

BENEFITS

SOUTH DAKOTA BANKERS BENEFIT PLAN



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SDBANKERS
INSURANCE & SERVICES



south dakota bankers insurance & services

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The South Dakota Bankers Benefit Plan (SDBBP) will see only a 4% rate increase for 2026

SDBBP has experienced well below medical trend rate increases over the past nine years. Our annual increases have been

2%, -3%, 4%, 4%, 1.5%, 5%, 4%, 3%, 4% and 2026's 4% increase.

In the current claims period, 69% of our members incurred under \$2,500 in claims for the past 12 months; last year, it was 73%; 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, 28 members had claims paid over \$100,000, accounting for 26.3% of the total claims. We currently have 25 members with claims over \$100,000, accounting for 25.6% 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 2024 to June 2025, the Rx trend was +5.2%. The Rx trend is a blend of both the cost of the drugs and the utilization. For the current period (2024 to 2025), the cost of prescriptions has increased by 1.1%, and utilization has increased by 4.8%.

The Trump administration and federal lawmakers have revived proposals designed to reduce prescription drug costs by establishing a ceiling price based on the prices paid in other wealthy nations. While these proposals differ in important ways, they share the goal of reducing drug prices in the US through comparisons to other countries. A report last year from the US Department of Health and Human Services (HHS) found that US prices across all drugs were about three times higher than prices across 33 comparison countries in 2022.¹ This gap has widened as the mix of new drugs tilts toward specialty medications that carry larger price tags. One limitation in comparative analyses of prescription drug costs is the lack of public data on rebates in other countries. The estimated net price of brand medications in the US was still over three times more expensive than the products' list price in comparator countries.

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 only 1.4%: inpatient decreased by -5%, outpatient decreased by -2%, and office visits increased by +7%. The costs of those services have increased, and some have decreased: +1.7% inpatient, -4.8% outpatient, and +6.7% office and

1.1% pharmacy. Health and pharmacy claims paid per member per year (PMPY) increased 1.1% from the prior period. This has an overall +1.4% trend in medical claims specific to SDBBP. A driving factor in the continued increased in cost of services for this year was attributed to obstetrics; it accounted for 27.6% of the allowed charges and 52.6% of the inpatient admissions. We are having more Babies!!!! So far this year we have not experienced any million dollar + claims and that really impacts our next year rate increase.

The overall average blended trend of prior year claims to current for medical and Rx combined is 6.9%. This is lower than the projected health care cost trend of 8% nationwide. 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. SDBBP's average trend is 6.05% which means that over the past 2.5 years, our trend is slightly below expected 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 +8% and Rx claims at +3.5%. SDBBP's pharmacy spend is running 25% of total claims paid compared to Wellmark's book of business at 18%. Another important element is the cost of Stop-Loss premiums.

The objective of the MET was to build reserves over the last ten years to allow us 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 forecasted medical trend rate, which is 8% is added to our 2025 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 10. The SDBBP MET Board held its annual meeting on September 12, 2025, at ONE American Bank in Sioux Falls. The board approved a 4% rate increase for 2026 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 2026. To date, 370 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:

Forty-seven eligible members have participated in the Hinge Program this year and the plan has paid \$147,175 year to date for this program. The board has approved to continue this program offering in 2026.

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. SDBBP will continue utilizing PrudentRX in 2026. 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. Over the past four year you can see the impact of BCBS's diligence to help curb the cost of Specialty Drugs. Don't get me wrong, these drugs are

still priced way high, and it will take federal intervention to get them lowered.

Reporting Requirements & Notices

We will continue to be required to report health insurance coverage to the IRS. The 2025 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 2, 2026. For the calendar year 2025, forms are required to be filed with the IRS by February 28, 2026, or March 31, 2026, 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 2025 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

Year	Pharmacy Paid	Total Claims	Pharmacy %	Rebates	% After Rebates
YTD July 2025	\$ 2,849,573	\$ 11,719,429	24%	\$ (965,480)	16%
2024	\$ 4,778,691	\$ 20,431,304	23%	\$ (2,009,835)	14%
2023	\$ 4,978,061	\$ 20,107,205	25%	\$ (1,858,048)	16%
2022	\$ 4,930,520	\$ 18,512,394	27%	\$ (1,246,257)	20%
2021	\$ 3,910,393	\$ 17,354,454	23%	\$ (809,095)	18%

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

Continued on page 8

Continued from page 7

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

Group term life rates remain the same through December 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 available for new employees. Please refer to the benefits booklet for additional details.

Vision Care

This is the 20th year of offering VSP Eye Care, and rates remain the same until January 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 year 2026, rates will increase 5%. The monthly rates are \$58.60 for single and \$160.92 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 January 1, 2026. 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.

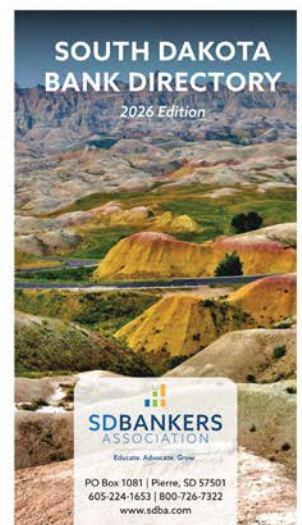
For questions, contact Mike Feimer at 605.660.2341 | mfeimer@sdba.com or Michelle Guthmiller at 800.221.7551 | mguthmiller@sdba.com.

Order Your 2026 South Dakota Bank Directory

The South Dakota Bank Directory provides detailed information on all South Dakota banks including addresses, telephone numbers, important contact names and additional pertinent information. The directory also contains information on the SDBA, banking associations, regulatory agencies, endorsed vendors, associate members and South Dakota officials.

SDBA member banks, branches and associate members each receive one complimentary copy of the annual bank directory. Additional copies may be purchased while supplies last.

Place your directory order: www.sdba.com/south-dakota-bank-directory or scan this QR code.





Contacts for Health & Benefit Plans - 2026

Key Contacts for Health & Benefit Plan - 2026

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Yankton SD 57078



Customer Service (800) 774-0384

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schemppacctmgmntteam@wellmark.com

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



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



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



Employer Site
<https://client.my.healthequity.com>
Employee Portal
<https://participant.wageworks.com/MemberLogin>
Member Services:
877-924-3967
Email Employer Support:
bburns@healthequity.com



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Regional Client Manager
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Mobile (952) 221-8928
shari.stubbs@reliancematrix.com



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, 2026

	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 - \$3300 / Family - \$6000 DED /OPM Aggregate between Health & Rx <i>** Benefit period deductible is waived for HSA preventive drug list</i>
	Option 1	Option 2	Option 3	Option 4	Option 5	H S A
Employee-----	\$918	\$885	\$832	\$792	\$740	\$792
Family -----	\$2,812	\$2,712	\$2,557	\$2,436	\$2,273	\$2,436
Employee Spouse -----	\$1,877	\$1,811	\$1,707	\$1,624	\$1,518	\$1,624
Employee Child(ren)-----	\$1,736	\$1,674	\$1,581	\$1,502	\$1,403	\$1,502
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	\$58.60
VSP Plan C Buy Up	\$8.99	\$17.95	\$19.22	\$30.71	Family	\$160.92

Summary of Benefits & Coverage (SBC) Employer Responsibilities

Provided by South Dakota Bankers Benefit Plan & Wellmark BCBS

What's Happening?

- Your bank will receive **electronic copies** of the Summary of Benefits & Coverage (SBC) documents for each health plan.
- These SBCs are part of ACA compliance and **must be shared with employees and early retirees.**

Your Responsibility as Employer

Under the Affordable Care Act (ACA), both employers and plan administrators must ensure SBCs are distributed. Here's what you need to do:



Distribute SBCs to:

- All eligible employees
- Early retirees
- Any covered member living at a separate address (send separately)

SBC Content Includes:


- Language that the plan(s) does provide **Minimum Essential Coverage (MEC)**
- Plan meets **Minimum Value Standards (MVS)** (60% standard)

When Must SBCs Be Provided?

 Event	 Deadline
Open Enrollment	With application materials
New Hires / Newly Eligible	With application materials
Late Enrollees	With application materials
No Open Enrollment	30 days before new plan year
Special Enrollment	Within 90 days of enrollment or within 7 days if requested
Material Plan Change	60 days before change takes effect
Upon Employee Request	Within 7 business days

Questions or Support?

Michelle Guthmiller

 (800) 221-7551

 mguthmiller@sdba.com

 health@sdba.com



Medicare Supplement Group Program

Employer Group Retiree Program (EGRP) – Wellmark BCBS

The South Dakota Bankers Benefit Plan, in association with Wellmark Blue Cross Blue Shield, is pleased to announce the availability of a **Medicare Supplement Employer Group Retiree Program (EGRP)**. This program allows banks to offer retirees and their spouses Medicare Supplement coverage at **no administrative cost** to the bank.

Why It's Important

- Medicare Plan F, the most popular Medicare Supplement plan, is no longer available to individuals turning 65 on or after **January 1, 2020**, in the individual market.
- Through the **EGRP**, South Dakota Bankers Benefit Plan members now have access to **Program F (a Plan F look-alike)** with Wellmark BCBS, a trusted insurer in South Dakota for over 75 years.

Plan Options Available

Retirees can choose from two programs:

- **Program F (Traditional)**
- **High-Deductible Program F**

Key Benefits:

- Guaranteed acceptance – no medical underwriting
- Same premium regardless of age or gender
- Optional **vision and hearing coverage** (Avesis) – guaranteed issue, no waiting periods

Note: Retirees must purchase their own Medicare Part D prescription coverage separately.

How It Works

- Employers inform eligible retirees of the program.
- **Eligibility:**
 - Age 65+
 - Retired (not actively working or on the SDBBP group health plan)
 - Enrolled in Medicare Parts A & B
- Employer provides the retiree with the **EGRP packet** from Wellmark.
- Retirees contact Wellmark BCBS at **800-691-1030** for questions, submit applications directly to Wellmark, and are billed directly.

Employer (Group Administrator) Responsibilities


1. Complete the **Fact Finder** and return it to:
South Dakota Bankers Insurance & Services
PO Box 7086
Yankton, SD 57078
2. SDBIS forwards your information to Wellmark BCBS.
3. Wellmark will send your bank a **contract** to sign and return.
4. Once approved, Wellmark mails you the requested number of retiree packets.
5. Inform employees of this new benefit (e.g., employee handbook, benefits portal, internal communication).
6. If your bank has an agent who sells Wellmark Medicare Supplement products, you may choose to work through them for a separate EGRP setup.

Contact Information

For questions or to get started:

Dean Franzen

South Dakota Bankers Benefit Plan

 605-220-4219

 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 Schempp

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 ____/____/____

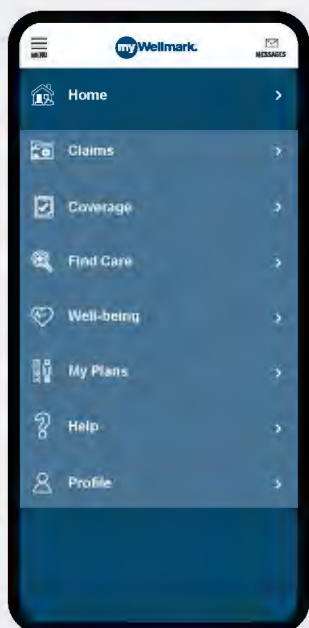
Packets Requested ____/____/____

EMPLOYEE HANDOUTS



Go **MOBILE**

Manage your health with the Wellmark®
Blue Cross® and Blue Shield® app



For illustrative purposes only

Use these helpful tools on-the-go:

CLAIMS — Track the status of claims, along with sort and filter capabilities. Opt-in for digital Explanation of Benefits (EOB) to get notifications when they're ready.

COVERAGE — The app features your personalized health benefits right at your fingertips, which include copay and deductible amounts and out-of-pocket maximums.

FIND CARE — Find in-network physical and mental health care providers to help save you money. You can also access patient reviews and ratings for hospitals and doctors.

FIND COSTS — Use the cost estimator tool to find how much you'll pay for common procedures and services.

WELL-BEING SERVICES — Take a mental health or wellness assessment. Get discounts with Blue365®. Read the latest health and wellness news and find additional well-being resources.

VIEW AND EMAIL your ID card from your smartphone.



Get the care you need, when you need it.

In addition to finding important information about your health plan benefits, the Wellmark mobile app can help you get the care you need.

- **VIEW PROVIDERS AND HOSPITALS** within the Wellmark health plan network.
- **FIND THE CLOSEST PROVIDER OR FACILITY** using GPS technology.
- **VIEW A MAP OR GET DRIVING DIRECTIONS** to your doctor or hospital.
- **SHARE PROVIDER, DENTIST OR FACILITY INFORMATION** by text or email, or save to your favorites for easy access in the future.
- **CONNECT DIRECTLY** to your health care provider's office or to a health professional.
- **GET HEALTH ANSWERS** over the phone with ease.



Register today!

Download the free

Wellmark mobile app at

[myWellmark.com](https://mywellmark.com), the App

Store® or on Google Play™.



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



Explanation of benefits (EOB)

If it's not a bill, then what is it?

An EOB is a recap of what your insurance has paid.

Your EOB is a breakdown of how your benefits apply to the health care services you have received.



How much your provider charged for each service



How much your health insurance company paid for each service



How much you saved by staying in-network



How much you are responsible for paying out-of-pocket

If your EOB shows that you are responsible for some of the cost, your provider will bill you separately. When you receive your EOB it is important to review your statement to make sure that you are getting the most value out of your health care spending.



Here are three tips that could help reduce the amount you pay out-of-pocket:

Tip 1: Select an in-network provider.

Use the Find a Provider tool on Wellmark.com so you can get the best savings from your health plan.

Tip 2: Compare charges.

If you receive a bill from your provider, compare charges on your EOB to charges listed on the provider bill to confirm that services and charges listed are correct.

Tip 3: Register for myWellmark®.

Review your health plan information online, and if you prefer, sign up to receive your documents online through myWellmark.

How to read your explanation of benefits

PATRICK		03/07/2024	CENTRAL HEALTH HOSPITAL	002285635174	X12345A98765	APPROVED			
DOB: 07/14	Date(s) of Service	Date(s) of Service	Health Care Provider	Claim Number	Patient Account Number	Claim Status			
	1 Service Received	Notes	2 Amount Charged	3 Network Savings	4 Medical Plan Paid	5 Copay	6 Deductible	7 Coinsurance	8 Amount Not Covered
03/07/2024	Office Medical Care	-	\$254.00	\$147.00	\$92.00	\$15.00	\$0.00	\$0.00	\$0.00
		1, 2 Total	\$254.00	\$147.00	\$92.00	\$15.00	\$0.00	\$0.00	\$0.00

9 Your Responsibility \$15.00
You may have already paid some or all of this amount.

Notes regarding this claim submitted to us

- 1 - Wellmark Health Plan of Iowa, Inc. provides administrative claims payment services only and does not assume any financial risk or obligation with respect to claims. (ZD6)
- 2 - We have settled this claim directly with your provider. (ZB4)

Helpful terms found on your EOB:

- 1 Service received:** The service you received from your health care provider.
- 2 Amount charged:** The total amount charged by a health care provider for services you received, whether or not the services are covered under your health plan.
- 3 Network savings:** The amount you saved by receiving services from a health care provider within your health plan's network.
- 4 Medical plan paid:** The amount your health plan paid to cover the service rendered.
- 5 Copay:** The fixed dollar amount you pay for certain covered services. Your health care provider may require your copay at the time you receive services.
- 6 Deductible:** The fixed dollar amount you pay for certain covered services before your benefits are available. Once you reach your deductible, you are still responsible for copays and coinsurance for covered services you receive. Your health care provider may bill you for your deductible.
- 7 Coinsurance:** The fixed percentage you pay of the cost for certain covered services. Your health care provider may bill you for your coinsurance.
- 8 Amount not covered:** The portion of the charges not covered under your health plan.
- 9 Your responsibility:** Your portion of the costs shown on the EOB. You should use this information to coordinate your payment(s) with your provider(s).



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.

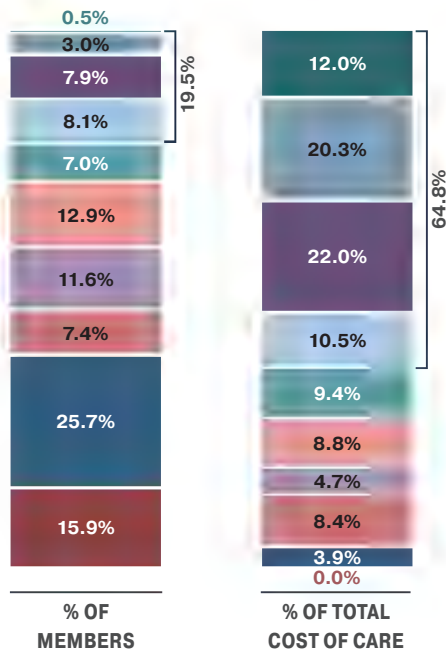
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Individual care for your high-cost members

Case management for groups

Wellmark book of business



- Non-user
- Healthy
- Significant Acute
- At risk
- Minor chronic
- Multiple minor chronic
- Moderate chronic
- Complex chronic
- Multiple complex chronic
- Critical

20% of the population accounts for nearly 65% of the cost.

Wellmark® Blue Cross® and Blue Shield® Case Management program reduces gaps in care and coordinates services that align with the member’s benefits. This program not only impacts our members quality of life and health outcomes, it also reduces cost and utilization of services.

The right care at the right cost

Managing cost is a top priority for employers, so Wellmark includes case management as a core benefit for both self-funded and fully insured customers.

Case management monitors the health of your employees while proactively managing the care of individuals who will benefit most from focused interventions.

Case managers work with the member, family and health care providers to:

- **Guide members** toward better health decisions and behaviors.
- **Provide tools and education** to help members understand and manage their conditions.
- **Connect members** to resources and relationships to help them make the most clinically appropriate and cost-effective treatment decisions

“ Medical insurance and the health care system are difficult to navigate, and getting assistance is always a good thing. Case management helped me to deal with my condition, kept me on track/more accountable and has helped me mentally in many ways. I am very glad that there is a program like case management!”

– Case management touchpoint survey



The well-being tool your employees want and need!

Welcome to Wellmark Connect powered by WebMD® (the most trusted and recognized brand in health information).

Wellmark Connect is a personalized digital platform available through myWellmark® that delivers health content, podcasts, videos, habit-tracking tools and more to keep employees motivated to reach their health goals!

Better employee engagement, increased productivity

Today, your employees are paying for well-being tools and apps just like this. But they can access Wellmark Connect for free, getting them even closer to their well-being goals.

A healthier team means better engagement and increased productivity. And that moves your company forward!

Getting started with Wellmark Connect

Employees take a quick Wellness Assessment to share their health habits and risks. From there, Wellmark Connect provides personalized recommendations and a dashboard with tools and information employees can access anytime, anywhere.

Wellmark Connect features:

Daily Habits™ plans

Daily Habits plans help employees build lifelong healthy patterns through behavior change science and small, actionable goals.

Mental health podcasts by Beyond Well Solutions

Employees can access an extensive mental health podcast library on topics including anxiety, insomnia, relationship stress and more.

Health and well-being content

Experts share research and guidance on topics that matter to your employees — mental health, diabetes, weight management, fitness and more.



9 out of 10

employees consider well-being facilities and offerings to be critical when choosing a workplace.¹

82%

of employees expect support from their employers in achieving a work-life balance.¹

89%

of employees who work for companies with wellness programs report being happy with their job and would recommend it to others.²

20%

increase in employee productivity reported by companies with wellness programs.³

¹ Mindspace, 2024

² Zippia, 2023

³ Gitnux, 2024



Share Wellmark Connect and all its features with your employees using materials in the Wellmark Marketing Toolkit. Encourage them to take the Wellness Assessment today!



Did you know?

You can access a whole suite of additional well-being solutions through **Wellmark Connect** — ask about **HealthyConnections** by Wellmark®.



Questions about Wellmark Connect? Contact your Wellmark representative or email Wellbeing@Wellmark.com.



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® is a registered mark and HealthyConnections by Wellmark® is a service mark of Wellmark, Inc.

WebMD® and Daily Habits™ are registered marks of WebMD Health Services Group, Inc. WebMD is a separate company that provides wellness services on behalf of Wellmark Blue Cross and Blue Shield.

Our unique level of engagement

When members experience a major health event, they could potentially visit several different providers putting them at risk for:

- Fragmented care, resulting in unnecessary or duplicative services.
- Not getting proper care and services, resulting in underutilization and put the member at risk for high-cost events.

The case management program identifies members through the following methods:



Health and pharmacy claims data



Qualifying events, such as brain injuries, strokes, burns, etc.



Prior authorization requests



Hospital stay notifications



Self-enrollment by the member or their family



Referrals from providers, employers and Wellmark customer service

A case manager can proactively contact both the member and their providers to ensure the member gets the care they need.

Case managers help members understand their condition and connects them to available resources for support. In addition, specially trained registered nurses and physicians are on staff to answer questions, address health concerns, discuss treatment options and coordinate care to maximize health care dollars.

Data to maximize your investment

A variety of reports are available to help you understand program participation. Speak with your account team representative about your reporting needs.

How you can help

The case management program identifies high-risk members, and helps them get care they need quickly and effectively. To help educate your employees and encourage participation in this program, please:

- Maintain accurate contact information, including phone numbers and email addresses, for your employees so Wellmark's case management team can contact them as needed. Ask them to update their membership records as their information changes.
- Speak with your account team representative on ways to communicate this program to your employees

Wellmark's case management program includes:

- Behavioral health
- Complex case management
- Pregnancy support
- Transition of care

NOTE: The case management program is included in all fully insured and self-funded plans.



Contact your Wellmark representative to learn more about resources that support your employees.



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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.

Participation Form

SCHEDULE OF BENEFIT ELECTIONS

Group Term Life Insurance

Basic Life and Basic AD&D Insurance (Employer must select one)

Flat Amount Multiples of \$5,000 up to \$100,000 Flat Amount Requested: \$ _____

Salary Multiple .5X 1X 1.5X 2X 2.5X 3X 3.5X 4X 4.5X 5X
Base annual earnings up to \$300,000 max; Rounded to the next higher \$1,000

Basic Dependent Life (Optional)

Plan A \$10,000 Spouse / \$5,000 Children (from birth to age 26, unmarried or full-time student)

Plan B \$5,000 Spouse / \$2,000 Children (from birth to age 26, unmarried or full-time student)

Plan C \$10,000 Spouse / \$10,000 Children (from birth to age 26, unmarried or full-time student)

Supplemental Benefits (Employee Paid; Optional)

Supplemental Employee Life Multiples of \$10,000 up to \$100,000; Guaranteed Issue \$30,000

Supplemental Spouse Life Multiples of \$5,000 to \$50,000 (max 50% Employee); Guaranteed Issue \$10,000

Supplemental Child Life \$10,000 (all Guaranteed Issue)

Supplemental AD&D (All Guaranteed Issue)

Individual Plan Employee Only; Multiples of \$10,000 up to \$500,000

Family Plan Employee: Multiples of \$10,000 up to \$500,000

Spouse 50% of Employee Amount; Children 10% of Employee Amount

WAITING PERIOD

First of the month following: 30 days 60 days 90 days Other _____

PARTICIPANT DETAILS

Participating Employer _____ Requested Effective Date _____

Mailing Address

_____ Street _____ City _____ State _____ Zip _____

Contact Person _____ Email _____

Phone _____ Fax _____ Tax ID _____

Eligible Employees (full-time, 20+ hours/week) _____. Is In force Life Coverage Being Replaced? Yes No

Completed By: _____ Date: _____

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

South Dakota Bankers Insurance & Services, underwritten by Reliance Standard Life Company

✓ Eligibility

- **Who's Covered?**
Full-time employees working **20+ hours/week** at a Participating Employer.
- **✗ Not Eligible:** Retirees

👛 Coverage & Guarantee Limits

Coverage Type	Guaranteed Issue (GI)
Basic Term Life / AD&D	Up to employer-selected amount (max \$300,000)
Basic Dependent Life	100% Guaranteed Issue
Supplemental AD&D	100% Guaranteed Issue
Supplemental Life	GI up to specified limits

🔒 **Evidence of Insurability (EOI)** required for late enrollments or amounts over GI limits.

🕒 Effective Date Requirements

- Coverage begins **only when employee is actively at work.**
If not actively working on the effective date, coverage is **deferred until return to work.**

👥 Participation Requirement

- **Basic Life (Noncontributory):** 100% of eligible employees must participate.
- **Supplemental Life/AD&D:** No minimum participation required.

💰 Earnings Definition

- Based on **Basic Annual Earnings**
(Excludes bonuses & commissions)

🚫 Benefit Reductions & Termination

Age % of Original Benefit

65 Reduces to 65%
70+ Reduces to 50%

- **Coverage ends at retirement** or when employee is **no longer eligible.**

🔄 Conversion Privilege

- Employees may **convert group term life to an individual whole life policy** within **31 days** of coverage termination.
- **No medical questions required.**
- Employers must provide timely **Conversion Notices** to eligible individuals.

📄 Note:

This summary is informational only and **not a contract.** Full details are available in the **Certificate of Coverage** provided 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

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.

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Up to

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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.

Provider Network:

VSP Choice

Effective Date:

01/01/2026



BENEFIT	DESCRIPTION	COPAY	FREQUENCY
COVERAGE WITH A VSP PROVIDER			
WELLVISION EXAM	<ul style="list-style-type: none"> Focuses on your eyes and overall wellness Check if your Costco or Walmart/Sam's Club doctor is a participating VSP doctor before making an appointment Routine 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-full Additional 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			
FRAME[†]	<ul style="list-style-type: none"> \$170 Featured Frame Brands allowance \$150 frame allowance 20% 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 lenses Impact-resistant lenses for dependent children 	Included in Prescription Glasses	Every calendar year
LENS ENHANCEMENTS[‡]	<ul style="list-style-type: none"> Standard progressive lenses Premium progressive lenses Custom progressive lenses Average savings of 30% on other lens enhancements Pricing 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 apply 15% 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.

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Flexon and Dragon are registered trademarks of Marchon Eyewear, Inc. All other brands or marks are the property of their respective owners. 118960 VCCM

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:

01/01/2026



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.		

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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.

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Quality vision care you need.

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+

Up to

40%

**Savings on
lens enhancements‡**

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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:

01/01/2026



BENEFIT	DESCRIPTION	COPAY	FREQUENCY
COVERAGE WITH A VSP PROVIDER			
WELLVISION EXAM	<ul style="list-style-type: none"> Focuses on your eyes and overall wellness Check if your Costco or Walmart/Sam's Club doctor is a participating VSP doctor before making an appointment Routine 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-full Additional 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			
FRAME⁺	<ul style="list-style-type: none"> \$170 Featured Frame Brands allowance \$150 frame allowance 20% 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 lenses Impact-resistant lenses for dependent children 	Included in Prescription Glasses	Every calendar year
LENS ENHANCEMENTS⁺	<ul style="list-style-type: none"> Standard progressive lenses Premium progressive lenses Custom progressive lenses Average savings of 30% on other lens enhancements Pricing 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 apply 15% 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. 		

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DELTA DENTAL



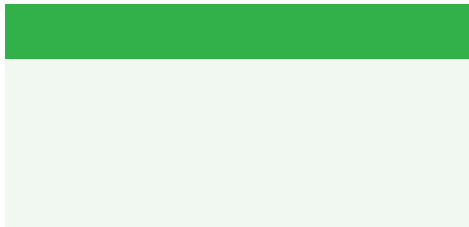
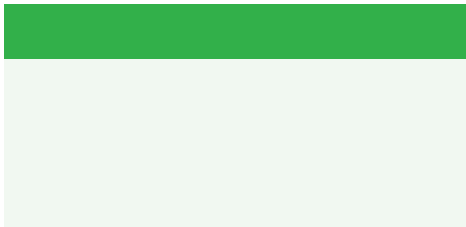
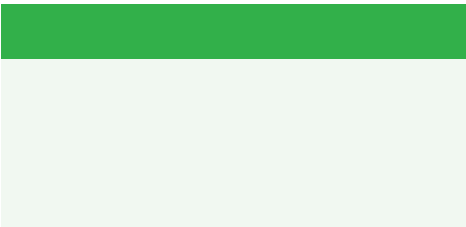
Delta Dental
of South Dakota



Find a Dentist

Summary of Benefits

Refer to the Dental Benefits Handbook for more details.



See other side for information on plan features.



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

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customer.service@deltadentalsd.com