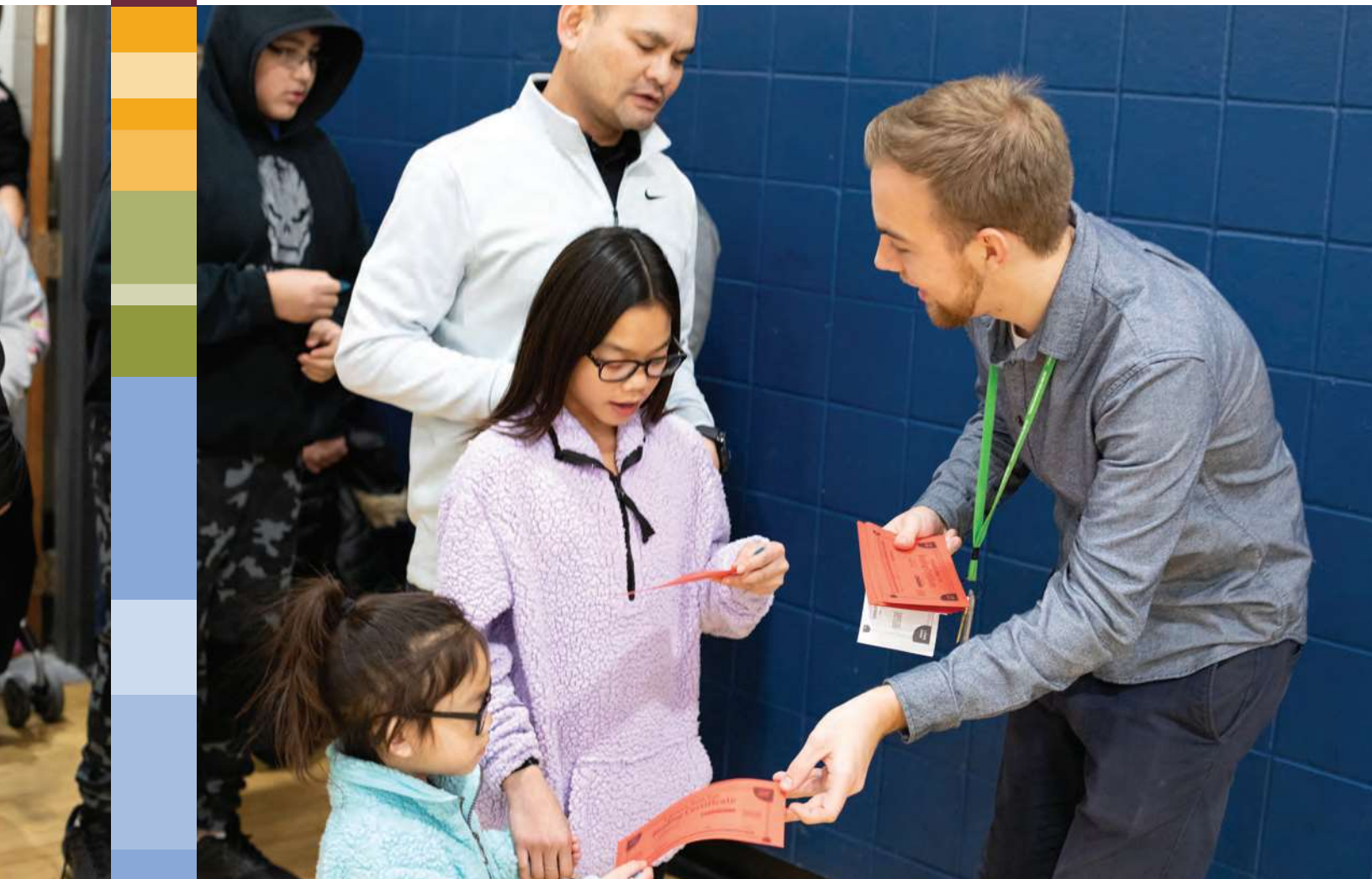


EMPLOYEE BENEFITS



Becoming the Model for **Urban Education**



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ABOUT THIS GUIDE The benefits information presented in this book describes only the highlights of the plans and does not constitute official plan documents. Additional terms and conditions apply. If there are any discrepancies between the information contained herein and the official plan documents, the plan documents will govern. For full details, visit DMSchools.org/jobs-dmps/salaries-benefits/employee-benefits/.

Welcome

To my new colleague and partner in education,

It is my privilege to welcome you to Des Moines Public Schools. At DMPS, we strive to be the national model for urban education. **We proudly serve students and families of all backgrounds**, all nationalities, all ways of life, and we prepare them to be global citizens in a fast-changing world. It's our mission and our duty, so we only hire the best people to work alongside us.

People like you.


DMPS is a tightly woven academic ecosystem. Every employee, in every role, at every level, touches the lives of their students, families and colleagues daily. Something as simple as a smile in passing can lift the mood of a coworker, which then makes for a better day for students in the classroom, which then makes for a happier night at home for our kids and their families.

That ecosystem, and that promise to support and lift each other up, is why **DMPS provides you with a rich and comprehensive benefits package:** so you can always bring your best self to work, because you feel supported in all aspects of your own life — at work, at home and beyond.

In this guide, you'll see the benefits broken down into three main categories: ones that support **your health, your wealth, and your life balance.** (Of course, even our benefits are interwoven; for example, our excellent medical insurance protects both your health *and* your wealth — because you have the opportunity to earn \$0-monthly premiums and keep more of your paycheck.) Beyond what's listed in this guide, you can take advantage of even more DMPS benefits that enhance your life, like paid holidays, family and medical leave, and opportunities for continuing education/professional development.

Read this guide closely. Consider your options. And then, choose the benefits that enhance your life best. After all, that's exactly what they're there for.

Again, welcome to DMPS. And thank you for lifting up our students, your colleagues and your community, every single day.



Matthew A. Smith
Interim Superintendent
Des Moines Public Schools



Preparing to Enroll in DMPS Benefits

There's a lot to be proud of at Des Moines Public Schools. From the depth and breadth of our educational programs and opportunities; to our richly diverse student and staff populations; to our commitment to becoming the nation's model for urban education; DMPS is where great people come to work — and great minds come to grow and thrive.

There's a lot to love, too, about DMPS's comprehensive benefits package. As the state's largest school district, we attract top talent, so we know the vital importance of excellent benefits, including medical and dental plans, life insurance, flexible spending accounts and more.

DATES & DEADLINES

30 DAYS

YOU MUST **ENROLL**
IN YOUR NEW
BENEFITS **WITHIN**
30 CALENDAR DAYS
OF YOUR HIRE DATE.

1st OF THE MONTH

YOUR BENEFITS WILL BECOME
EFFECTIVE ON THE FIRST
DAY OF THE MONTH
AFTER YOU COMPLETE
YOUR ENROLLMENT.



HOW TO CHOOSE YOUR BENEFITS

As a new DMPS employee, now is the time to review your benefits and select the options that fit you and your family best. Read this guide closely; it will help you understand your available plans and benefit options. It will also walk you through the decision-making and enrollment processes, step-by-step.

WHAT HAPPENS IF I DO NOTHING?

If you do not meet the enrollment dates and deadlines listed in the box above, you will not be able to enroll in benefits until the next annual enrollment period in May (with benefits effective in July) unless you have a **qualifying event**. Learn more about qualifying events on page 6.

QUESTIONS?

Your HR/benefits team is here to help. Call 515-242-7711 or email Rhonda.Wagoner@DMSchools.org.

TO-DO LIST:

PREPARING TO ENROLL

- Learn about all the benefits available to you. Review this guide, then, if you like, read detailed plan descriptions at DMSchools.org/jobs-dmps/salaries-benefits/employee-benefits.
- Enroll before your deadline to make sure you have coverage for you and your family. When you are ready to elect your benefits, follow the instructions on page 19.
- If you have a question, ask! Call the HR/benefits team at 515-242-7711 or email Rhonda.Wagoner@DMSchools.org.

ELIGIBILITY

Full-time and qualified part-time DMPS employees may enroll in benefits and elect coverage for dependents. Your eligible dependents include:

- Your spouse.
- Dependent children, regardless of student, marital or employment status, through the end of the month that they turn 26.

An eligible child is one of the following:

- Biological child
- Stepchild
- Adopted child
- Foster child
- Child a court orders to be covered
- Child for whom you have legal guardianship with annual certification
- Disabled children age 26 and over with proper documentation

When you enroll your dependents, you will be asked to provide documents that prove **proof of eligibility**. Learn more on page 19.

QUALIFYING EVENTS

In most cases, you and your dependents can only enroll in benefits during your enrollment period. A qualifying event is a major life change that makes you eligible to enroll in benefits outside of your enrollment period.

If you experience a qualifying event and wish to update your benefits, you must notify the HR/benefits team within the timeframe listed in the chart below to be eligible. For additional information, refer to your coverage manuals posted on the Benefitfocus portal. If you have questions or need to report a qualifying event, call 515-242-7711 or email Rhonda.Wagoner@DMSchools.org.

QUALIFYING EVENT	DAYS TO REPORT
Marriage	31
Spouse or child obtaining coverage from another carrier/employer	31
Medicare eligibility	31
Divorce, legal separation or annulment	60
Birth, adoption or placement of a child by an approved agency	60
Addition of a child by court order	60
Loss of coverage for a spouse or child under 26	60

TO-DO LIST:

DEPENDENTS & QUALIFYING EVENTS

- ❑ Decide who you will be covering on your plan.
- ❑ Before you enroll your dependents, gather the necessary documents to provide proof of eligibility. Learn more on page 19.
- ❑ If sometime during the year you experience a qualifying event, report it to the HR/benefits team.

REMEMBER ...

If you do not enroll in benefits within **30 calendar days** of your hire date, you cannot enroll in benefits, change your benefits or add or remove dependents without a qualifying event or until the next annual enrollment period in May.



Benefits That Keep You Healthy

Excellent, affordable health benefits are a hallmark of Des Moines Public Schools. Read on to find out which plans — including medical, dental and vision coverage — are right for you.



HEALTH INSURANCE

Administered by Wellmark® Blue Cross® and Blue Shield®

Employees have the choice of two health plans: the **Blue AccessSM HMO** plan, and the **Alliance SelectSM PPO** plan. On both plans, employees contribute just \$600 a year in premiums (AFSCME members contribute just \$400 a year). However, **employees who complete the Healthy U Wellness Program guidelines will receive a credit toward their health insurance premiums.** (See page 17 to learn more about enhancing your health benefits with Healthy U.)

HEALTH PLANS	BLUE ACCESS SM HMO COVERAGE IN IOWA ONLY		ALLIANCE SELECT SM PPO NATIONWIDE COVERAGE	
	SINGLE	FAMILY	SINGLE	FAMILY
DEDUCTIBLE	\$750	\$1,500*	\$1,500	\$3,000*
OUT-OF-POCKET MAX	\$1,500	\$3,000	\$3,000	\$6,000
COINSURANCE	10% after deductible		After deductible: In-network 10% Out-of-network 20%	
PREVENTIVE CARE	No cost**		No cost**	
OFFICE VISITS	\$15 primary care \$30 specialists		\$20 primary care \$40 specialists	
EMERGENCY ROOM	\$150 copay (waived if admitted)		\$150 copay (waived if admitted)	
URGENT CARE	\$15 copay		\$20 copay	
DOCTOR ON DEMAND [®]	\$10 medical & mental health		\$15 medical & mental health	
INPATIENT CARE	\$100 copay + 10% coinsurance		Deductible + coinsurance	

*Member has benefits after single deductible is met. Entire family has benefits after family deductible has been met. (Or, if a two-person amount is listed, the entire family has benefits after the two-person deductible has been met.)

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

“SHOULD I CHOOSE THE HMO OR THE PPO PLAN?”

While you can compare all of the details on the previous page, there are two major differences between the DMPS health plans:

- **The out-of-pocket costs:** Expenses that aren't covered by your insurance, including deductibles, coinsurance and copays.
- **The network:** Where you can get health care.



On the **PPO plan**, you can get covered care from doctors and hospitals all across the country. That's why the out-of-pocket costs are higher: because of the larger network. Many people choose the PPO plan if they regularly require care from out-of-state providers.



On the **HMO plan**, you can get covered care in Iowa only. If you need to see a doctor while traveling, emergency care is covered, as are video visits with Doctor On Demand. If you rarely get care out of state, the HMO plan may be a smart, money-saving choice for health care coverage.

NOTE: Guest memberships are also available on the HMO plan, providing benefits to eligible participants living out of state for more than 90 days.

Regardless of whether you choose the HMO or PPO plan, it's important you always check that your provider is in network — before you get care. Find out with the Provider Finder tool at Wellmark.com.

DOCTOR ON DEMAND: YOUR LOWEST-COST OPTION FOR CARE

Got a smartphone, tablet or computer? Then you've got a unique benefit that gets you low-cost care anywhere — 24/7. With Doctor On Demand, DMPS employees and covered family members can have video visits with board-certified physicians and get treatment and prescriptions* for a cold, flu, allergies, bugs your kids pick up and more.



AFFORDABLE
Your lowest-cost option for care



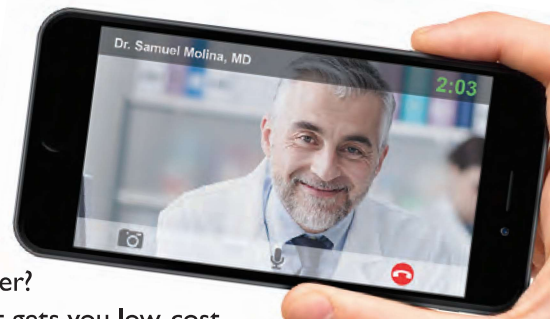
NO WAITING
Be seen in minutes



CONVENIENT
See a doctor at home or on the go



ALWAYS THERE
Available 24/7, even in the middle of the night



TO GET THIS BENEFIT: Visit DoctorOnDemand.com to register, then download the app for free.

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

TO-DO LIST:

NO. _____
DATE _____

HEALTH BENEFITS

- ❑ Decide if the HMO or PPO plan is right for you. A good way to do this: Consider if you get your care in or out of state.
- ❑ Before you get care, use the Provider Finder tool at Wellmark.com to check that your provider is in network.
- ❑ Get your preventive care! Annual physicals, screenings, vaccinations and more keep you and your family healthy, and are available at no cost to you.
- ❑ Use myWellmark®, your secure member portal, to track your health benefits. Register or login at myWellmark.com.
- ❑ Register for Doctor On Demand for low-cost care at the touch of a button at DoctorOnDemand.com.



PHARMACY PLAN

Both health plans include a prescription drug plan, called Blue Rx Value PlusSM. The coverage is based on a tiered formulary, or approved drug list. The lower the tier of your medication, the less you'll pay. If your drug is not on the formulary, it is not covered by the plan. To view the formulary, go to Wellmark.com. Scroll all the way down, and in the lower left-hand corner, select Prescription Drug Info. The select *Wellmark Drug List* and then *Blue Rx Value Plus*.

PRESCRIPTION DRUG COVERAGE

PHARMACY OUT-OF-POCKET MAX	\$3,500 single \$7,000 family
TIER 1 GENERIC MEDICATIONS	\$10
TIER 2 PREFERRED BRAND-NAME PRESCRIPTIONS	\$30
TIER 3 NON-PREFERRED BRAND-NAME PRESCRIPTIONS	\$50
TIER 4 PRESCRIPTIONS THAT ARE NOT COVERED	Full cost

SPECIALTY DRUGS
HIGH-COST DRUGS FOR COMPLEX CONDITIONS THAT REQUIRE SPECIAL HANDLING BY TRAINED PHARMACISTS

IMPORTANT:
To be covered, specialty drugs may only be filled by CVS Specialty Pharmacy Services.

- \$50 for preferred specialty drugs
- \$100 for non-preferred specialty drugs

CENTERS OF EXCELLENCE

Medical coverage for certain procedures is limited to select facilities called Blue Distinction[®] Centers for Specialty Care (BDCSC). Blue Distinction Centers are certified for providing care with fewer complications, lower readmission rates and faster recovery times.

With DMPS health benefits, you are required to go to a Blue Distinction Center for bariatric surgery and knee and hip replacements.

For cardiac care, transplants and spine surgeries, you'll pay less at a BDCSC:

COINSURANCE FOR SPECIALTY CARE	HMO	PPO
at BLUE DISTINCTION CENTERS	10%	10%
at NON-BDCSCS	20%	20%
OUT-OF-NETWORK	Not covered	30%

For more information, call Wellmark using the number on the back of your ID card, or go to Wellmark.com/Finder and select *Find a Blue Distinction Center for Specialty Care*.

DENTAL INSURANCE

Administered by Delta Dental

DMPS offers dental insurance to employees, their spouses and their dependent children up to age 26. Employees contribute \$600 annually for a family plan.

DENTAL PLAN: TEETH CARE

PREVENTIVE CARE CHECKUP AND TEETH CLEANING	100% covered
REPAIR CAVITY REPAIR, EXTRACTIONS, ROOT CANALS, GUM AND BONE DISEASES, HIGH-COST RESTORATIONS, DENTURES AND BRIDGES	\$25 deductible, then 40% coinsurance
ANNUAL MAXIMUM BENEFIT PER PERSON	\$1,000

DENTAL PLAN: TEETH STRAIGHTENING

ORTHODONTICS	\$25 deductible, then 50% coinsurance
LIFETIME MAXIMUM BENEFIT PER PERSON	\$1,500

TO GOSM

With the **To Go** benefit, the unused portion of your annual maximum dental benefit can be carried over to the next year. To be eligible, you must:

- Be covered on the dental plan for the full benefit year.
- Be covered for major dental services.
- Have received treatment during the year that applied to your annual maximum.
- Not be subject to a benefit waiting period for dental services.

You cannot carry over more than your annual maximum, and the combined total cannot be more than twice your annual maximum.

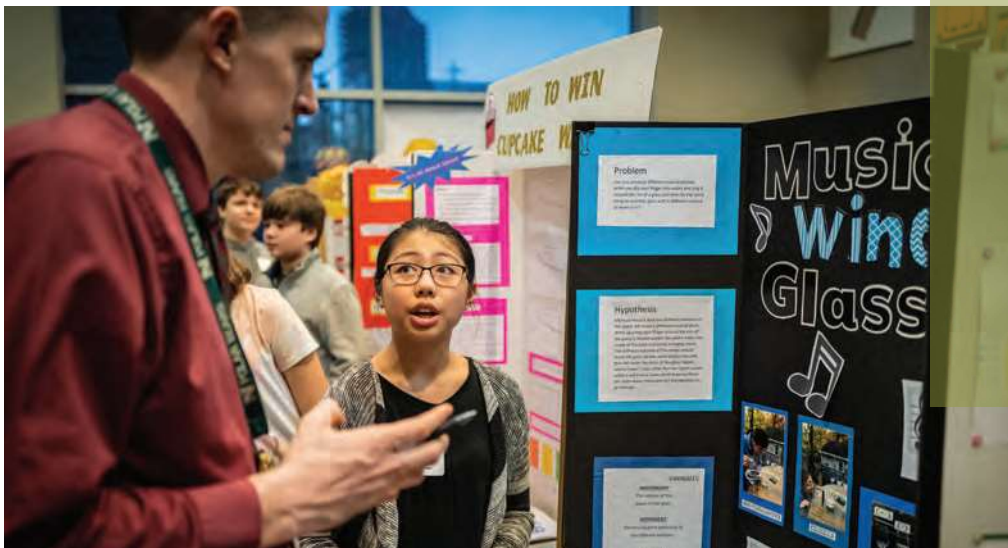
VISION INSURANCE

Vision insurance varies by employee-type. Visit Benefitfocus for more information.

TO-DO LIST:

DENTAL BENEFITS

- After you receive your Delta Dental ID card, sign up for the member portal at DeltaDentalIA.com.
- Get your annual preventive care! Your twice-annual checkup and teeth cleaning are 100% covered.
- Have a costly dental procedure coming up? Consider using your To Go benefit to carry over some of your dental benefit from one year to the next.
















Benefits That Keep You Financially Fit

From spending accounts and annuities that lower your tax burden, to protection from financial catastrophe, to some of the best retirement options in the state, DMPS looks out for you and your money, both now and in the future.

FLEXIBLE SPENDING ACCOUNTS

Administered by *Infinisource Benefit Services* (formerly *Kabel Business Services*)

A flexible spending account (FSA), also known at DMPS as the Tax Saver Select Plan, lets you set aside money to pay for certain designated expenses. DMPS offers two types of accounts: A **medical reimbursement account** and a **dependent care reimbursement account**. Because you do not pay taxes on the funds you put into your FSA accounts, you'll save, on average, 28 percent of every dollar you contribute.

MEDICAL REIMBURSEMENT ACCOUNT	DEPENDENT CARE REIMBURSEMENT ACCOUNT
Used to pay for qualified services not covered by your medical or dental plans	Used to pay for childcare and adult-dependent care expenses
Contribute up to \$2,850 per year, pre-tax	Contribute up to \$5,000 per year, per family, pre-tax
 Copays, deductibles & coinsurance  Prescriptions  Glasses  Contacts & solution  Dental expenses  LASIK eye surgery  Medical equipment	 Childcare for kids under 13 years old, including before- and after-school care and summer day camp  Transportation furnished by daycare providers  Adult daycare for a disabled spouse or IRS tax dependent  Custodial elder care
Funds must be used for claims incurred between Jul.1, 2020 and Jun.30, 2021.	Funds must be used for claims incurred between Jan.1, 2020 and Dec. 31, 2020.

Use it or lose it! If you do not spend all the money in your FSA by the time periods noted above, unused dollars will be forfeited and not reimbursed.

TO-DO LIST:

FLEXIBLE SPENDING ACCOUNTS

- ❑ Decide if you will be electing a medical FSA, a dependent care FSA or both.
- ❑ If you elect a medical FSA, watch for a spending card that will be mailed to your home after enrollment. If you elect a dependent care FSA, you can submit receipts for care at KabelBiz.com.
- ❑ Visit HealthCare.gov to see what services your medical FSA covers. To see health products you can purchase with your FSA, visit FSAstore.com.

NO. _____
DATE ____/____/____



TIP: Not sure which plans are right for you? Everybody's money situation and goals are unique. See your trusted financial advisor if you have questions.

LIFE INSURANCE

Administered by Principal Financial Group

Nobody likes to think about death. But it is important to consider what would happen to your loved ones if you were to suddenly pass. Could they cover your funeral expenses? Pay off your debts? Afford the mortgage or college tuition? Life insurance provides financial security when your loved ones need it most.

DMPS-PROVIDED LIFE INSURANCE

Full-time DMPS employees receive a \$30,000 term life insurance policy. Administrators, specialists and security personnel receive a \$50,000 policy. DMPS-provided life insurance is effective the first of the month following your hire date, contingent on you completing the application and designating a beneficiary.

VOLUNTARY SUPPLEMENTAL LIFE INSURANCE

You may purchase additional term life insurance for yourself, your spouse and your children under the age of 26. You may purchase up to \$100,000 in supplemental life insurance for yourself or your spouse. Employees may purchase in increments of \$20,000 and spouses in increments of \$10,000. Additionally, you may purchase \$10,000 in supplemental life insurance for your child. You may be subject to underwriting.

DISABILITY INSURANCE

Administered by Principal Financial Group

Devastating illnesses and accidents can strike at any time, preventing many from being able to work and support themselves or their families.

Fortunately, DMPS has you covered — so you can focus on recovery. In the event you cannot work because of a covered illness or injury, DMPS provides employees with long-term disability coverage. You'll receive 60% of your wages and a continuation of your medical benefits for one full year. Note that this plan has a 12-month pre-existing condition exclusion period, meaning you cannot receive disability benefits for a condition you had prior to enrolling for one year after enrollment.

Visit Benefitfocus to learn more.

TO-DO LIST:

NO. _____
DATE ____/____/____

LIFE & DISBIALITY INSURANCE

- Complete the application for district-provided life insurance.
- Decide if you would like to purchase voluntary supplemental life insurance. Visit Benefitfocus for an application.

TO-DO LIST:

RETIREMENT & PERKS

- ▣ Choose which retirement plan is right for you.
- ▣ Decide if you want to participate in the 403(b) for additional retirement savings.
- ▣ Sign up for PerksConnect at Discounts.PerksConnection.com.

PERKS CONNECT

Want to save on travel, movie tickets, dry cleaning, cell phones, restaurants, car repairs and more? Check out PerksConnect! PerksConnect is an exclusive savings program for DMPS employees and family members that saves you money on your favorite everyday purchases. Plus, you can get cash back rewards and purchase gift cards from more than 100 retailers.

Just visit discounts.perksconnection.com to register, and enter the group code *DMS18* when prompted. Then you can explore the savings, print out a Perks card or download the PerksConnect™ mobile app.

RETIREMENT PLANS

Right now, retirement may seem like a long way off. But saving for your future is one of the greatest gifts you can give yourself. That's why DMPS offers our employees one of the best retirement savings options in Iowa — to put you on the path to a very comfortable retirement and a brighter and more secure future.

IPERS (Iowa Public Employees Retirement System)

The IPERS plan is a defined benefit pension plan that provides you with a lifetime monthly benefit. Your benefits grow with you throughout your time at DMPS; as your years of service and salary increase, your IPERS benefits grow, too. And, because IPERS takes on all of the investment risk, your benefits are not affected by fluctuations in the stock market. With this option, 6.29% of your income will be withheld and deposited into an IPERS account. DMPS then contributes 9.44% into your account.

403(B) TAX-SHELTERED ANNUITY FOR ADDITIONAL RETIREMENT SAVINGS

To further grow your retirement nest egg, DMPS employees are eligible to contribute to a 403(b) tax-sheltered annuity, or TSA. Much like a 401(k) plan, the 403(b) allows you to set aside money for retirement tax-free, either as a lump sum or series of payments, and then receive repayments later in life. Contributing to a 403(b) allows you to build up a post-retirement income stream, not unlike a pension.

DMPS employees may select one of the TSA investment companies from the State of Iowa RIC plan. You may defer a maximum of \$19,500 per year.

In certain circumstances, you may be able to defer additional funds. Visit with a financial advisor to learn more about your options.



Benefits That Bring You Balance

Working in education often means putting others first. But to lift up others, you must first take care of yourself. DMPS offers you benefits that help keep you physically, mentally and emotionally balanced — in all areas of your life.

HEALTHY U WELLNESS PROGRAM

DMPS is committed to supporting you on your journey to health and wellness. The **Healthy U Employee Wellness Program** partners with Wellmark and WebMD® to provide you with tools, information, health challenges, fun events, online courses and more — all so you can live your best, healthiest life.

But the Healthy U Employee Wellness Program doesn't just support your physical, mental, financial, social and community health goals ... it also gives you the opportunity to enhance your employee benefits package. By completing an on-site biometric screening, a wellness assessment and just two Healthy U goals each semester, you can earn a valuable incentive: **\$0 health insurance premiums!** See the box at right for details.

Employees can find all program information in the Healthy U area of the DMPS Resource Center. If you have questions, contact Wellness Program Manager Katie Northness at 515-242-7791 or at Katherine.Northness@DMSchools.org.

HEALTHY U INCENTIVES FOR ...

NEW EMPLOYEES

If you elect health insurance, you will receive the full \$0-health insurance premium incentive until June 30. Be sure to enroll in Healthy U immediately after your hire date to continue earning your incentive for the next plan year!

NON-PRIMARY EMPLOYEES (.5 FTE and above)

If you are at least .5 FTE but you are not a primary insurance holder, you may still participate in Healthy U to earn a \$100 annual incentive.





EMPLOYEE ASSISTANCE PROGRAM (EAP)

Administered by Magellan Health Services

Sometimes, we all struggle, and we all need a little extra help. That's why DMPS offers the Employee Assistance Program (EAP) — to help you and your family navigate life's biggest stressors. You can access resources and get confidential help for:

- Family and personal relationships
- Work stress
- Mental health concerns
- Substance abuse
- Legal and financial assistance
- And more

This is a secure service; **no one at DMPS will know you are seeking assistance.** Visit Magellan Health Services online to register and log in at MagellanAscend.com.

TO-DO LIST:

LIFE BALANCE

- Go to the DMPS Resource Center to learn more about Healthy U and start earning your incentive.
- Visit MagellanAscend.com to learn about your EAP benefit and to register. That way you're ready if you or your family members ever need assistance.

DEPENDENT ELIGIBILITY DOCUMENTS

If you add a dependent to your coverage, you will be required to submit documentation to verify their eligibility. You may return to Benefitfocus to submit these documents at a later time. However, your dependents will not have benefits until your documentation is reviewed and approved by the benefits department.

SPOUSE

Marriage certificate.

COMMON LAW MARRIAGE

Affidavit of common law marriage and two forms of proof of residency.

CHILD

Birth certificate, hospital certificate of birth or court document showing proof of adoption/guardianship.

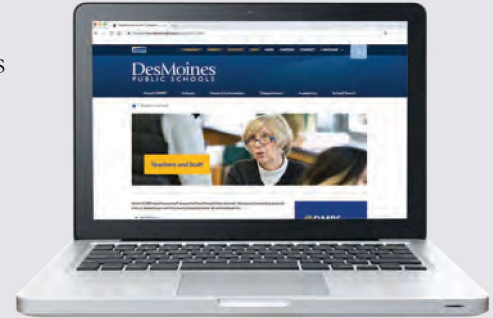
DISABLED CHILD AGE 26 AND OLDER

Birth certificate, hospital certificate of birth or court document showing proof of adoption/guardianship and copy of Social Security Income (SSI) notification or letter from physician.

When You're Ready to Enroll

Before your enrollment deadline (30 days after your hire date), collect the necessary information for yourself and your dependents and go online to elect your benefits.

1. Go to the Des Moines Public Schools website at DMSchools.org. Select *Staff* and then *Benefitfocus*.
2. Select *Newly Hired/Rehired*.
3. Select *Get Started*.
4. Add any dependents you will be covering along with their personal information, including their full legal names, birth dates and Social Security numbers. Review the information and select *Next*.



- NOTE: Social Security numbers are required by law to obtain coverage.
5. Select *Get Started*. Follow the prompts to enroll in or decline your available benefits, including health insurance, dental insurance, flexible spending accounts for medical and dependent care, life insurance, supplemental life insurance and disability insurance. You will also be able to elect beneficiaries at this time.
 6. IF YOU HAVE NOT ADDED A DEPENDENT:
Your enrollment is complete.

IF YOU HAVE ADDED A DEPENDENT:

You will need to enter the supporting documents to confirm eligibility.

- Scan your documents and save them to your desktop.
 - In Benefitfocus, select *Add Document*.
 - Select *Browse For File* and upload the documents from your desktop. Your documents will be saved and submitted to the HR/benefits team for approval.
7. Review the summary report from Benefitfocus and confirm your elections. If you need to make changes, contact the HR/benefits team at 515-242-7711 or email Rhonda.Wagoner@DMSchools.org.

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. Blue Cross®, Blue Shield®, Blue Distinction® Specialty Care and the Cross and Shield symbols are registered marks, and Blue Rx Value PlusSM is a service mark, 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 Blue AccessSM and Alliance SelectSM are service marks, 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. To GoSM is a service mark of Delta Dental of Iowa.

PerksConnect™ is a service mark and PerksConnect™ mobile app is a trademark of Augeo Affinity Insurance Services, Inc. WebMD® is a registered mark of WebMD, LLC.