



**Updates to your benefits
Effective Jan. 1, 2017**

Please file the enclosed amendment with your important insurance documents.

Dear Valued Wellmark Member,

Thank you for trusting Wellmark with your health insurance needs. We're writing to let you know about changes to your plan benefits, effective Jan. 1, 2017.

You don't have to do anything

Rest assured, you don't have to do anything. Below is an overview of the updates to your plan. Full details can be found in the enclosed amendments. Please review this information carefully.

Overview of your plan updates

- **Mental health services.** The exclusion for treatment of gender identity disorders has been removed.
- **Preventive care.** Nicotine dependence language is revised to clarify coverage of medical evaluations and counseling per U.S. Preventive Services Task Force (USPSTF) guidelines. All other treatment related to nicotine dependence is not covered. There is no change in benefits.
- **Surgery.** Gender reassignment surgery is now covered. The exclusion has been removed.
- **Applied Behavior Analysis (ABA).** The exclusion for ABA has been revised. ABA remains a non-covered benefit under the plan.

You can count on us

If you have any questions about the information in this letter, please call Wellmark Customer Service at the phone number on your ID card.

Thank you for choosing Wellmark for your health insurance needs. We look forward to serving you in the future.

Sincerely,

Sean McTaggart
Vice President, Sales and Segment Performance

Enclosure

P.S. Still not sure how this update impacts your plan? Talk to your employer or instantly access your benefits and claim information using myWellmark on Wellmark.com.

Required Federal Accessibility and Nondiscrimination Notice

Discrimination is against the law

Wellmark complies with applicable federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability or sex. Wellmark does not exclude people or treat them differently because of their race, color, national origin, age, disability or sex.

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

If you need these services, call 800-524-9242. If you believe that Wellmark has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability or sex, you can file a grievance with: Wellmark Civil Rights Coordinator, 1331 Grand Avenue, Station 5W189, Des Moines, IA 50309-2901, 515-376-4500, TTY 888-781-4262, Fax 515-376-9073, Email CRC@Wellmark.com. You can file a grievance in person, by mail, fax or email. If you need help filing a grievance, the Wellmark Civil Rights Coordinator is available to help you. You can also file a civil rights complaint with the U.S. Department of Health and Human Services Office for Civil Rights electronically through the Office for Civil Rights Complaint Portal available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or by mail, phone or fax at: U.S. Department of Health and Human Services, 200 Independence Avenue S.W., Room 509F, HHH Building, Washington DC 20201, 800-368-1019, 800-537-7697 (TDD).

Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.

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: 888-781-4262).

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

주의: 한국어 를 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, नि:शुल्क 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 Deutsch schwetze duscht, 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).

တစ်ခုခုသို့သော်လည်းကောင်း၊ ကျင့်တမ်းစားတော်မူစေဖို့၊ လာဘ်ဘတ်လားဘုလဲ၊ ဆိုလို့လူနာဂိုလ်၊ သုံးကျိုးစူး ၈၀၀-၅၂၄-၉၂၄၂ ဖုန်းနံပါတ် (TTY: ၈၈၈-၇၈၁-၄၂၆၂) တွေ့ပါ။

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 बोल्नुहुन्छ भने, तपाईंका लागि नि:शुल्क 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 (በTTY: 888-781-4262) ደውሎ ያነጋግሩ።

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, tajaajiloonni gargaarsa afaanii, kaffaltii malee, isiniif ni jiru. 800-524-9242 yookin (TTY: 888-781-4262) quunnaamaa.

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 yáníłti'go níká bizaad bee áká' adoołot, t'ááł jiik'é, náhóló. Kojí' hółne' 800-524-9242 doodaii' (TTY: 888-781-4262)



Wellmark Blue Cross and Blue Shield of Iowa is an Independent Licensee of the Blue Cross and Blue Shield Association

Amendment to Your Coverage Manual

This amendment to your coverage manual is effective **January 1, 2017**. The headings refer to sections in the coverage manual. Please review this amendment and keep it with your coverage manual.

Medical

Details – Covered and Not Covered

Mental Health Services

You are not covered for Applied Behavior Analysis (ABA) services. Therefore, the following exclusion is revised:

Not Covered:

- Applied Behavior Analysis (ABA) services.

You are covered for treatment of gender identity disorders. Therefore, the following exclusion is removed:

Not Covered: Treatment for:

- Gender identity disorders.

Preventive Care

The “medical evaluations related to nicotine dependence” bullet, under Preventive Care is revised:

Covered: Preventive care such as:

- Medical evaluations and counseling for nicotine dependence per U.S. Preventive Services Task Force (USPSTF) guidelines.

The following exclusion is added:

Not Covered:

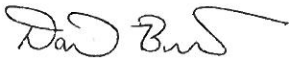
- All other treatment related to nicotine dependence, except prescription drugs and devices used to treat nicotine dependence, including over-the-counter drugs prescribed by a physician. These are covered under your prescription drug benefits.

Surgery

You are covered for gender reassignment surgery. Therefore, the following exclusion is removed:

Not Covered: Gender reassignment surgery.

All other terms and provisions of your coverage manual, including any amendments we may have issued previously, remain unaltered and in effect.



David S. Brown
Executive Vice President, Chief Financial Officer and Treasurer
Wellmark Blue Cross and Blue Shield of Iowa