com | www.sdba.com





South Dakota Bankers Benefit Plan Contacts...

MICHAEL P. FEIMER - President
SD Bankers Insurance & Services
Mobile (605) 660-2341
mfeimer@sdba.com

MICHELLE GUTHMILLER – Insurance Benefit Specialist
SD Bankers Insurance & Services Inc.
PO Box 7086
Yankton SD 57078
mguthmiller@sdba.com
Phone (800) 221-7551
Mobile (605) 661-0746
www.sdba.com

SD Bankers Benefit Plan Trust
PO Box 1081
Pierre, SD 57501
billing@sdba.com
cobra@sdba.com
Phone (800) 726-7322
Fax (605) 224-7835

Wellmark Blue Cross Blue Shield of SD
CUSTOMER SERVICE (800) 774-0384

CARLOTTA CARR – Account Manager
Wellmark Blue Cross Blue Shield
Phone 605-373-7218
E-Mail carrc@wellmark.com

CHELSEY STOECKER – Sr. Account Svc. Rep
Phone 605-323-7122
E-Mail stoeckerc@wellmark.com

CarrAcctMgmtTeam@wellmark.com

DELTA DENTAL
Customer Service (877) 841-1478
Fax (605) 494-2566
www.deltadentalsd.com

WageWorks Flex
EMPLOYER SITE
<https://employer.wageworks.com>
EMPLOYEE PORTAL
<https://particpant.wageworks.com>
Customer Service (877)-WAGEWORKS
Email Employer Support:
wellmarksupport@wageworks.com

VSP
Member Services (800) 877-7195
Monday – Friday 5am to 8pm Pacific
www.vsp.com

RELIANCE STANDARD LIFE COMPANY

Shari Stubbs
Regional Client Manager
Phone (952) 252-2923
Mobile (952) 221-8928
shari.stubbs@rsli.com

BENEFIT FOCUS SUPPORT
BLUES ENROLL
wellmarksupport@benefitfocus.com
Phone (866) 775-4760
Monday – Friday 7:00am to 5:00pm CST

**WELLMARK
HEALTH/MEDICARE
SUPPLEMENT**

SOUTH DAKOTA BANKERS BENEFIT PLAN RATES EFF JAN 1, 2025

	BLUE	YELLOW	WHITE	RED	GREEN	H S A / HDHP
	71746-196 71764-97	71746-197 71764-97	71746-198 71764-97	71746-199 71764-97	71746-200 71764-97	71746-195 71764-96
Deductible	Single - \$500 Family - \$1500	Single - \$1000 Family - \$2000	Single - \$1500 Family - \$3000	Single - \$2000 Family - \$4000	Single - \$3000 Family - \$6000	Single - \$3300 Family - \$6000
Office Visit Copay Virtual Visit Copay	\$30 \$10 for Virtual Visit with Doctors on Demand (Medical & Mental Health)					Deductible & Coinsurance Applies
Emergency Room Copay	\$250					Deductible & Coinsurance Applies
Coinsurance	In-Network - 20% / Out-of-Network - 40%					
Health OPM	Single - \$1500 Family - \$3000	Single - \$2000 Family - \$4000	Single - \$3000 Family - \$6000	Single - \$4000 Family - \$8000	Single — \$4500 Family - \$9000	Single — \$4500 Family - \$9000
Rx OPM	Single - \$1500 Family - \$3000 SEPERATE from Health					Single — \$4500 Family - \$9000 DED/OPM AGGREGATE
Lifetime Max	Unlimited					
Chiropractic Care	\$30 Copay - limited to 12 visits per benefit period					Deductible & Coinsurance Applies
Routine Exams Preventative Care - No Member Cost Share	One Preventive exam per calendar year, including separate gynecological exam; immunizations, One Preventive mammogram per calendar year, pap smears, diagnostic screenings for prostate cancer, Smoking Cessation Rx and Related Exams . Women's Preventive benefits according to ACA guidelines .					
Well-Child Care	To age 7					
BLUE Rx VALUE PLUS Deductible waived for Generic	\$100/\$200 Deductible \$10/\$40/\$55 Copays \$85 Specialty and Self Administered Rx					Single - \$3000 / Family - \$6000 DED /OPM Aggregate between Health & Rx **Benefit period deductible is waived for HSA preventive drug list
	Option 1	Option 2	Option 3	Option 4	Option 5	H S A
Employee-----	\$883	\$851	\$800	\$762	\$712	\$762
Family -----	\$2,704	\$2,608	\$2,459	\$2,342	\$2,186	\$2,342
Employee Spouse -----	\$1,805	\$1,741	\$1,641	\$1,562	\$1,460	\$1,562
Employee Child(ren)-----	\$1,669	\$1,610	\$1,520	\$1,444	\$1,349	\$1,444
All Employees will have VSP PLAN A Vision	\$4.42	\$4.42	\$4.42	\$4.42	\$4.42	\$4.42
	Employee	Employee+Spouse	Employee+Children	Employee+Family	DELTA DENTAL	
VSP Plan B Buy-up	\$6.74	\$13.49	\$14.42	\$23.08	Single	\$55.80
VSP Plan C Buy Up	\$8.99	\$17.95	\$19.22	\$30.71	Family	\$153.26



Summary of Benefits and Coverage (SBC)

* COMPLIANCE *

Please make available to your employees per the instructions below.

Electronic copies of the Summary of Benefits & Coverage (SBCs) for all plans will be emailed to each member bank.

Thank you for choosing the South Dakota Bankers Benefit Plan for your health administration needs. We are pleased to provide you (**via email**) with the Summary of Benefits and Coverage (SBC) document(s) to illustrate your health plan benefits administered by the South Dakota Bankers Benefit Plan and Wellmark.

Under the Affordable Care Act (ACA), providing SBCs to participants and beneficiaries is a shared responsibility between third party administrators and employers. As such, South Dakota Bankers Benefit Plan is providing you with these SBCs, which you must distribute or make available to your employees and COBRA beneficiaries.

One SBC should be provided to a family unless a covered member is known to reside at a different address. In that case, please provide a separate SBC.

Minimum Essential Coverage (MEC) and Minimum Value (MV)

SBCs are required to contain language regarding whether a plan provides Minimum Essential Coverage (MEC) and if the plan meets the Minimum Value (MV) standard of 60 percent. Language has been added to the SBCs indicating your plan(s) does qualify as MEC and whether or not it meets the MV standard. Wellmark is including this information in SBCs for self-funded groups that have provided them with an approved outside actuarial certification, and/or for plans that have passed through the Health and Human Services' (HHS) Minimum Value (MV) calculator without outside actuarial analysis.

Ongoing Responsibilities

Throughout the year, you are responsible for providing SBCs at certain times including:

- As part of written application materials for:
 - Open Enrollment, where employees actively elect to maintain, enroll, terminate, or change coverage
 - Newly eligible employees, such as new hires that have satisfied their eligibility waiting period
 - Late Enrollees
- If not holding an open enrollment, 30 days prior to the new plan year if auto-renewing with no benefit changes; otherwise, within 7 business days of receipt of the signed Binder Agreement
- No later than 90 days from enrollment for special enrollees (however, an SBC must be provided within 7 days if one is requested by the special enrollee)
- No later than 60 days prior to the effective date of a material modification, such as an off-renewal benefit change
- Within 7 business days of a participant request

South Dakota Bankers Benefit Plan Contact:

Michelle Guthmiller ♦ (800)221-7551 ♦ mguthmiller@sdba.com ♦ health@sdba.com



Medicare Supplement Group Program

Group Benefit Administrator

The South Dakota Bankers Benefit Plan in association with Wellmark BCBS, would like to announce the availability of an Employer Group Retiree Program (EGRP) providing Medicare Supplement coverage to retirees. This is a program your bank can offer at no cost to you while still providing valuable benefits to your retired bank employees and their spouses.

On January 1, 2020, the Federal Government stopped offering Medicare Plan (F) in the individual market. Plan (F) was the most popular plan for both new and existing Medicare enrollees. Now, individuals turning age 65 after 1-1-2020 are no longer able to purchase this popular plan on their own. Fortunately for members of the South Dakota Bankers Benefit Plan, the plan (F) is now available through the Employer Group Retiree Program (EGRP) from Wellmark BCBS, A trusted medical insurance provider in South Dakota for over 75 years.

The Employer Group Retiree Program (EGRP) from Wellmark BCBS will provide retirees not one, but two programs to choose from. A traditional Medicare Program (F) and a High Deductible Program (F). Retirees can enroll in either of these (F) programs without any medical underwriting questions and they will pay the same premium regardless of their age or gender. In addition to the Medicare plans being offered, retirees can also simultaneously purchase vision and hearing coverage through Avesis on a guaranteed issue basis and without any waiting periods.

How will it work?

- The employer informs employees of this benefit option and who is eligible through normal channels.
- Eligible individuals must be age 65 or older, retired (no longer working and/or no longer eligible to be on the SDBBP group health plan) and be enrolled in Medicare Part A and B. If you wish to offer coverage to other non-bank retirees (i.e. board members), Wellmark BCBS normal group benefit eligibility guidelines will apply.
- The employer will provide the EGRP packet from BCBS to qualified members when they retire.
- All retirees will be directed to contact Wellmark BCBS at 800-691-1030 if they have any questions about this program.
- If the retiree selects one of the programs offered under the EGRP, they must submit the application that will be included in the packet and send it directly to Wellmark BCBS at the address listed on that application.
- Retirees will need to purchase their own Medicare Part D prescription drug plans. This can be done directly by phone with BCBS at 800-691-1030 or through their local agent.
- Retirees will also be able to purchase vision and hearing coverage through Avesis on a guaranteed issue basis and without any waiting periods by completing this section on the Medicare Plan application enclosed in the EGRP packet and returning it to Wellmark BCBS.
- Retirees will then be billed directly by Wellmark BCBS.





What do you as the Group Benefit Administrator need to do?

1. If you wish to offer this program to your retirees, start by completing the Fact Finder in this section and return it to South Dakota Bankers Insurance & Services, 1818 Broadway Ave, Suite 6, Yankton, SD 57078.
2. Once your bank has returned the Fact Finder, SDBIS will forward this on to Wellmark BCBS to have your bank set up to begin offering the program.
3. You will then be sent a contract from Wellmark BCBS to sign and return.
4. Once the signed contract is returned, Wellmark BCBS will then mail the requested number of packets to you. Then you are ready to start offering the program.
5. Group administrators will then be responsible for informing employees of this new benefit in the same manner used to communicate any other employee benefit options (i.e. update employee handbook, put information on your internal employee benefits page, etc.).
6. If you have an agent in your bank that sells Wellmark BCBS Medicare Supplement products and you wish to participate in this program through them, they can contact their current Wellmark group representative or agency to set up an individual separate EGRP for your bank.

We hope you will participate in this valuable retiree program.

South Dakota Bankers Benefit Plan Contact:

Dean Franzen ♦ (800)221-7551 ♦ dfranzen@sdba.com ♦ health@sdba.com



Employee Group Retiree Program (EGRP) Fact Finder - Checklist

GROUP INFORMATION

Group Name _____ Effective Date ____/____/____
Street Address _____
City _____ State _____ ZIP _____ County _____
Tax ID _____
Plan Code(s) _____ OBS Code(s) _____
Coverage Code(s) _____ Prefix(es) _____ Premium(s) _____
Group Number(s) _____ Account Key _____

GENERAL INFORMATION

AOR _____ Dean Franzen _____ Account Team _____ Carr _____
Group Contact Name _____
Phone Number _____ Email _____

Who will be billed?

- ☐ Group
☐ Individual Members

What type of Prescription Drug Plan (PDP)?

- ☐ Group
☐ Individual Members

Is there an active employer group?

- ☐ Yes If yes, please fill out the following group information:
☐ No

Group Number _____ Account Key _____
AOR _____ Account Team _____

EMPLOYEE PACKETS

Number of Packets Needed _____

Address for Delivery:

Street Address _____
City _____ State _____ ZIP _____

Who should members contact with questions?

Name _____ Wellmark Blue Cross Blue Shield Medicare Team _____ Title _____
Phone Number _____ 1-800-691-1030 _____

Address for BRE: Medicare Business Team, Station 3W332

Street Address _____ 1331 Grand Ave _____
City _____ Des Moines _____ State _____ IA _____ ZIP _____ 50309 _____

Binder Sent ____/____/____

Binder Received ____/____/____

Packets Requested ____/____/____

MEDICARE MADE EASY



You've made a great choice by encouraging your retirees to rely on a Medicare supplement plan from Wellmark Blue Cross and Blue Shield — the company they know and trust. But, what's next? The good news is you only have a few items to check off your list, and Wellmark will take care of the rest.



1 **CREATE A PLAN** (with our help, of course!)

- Determine the effective date.
- Would you like to contribute to retirees' premiums?
- Are you interested in a report of how many employees sign up?



2 **TELL YOUR SOON-TO-BE RETIREES**

- Decide how you want to communicate. Order brochures, content for your intranet, emails, presentations and more available on the Wellmark Marketing Toolkit.
- Wellmark can facilitate or attend on-site meetings or presentations.



3 **START ENROLLING**

- Soon-to-be retirees can contact Wellmark directly.
- Your Wellmark representative can help answer Medicare-related questions from your employees.

KEEP IT GOING

There may be a few tasks that require ongoing maintenance including:

- Reordering communication materials.
- Maintaining contributions, if you choose to contribute.
- Schedule ongoing discussions — we will work with you to ensure this process is as efficient as possible so it is easy on you and your retirees.

It's as easy as 1-2-3!

Wellmark complies with applicable federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex.

ATENCIÓN: Si habla español, los servicios de asistencia de idiomas se encuentran disponibles gratuitamente para usted. Comuníquese al 800-524-9242 o al (TTY: 888-781-4262).

注意：如果您说普通话，我们可免费为您提供语言协助服务。请拨打 800-524-9242 或（听障专线：888-781-4262）。

ACHTUNG: Wenn Sie deutsch sprechen, stehen Ihnen kostenlose sprachliche Assistenzdienste zur Verfügung. Rufnummer: 800-524-9242 oder (TTY: 888-781-4262).



Wellmark Blue Cross and Blue Shield of Iowa and Wellmark Blue Cross and Blue Shield of South Dakota are independent licensees of the Blue Cross and Blue Shield Association

EMPLOYEE HANDOUTS

Wellmark's ACA preventive services list

Information update: January 2024



How preventive services are defined

Preventive services are defined under Section 2713 of the ACA as immunizations, screenings, and other services that are listed as recommended by the United States Preventive Services Task Force (USPSTF), the Health Resources Services Administration (HRSA), or the federal Centers for Disease Control (CDC).

The services identified by the ACA to clinicians are recommendations, not mandated services. Clinicians are best able to determine which services to provide.



Affordable Care Act (ACA) coverage for preventive services

The ACA mandates that all non-grandfathered group and non-grandfathered individual health plans must provide coverage for preventive services with no member cost share when delivered by in-network health care providers. In accordance with this ACA requirement, Wellmark covers preventive services when they are delivered by in-network providers.

Benefit coverage and cost sharing will still apply for out-of-network services as specified by member coverage manuals. Additionally, health plans may apply cost sharing to out-of-network preventive care and use reasonable medical management techniques to help control costs and promote efficient delivery of care.

Preventive services covered under the ACA

This list is not all-inclusive, and benefits are not guaranteed. It outlines benefits with zero cost share. All information is dependent upon the terms of your coverage. Please refer to your coverage manual for information about your benefits. This document was last updated in January 2024 and will be updated periodically. Information is subject to change.

ADULTS

- Abnormal blood glucose and Type 2 diabetes mellitus screening as part of a cardiovascular risk assessment for patients, aged 35 to 70, who are overweight or obese
- Annual wellness examination
- Aspirin for the prevention of cardiovascular disease in men and women of certain ages (prescription required)
- Cardiovascular disease risk assessment for men and women ages 40 to 75 years old (total cholesterol, LDL-C and HDL-C; or lipid panel)
- Colorectal cancer screening and bowel preparation medicine
- Depression screening
- Healthy diet and physical activity counseling for cardiovascular disease prevention in adults with cardiovascular risk factors
- Hepatitis B screening: in persons at high risk for infections
- Hepatitis C screening: Asymptomatic adolescents and adults (including pregnant persons) without known liver disease
- High blood-pressure screening,* including obtaining measurements outside the clinical setting, to include ambulatory blood pressure monitoring and home blood pressure monitoring before starting treatment
- HIV PrEP evaluation, including pre-initiation and periodic laboratory tests, for adolescents and adults who are at high risk of acquiring HIV
- HIV screening: for all adults through age 65 and older adults who are at increased risk
- Immunizations: COVID-19; Diphtheria, Tetanus, Pertussis; Haemophilus influenza type b; Hepatitis A; Hepatitis B; Herpes Zoster (age 50 and older); Human Papillomavirus (age 9 through 26); Influenza (Flu Shot); Measles, Mumps, Rubella; Meningococcal; Pneumococcal; Varicella (as recommended by the Advisory Committee on Immunization Practices of the Centers for Disease Control and Prevention (CDC) on the CDC Immunization Schedules)
- Low to moderate dose statins (generic only) for men and women ages 40 through 75 years old for the prevention of cardiovascular disease events and mortality (prescription required)
- Lung cancer screening – annual computed tomography (CT) scan for at risk adults age 50 to 80 with a 30 pack-year history and currently smoking or have quit smoking within the past 15 years
- Obesity screening for all adults. Clinicians should refer patients with BMI of 30 kg/m² or higher to intensive, multicomponent behavior interventions
- Pre-Exposure Prophylaxis (PrEP) with effective antiretroviral therapy to persons who are at high risk of HIV acquisition
- Screening for latent tuberculosis infection in populations at increased risk
- Sexually transmitted infections (STI) behavior counseling for adults who are at increased risk for STI
- Skin cancer counseling young adults through 24 years of age about minimizing exposure to ultraviolet radiation to reduce risk of skin cancer*
- Syphilis infection screening for non-pregnant adult at increased for infection
- Tobacco use screening, counseling, and cessation interventions including FDA-approved tobacco cessation over-the-counter products and prescription medications (prescription required for all options; limited to 180-day supply per year)

- Unhealthy alcohol use screening and behavioral counseling interventions
- Unhealthy drug use screening in adults age 18 years or older

MEN ONLY

- Abdominal Aortic Aneurysm: one-time screening with ultrasonography for men age 65 to 75 who have ever smoked

WOMEN ONLY

- Anxiety screening in adolescent and adult women, including those who are pregnant or postpartum
- BRCA Related Cancer: Risk assessment, genetic counseling and genetic testing for women who have family members with breast, ovarian, tubal or peritoneal cancer with 1 of several screening tools designed to identify a family history that may be associated with an increased risk for potentially harmful mutations in breast cancer susceptibility genes (BRCA1 and BRCA2). Women with positive screening results should receive genetic counseling and if indicated after counseling, BRCA testing
- Breast cancer medication for risk counseling for those who are at increased risk for breast cancer
- Cervical cancer screening annually for women age 21 to 65
- Chlamydia screening in sexually active non-pregnant women and older non-pregnant women who are at increased risk for infection
- Contraception and contraceptive counseling: this applies to FDA-approved contraceptive methods for female of all ages
- Gonorrhea screening in sexually active non-pregnant women and older non-pregnant women who are at increased risk for infection
- HPV DNA test: women age 30 and older, regardless of pap test results
- Intimate partner violence screening and provide or refer women who screen positive to interventional services*
- Medications for risk reduction of breast cancer in women age 35 and older who are at increased risk for breast cancer and at low risk for adverse medication effects (prescription required)
- Obesity prevention counseling in midlife women aged 40 to 60 years with normal or overweight body mass index (BMI) (18.5-29.9 kg/m²).
- Osteoporosis screening in women aged 65 years and older and in younger women who fracture risk is equal to or greater than that of a 65 year old female who has no additional risk factors
- Screening mammography (2D): breast cancer screening annually for women age 35 and older
- STI and HIV screening and counseling: annual counseling on HIV and STIs for sexually active women
- Well-woman visits, including annual well-woman preventive care office visits

PREGNANT WOMEN

- Anxiety screening in adolescent and adult women including those who are pregnant or postpartum
- Asymptomatic bacteriuria screening
- Breast feeding support and counseling from trained providers during pregnancy and/or during the postpartum period and breast feeding supplies
- Chlamydia screening
- Daily folic acid supplements for women capable of becoming pregnant (prescription required)
- Gestational diabetes screening in asymptomatic pregnant women

*Services marked with an asterisk indicate those services that may be delivered and billed within wellness exam or well-child exam from an in-network provider.

- Gonorrhea screening
- Healthy weight gain in pregnancy. Pregnant women should receive behavioral counseling to promote healthy weight and prevent excessive weight gain in pregnancy.
- Hepatitis B virus infection screening at first prenatal visit
- Hepatitis C screening: Asymptomatic adolescents and adults (including pregnant persons) without known liver disease
- HIV screening
- Provide or refer persons at increased risk of perinatal depression to counseling interventions
- Rh (D) blood typing and antibody testing for incompatibility screening
- Syphilis infection screening
- Tobacco use screening and provide behavioral interventions for cessation

NEWBORNS/CHILDREN/ADOLESCENTS

- Alcohol and drug use assessment for adolescents*
- Annual well-child examination
- Anxiety screening – ages 8 through 17
- Autism screening for children through age 2 years
- Behavioral assessments for children
- Blood pressure screening*
- Cervical dysplasia screening for sexually active females
- Depression: Major depressive disorder screening for adolescents age 12–18 years
- Developmental screening for children under age 3, and surveillance* throughout childhood
- Dyslipidemia screening for those at higher risk of lipid disorders age 9 through 20 years
- Gonorrhea, prophylactic medication for newborns
- Fluoride varnish application in the primary care setting to the primary teeth of all children from birth through age 5 years
- Hearing screening for newborns and children, birth through age 20
- Height, weight and body mass index measurements*
- Hematocrit or hemoglobin screening through age 1 year
- Hemoglobinopathies screening: sickle cell screening for newborns, birth through 28 days
- Hepatitis B screening for adolescents at high risk, age 11 through 17 years
- Hepatitis C screening: Asymptomatic adolescents and adults (including pregnant persons) without known liver disease
- HIV screening for adolescents age 15 and older, and younger adolescents who are at increased risk
- Hypothyroidism screening for newborns, birth through 28 days
- Immunizations: COVID-19; Diphtheria, Tetanus, Pertussis; Haemophilus influenza type b; Hepatitis A; Hepatitis B; Human Papillomavirus (age 9 through 26); Inactive Poliovirus; Influenza (Flu Shot); Measles, Mumps, Rubella; Meningococcal; Pneumococcal; Rotavirus; Varicella; Respiratory Syncytial Virus (RSV) (age 0 through 2) (as recommended by the Advisory Committee on Immunization Practices of the Centers for Disease Control and Prevention (CDC) on the CDC Immunization Schedules)
- Lead screening for children at risk to exposure, birth through 6 years
- Medical history for all children throughout development*
- Newborn bilirubin screening, birth through 28 days
- Obesity screening in children and adolescents age 6 through 17 years
- Oral health risk assessment*

- Phenylketonuria (PKU) screening for newborns, birth through 28 days
- Prescription of oral fluoride supplementation by the primary care clinician for children from birth through age 5 years whose water supply is deficient in fluoride
- Prevention and cessation of tobacco use (includes e-cigarettes) in children and adolescents (primary care interventions) including education and brief counseling.
- Skin cancer counseling children and adolescents aged 10 through age 17 about minimizing exposure to ultraviolet radiation to reduce risk for skin cancer*
- STI behavioral counseling for all sexually active adolescents who are at increased risk for STIs.
- Syphilis screening in adolescents who are at increased risk for infection
- Tuberculin testing for children at higher risk of Tuberculosis, birth through age 17 years
- Vision screening to detect amblyopia or its risks for children age 1 through 5 years
- Visual acuity screening in children and adolescents, age 3 through 15 years

ADDITIONAL INFORMATION:

- Preventive services are routine health care services that prevent illness, disease or other health problems before symptoms occur.
- For those preventive services listed above that indicate “high risk” or “increased risk,” the member should consult with their attending physician to determine if applicable.
- For transgender individuals, sex-specific preventive care services are covered when considered medically appropriate by the attending physician.
- Age, gender and visit limitations may apply.
- Wellmark will apply its standard medical management policies and procedures as specifically mentioned and allowed under the ACA.
- Prior authorization policies for selected services will remain in place.
- Members of Wellmark Health Plan of Iowa and Wellmark Value Health Plan are required to receive most preventive services from their designated primary care practitioners.
- Claims for covered immunizations, whether submitted and paid under a Blue Rx plan or health plan, are covered with no member cost share.
- Benefits are contingent upon accurate claims submission by the provider, including diagnosis and procedure codes.
- Self-funded groups may have selected different benefits. Always consult your coverage manual for specific coverage details.
- Employer groups may elect to follow ACA preventive services as their preventive benefits

FOR MORE INFORMATION SEE:

The United States Preventive Services Task Force is a federal agency that makes its recommendations on the basis of explicit criteria. Recommendations issued by the USPSTF are intended for use in the primary care setting. The Task Force recommendation statements present health care providers with information about the evidence behind each recommendation, allowing clinicians to make informed decisions about implementation. Wellmark consults with the Task Force regularly to determine how preventive services may be covered.

The Health Resources and Services Administration (HRSA) is an agency of the U.S. Department of Health and Human Services, (HHS) is the primary Federal agency for improving access to health care services for people who are uninsured, isolated or medically vulnerable.

The Centers for Disease Control and Prevention is one of the major operating components of the Department of Health and Human Services, CDC's Mission is to collaborate to create the expertise, information, and tools that people and communities need to protect their health – through health promotion, prevention of disease, injury and disability, and preparedness for new health threats.

Bright Futures is a national health promotion and prevention initiative led by the American Academy of Pediatrics. The Bright Future Guidelines provide theory-based and evidence-based driven guidelines for all preventive care screening and well child visits.

*Services marked with an asterisk indicate those services that may be delivered and billed within wellness exam or well-child exam from an in-network provider.

Wellmark Language Assistance

Discrimination is against the law

Wellmark Blue Cross and Blue Shield complies with applicable state and federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, sex, sexual orientation, or gender identity.

Wellmark provides:

- Free aids and services to people with disabilities so they may communicate effectively with us, such as:
 - Qualified sign language interpreters
 - Written information in other formats (large print, audio, accessible electronic formats, other formats)
- Free language services to people whose primary language is not English, such as:
 - Qualified interpreters
 - Information written in other languages

You have the right to get this information and help in your language for free. If you need these services, call 800-524-9242.

ATENCIÓN: Si habla español, los servicios de asistencia de idiomas se encuentran disponibles gratuitamente para usted. Comuníquese al 800-524-9242 o al (TTY: 888-781-4262).

注意：如果您说普通话，我们可免费为您提供语言协助服务。请拨打 800-524-9242 或（听障专线：888-781-4262）。

CHÚ Ý: Nếu quý vị nói tiếng Việt, các dịch vụ hỗ trợ ngôn ngữ miễn phí có sẵn cho quý vị. Xin hãy liên hệ 800-524-9242 hoặc (TTY: 888-781-4262).

NAPOMENA: Ako govorite hrvatski, dostupna Vam je besplatna podrška na Vašem jeziku. Kontaktirajte 800-524-9242 ili (tekstualni telefon za osobe oštećena sluha: 888-781-4262).

ACHTUNG: Wenn Sie deutsch sprechen, stehen Ihnen kostenlose sprachliche Assistenzdienste zur Verfügung. Rufnummer: 800-524-9242 oder (TTY: 888-781-4262).

تنبيه: إذا كنت تتحدث اللغة العربية، فإننا نوفر لك خدمات المساعدة اللغوية، المجانية. اتصل بالرقم 800-524-9242 أو (خدمة الهاتف النصي: 4262-781-888).

ສິ່ງຄວນເອົາໃຈໃສ່, ພາສາລາວ ຖ້າທ່ານເວົ້າ: ພວກເຮົາມີບໍລິການຄວາມຊ່ວຍເຫຼືອດ້ານພາສາ
ໃຫ້ທ່ານໂດຍບໍ່ເສຍຄ່າ ຫຼື 800-524-9242 ຕິດຕໍ່ທີ. (TTY: 888-781-4262.)

주의: 한국어를 사용하시는 경우, 무료 언어 지원 서비스를 이용하실 수 있습니다. 800-524-9242번 또는 (TTY: 888-781-4262)번으로 연락해 주십시오.

ध्यान रखें : अगर आपकी भाषा हिन्दी है, तो आपके लिए भाषा सहायता सेवाएँ, निःशुल्क उपलब्ध हैं। 800-524-9242 पर संपर्क करें या (TTY: 888-781-4262)।

ATTENTION : si vous parlez français, des services d'assistance dans votre langue sont à votre disposition gratuitement. Appelez le 800 524 9242 (ou la ligne ATS au 888 781 4262).

Geb Acht: Wann du Deitsch schwetze duschst, kannscht du Hilf in dei eegni Schprooch koschdefrei griege. Ruf 800-524-9242 odder (TTY: 888-781-4262) uff.

โปรดทราบ: หากคุณพูด ไทย เรามีบริการช่วยเหลือด้านภาษาสำหรับคุณโดยไม่คิดค่าใช้จ่าย ติดต่อ 800-524-9242 หรือ (TTY: 888-781-4262)

PAG-UKULAN NG PANSIN: Kung Tagalog ang wikang ginagamit mo, may makukuha kang mga serbisyong tulong sa wika na walang bayad. Makipag-ugnayan sa 800-524-9242 o (TTY: 888-781-4262).

တၢ်ဒုးသုဉ်ညါ-နမ့ၢ်ကတိၤကညိၣ်ကျိၣ်,ကျိၣ်တၢ်မၤစၢၤတၢ်ဖဲးတၢ်မၤတဖၣ်,လၢတဘဉ်လၢၣ်ဘူးလဲ,ဆိဉ်လၢန့ၢ်လီၤ.ဆဲးကျိးဆူ
၈၀၀-၅၂၄-၉၂၄၂မ့တမ့ၢ်(TTY:၈၈၈-၇၈၁-၄၂၆၂)တက့ၢ်.

ВНИМАНИЕ! Если ваш родной язык русский, вам могут быть предоставлены бесплатные переводческие услуги. Обращайтесь 800-524-9242 (телетайп: 888-781-4262).

सावधान: यदि तपाईं नेपाली बोलुहुन्छ भने, तपाईंका लागि निःशुल्क रूपमा भाषा सहायता सेवाहरू उपलब्ध गराइन्छ। 800-524-9242 वा (TTY: 888-781-4262) मा सम्पर्क गर्नुहोस्।

ማሳሰቢያ፡ አማርኛ የሚናገሩ ከሆኑ፤ የቋንቋ አገዛ አገልግሎቶች፡ ከከፍኛ ነፃ፤ ያገኛሉ። በ 800-524-9242 ወይም (በፐሃዮ፡ 888-781-4262) ደውለው ያነጋግሩን።

HEETINA To a wolwa Fulfulde laabi walliinde dow wolde, naa e njobdi, ene ngoodi ngam maada. Hebir 800-524-9242 malla (TTY: 888-781-4262).

FUULEFFANNAA: Yo isin Oromiffaa, kan dubbattan taatan, tajaajilooni gargaarsa afaanii, kaffaltii malee, isiniif ni jiru. 800-524-9242 yookin (TTY: 888-781-4262) quunnamaa.

УВАГА! Якщо ви розмовляєте українською мовою, для вас доступні безкоштовні послуги мовної підтримки. Зателефонуйте за номером 800-524-9242 або (телетайп: 888-781-4262).

Ge': Diné k'ehjí yánílti'go níká bizaad bee áká' adoowoł, t'áá jiik'é,
náhóló. Kojí' hólné' 800-524-9242 doodaii' (TTY: 888-781-4262)

Wellmark is not providing any legal advice with regard to compliance with the requirements of the Affordable Care Act (ACA) or the Mental Health Parity/ Addiction Equity Act (MHPAEA). Regulations and guidance on specific provisions of the ACA and MHPAEA have been and will continue to be provided by the U.S. Department of Health and Human Services (HHS) and/or other agencies. The information provided reflects Wellmark's understanding of the most current information and is subject to change without further notice. Please note that plan benefits, rates, renewal rate adjustments, and rating impact calculations are subject to change and may be revised during a plan's rating period based on guidance and regulations issued by HHS or other agencies. Wellmark makes no representation as to the impact of plan changes on a plan's grandfathered status or interpretation or implementation of any other provisions of ACA. Any questions about Wellmark's approach to the ACA or MHPAEA may be referred to your Wellmark account representative. Wellmark will not determine whether coverage is discriminatory or otherwise in violation of Internal Revenue Code Section 105(h). Wellmark also will not provide any testing for compliance with Internal Revenue Code Section 105(h). Wellmark will not be held liable for any penalties or other losses resulting from any employer offering coverage in violation of section 105(h). Wellmark will not determine whether any change in an Employer Administered Funding Arrangement affects a health plan's grandfathered health plan status under ACA or otherwise complies with ACA. Wellmark will not be held liable for any penalties or other losses resulting from any Employer Administered Funding Arrangement. For purposes of this paragraph, an "Employer Administered Funding Arrangement" is an arrangement administered by an employer in which the employer contributes toward the member's share of benefit costs (such as the member's deductible, coinsurance, or copayments) in the absence of which the member would be financially responsible. An Employer Administered Funding Arrangement does not include the employer's contribution to health insurance premiums or rates.

Wellmark Blue Cross and Blue Shield of Iowa, Wellmark Health Plan of Iowa, Inc., Wellmark Value Health Plan, Inc. and Wellmark Blue Cross and Blue Shield of South Dakota are independent licensees of the Blue Cross and Blue Shield Association.



Safe, secure and protected

Your Wellmark health insurance coverage keeps you safe, secure and protected from more than the cost of health care. Just by being a member, you and your dependents have exclusive, free access to identity protection services called IDX™ Identity. It's just another way you get more as a Wellmark member.

Priceless peace of mind

Join thousands of people around the country who have already chosen IDX Identity for identity protection services.

With IDX Identity, you can:

- Monitor your credit record.
- Keep track of your online activity 24 hours a day, seven days a week.
- Have access to complete identity recovery if fraudulent activity is found.



Enroll in identity protection services today!

Register or sign in to myWellmark® at myWellmark.com to get started.

- 1.** Select **Identity Protection** from the bottom of the myWellmark homepage. On the mobile app, this is towards the bottom of the navigation menu.
- 2.** Select **Enroll Now** from the IDX home page.
- 3.** Fill out the **Group ID and Subscriber ID** (also known as your Wellmark ID number). Both are found on your Wellmark ID card.
- 4.** Enter your personal information and create a **username** and **password**.
- 5.** To **activate credit monitoring**, enter your birth date and Social Security number.



Rather enroll over the phone?

Just call 866-486-4812

and make sure you have your

Wellmark ID card handy.



Identity protection services aren't the only ways you **get more for being a Wellmark member.**

As part of your health plan, you also have access to products and services like:



myWellmark®

Your one-stop-shop for tools, resources and insights to help you manage health care spending and live a healthier life.



BeWell 24/7®

Get connected with a real person who can help you with a variety of health-related concerns. Just call **844-84-BEWELL (239355)**.



Blue365®

Find exclusive ways to save on top wellness services and products you use every day.



BlueSM

Simply visit **Wellmark.com/Blue** to stay informed on health plan updates and the latest in health and wellness.



Wellmark Blue Cross and Blue Shield of Iowa, Wellmark Health Plan of Iowa, Inc. and Wellmark Blue Cross and Blue Shield of South Dakota are independent licensees of the Blue Cross and Blue Shield Association. Blue Cross®, Blue Shield® and the Cross® and Shield® symbols, Blue365® are registered marks and BlueSM is a service mark of the Blue Cross and Blue Shield Association, an association of independent Blue Cross and Blue Shield Plans. Blue365® is a discount program available to members who have medical coverage with Wellmark. This is not insurance.

Wellmark®, myWellmark®, and BeWell 24/7® are registered marks of Wellmark, Inc.

IDX™ Identity is an independent company providing identity protection services on behalf of Wellmark Blue Cross and Blue Shield.

When does Amy use her health insurance?

Every time she goes for a walk.

Most people are grateful for insurance when something bad happens. But Wellmark Blue Cross and Blue Shield members are grateful for their insurance 365 days of the year. That's because they have Blue365®. Members get exclusive discounts on wellness products and services they use all the time, like fitness trackers, eyeglasses, and athletic shoes.

SIGN UP TODAY AT [WELLMARK.COM/BLUE365](https://www.wellmark.com/blue365)



Just by being a Wellmark member, you have access to Blue365. When you sign up, you get exclusive discounts for wellness products and services you use every day.

Savings are just a click away

Register for Blue365 at [Wellmark.com/Blue365](https://www.wellmark.com/blue365). It's free and you can start saving right away. Browse the discounts and be the first to know about the latest deals to hit Blue365 through a weekly email sent right to your inbox.

Wondering what types of deals are available? Here are just a few ways you can save money while meeting your health and personal goals:



APPAREL AND FOOTWEAR. Save up to 20 percent on Reebok® shoes or 30 percent on Skechers®.



FITNESS. Get access to a network of gyms near you and virtual classes for as low as \$19.99 per month. Plus, track your health with discounted wearables from FitBit®, Garmin® and Polar®. If you'd rather work out at home, you can save up to 40 percent on bikes, rowers, and treadmills.



HEARING AND VISION. Save an average of \$1,000 on LASIK eye surgery. Or, get discounts on eyeglass and frames, and up to 60 percent off hearing aids.



HOME AND FAMILY. Get up to \$2,000 off closing costs through Rocket Mortgage®. Or, make sure your pet's health is covered with 10 percent off pet insurance.

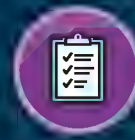


NUTRITION. Eat well for less by saving \$200 in food purchases through Jenny Craig® or 50 percent off all Nutrisystem auto-delivery program orders.



TRAVEL. Travel for less with 20 percent off Fairmont Hotels and Resorts.

Visit [WELLMARK.COM/BLUE365](https://www.wellmark.com/blue365) for a full list of deals and discounts available to you.



Wellmark members get more

Blue365 isn't the only way you get more for being a Wellmark member. As part of your health plan, you also have access to services like:

- **myWellmark®** — one spot to discover tools and resources for getting the most out of your health care.
- **BeWell 24/7SM** — get connected with a real person who can help you with a variety of health-related concerns. Just call 844-84-BEWELL (239355).
- **Doctor On Demand®** — see a board-certified doctor from virtually anywhere using a smartphone, tablet or computer.



Register for Blue365 today!

Go to [Wellmark.com/Blue365](https://www.wellmark.com/blue365). All you need to register is a valid email address and the first three characters of your Wellmark ID number.

Blue365 is a discount program available to members who have medical coverage with Wellmark. This is not insurance.



Wellmark Blue Cross and Blue Shield of Iowa, Wellmark Health Plan of Iowa, Inc., Wellmark Value Health Plan, Inc. and Wellmark Blue Cross and Blue Shield of South Dakota are independent licensees of the Blue Cross and Blue Shield Association.

Blue Cross®, Blue Shield® and the Cross® and Shield® symbols and Blue365® are registered marks of the Blue Cross and Blue Shield Association, an Association of Independent Blue Cross and Blue Shield Plans. Wellmark® and myWellmark® are registered marks and BeWell 24/7SM is a service mark of Wellmark, Inc.

Doctor On Demand is a separate company providing an online telehealth solution for Wellmark members. Doctor On Demand® is a registered mark of Doctor On Demand, Inc.

Reebok® is a registered mark of Reebok International Limited. Skechers® is a registered mark of Skechers U.S.A., Inc. is Fitbit® is a registered mark of Fitbit, Inc. Garmin® is a registered mark of Garmin Ltd. Polar® is a registered mark of Polar. Rocket Mortgage is a registered service mark of Intuit Inc., used under license. Jenny Craig® is a registered trademark of Jenny Craig. © 2022 Wellmark, Inc.

Make your visit to the pharmacy **SURPRISE-FREE**

The Drug Search Tool on Wellmark.com helps you make smart decisions at the pharmacy. It guides you through what prescription drugs are covered — and how they're covered — by your insurance plan.

How it works

1. LEARN THE DRUG TIER OR LEVEL



You pay



You pay



You pay



You pay



WANT A LOWER COST OPTION?

Just use the Drug Search Tool to find a lower-cost drug equivalent or a lower-tier alternative.

What's a drug tier or level?

The drugs covered by your insurance plan are grouped into tiers or levels. **Your drug's tier or level determines how much you'll pay for it at the pharmacy.** The higher the tier or level, the more your drug will cost.

2. LEARN ABOUT COVERAGE DETAILS



If it **requires prior approval** before filing



If there are **requirements about drug amounts** allowed per month



If the **drug is preventive** for HSA-qualified plans

3. LEARN ABOUT DRUG DETAILS



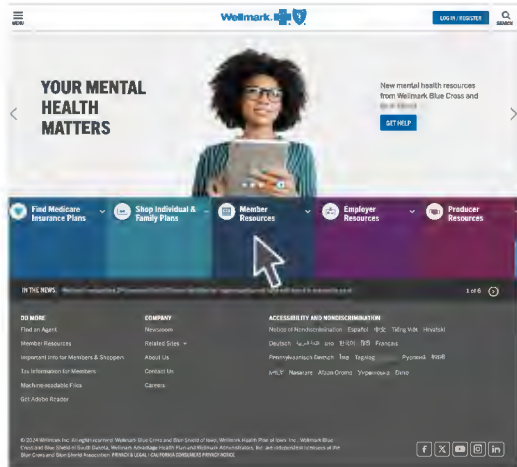
- Common uses
- How to take it
- Possible side effects
- Drug interactions
- What it looks like

How to use the **DRUG SEARCH TOOL** on Wellmark.com

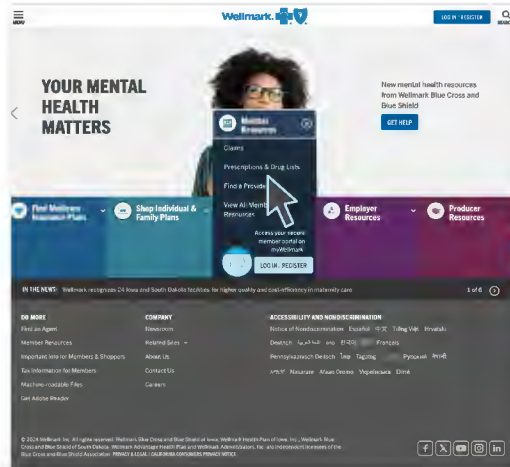


Ready to find out how much your drug will cost at the pharmacy?

Log in to your **myWellmark®** portal or app to check drug costs within the **Find Costs tool**. This tool is just one of many resources available to help you get the most out of your pharmacy benefits.



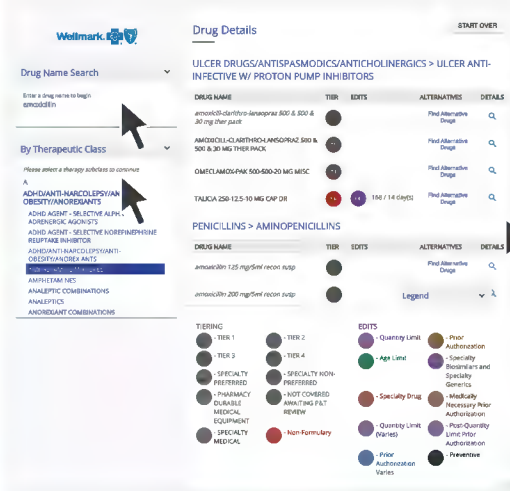
1. Select **Member Resources**.



2. Select **Prescription & Drug List**.



3. Select **your formulary plan** name from the list. Don't know it? Log in to myWellmark or call the customer service number on the back of your Wellmark ID card.



4. Search for your drug by **drug name** or **therapeutic class**. Get more information about your drug by clicking the **search icon** next to it.



Wellmark Blue Cross and Blue Shield of Iowa, Wellmark Health Plan of Iowa, Inc. and Wellmark Blue Cross and Blue Shield of South Dakota are independent licensees of the Blue Cross and Blue Shield Association.

Blue Cross®, Blue Shield® and the Cross® and Shield® symbols are registered marks of the Blue Cross and Blue Shield Association, an Association of Independent Blue Cross and Blue Shield Plans. Wellmark® and myWellmark® are registered marks of Wellmark, Inc.

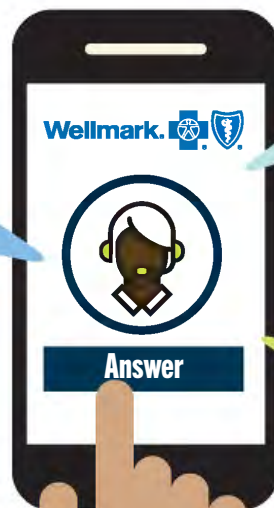
When Wellmark calls SHOULD YOU ANSWER?

The answer is yes.

When you see Wellmark on your caller ID, know that a nurse or a Wellmark health support team member may be calling you to help you with your health. Several Wellmark health programs regularly place calls to members.

Case Management

For severe, complex and chronic conditions (for example, strokes, brain injuries, complications from diabetes and others), Wellmark provides additional nurse coaching and support. We want to help coordinate care for you and overcome barriers you may be facing during your recovery. We will talk through in-home care, meal delivery or other support.



Pregnancy Support

Wellmark offers guidance and support to women throughout their pregnancy and postpartum.

Transition of Care

Wellmark's nurses will contact you for pre and post-discharge follow-up for select hospital admissions to provide education, resources and support. The purpose of these calls is to make sure you are on the path to recovery and have not experienced any new symptoms.

LIFE - RELIANCE



SD Bankers Insurance & Services
Underwritten by Reliance Standard Company
Cost Summary

Group Term Life Insurance

Employer Paid

Basic Life	\$0.128 per \$1,000
Basic AD&D	\$0.020 per \$1,000

Basic Dependent Life (Optional)

Plan A	\$2.50 per family
Plan B	\$1.25 per family
Plan C	\$4.00 per family

Employee Paid (Optional)

Supplemental Employee Life & Supplemental Spouse Life (based on employee age)	Monthly rates per \$1,000			
	<u>Age</u>	<u>Rate</u>	<u>Age</u>	<u>Rate</u>
	0-29	\$0.08	50-54	\$0.50
	30-34	\$0.10	55-59	\$0.82
	35-39	\$0.12	60-64	\$1.00
	40-44	\$0.20	65-69	\$1.45
	45-49	\$0.28	70+	\$2.25

Supplemental Child Life	\$0.20 per \$1,000
-------------------------	--------------------

Supplemental AD&D

Individual Plan	\$0.04 per \$1,000
Family Plan	\$0.08 per \$1,000

Each bank must complete the attached participation form to be included in the association plan. Group Term Life rates are guaranteed until 12/31/2026. Group Term Life is underwritten and administered by Reliance Standard Life Insurance Company.

Submit this completed form to: Michelle Guthmiller, SD Bankers Insurance & Services; mguthmiller@sdba.com

South Dakota Bankers Insurance & Services



Disclosure Form

Eligibility: Only full-time employees of Participating Employers who work at least 20 hours per week are eligible for insurance. Retirees are not eligible for coverage.

Guaranteed Issue Limits: Basic Term Life/AD&D is 100% guaranteed issue up to the amount of Participating Employers chosen coverage amount not to exceed \$300,000. Basic Dependent Life and Supplemental AD&D is also 100% guaranteed issue. Supplemental Life is guaranteed issue up to the specified limits.

Evidence of Insurability is required for amounts that exceed guaranteed issue and for late applicants who do not enroll within their initial eligibility period.

Deferred Effective Date: Employers must be actively at work as defined in the policy before coverage will become effective. Employees who are not actively at work on the date their coverage would otherwise become effective will not be insured until the day they are again actively at work.

Participation Requirement: Noncontributory coverage requires 100% participation of eligible employees for group term life. If Supplemental Life/AD&D benefits are included in the group term life program, this coverage does not require minimum participation.

Definition of Earnings is defined as: Basic Annual Earnings, not including commissions or bonuses.

Reduction & Termination of Benefits: The Basic Life/AD&D, Supplemental Employee Life/AD&D and Supplemental Spouse Life/AD&D benefits reduce to 65% at age 65, and further to 50% at age 70 and above. Coverage terminates at retirement or when no longer eligible.

Conversion: All group term life insurance (Basic & Supplemental) includes a 31-day conversion privilege to an individual whole life plan at standard insurance rates without evidence of insurability at termination of the group coverage. The Participating Employer is responsible for providing the Conversion Notice timely to each person eligible.

This document is intended as a summary only and not a contract. A complete description of benefits and limitations will be provided in the Certificate of Coverage issued by Reliance Standard Life Company.

VISION- VSP

A Look at Your VSP Vision Coverage

With VSP and South Dakota Bankers
Benefit Plan Trust, your health comes
first.



**As a member, you'll get access to savings
and personalized vision care from a VSP
network doctor for you and your family.**

Value and savings you love.

Save on eyewear and eye care when you see a VSP network doctor. Plus, take advantage of Exclusive Member Extras which provide offers from VSP and leading industry brands totaling over \$3,000 in savings.

Provider choices you want.



With thousands of choices, getting the most out of your benefits is easy at a VSP Premier Edge™ location.

Shop online and connect your benefits.



Eyeconic® is the preferred VSP online retailer where you can shop in-network with your vision benefits. See your savings in real time when you shop over 70 brands of contacts, eyeglasses, and sunglasses.

Quality vision care you need.

You'll get great care from a VSP network doctor, including a WellVision Exam®. An annual eye exam not only helps you see well, but helps a doctor detect signs of eye conditions and health conditions, like diabetes and high blood pressure.

Using your benefit is easy!

Create an account on **vsp.com** to view your in-network coverage, find the VSP network doctor who's right for you, and discover savings with Exclusive Member Extras. At your appointment, just tell them you have VSP.



More Ways to Save

Extra

\$20

**to spend on Featured
Brands†**

bebe Calvin Klein
COLE HAAN DRAGON.
FLEXON LONGCHAMP
and more

See all brands and offers
at **vsp.com/offers**.

+

Up to

40%

**Savings on
lens enhancements‡**

Enroll through your employer today.
Contact us: **800.877.7195** or **vsp.com**

Your VSP Vision Benefits Summary

South Dakota Bankers Benefit Plan Trust and VSP provide you with an affordable vision plan.

PROVIDER NETWORK:

VSP Choice

EFFECTIVE DATE:

01/01/2025



BENEFIT	DESCRIPTION	COPAY	FREQUENCY
Your Coverage with a VSP Provider			
WELLVISION EXAM	Focuses on your eyes and overall wellness	\$25	Every calendar year
ADDITIONAL SAVINGS	Glasses and Sunglasses Extra \$20 to spend on Featured Frame Brands. Go to vsp.com/offers for details. 20% savings on complete pair of prescription or non-prescription glasses/sunglasses, including lens enhancements, from a VSP provider within 12 months of your last WellVision Exam.		
	Contacts 15% savings on a contact lens exam (fitting and evaluation)		
	Routine Retinal Screening <ul style="list-style-type: none">No more than a \$39 copay on routine retinal screening as an enhancement to a WellVision Exam.		
	Laser Vision Correction <ul style="list-style-type: none">Average of 15% off the regular price; discounts available at contracted facilities.		

YOUR COVERAGE GOES FURTHER IN-NETWORK

With so many in-network choices, VSP makes it easy to get the most out of your benefits. You'll have access to preferred private practice, retail, and online in-network choices. Log in to [vsp.com](#) to find an in-network provider.

[†]Only available to VSP members with applicable plan benefits. Frame brands and promotions are subject to change.
[‡]Savings based on doctor's retail price and vary by plan and purchase selection; average savings determined after benefits are applied. Ask your VSP network doctor for more details.
⁺Coverage with a retail chain may be different or not apply.
VSP guarantees member satisfaction from VSP providers only. Coverage information is subject to change. In the event of a conflict between this information and your organization's contract with VSP, the terms of the contract will prevail. Based on applicable laws, benefits may vary by location. In the state of Washington, VSP Vision Care, Inc., is the legal name of the corporation through which VSP does business. TruHearing is not available directly from VSP in the states of California and Washington. Premier Edge is not available for some members in the state of Texas.
To learn about your privacy rights and how your protected health information may be used, see the VSP Notice of Privacy Practices on [vsp.com](#).
©2024 Vision Service Plan. All rights reserved.
VSP, Eyeconic, and WellVision Exam are registered trademarks, and VSP LightCare and VSP Premier Edge are trademarks of Vision Service Plan. Flexon and Dragon are registered trademarks of Marchon Eyewear, Inc. All other brands or marks are the property of their respective owners. 102898 VCCM
Classification: Restricted

A Look at Your VSP Vision Coverage

With VSP and South Dakota Bankers
Benefit Plan Trust – Choice Plan B,
your health comes first.



Enroll in VSP® Vision Care to get access to savings and personalized vision care from a VSP network doctor for you and your family.

Value and savings you love.

Save on eyewear and eye care when you see a VSP network doctor. Plus, take advantage of Exclusive Member Extras which provide offers from VSP and leading industry brands totaling at over \$3,000 in savings.

Provider choices you want.



With thousands of choices, getting the most out of your benefits is easy at a VSP Premier Edge™ location.

Shop online and connect your benefits.



Eyeconic® is the preferred VSP online retailer where you can shop in-network with your vision benefits. See your savings in real time when you shop over 70 brands of contacts, eyeglasses, and sunglasses.

Quality vision care you need.

You'll get great care from a VSP network doctor, including a WellVision Exam®. An annual eye exam not only helps you see well, but helps a doctor detect signs of eye conditions and health conditions, like diabetes and high blood pressure.

Using your benefit is easy!

Create an account on **vsp.com** to view your in-network coverage, find the VSP network doctor who's right for you, and discover savings with Exclusive Member Extras. At your appointment, just tell them you have VSP.



More Ways to Save

Extra

\$20

to spend on

Featured Frame Brands†

bebe Calvin Klein
COLE HAAN DRAGON
FLEXON LONGCHAMP
and more

See all brands and offers
at **vsp.com/offers**.

+

Up to

40%

**Savings on
lens enhancements‡**

Enroll through your employer today.
Contact us: **800.877.7195** or **vsp.com**

Your VSP Vision Benefits Summary

South Dakota Bankers Benefit Plan Trust – Choice Plan B and VSP provide you with an affordable vision plan.

BENEFIT	DESCRIPTION	COPAY	FREQUENCY
COVERAGE WITH A VSP PROVIDER			
WELLVISION EXAM	<ul style="list-style-type: none">Focuses on your eyes and overall wellnessCheck if your Costco or Walmart/Sam's Club doctor is a participating VSP doctor before making an appointmentRoutine retinal screening	\$25 Up to \$39	Every calendar year
ESSENTIAL MEDICAL EYE CARE	<ul style="list-style-type: none">Retinal imaging for members with diabetes covered-in-fullAdditional exams and services beyond routine care to treat immediate issues from pink eye to sudden changes in vision or to monitor ongoing conditions such as dry eye, diabetic eye disease, glaucoma, and more.Coordination with your medical coverage may apply. Ask your VSP network doctor for details.	\$20 per exam	Available as needed
PRESCRIPTION GLASSES		\$30	See frame and lenses
FRAME [†]	<ul style="list-style-type: none">\$170 Featured Frame Brands allowance\$150 frame allowance20% savings on the amount over your allowance\$80 Costco/Walmart/Sam's Club frame allowance	Included in Prescription Glasses	Every other calendar year
LENSES	<ul style="list-style-type: none">Single vision, lined bifocal, and lined trifocal lensesImpact-resistant lenses for dependent children	Included in Prescription Glasses	Every calendar year
LENS ENHANCEMENTS [‡]	<ul style="list-style-type: none">Standard progressive lensesPremium progressive lensesCustom progressive lensesAverage savings of 30% on other lens enhancementsPricing varies at Costco/Walmart/Sam's Club	\$0 \$95 – \$105 \$150 – \$175 Ask Optical Associate for Pricing	Every calendar year
CONTACTS (INSTEAD OF GLASSES)	<ul style="list-style-type: none">\$150 allowance for contacts; copay does not apply15% savings on contact lens exam (fitting and evaluation)	\$0	Every calendar year
ADDITIONAL SAVINGS	<p>Glasses and Sunglasses</p> <ul style="list-style-type: none">Discover all current eyewear offers and savings at vsp.com/offers.20% savings on unlimited additional pairs of prescription or non-prescription glasses/sunglasses, including lens enhancements, from a VSP provider within 12 months of your last WellVision Exam. <p>Laser Vision Correction</p> <ul style="list-style-type: none">Average of 15% off the regular price; discounts available at contracted facilities. <p>Exclusive Member Extras for VSP Members</p> <ul style="list-style-type: none">Contact lens rebates, lens satisfaction guarantees, and more offers at vsp.com/offers.Save up to 60% on digital hearing aids with TruHearing. Visit vsp.com/offers/special-offers/hearing-aids for details.Everyday savings on health, wellness, and more with VSP Simple Values.		

YOUR COVERAGE GOES FURTHER IN-NETWORK

With so many in-network choices, VSP makes it easy to get the most out of your benefits. You'll have access to preferred private practice, retail, and online in-network choices. Log in to vsp.com to find an in-network provider.

[†]Only available to VSP members with applicable plan benefits. Frame brands and promotions are subject to change.

[‡]Savings based on doctor's retail price and vary by plan and purchase selection; average savings determined after benefits are applied. Ask your VSP network doctor for more details.

*Coverage with a retail chain may be different or not apply.

VSP guarantees member satisfaction from VSP providers only. Coverage information is subject to change. In the event of a conflict between this information and your organization's contract with VSP, the terms of the contract will prevail. Based on applicable laws, benefits may vary by location. In the state of Washington, VSP Vision Care, Inc., is the legal name of the corporation through which VSP does business. TruHearing is not available directly from VSP in the states of California and Washington.

To learn about your privacy rights and how your protected health information may be used, see the VSP Notice of Privacy Practices on vsp.com.

©2024 Vision Service Plan. All rights reserved.
VSP, Eyeconic, and WellVision Exam are registered trademarks, and VSP Premier Edge are trademarks of Vision Service Plan.
Flexon and Dragon are registered trademarks of Marchon Eyewear, Inc. All other brands or marks are the property of their respective owners. 118960 VCCM

Classification: Restricted

A Look at Your VSP Vision Coverage

With VSP and South Dakota Bankers
Benefit Plan Trust – Choice Plan C,
your health comes first.



Enroll in VSP® Vision Care to get access to savings and personalized vision care from a VSP network doctor for you and your family.

Value and savings you love.

Save on eyewear and eye care when you see a VSP network doctor. Plus, take advantage of Exclusive Member Extras which provide offers from VSP and leading industry brands totaling at over \$3,000 in savings.

Provider choices you want.



With thousands of choices, getting the most out of your benefits is easy at a VSP Premier Edge™ location.

Shop online and connect your benefits.



Eyeconic® is the preferred VSP online retailer where you can shop in-network with your vision benefits. See your savings in real time when you shop over 70 brands of contacts, eyeglasses, and sunglasses.

Quality vision care you need.

You'll get great care from a VSP network doctor, including a WellVision Exam®. An annual eye exam not only helps you see well, but helps a doctor detect signs of eye conditions and health conditions, like diabetes and high blood pressure.

Using your benefit is easy!

Create an account on **vsp.com** to view your in-network coverage, find the VSP network doctor who's right for you, and discover savings with Exclusive Member Extras. At your appointment, just tell them you have VSP.



More Ways to Save

Extra

\$20

to spend on

Featured Frame Brands†

bebe Calvin Klein
COLE HAAN DRAGON.
FLEXON LONGCHAMP
and more

See all brands and offers
at **vsp.com/offers**.

+

Up to

40%

**Savings on
lens enhancements‡**

Enroll through your employer today.
Contact us: **800.877.7195** or **vsp.com**

Your VSP Vision Benefits Summary

South Dakota Bankers Benefit Plan Trust – Choice Plan C and VSP provide you with an affordable vision plan.

Provider Network:
VSP Choice
Effective Date:
01/01/2025



BENEFIT	DESCRIPTION	COPAY	FREQUENCY
COVERAGE WITH A VSP PROVIDER			
WELLVISION EXAM	<ul style="list-style-type: none">Focuses on your eyes and overall wellnessCheck if your Costco or Walmart/Sam's Club doctor is a participating VSP doctor before making an appointmentRoutine retinal screening	\$25 Up to \$39	Every calendar year
ESSENTIAL MEDICAL EYE CARE	<ul style="list-style-type: none">Retinal imaging for members with diabetes covered-in-fullAdditional exams and services beyond routine care to treat immediate issues from pink eye to sudden changes in vision or to monitor ongoing conditions such as dry eye, diabetic eye disease, glaucoma, and more.Coordination with your medical coverage may apply. Ask your VSP network doctor for details.	\$20 per exam	Available as needed
PRESCRIPTION GLASSES		\$30	See frame and lenses
FRAME [†]	<ul style="list-style-type: none">\$170 Featured Frame Brands allowance\$150 frame allowance20% savings on the amount over your allowance\$80 Costco/Walmart/Sam's Club frame allowance	Included in Prescription Glasses	Every calendar year
LENSES	<ul style="list-style-type: none">Single vision, lined bifocal, and lined trifocal lensesImpact-resistant lenses for dependent children	Included in Prescription Glasses	Every calendar year
LENS ENHANCEMENTS [‡]	<ul style="list-style-type: none">Standard progressive lensesPremium progressive lensesCustom progressive lensesAverage savings of 30% on other lens enhancementsPricing varies at Costco/Walmart/Sam's Club	\$0 \$95 – \$105 \$150 – \$175 Ask Optical Associate for Pricing	Every calendar year
CONTACTS (INSTEAD OF GLASSES)	<ul style="list-style-type: none">\$150 allowance for contacts; copay does not apply15% savings on contact lens exam (fitting and evaluation)	\$0	Every calendar year
ADDITIONAL SAVINGS	<p>Glasses and Sunglasses</p> <ul style="list-style-type: none">Discover all current eyewear offers and savings at vsp.com/offers.20% savings on unlimited additional pairs of prescription or non-prescription glasses/sunglasses, including lens enhancements, from a VSP provider within 12 months of your last WellVision Exam. <p>Laser Vision Correction</p> <ul style="list-style-type: none">Average of 15% off the regular price; discounts available at contracted facilities. <p>Exclusive Member Extras for VSP Members</p> <ul style="list-style-type: none">Contact lens rebates, lens satisfaction guarantees, and more offers at vsp.com/offers.Save up to 60% on digital hearing aids with TruHearing. Visit vsp.com/offers/special-offers/hearing-aids for details.Everyday savings on health, wellness, and more with VSP Simple Values.		

YOUR COVERAGE GOES FURTHER IN-NETWORK

With so many in-network choices, VSP makes it easy to get the most out of your benefits. You'll have access to preferred private practice, retail, and online in-network choices. Log in to vsp.com to find an in-network provider.

†Only available to VSP members with applicable plan benefits. Frame brands and promotions are subject to change.

‡Savings based on doctor's retail price and vary by plan and purchase selection; average savings determined after benefits are applied. Ask your VSP network doctor for more details.

*Coverage with a retail chain may be different or not apply.

VSP guarantees member satisfaction from VSP providers only. Coverage information is subject to change. In the event of a conflict between this information and your organization's contract with VSP, the terms of the contract will prevail. Based on applicable laws, benefits may vary by location. In the state of Washington, VSP Vision Care, Inc., is the legal name of the corporation through which VSP does business. TruHearing is not available directly from VSP in the states of California and Washington.

To learn about your privacy rights and how your protected health information may be used, see the VSP Notice of Privacy Practices on vsp.com.

©2024 Vision Service Plan. All rights reserved.
VSP, Eyeconic, and WellVision Exam are registered trademarks, and VSP Premier Edge are trademarks of Vision Service Plan.
Flexon and Dragon are registered trademarks of Marchon Eyewear, Inc. All other brands or marks are the property of their respective owners. 118960 VCCM

Classification: Restricted

See Well. Be Well.



Welcome to VSP!

We believe in the connection between your vision and your overall health. As a VSP® member, you get personalized care from a VSP network doctor at low out-of-pocket costs.

vsp.
vision care

Using Your Benefits Is Easy



Create an account on **vsp.com** to view your in-network coverage, and find the VSP network doctor who's right for you.



With access to over \$3,000 in savings, discover VSP Exclusive Member Extras at **vsp.com/offers** to maximize your benefits and save even more.



It's easy to find the frame brands that will maximize your benefits—just look for the heart logo on the lens at your eye doctor's office.



Print a Member Vision Card—if you'd like one. There's no ID card necessary—just tell your provider you have VSP.

Your well-being
is at the heart of
everything we do.

Create an account,
find your local VSP
network doctor, and
see your benefit
at **vsp.com** today!

You deserve personalized, affordable vision care, delivered with your overall well-being in mind. We're committed to helping you experience a lifetime of healthy vision: **See Well. Be Well.®**

Questions? **vsp.com** | **800.877.7195**

To learn about your privacy rights and how your protected health information may be used, see the VSP Notice of Privacy Practices on **vsp.com**.

©2024 Vision Service Plan. All rights reserved.

VSP and "See Well. Be Well." are registered trademarks of Vision Service Plan. 126539 VCCM

Classification: Public

Browse with Benefits

Your vision and wellness come first with VSP. Now, your benefit includes eyeconic.com, the VSP online eyewear store.



Eyeconic® seamlessly connects your eyewear, your insurance coverage, and the VSP® doctor network. Plus, you get the convenience of online shopping along with the personal touch from a VSP network doctor.



Online shopping with benefits

Online shoppers will love:

- A huge selection of contact lenses and designer frames 24/7—and the Virtual Try-On tool.
- Free shipping and returns.*
- Free frame adjustment or contact lens consultation.
- Verification of your prescriptions and the 25-point inspection process to ensure your eyewear is just right.
- 20% off any out-of-pocket expenses on eyewear after your frame allowance is applied.



Already used
your benefits
for the year?

As a VSP member,
you still receive 20%
savings on glasses and
sunglasses on Eyeconic.

It's easy to use your VSP benefit

1. **Create an account on vsp.com.** Review your vision benefit and access your eligibility and coverage information, including how to apply your benefits on Eyeconic.
2. **Find a VSP network doctor near you.** The decision is yours—choose a conveniently located VSP network doctor or any out-of-network provider. Visit **vsp.com** or call **800.877.7195** to find the best provider for you.
3. **Check out Eyeconic and browse the frame brands you love.** You can connect to your VSP benefits, upload your prescription at checkout, and order your glasses following your WellVision Exam®.

Experience eyeconic.com®, a convenient retail option.

*Terms and conditions apply. Visit eyeconic.com/faqs for more details.

To learn about your privacy rights and how your protected health information may be used, see the VSP Notice of Privacy Practices on vsp.com.

©2024 Vision Service Plan. All rights reserved.
VSP, WellVision Exam, Eyeconic, and eyeconic.com are registered trademarks of Vision Service Plan.
All other brands or marks are the property of their respective owners. 127292 VCCM

Classification: Public

Enjoy Savings Beyond Your Vision Benefits!

vsp exclusive
member extras



Take advantage of Exclusive Member Extras for you and the whole family! Get access to more than \$3,000 in savings from VSP® and other popular brands. Offers shown below are available at all VSP network doctor locations or participating partner locations.

Click on the offers below to learn how to save on everyday products and services **that go beyond vision care** and help make your life healthier and easier.

Glasses and Sunglasses

Extra
\$20
to Spend

Get an **Extra \$20** to spend on Featured Frame Brands.^{1,2}

Extra
\$40
to Spend

Get an **Extra \$40** to spend on select Featured Frame Brands.^{1,2}

Up to
40% Off
Lens Enhancements

Save up to 40% off popular lens enhancements.^{2,3}

eyeconic
a vsp vision company

Shop and save online for glasses, sunglasses, and contacts with your VSP benefits.



WORLD'S BEST COLOUR BLIND GLASSES™

Get up to 20% off popular EnChroma collections.

HOYA

Get 6-month satisfaction guaranteed protection on HOYA lenses.



Save 20% on additional pairs of Nike glasses and sunglasses.

sunsync

Save up to 40% on SunSync® Light-Reactive Lenses.^{2,3}

techshield

Save up to 40% on all TechShield® Anti-Reflective Coatings.^{2,3}

unity

Try Unity® lenses worry-free for six months with The Unity Promise.



Try ZEISS Lenses risk-free for six months.

vsp
PREMIER
edge

Maximize your savings with VSP Premier Edge™. Offers only available at Premier Edge locations.

BAUSCH + LOMB
See better. Live better.

Save up to \$310 on an annual supply of contact lenses.

BAUSCH + LOMB
Biotrue
ONEday lenses

Get a free 30-day supply of Biotrue ONEday contact lenses and an exclusive up to \$210 rebate.

HOYA

Get 12-month satisfaction guaranteed protection on HOYA lenses.

Premier Edge Promise

Get a worry-free eyewear guarantee with triple protection.⁴

unity

Try Unity lenses worry-free with The Unity Promise for 12 months.



Try ZEISS Lenses risk-free for 12 months.

Improve Your Health and Increase Your Savings

vsp™ exclusive
member extras

As a member, you can save on everyday products and services that fit your needs beyond vision care—like discounts on fitness, nutrition, prescription drugs, and access to diabetes resources.

Contacts

BAUSCH + LOMB
See better. Live better.

Save up to \$300 on an annual supply of contact lenses.

Health and Wellness

Diabetes
Management Support

Save on testing supplies and find resources to help prevent or manage Diabetes.

 **optomap**®

Get not-to-exceed \$39 special pricing on optomap images.²

LASIK⁵

LasikPlus+

Save up to \$1,100 off LASIK.

The **LASIK Vision**
INSTITUTE

Save up to \$1,100 off LASIK.

NVISION
EYE CENTERS

Save up to \$1,200 off all custom LASIK and PRK.

TLC
Laser Eye Centers®

Save up to \$1,100 off LASIK.

Hearing Health

TruHearing®

Save up to 60% on prescription and over-the-counter hearing aids, get deals on batteries, and access a free online hearing screening.⁶

vsp™ simple
values

Access a variety of savings on fitness, prescription drugs, entertainment, travel, cash rewards, and more.⁷

Leisure and Lifestyle

Home and Financial Well-Being

 **CareCredit**™

Get instant, in-office promotional financing offers for eye care and eyewear.

 **everplans**™

Organize, securely store, and assign access to important documents like wills, passwords, and more. All for just \$27 a year.

smartcredit®

Get smart about your credit, money, and privacy with SmartCredit, helping you meet your financial goals for just \$8.95 a month.

See how your savings can add up at vsp.com/offers.

Offers subject to change without notice. Some members may not be eligible for all offers. Members who participate in a Medicaid/state-funded plan are not eligible for the above offer. Visit vsp.com/offers for terms and conditions on specific offers.

1. Brands and promotions are subject to change. 2. Available to VSP members with applicable plan benefits. Check your benefits to see if this offer applies. 3. Savings based on doctor's retail price and vary by plan and purchase selection; average savings determined after benefits are applied. 4. Restrictions may apply; visit vsp.com/offers/premier-edge-offers/glasses-and-sunglasses/Premier-Edge-Promise for terms and conditions. 5. Not all locations are on the VSP Laser VisionCare Network. Please call VSP Member Services at 800.877.7195 to confirm the location you're interested in visiting is in-network. 6. VSP is providing information to its members but does not offer or provide any discount hearing program. VSP makes no endorsement, representations, or warranties regarding any products or services offered by TruHearing, a third-party vendor. TruHearing is not insurance and not subject to state insurance regulations. For additional information please visit vsp.com/offers/special-offers/hearing-aids/truhearing. For questions, contact TruHearing directly. Not available directly from VSP in the states of Washington and California. 7. Some members may not be eligible for this program; visit vsp.com/simplevalues for terms and conditions.

To learn about your privacy rights and how your protected health information may be used, see the VSP Notice of Privacy Practices on vsp.com.

©2024 Vision Service Plan. All rights reserved.
VSP and Eyeconic are registered trademarks, and VSP Premier Edge is a trademark of Vision Service Plan.
Unity, TechShield, and SunSync are registered trademarks of Plexus Optix, Inc. All other brands or marks are the property of their respective owners. 122918 VCCM

Classification: Public

DELTA DENTAL



Delta Dental
of South Dakota



Find a Dentist

Summary of Benefits

Refer to the Dental Benefits Handbook for more details.





Delta Dental of South Dakota

P.O. Box 1157
720 N Euclid Ave
Pierre, SD 57501

Telephone: (605) 224-7345
Toll Free: (877) 841-1478
Fax: (605) 224-0909

deltadentalsd.com
customer.service@deltadentalsd.com