
Health & Pharmacy

BENEFITS



You've got great health and pharmacy benefits.

We'll help you use them.

You're covered by a health insurance plan provided by the State of South Dakota and administered by Wellmark® Blue Cross® and Blue Shield® – and that means you have some of the most comprehensive coverage available. Broad access. A national network. An easy member experience. And the convenience of having your health and pharmacy benefits all in one place.

Still, even with great coverage, we understand health insurance can be confusing. That's why we've created this guide: to help you **understand how your benefits work**, and to **help you access all your tools and resources** at the touch of a button.


Read through this guide, then bookmark the link so you can get fast answers throughout the year. That way you'll be sure to get the most out of your benefits – every time you use them.


If you have questions, you can contact Wellmark's dedicated customer service team at the number on the back of your ID card. You can also visit bhr.sd.gov/benefits or reach out to your benefits team at benefitswebsite@state.sd.us for more information.

Sincerely,
The State of South Dakota Benefits Program

PS – **On each page, you'll see these buttons.** Select them to get fast access to every tool and link referenced on the page.



Visit the State's benefits website 

View official plan documents 

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.



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"WHAT DOES THAT MEAN?"



Is the language of health insurance tripping you up? Check out the glossary on page 15 to get easy-to-understand definitions for common words and phrases.



First things first:

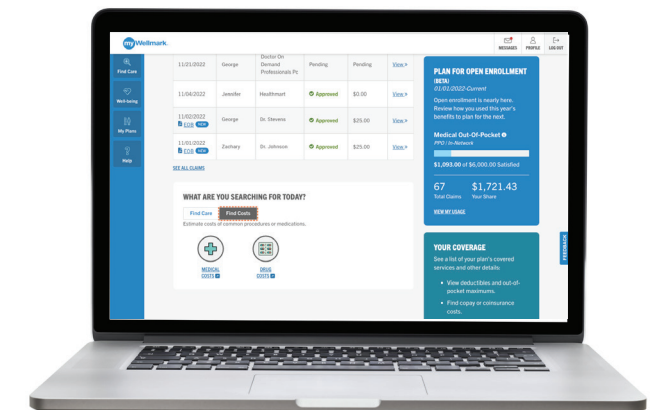
Unlock your benefits with myWellmark®

Before you can successfully navigate your benefits, you'll need the right tools for the job. With myWellmark, your secure member portal, you can access your health and pharmacy benefits information any time, anywhere. Once you're registered, you can use myWellmark and the myWellmark mobile app to:

- ▶ Access your digital ID card on the go.
- ▶ Order a replacement ID if your card is lost or stolen.
- ▶ Check the status of claims.
- ▶ Find out what's covered and see how much your plan will pick up for certain services.
- ▶ Track spending and run reports to see how much you've spent out of pocket.
- ▶ Manage your pharmacy benefits with the CVS Caremark® Pharmacy Tool. (Learn more on page 8.)

Get registered – before you use your benefits

Have your Wellmark ID card ready, then go to mywellmark.com to sign up for an account.





COST ESTIMATOR TOOL


Did you know all medical care is not priced equally? You can save money when you price shop before you schedule a planned procedure – and myWellmark has a tool to do just that. Use the cost estimator tool to:

- Compare costs for planned procedures at doctors and facilities near you.
- Get personalized estimates based on how much you've spent out of pocket.
- Run advanced searches for in-network care.

To access the tool, log in to mywellmark.com. Then, scroll past *Latest Claims* and select *Find Costs*.

Register or log in to myWellmark 

Get myWellmark in the App Store® 

Get myWellmark in Google Play® 

Know your plan

State of South Dakota employees and families can be covered by one of four plans: the **Washington Plan**, the **Lincoln Plan**, the **Jefferson Plan**, and the **Roosevelt Plan**. The Washington and Lincoln plans are HSA-qualified high-deductible health plans (HDHPs), and the Jefferson and Roosevelt plans are traditional, low-deductible health plans. Here's how the plans work.

PREMIUMS

On most State plans, you pay a premium for your health insurance coverage. That premium is deducted automatically from your paycheck.

- ▶ The Washington Plan is a zero-premium plan for employees only. If you cover your family on this plan, there is a premium.
- ▶ The Lincoln, Jefferson, and Roosevelt Plans have premiums that pay for value-added benefits.


This variety of coverage options allows you to choose the plan that fits you and your family best.


PREVENTIVE CARE


All State plans include preventive care that's 100% covered at in-network providers. Preventive care includes annual wellness physicals, well-child exams, cancer screenings, and immunizations. Scheduling these no-cost health services each year may help you and your covered family members stay healthy and save money on treating expensive illnesses. To see a full list of covered preventive services, visit cutt.ly/preventive-services.

PAYING FOR CARE AND PRESCRIPTIONS

Generally, when you need treatment for an illness or injury, you and your plan share the expense: The plan pays a portion of the bill, and you pay the rest in out-of-pocket costs like deductibles, coinsurance, and copays. (Note that, on the Washington and Lincoln plans, you must meet your deductible before the plan pays benefits.) Once you meet your out-of-pocket maximum (OPM), the plan pays all of your covered costs for the rest of the year. Each plan varies, so visit the [State of South Dakota Benefits Guide](#) to review your plan's cost share details.

See a full list of covered preventive services 

Review plan cost share amounts 

Learn where to get care 

NO REFERRALS

Our plans let you select your own doctor — no referrals needed. You choose the provider you want for primary and preventive care. You choose your specialists. And, you choose the hospitals you prefer for emergency care, surgery, and other medical treatments.

Save money on care

There are several ways you can save money when using your health benefits:



Schedule your annual physical

This no-cost visit helps your doctor prevent or treat health problems before they become serious.



Stay in the network

95% of providers in South Dakota are considered in-network*. Out-of-network care is covered on all State of South Dakota plans, but you'll pay less at in-network providers.



Know where to go

When you need quick care for a minor illness or injury, go to an urgent care clinic, or use Doctor On Demand® for a virtual visit. You'll save time and money when you save the ER for true emergencies only. Learn more about where to get care [here](#).

*Wellmark Network Report: Data as of February 2022.

Know your network

With your State-provided health insurance benefits, you have access to the largest provider network in the country called **Wellmark Blue PPO**®. In South Dakota, 100% of hospitals and 95% of doctors are in-network*.



100%
of HOSPITALS
are in-network



95%
of DOCTORS
are in-network

BlueCard® Program

With the Wellmark Blue PPO network, you get access to our national BlueCard® program, which allows members of one Blue Cross and Blue Shield plan to obtain health care services while traveling or living in another service area.



Coverage across the United States

When you visit participating BlueCard providers across the country, you pay your usual out-of-pocket costs.



Coverage around the world

If you need medical care while outside the United States, just show your Wellmark ID card at participating Blue Cross Blue Shield Global® providers to get covered care.


Network advantages for you


Out-of-network care is covered on your plan, so you may go to any doctor or hospital you choose. But selecting an in-network provider has several advantages:

- ▶ **Lower out-of-pocket costs:** Because Wellmark negotiates lower rates with in-network providers on our behalf, you'll pay less for health care services.
- ▶ **An easy member experience:** In-network providers handle claim filing and preauthorization tasks for you.
- ▶ **Tools to help you find care and save:** As a Wellmark member, you have tools that help you quickly search for care and price shop for planned procedures at in-network providers.

How to find in-network care

To search for in-network doctors and hospitals near you, visit wellmark.com/finder. To run a more advanced search, log in to myWellmark. Then scroll past *Latest Claims* and select *Find Care*.

Run a basic search 

Run an advanced search 


*Wellmark Network Report: Data as of February 2022.

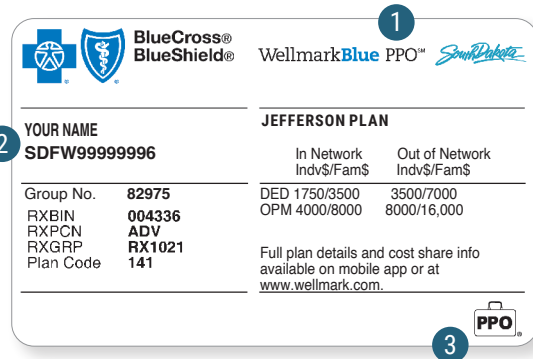


Your Wellmark ID card

After you enroll in benefits for the first time, you'll receive a mailing that contains your Wellmark ID: one card for employees with individual coverage, or two for those with a family plan. The ID cards will only list the name of the State of South Dakota employee, but can be used by all family members on the plan. Keep your ID with you at all times; you'll need it when you visit your doctor's office and pharmacy. If you forget your card, you can access a digital ID through the myWellmark mobile app.

NOTE: Phone numbers and coverage information shown on the sample ID below may vary from the information on your card.

Access your digital ID or order a new card in myWellmark 

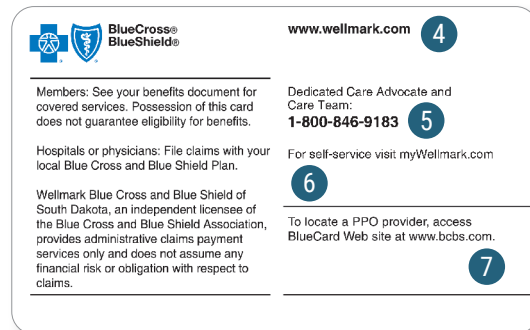


The **front** of your ID contains information about you and your coverage.

- Plan name:** The name of your health plan network appears in the upper-right-hand corner.
- Member ID:** Every Wellmark member has an ID number. It starts with a three-letter prefix that identifies your plan. The numbers and letters that follow make up your personal identification number.
- BlueCard suitcase:** You will see a suitcase icon with the letters "PPO" on the bottom-right corner of your card. It identifies you as a BlueCard PPO member, meaning you can receive covered care across the country and around the world.

FORGOT YOUR ID? LOST YOUR ID? NO PROBLEM.

With myWellmark, your secure member portal, it's easy to access your Wellmark ID, even if you don't have your card on hand. Just open the myWellmark mobile app, or visit mywellmark.com to log in. From there, you can pull up, print, or email a copy of your card. Or, if your card has been lost or stolen, you can order a free replacement.



The **back** of your ID includes important phone numbers and websites.

- Wellmark website:** Visit to learn about your benefits and access member resources.
- Customer service:** Call when you need to speak to a care advocate about your coverage, or when you need to reach the Wellmark Care Team. Learn more about the Care Team on page 12.
- The myWellmark member portal:** Log in to access your health and pharmacy tools and information anytime, anywhere.
- BlueCard provider finder website:** Visit to find in-network doctors or hospitals.

You and your PCP: A relationship for better health

State of South Dakota employees and families have broad access to health care providers all across the country – but the most important relationship you can maintain for good health (and great savings!) is with your **primary care provider, or PCP.**

“What’s a PCP?”

Your PCP helps you manage your health. They are your partner in preventive and non-emergency care, as well as your main point of contact should you need more extensive treatment.



“Why should I have a PCP?”

There are two great reasons: better health, and lower costs. People who have a PCP are proven to have better overall health and spend less money on medical care in the long run! That's because PCPs are trained to help stop chronic and costly health problems before they start. And, as your long-term provider, PCPs get to know you and your unique medical needs. This allows them to anticipate health challenges and manage them more effectively.


“What kind of care does a PCP provide?”


When you visit your PCP, they'll consider your health history and current lifestyle. From there, they may:

- ▶ Treat current health problems, like rashes or infections.
- ▶ Make sure you are up to date on preventive care, like age-appropriate screenings and vaccinations.
- ▶ Help you manage long-term or chronic health issues, like depression or diabetes.
- ▶ Refer you for specialty care, like dermatology or cardiac care.
- ▶ Consult with you on ways to stay healthier, like quitting smoking, eating more nutritious foods, or managing stress.

“How do I find a PCP?”

You have access to a suite of tools and services to help you find care that's right for you. To run a basic search for PCPs in your network, go to wellmark.com/finder. For a more advanced search, including options to search for doctors who speak your language and who offer evening and weekend appointments, register or log in at mywellmark.com.

Run a basic search 

Run an advanced search 

“Who can be my PCP?”

Many types of providers offer primary care, including:



FAMILY PRACTITIONERS
FOR PATIENTS OF ALL AGES



PEDIATRICIANS
FOR CHILDREN + TEENAGERS



INTERNAL MEDICINE DOCTORS
FOR ADULTS



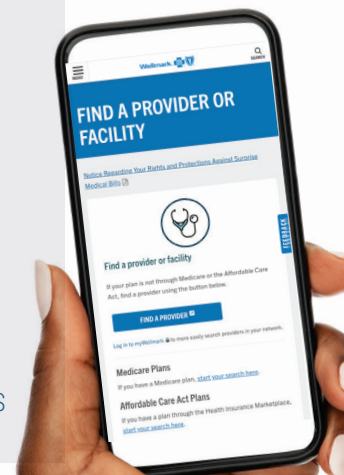
GERIATRICIANS
FOR OLDER PEOPLE



OB-GYNS
FOR WOMEN



NURSE PRACTITIONERS
+ PHYSICIAN ASSISTANTS
FOR PATIENTS OF ALL AGES



Prescription drug coverage

The Blue Rx Value PlusSM formulary

Your pharmacy plan is called Blue Rx Value Plus, and it's based around a **formulary: a list of covered drugs**. Understanding the formulary could help you save money.

- ▶ Your plan helps keep costs down by covering only the medications that are on the formulary.
- ▶ The formulary helps guide you, your doctor, and your pharmacist to the lowest-cost drug options that effectively treat your condition.
- ▶ If you use a drug that's not on the formulary, it won't be covered, and you'll pay the full cost.

Prescription drug tiers

Your plan has levels of coverage called tiers. A drug's tier determines how much you'll pay at the pharmacy: the lower the tier, the more affordable your prescription. Review the drug tiers on your formulary and the associated costs below.

PREVENTIVE	💰
Because they prevent illness, these drugs are covered at reduced or no cost.	Low out-of-pocket costs
TIER 1: Most affordable drugs	💰
Includes most generics and select brand-name drugs.	Low out-of-pocket costs
TIER 2: Preferred drugs	💰💰
Drugs that have been proven to be effective and favorably priced compared to other drugs that treat the same condition.	Middle-value out-of-pocket costs
TIER 3: Non-preferred drugs	💰💰💰
Drugs that are not as cost-effective as available generics or preferred brands.	High out-of-pocket costs
SPECIALTY DRUGS	💰💰💰💰
High-cost medications that treat complex conditions and require special handling. Learn more on page 9.	Higher out-of-pocket costs
NON-FORMULARY	💰💰💰💰💰
If your drug is listed as non-formulary, it's not covered, and you have two options: Work with your doctor to switch to a similar drug that is covered, or pay the full cost for the medication.	Highest out-of-pocket costs

THE CVS CAREMARK PHARMACY TOOL

With the CVS Caremark Pharmacy Tool, you can access savings and manage your pharmacy benefits anytime, anywhere. You can access the tool through myWellmark.



Know your coverage and costs

See if a medication is covered, find lowest-cost drug alternatives, and compare the cost of filling your prescription by mail.



Fill or refill prescriptions

Use the app to take a photo of the front and back of your new paper prescription, or scan the barcode on your existing Rx label to place a refill order.



Find a pharmacy

Locate in-network retail pharmacies near you.



Manage your profile

Set your notifications, update shipping and billing, and more.



Get money-saving alerts

The savings advisor tool automatically emails you when opportunities to save on your prescriptions become available.

Access the pharmacy tool through myWellmark



Learn ways to save with a high-deductible health plan



Know your costs

To look up what you'll pay for your prescription, just log in at mywellmark.com or open the myWellmark mobile app. There you'll be able to review drug costs at in-network pharmacies near you via the CVS/Caremark Pharmacy Tool. Learn more about myWellmark on page 3 and the CVS Pharmacy Tool on page 8.

Use your formulary to save

You can use your formulary to research your drug's tier and to look up more affordable treatment options.

1. First, go to cutt.ly/bluerxvalueplus.
2. Search for your drug by name. Use the legend to determine which tier your drug is on.
 - HSA preventive drugs are marked *PV*.
 - Specialty drugs are marked *SP-P* (specialty preferred) and *SP-NP* (specialty non-preferred). Learn more about specialty drugs in the box on the right.
 - Non-formulary drugs are marked *NF*. These drugs are not covered.
3. If the tier is too high or your drug is not covered, select *Find Alternative Drugs*. Your doctor can prescribe a more affordable medication from the provided list.

View the Blue Rx Value Plus formulary



Access the pharmacy tool through myWellmark



Transfer or get information about specialty prescriptions



“What are specialty drugs?”

Specialty drugs – high-cost medications that treat complex and chronic conditions – are covered by your plan. These medications require special handling by highly trained pharmacists. State employees and covered family members should fill specialty prescriptions with **our preferred vendor, CVS Specialty[®] Pharmacy**. To transfer your prescription, call CVS Specialty Pharmacy at 800-237-2767 (TTY: 711) or visit cvsspecialty.com.

“What are biologics and biosimilars?”

Many specialty drugs are biologics: medicines made from living organisms through highly complex manufacturing processes. These include cell and gene therapies, therapeutic proteins, monoclonal antibodies, and vaccines. Biologics are prescribed for a variety of diseases including cancer, kidney disease, diabetes, and autoimmune disorders.

A biosimilar is exactly what it sounds like: a new biologic that is highly similar to an existing biologic medication already licensed by the FDA. Biosimilars are often less expensive than their biologic counterparts, and they may save you or the plan money.



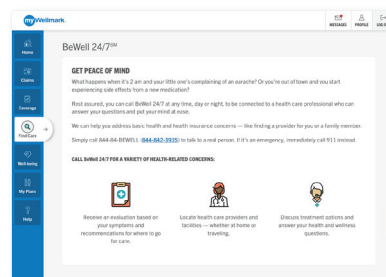
Resources for better health

Whether you want to improve your health and well-being, get answers to care questions, or find support for an ongoing condition, these tools, services, and programs have you covered.

BeWell 24/7*

BeWell 24/7 is a free phone service staffed by experts who can answer questions about your health and the health care system. They'll connect you with a nurse to discuss your symptoms, help you find a doctor, and, if needed, direct you to emergency care.

✔ **TO CONTACT BEWELL 24/7:** Call 844-84-BEWELL at any time, day or night.



Pregnancy Support Program

State employees and covered dependents can access resources for a healthy, stress-free pregnancy. The Pregnancy Support Program is free, and it's here for you now and after your baby is born.

HOW IT WORKS

Call the number on the back of your Wellmark ID. A health advocate will connect you with tools and resources, including:

- ▶ **A pregnancy assessment:** Complete this online assessment within your first 12 weeks of pregnancy to receive a \$250 wellness incentive. After baby arrives, you can qualify for another \$250 incentive by taking a postpartum assessment.
- ▶ **WebMD® Pregnancy Assistant:** Provides information about your pregnancy and the stages of your baby's growth.
- ▶ **Count the Kicks® app:** Helps you keep track of your baby's normal movement patterns.
- ▶ **Text4Baby™:** A texting tool that delivers appointment reminders, safety information, and updates on your baby's milestones.
- ▶ **BeWell 24/7:** A phone line that connects you with a nurse for one-on-one support.

In addition to helpful tools and Care Team support, when you participate in the Pregnancy Support Program, the cost share for your first and second trimester ultrasound is waived.

✔ **TO ENROLL:** Call the health advocate number on the back of your Wellmark ID card.

Virtual care

Smart health care consumers are always on the lookout for ways to save time and money while still getting great care. The good news is, State of South Dakota employees have **Doctor On Demand**.

With Doctor On Demand, you and your covered family members can access fast, affordable video visits with board-certified doctors 24/7. With the touch of a button, you can get treatment and prescriptions for a cold, flu, allergies, bugs your kids pick up, and more.

And, Doctor On Demand offers mental health care, too. Schedule talk therapy and medication management for stress, depression, anxiety, postpartum concerns, and more.

WHY SEE A DOCTOR ONLINE?

- ▶ **Affordable:** The app will provide you with an exact cost before you book your appointment.
 - Medical visits cost \$30-\$50 on traditional plans. On high-deductible plans, member portion will vary based on negotiated rate.
 - Mental health visits cost \$30-\$50 on traditional plans. On high-deductible health plans, costs vary by visit length.
- ▶ **Convenient:** Available at home or on the go.
- ▶ **Fast:** Be seen in minutes.
- ▶ **Always there:** Available 24/7, even in the middle of the night.

✔ **TO GET THIS BENEFIT:** Coverage is included when you enroll in a State health plan. Visit doctorondemand.com to register, then go to the App Store® or Google Play® to download the free app.

Register or log in to Doctor On Demand

Get Doctor On Demand in the App Store

Get Doctor On Demand in Google Play

PREFER TO SEE YOUR OWN DOCTOR?

Many health care providers now offer audio-video virtual visits. Call your doctor's office to find out if they offer the service and to schedule an appointment. Note that **Doctor On Demand prices will not apply**; costs will be similar to what you would pay your chosen provider for an office visit.

*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, patients may be directed to make an appointment with a Doctor On Demand physician for the following morning.





Resources, cont.

Wellmark Care Team

Major illnesses, injuries, and chronic conditions can be overwhelming for patients and families. You need advocates who will work on your behalf, ensuring you're getting the care you need while helping you focus on getting or staying healthy. And, you need to be able to find them all in one place. That's why your health benefits include the Wellmark Care Team.

ONE CALL FOR EVERY CONDITION

With the Wellmark Care Team, you have an integrated team of specialists ready to support you, including pharmacists, behavioral health specialists, and care advocates – and they're accessible at any time by calling the number on the back of your Wellmark ID.

With just one call to Wellmark's State of South Dakota Care Team line, anyone can get support, including members who experience:

- ▶ Complex chronic conditions
- ▶ Serious illnesses
- ▶ High-risk pregnancies
- ▶ Premature babies
- ▶ Transplants
- ▶ Traumatic injuries
- ▶ Major surgeries
- ▶ Cancer
- ▶ Behavioral health conditions
- ▶ And more

Members with certain diagnoses or particularly complex conditions will be assigned a dedicated care manager nurse to communicate with your doctor and help you navigate the health care system.

HOW TO PARTICIPATE

If you have a health condition, you can call the Wellmark Care Team at any time to request support. Wellmark will also reach out to members who are identified for program participation through hospital admission notifications, health and pharmacy claims information, and through provider referral. This program is free, voluntary, and confidential.

 **TO LEARN MORE OR TO ENROLL:**
Call 800-846-9183.

Livongo® diabetes management program

Administered by Teladoc Health

For State employees and family members ages 13 and up living with Type 1 or Type 2 diabetes, this free program offers supplies, refills, expert health management solutions, and 24/7 support. The program includes:

- ▶ A blood glucose meter, along with unlimited lancets and test strips
- ▶ Personalized insights after every reading
- ▶ One-on-one guidance from expert coaches
- ▶ The Livongo app for education, food and fitness tracking, and digital nudges
- ▶ Reports you can share with doctors
- ▶ Live support after out-of-range readings


TO LEARN MORE OR TO ENROLL:

Go to mywellmark.com. After you log in, select the *Well-being* tab in the left-hand navigation. Look for the *Diabetes Prevention and Management* section, and select *Get Started*.



QUESTIONS ABOUT LIVONGO PROGRAMS?

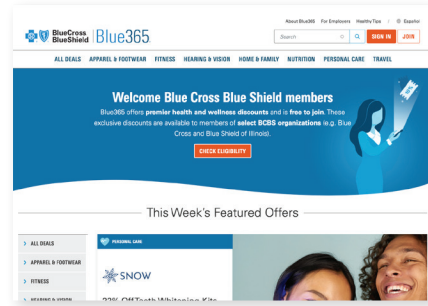
Call Livongo Member Support at 800-945-4355 and mention registration code *southdakota*.

Enroll in the diabetes prevention program 



Free perks

State of South Dakota employees give so much to their careers, their families, and their communities. So you deserve to *get* more, too – by taking advantage of all the free perks and programs that come with your Wellmark benefits.



Blue365®

[Exclusive deals on healthy stuff]

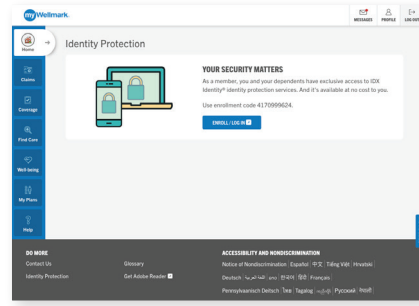
With Blue365, you get exclusive deals and discounts on your favorite health and wellness brands. It's FREE, and you can start saving right away on:

- ▶ Running shoes
- ▶ Fitness trackers
- ▶ Glasses
- ▶ Hearing aids
- ▶ Meditation classes
- ▶ Meal kits
- ▶ Gym memberships
- ▶ And more!

Ready to get started?

Go to wellmark.com/blue365 to register.

Register for Blue365 



IDX™ Identity


[Identity theft protection]

Today, so much of our lives are lived online: working, shopping, even connecting with the people we love. Unfortunately, identity thieves take advantage of this. They access your personal information, steal your money, and ruin your good name. But with IDX Identity, you and your family members have FREE expert protection from malicious online activity. You can:

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

Ready to get started?

Register or log in to myWellmark your secure member portal, at mywellmark.com. Then, use the enrollment code 4170999624 to sign up.

Sign up for identity theft protection 



Blue™ Magazine

[Delicious recipes, fun wellness tips, and more!]

With Wellmark's award-winning Blue Magazine, you'll find all kinds of advice, tips, and tricks for staying healthy and living your best life. Your subscription is FREE, and articles and topics include:

- ▶ Seasonal recipes
- ▶ Fitness
- ▶ Goal setting
- ▶ Financial wellness
- ▶ Volunteering
- ▶ Skin care
- ▶ Gardening
- ▶ Healthy kids and grandkids
- ▶ Caring for your mental health
- ▶ And more!

Ready to get started?

Go to wellmark.com/blue to register.

Subscribe to Blue Magazine 



Frequently used terms


When you use your benefits, you may come across unfamiliar words and phrases. Use this list of common health insurance terms to help you understand your coverage. For more definitions, review the [benefits guide](#) on the BHR website.

- ▶ **Coinsurance:** The percentage you pay for care or prescriptions after you've reached your deductible. Your plan pays the remaining percentage until you reach your out-of-pocket maximum, or OPM. Then your plan takes over and pays 100% of your costs for the rest of the plan year.
- ▶ **Copayment/copay:** A fixed dollar amount you pay for care or prescriptions, usually at the time of service.
- ▶ **Deductible:** The amount of money you pay out of pocket for care and prescriptions before your plan begins to pay benefits.
- ▶ **Dependent:** An eligible spouse or child you elect to cover on your health plan or flexible benefits.
- ▶ **Eligible employee:** A permanent full-time employee, permanent part-time employee, or an employee of a participating unit who has worked an average of 20 hours or more per week during a 12-month period, as defined by the Patient Protection and Affordable Care Act of 2010.
- ▶ **Health reimbursement account (HRA):** An employer-funded account that members can use to get reimbursed for certain medical, pharmacy, dental, and vision expenses.
- ▶ **Health savings account (HSA):** For those who elect a high-deductible health plan, a triple tax-advantaged account that lets you set aside funds for eligible health care costs.
- ▶ **Network:** The doctors, hospitals, pharmacies, and other providers and suppliers your health plan contracts with to provide care and services.
- ▶ **In network:** In-network health care providers have contracted with our insurance company to accept discounted rates. Out-of-network providers have not agreed to the discounted rates. You will pay much less at in-network doctors, hospitals, and pharmacies.
- ▶ **Out of network:** Out-of-network health care providers have not contracted with our insurance company to accept discounted rates. You will pay much less at in-network doctors, hospitals, and pharmacies.
- ▶ **Out-of-pocket maximum:** The most you have to pay out of pocket in a plan year. After you spend this amount on deductibles, copays, and coinsurance, the plan pays 100% of your covered medical and prescription costs.
- ▶ **Preauthorization:** A decision by your health plan that a service, treatment plan, prescription drug, or durable medical equipment is medically necessary. Preauthorization is sometimes required before care will be covered. It can also be called prior authorization, prior approval, or precertification.
- ▶ **Preventive care/services:** Care received to prevent disease rather than treat it. Examples include routine screenings, well-child care, and immunizations.

Contacts

SOUTH DAKOTA STATE EMPLOYEE BENEFITS


 Bureau of Human Resources
500 East Capitol Avenue
Pierre, SD 57501


 605-773-3148

 benefitswebsite@state.sd.us

 bhr.sd.gov/benefits

WELLMARK BLUE CROSS AND BLUE SHIELD

 Wellmark of South Dakota
1601 W. Madison Street
Sioux Falls, SD 57104

 800-846-9183

 wellmark.com

myWELLMARK

 mywellmark.com

BEWELL 24/7

 844-84-BEWELL

BLUE 365

 wellmark.com/blue365


BLUE MAGAZINE

 wellmark.com/blue

DOCTOR ON DEMAND

 doctorondemand.com

CVS SPECIALTY PHARMACY

 800-237-2767 (TTY: 711)

 cvsspecialty.com

LIVONGO

 800-945-4355

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