

EXTRA CARE DESIGNED JUST FOR YOU

Blue DentalSM Coverage • Avēsis Vision Coverage • Amplifon Hearing Coverage

Wellmark's new dental plans, and vision and hearing insurance plans offered by Avēsis and Amplifon were designed specifically for our Medicare supplement members, like you, so you can get what really matters.



Dental protection designed for you

Looking for a cost-effective and convenient way to get superior dental coverage? Now you can, with the dependable quality and service backed by Wellmark. Our dental provider network includes more than 1,600 Iowa dentists and more than 99,000 dentists nationwide.¹

PLAN DETAILS — IN NETWORK / OUT-OF-NETWORK	YOUR COSTS	
	BLUE DENTAL 75	BLUE DENTAL 100
MONTHLY PREMIUM	\$20.97	\$32.52
Annual benefit maximum (calendar year)	\$1,000	\$1,000
Annual deductible	In network: \$75 Out-of-network: \$150	In network: \$100 Out-of-network: \$200
Preventive and diagnostic	In network: 20% Out-of-network: 40%	In network: 0% Out-of-network: 40%
Basic restorative: Including cavity repair, tooth extraction, restoration of decayed or fractured teeth, oral surgery and anesthesia	In network: 50% Out-of-network: 60%	In network: 20% Out-of-network: 40%
Root canal	In network: 50% Out-of-network: 60%	In network: 50% Out-of-network: 70%
Major restorative: Including gum and bone disease, crowns, inlays, bridges and dentures	No Coverage	In network: 50% Out-of-network: 70%

¹ The national network is administered through Wellmark's arrangement with GRID Dental Corporation, an independent company providing access to dental networks throughout the country.



Dental plan advantages:

- Designed for your specific needs
- Affordable monthly premiums
- No waiting period — use your benefits right away
- Coverage in Iowa and across the country



Vision and hearing plan advantages:

- Low-cost, high-impact benefits
- Affordable premiums
- Generous allowances for materials
- Additional hearing discounts

READY to enroll?

Dennis Ober
dober@iowahealth.net
515-289-2705
www.iowahealth.net

LEARN MORE

Vision and hearing care you can count on

With two comprehensive Avēsis vision plans that both come with a hearing benefit, you can choose the level of coverage that works for you. You'll have access to more than 766 in network Iowa vision providers and more than 61,000 in network providers nationwide, so you're able to receive care across the state or across the country. The hearing care network includes over 5,300 clinics nationwide and members have access to hearing products from the top manufacturers.

PLAN DETAILS — IN NETWORK		SILVER VISION & HEARING 100	SILVER VISION & HEARING 130
MONTHLY PREMIUM		\$9.78	\$15.90
Diagnostic services \$10 copay	Eye exam	Covered in full after \$10 copay, every 12 months	Covered in full after \$10 copay, every 12 months
Eyewear products materials copay: the fixed amount you pay for covered materials	Frames	Covered once every 24 months, after \$25 materials copay; \$100 retail allowance	Covered once every 24 months, after \$10 materials copay; \$130 retail allowance
	Standard plastic lenses	One pair covered in full after \$25 materials copay, every 12 months	One pair covered in full after \$10 materials copay, every 12 months
	Contact lenses	Covered up to \$110 retail allowance, every 12 months, in lieu of eyeglasses	Covered up to \$110 retail allowance, every 12 months, in lieu of eyeglasses
	Lens options	Up to 20% off polycarbonate lenses, scratch-resistant coating, tint and UV protective coating	Up to 20% off polycarbonate lenses, scratch-resistant coating, tint and UV protective coating
Hearing screening: A pass/fail evaluation to determine if additional testing is needed		Hearing screening: no charge, every 24 months	Comprehensive hearing exam, every 24 months
Hearing exam: Comprehensive test to determine type and location of hearing loss			Hearing exam: \$48 benefit
Hearing device, batteries, maintenance plan		<ul style="list-style-type: none"> • One year of unlimited follow-up care • Two years of free batteries • Three-year loss and damage warranty 	<ul style="list-style-type: none"> • Devices covered at \$300 per ear, every 5 years, plus discounts above the allowance • One year of unlimited follow-up care • Two years of free batteries • Three-year loss and damage warranty
Discounts are not insurance benefits.			

Avēsis Vision and insured hearing is underwritten by Fidelity Security Life Insurance Company, Kansas City, Missouri and marked and administered by Avēsis Third Party Administrators, Inc.

VISION LIMITATIONS AND EXCLUSIONS

Limitations — Fees charged by a Provider for services other than Vision Examination or covered Vision Materials must be paid in full by the Insured Person to the Provider. Such fees or materials are not covered under this Policy. Non-Preferred Provider expenses do not apply toward Preferred Provider expenses and Preferred Provider expenses do not apply toward Non-Preferred Provider expenses. Exclusions — No benefits will be paid for services or materials connected with or charges arising from: 1. orthoptic or vision training, subnormal vision aids and any associated supplemental testing; Aniseikonic lenses; 2. medical and/or surgical treatment of the eye, eyes or supporting structures; 3. any eye or Vision Examination or any corrective eyewear, required by an Employer as a condition of employment and safety eyewear; 4. services provided as a result of any Workers' Compensation law, similar legislation or required by any governmental agency or program whether federal, state or subdivisions thereof; 5. Plano (non-prescription) lenses; 6. non-prescription sunglasses; or 7. two pair of glasses in lieu of bifocals. Lost or broken lenses, frames, glasses or contact lenses will not be replaced except in the next Benefit Period when Vision Materials would next become available.

Wellmark complies with applicable federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex.

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）。

ACHTUNG: Wenn Sie deutsch sprechen, stehen Ihnen kostenlose sprachliche Assistenzdienste zur Verfügung. Rufnummer: 800-524-9242 oder (TTY: 888-781-4262).



Avēsis Insurance, Inc. is an independent vision insurance company that does not provide Wellmark Blue Cross and Blue Shield of Iowa products and services. Hearing Discount Savings Plan provided by Amplifon. Amplifon is an independent company that does not provide Wellmark Blue Cross and Blue Shield of Iowa products or services. Policy #VC-142, Form #M-9178

Wellmark Blue Cross and Blue Shield of Iowa is an independent licensee of the Blue Cross and Blue Shield Association.