

WESTERN IOWA TECH COMMUNITY COLLEGE

2026 MEDICAL PLAN COMPARISON



Wellmark Plan and Network	COPAY 500 PPO	HDHP 2500 NE PPO
Deductible - Calendar Year Single / Family	\$500 / \$1,000	\$2,500 / \$5,000
Coinsurance (PPO) In / Out-of-Network <sup>#</sup> (OON)	20% / 30%	0% Coinsurance
Out-of-Pocket Maximum - Calendar Year Single / Family	\$1,000 / \$2,000	\$2,500 / \$5,000
Office Visit Copay - Network PCP / Network Non-PCP (Specialist) / Out-Of-Network <sup>#</sup>	\$10 Copay / \$10 Copay / Deductible, 30% coinsurance	N/A
Preventive Services <sup>+</sup>	Covered in Full	Covered in Full
Telehealth (Dr on Demand)	Deductible waived, \$10 Copay	Deductible applies
Emergency Room Services In-network and OON <sup>#</sup>	Deductible, 20% coinsurance / Deductible, 30% coinsurance	Deductible applies
Inpatient / Outpatient Services / Labs / X-Ray (Outpatient) In-network / OON <sup>#</sup>	Deductible, 20% coinsurance / Deductible, 30% coinsurance	Deductible applies
Rx Deductible - Calendar Year	None	\$2,500/\$5,000
Rx COPAY - Retail Pharmacy: Tier 1 / 2 / 3	\$10 / \$20 / \$30	Deductible applies
Specialty RX Copay - Generic and Biosimilar / Preferred / Non-Preferred	\$50 / \$85 / \$100	Deductible applies
Mail Order 90 day supply (maintenance drugs) Tier 1 / 2 / 3	\$20 / \$40 / \$60	Deductible applies
RX Out-of-Pocket Maximum - Calendar Year Single Family	\$250 / \$500	\$2,500/\$5,000
Infertility Services	Up to \$25,000 Lifetime Max	Up to Diagnosis
Orthopedic shoes, shoe inserts and accessories	Deductible, 20% coinsurance / Deductible, 30% coinsurance	Not Covered

**PLAN NOTES:**

**HDHP 2500 Non-Embedded Deductible:** Family amounts are reached from amounts accumulated on behalf of any covered family member or combination of covered family members. You must satisfy the entire family deductible before Wellmark makes benefit payments.

**+Preventive Services Include:** Annual mammogram, preventive physical exam (includes separate female gyn exams and pap smears), Well-child visits, routine vision exam, certain immunizations, labs and x-rays.

**^Mail Order Rx** are 90 days for 2 x retail copays - Copay 500 only.

**#OON Services:** Deductible applies and may be balance billed.

**Rx Formulary:** Blue Rx Value Plus

**Visit [www.mywellmark.com](http://www.mywellmark.com)** to review your medical and prescription drug coverage, view or download a virtual ID Card, find PPO providers, research cost estimates before seeking care, download Explanation of Benefits (EOB's), ask questions about your plan through secure email, sign up for electronic EOB's and more.

**Subscribe to Blue<sup>SM</sup>** - online resource with content to help you live healthier and better use your health insurance benefits. You'll find stories on different trending and helpful topics in the areas of fitness, nutrition, plan benefits, overall healthy living and even Medicare.

**Join Blue 365** - Blue365 offers premier health and wellness discounts and is free to join.

**Contact BeWell 24/7<sup>SM</sup>** - Receive real help from real people 24/7. Speak with RN's that can help answer questions about medical treatments, surgeries and tests. If you have complex health issues, BeWell<sup>SM</sup> can help you develop an individualized care plan. Get answers to health questions like treating fevers, minor burns and sprains and common rashes.

**Wellmark Connect powered by WebMD<sup>®</sup>** - The Wellmark Connect platform helps you reach your well-being goals with personalized content on mental health, nutrition, exercise and more. Get the latest health news, video content and health tools you can use.

**Identity Protection services** - You can sign up with IDXTM Identity, your personal information remains secure with services including credit record monitoring, 24/7 tracking of suspicious activity and accessing complete identity recovery if fraudulent activity is found.

For more information on these added benefits or for question on your medical or prescription benefits, call customer service at the number on the back of your Wellmark ID card.

This is a general description of coverage. It is not a statement of your contract. Actual coverage is subject to terms and conditions specified in the Benefits Certificate itself and enrollment regulations in force when the benefits become effective. Certain exclusions and limitations apply.