Employer Name:	Ruan Transport Corporation	
Employer State of Situs:	lowa	
Name of Issuer:	Wellmark BCBS of IA	
Plan Marketing Name:	Light PPO	
Plan Year:	2022	

- Ambulatory patient services (outpatient care you get without being admitted to a hospital)
- Emergency services
- Hospitalization (like surgery and overnight stays)
- Laboratory services
- Mental health and substance use disorder (MH/SUD) services, including behavioral health treatment (this includes counseling and psychotherapy)
- Pediatric services, including oral and vision care (but adult dental and vision coverage aren't essential health benefits)
- Pregnancy, maternity, and newborn care (both before and after birth)
- Prescription drugs
- Preventive and wellness services and chronic disease management
- Rehabilitative and habilitative services and devices (services and devices to help people with injuries, disabilities, or chronic conditions gain or recover mental and physical skills)

20 Item	20-2022 Illinois Essential Healt EHB Benefit	n Benefit (EHB) Benchmark Page # Reference	Employer Plan Covered Benefit?
1	Accidental Injury Dental	Pgs. 10 & 17	Yes
2	Allergy Injections and Testing	Pg. 11	Yes
3	Bone anchored hearing aids	Pgs. 17 & 35	Yes
4	Durable Medical Equipment	Pg. 13	Yes
5	Hospice	Pg. 28	Yes
6	Infertility (Fertility) Treatment	Pgs. 23 - 24	Yes
7	Outpatient Facility Fee (e.g., Ambulatory Surgery Center)	Pg. 21	Yes
8	Outpatient Surgery Physician/Surgical Services (Ambulatory Patient Services)	Pgs. 15 - 16	Yes
9	Private-Duty Nursing	Pgs. 17 & 34	No
10	Prosthetics/Orthotics	Pg. 13	Yes
11	Sterilization (vasectomy men)	Pg. 10	Yes
12	Temporomandibular Joint Disorder (TMJ)	Pgs. 13 & 24	Yes
13	Emergency Room Services (Includes MH/SUD Emergency)	Pg. 7	Yes
14	Emergency Transportation/ Ambulance	Pgs. 4 & 17	Yes
15	Bariatric Surgery (Obesity)	Pg. 21	Yes

16	Breast Reconstruction After Mastectomy	Pgs. 24 - 25	Yes
17	Reconstructive Surgery	Pgs. 25 - 26, & 35	Yes
18	Inpatient Hospital Services (e.g., Hospital Stay)	Pg. 15	Yes
19	Skilled Nursing Facility	Pg. 21	Yes
20	Transplants - Human Organ Transplants (Including transportation & lodging)	Pgs. 18 & 31	Yes
21	Diagnostic Services	Pgs. 6 & 12	Yes
22	Intranasal opioid reversal agent associated with opioid prescriptions	Pg. 32	Yes
23	Mental (Behavioral) Health Treatment (Including Inpatient Treatment)	Pgs. 8 -9, 21	Yes
24	Opioid Medically Assisted Treatment (MAT)	Pg. 21	Yes
25	Substance Use Disorders (Including Inpatient Treatment)	Pgs. 9 & 21	Yes
26	Tele-Psychiatry	Pg. 11	Yes
27	Topical Anti-Inflammatory acute and chronic pain medication	Pg. 32	Yes
28	Pediatric Dental Care	See AllKids Pediatric Dental Document	No
29	Pediatric Vision Coverage	Pgs. 26 - 27	Yes
30	Maternity Service	Pgs. 8 & 22	Yes
31	Outpatient Prescription Drugs	Pgs. 29 - 34	Yes
32	Colorectal Cancer Examination and Screening	Pgs. 12 & 16	Yes
33	Contraceptive/Birth Control Services	Pgs. 13 & 16	Yes
34	Diabetes Self-Management Training and Education	Pgs. 11 & 35	Yes
35	Diabetic Supplies for Treatment of Diabetes	Pgs. 31 - 32	Yes
36	Mammography - Screening	Pgs. 12, 15, & 24	Yes
37	Osteoporosis - Bone Mass Measurement	Pgs. 12 & 16	Yes
38	Pap Tests/ Prostate- Specific Antigen Tests/ Ovarian Cancer Surveillance Test	Pg. 16	Yes
39	Preventive Care Services	Pg. 18	Yes
40	Sterilization (women)	Pgs. 10 & 19	Yes
41	Chiropractic & Osteopathic Manipulation	Pgs. 12 - 13	Yes
42	Habilitative and Rehabilitative Services	Pgs. 8, 9, 11, 12, 22, & 35	Yes

Employer Name:	Ruan Transport Corporation	
Employer State of Situs:	lowa	
Name of Issuer:	Wellmark BCBS of IA	
Plan Marketing Name:	Basic	
Plan Year:	2022	

- Ambulatory patient services (outpatient care you get without being admitted to a hospital)
- Emergency services
- Hospitalization (like surgery and overnight stays)
- Laboratory services
- Mental health and substance use disorder (MH/SUD) services, including behavioral health treatment (this includes counseling and psychotherapy)
- Pediatric services, including oral and vision care (but adult dental and vision coverage aren't essential health benefits)
- Pregnancy, maternity, and newborn care (both before and after birth)
- Prescription drugs
- Preventive and wellness services and chronic disease management
- Rehabilitative and habilitative services and devices (services and devices to help people with injuries, disabilities, or chronic conditions gain or recover mental and physical skills)

	2020-2022 Illinois Essential	5 1 8 6 18 6:2	
Item	EHB Benefit	Benchmark Page # Reference	Employer Plan Covered Benefit?
1	Accidental Injury Dental	Pgs. 10 & 17	Yes
2	Allergy Injections and Testing	Pg. 11	Yes
3	Bone anchored hearing aids	Pgs. 17 & 35	Yes
4	Durable Medical Equipment	Pg. 13	Yes
5	Hospice	Pg. 28	Yes
6	Infertility (Fertility) Treatment	Pgs. 23 - 24	Yes
7	Outpatient Facility Fee (e.g., Ambulatory Surgery Center)	Pg. 21	Yes
8	Outpatient Surgery Physician/Surgical Services (Ambulatory Patient Services)	Pgs. 15 - 16	Yes
9	Private-Duty Nursing	Pgs. 17 & 34	No
10	Prosthetics/Orthotics	Pg. 13	Yes
11	Sterilization (vasectomy men)	Pg. 10	Yes
12	Temporomandibular Joint Disorder (TMJ)	Pgs. 13 & 24	Yes
13	Emergency Room Services (Includes MH/SUD Emergency)	Pg. 7	Yes
14	Emergency Transportation/ Ambulance	Pgs. 4 & 17	Yes
15	Bariatric Surgery (Obesity)	Pg. 21	Yes
16	Breast Reconstruction After Mastectomy	Pgs. 24 - 25	Yes
17	Reconstructive Surgery	Pgs. 25 - 26, & 35	Yes
18	Inpatient Hospital Services (e.g., Hospital Stay)	Pg. 15	Yes

19	Skilled Nursing Facility	Pg. 21	Yes
20	Transplants - Human Organ Transplants (Including transportation & lodging)	Pgs. 18 & 31	Yes
21	Diagnostic Services	Pgs. 6 & 12	Yes
22	Intranasal opioid reversal agent associated with opioid prescriptions	Pg. 32	Yes
23	Mental (Behavioral) Health Treatment (Including Inpatient Treatment)	Pgs. 8 -9, 21	Yes
24	Opioid Medically Assisted Treatment (MAT)	Pg. 21	Yes
25	Substance Use Disorders (Including Inpatient Treatment)	Pgs. 9 & 21	Yes
26	Tele-Psychiatry	Pg. 11	Yes
27	Topical Anti-Inflammatory acute and chronic pain medication	Pg. 32	Yes
28	Pediatric Dental Care	See AllKids Pediatric Dental Document	No
29	Pediatric Vision Coverage	Pgs. 26 - 27	Yes
30	Maternity Service	Pgs. 8 & 22	Yes
24			
31	Outpatient Prescription Drugs	Pgs. 29 - 34	Yes
32	Outpatient Prescription Drugs Colorectal Cancer Examination and Screening	Pgs. 29 - 34 Pgs. 12 & 16	Yes Yes
32	Colorectal Cancer Examination and Screening	Pgs. 12 & 16	Yes
32	Colorectal Cancer Examination and Screening Contraceptive/Birth Control Services	Pgs. 12 & 16 Pgs. 13 & 16	Yes Yes
32 33 34	Colorectal Cancer Examination and Screening Contraceptive/Birth Control Services Diabetes Self-Management Training and Education	Pgs. 12 & 16 Pgs. 13 & 16 Pgs. 11 & 35	Yes Yes Yes
32 33 34 35	Colorectal Cancer Examination and Screening Contraceptive/Birth Control Services Diabetes Self-Management Training and Education Diabetic Supplies for Treatment of Diabetes Mammography - Screening Osteoporosis - Bone Mass Measurement	Pgs. 12 & 16 Pgs. 13 & 16 Pgs. 11 & 35 Pgs. 31 - 32	Yes Yes Yes Yes
32 33 34 35 36	Colorectal Cancer Examination and Screening Contraceptive/Birth Control Services Diabetes Self-Management Training and Education Diabetic Supplies for Treatment of Diabetes Mammography - Screening	Pgs. 12 & 16 Pgs. 13 & 16 Pgs. 11 & 35 Pgs. 31 - 32 Pgs. 12, 15, & 24	Yes Yes Yes Yes Yes
32 33 34 35 36 37	Colorectal Cancer Examination and Screening Contraceptive/Birth Control Services Diabetes Self-Management Training and Education Diabetic Supplies for Treatment of Diabetes Mammography - Screening Osteoporosis - Bone Mass Measurement Pap Tests/ Prostate- Specific Antigen Tests/ Ovarian	Pgs. 12 & 16 Pgs. 13 & 16 Pgs. 11 & 35 Pgs. 31 - 32 Pgs. 12, 15, & 24 Pgs. 12 & 16	Yes Yes Yes Yes Yes Yes Yes Yes
32 33 34 35 36 37 38	Colorectal Cancer Examination and Screening Contraceptive/Birth Control Services Diabetes Self-Management Training and Education Diabetic Supplies for Treatment of Diabetes Mammography - Screening Osteoporosis - Bone Mass Measurement Pap Tests/ Prostate- Specific Antigen Tests/ Ovarian Cancer Surveillance Test	Pgs. 12 & 16 Pgs. 13 & 16 Pgs. 11 & 35 Pgs. 31 - 32 Pgs. 12, 15, & 24 Pgs. 12 & 16 Pg. 16	Yes Yes Yes Yes Yes Yes Yes Yes Yes
32 33 34 35 36 37 38 39	Colorectal Cancer Examination and Screening Contraceptive/Birth Control Services Diabetes Self-Management Training and Education Diabetic Supplies for Treatment of Diabetes Mammography - Screening Osteoporosis - Bone Mass Measurement Pap Tests/ Prostate- Specific Antigen Tests/ Ovarian Cancer Surveillance Test Preventive Care Services	Pgs. 12 & 16 Pgs. 13 & 16 Pgs. 11 & 35 Pgs. 31 - 32 Pgs. 12, 15, & 24 Pgs. 12 & 16 Pg. 16 Pg. 18	Yes

Employer Name:	Ruan Transport Corporation	
Employer State of Situs:	Iowa	
Name of Issuer:	Wellmark BCBS of IA	
Plan Marketing Name:	Choice Savings	
Plan Year:	2022	

- Ambulatory patient services (outpatient care you get without being admitted to a hospital)
- Emergency services
- Hospitalization (like surgery and overnight stays)
- Laboratory services
- Mental health and substance use disorder (MH/SUD) services, including behavioral health treatment (this includes counseling and psychotherapy)
- Pediatric services, including oral and vision care (but adult dental and vision coverage aren't essential health benefits)
- Pregnancy, maternity, and newborn care (both before and after birth)
- Prescription drugs
- Preventive and wellness services and chronic disease management
- Rehabilitative and habilitative services and devices (services and devices to help people with injuries, disabilities, or chronic conditions gain or recover mental and physical skills)

20	020-2022 Illinois Esse		
Item	EHB Benefit	Benchmark Page # Reference	Employer Plan Covered Benefit?
1	Accidental Injury Dental	Pgs. 10 & 17	Yes
2	Allergy Injections and Testing	Pg. 11	Yes
3	Bone anchored hearing aids	Pgs. 17 & 35	Yes
4	Durable Medical Equipment	Pg. 13	Yes
5	Hospice	Pg. 28	Yes
6	Infertility (Fertility) Treatment	Pgs. 23 - 24	Yes
7	Outpatient Facility Fee (e.g., Ambulatory Surgery Center)	Pg. 21	Yes
8	Outpatient Surgery Physician/Surgical Services (Ambulatory Patient Services)	Pgs. 15 - 16	Yes
9	Private-Duty Nursing	Pgs. 17 & 34	No
10	Prosthetics/Orthotics	Pg. 13	Yes
11	Sterilization (vasectomy men)	Pg. 10	Yes
12	Temporomandibular Joint Disorder (TMJ)	Pgs. 13 & 24	Yes
13	Emergency Room Services (Includes MH/SUD Emergency)	Pg. 7	Yes
14	Emergency Transportation/ Ambulance	Pgs. 4 & 17	Yes
15	Bariatric Surgery (Obesity)	Pg. 21	Yes
16	Breast Reconstruction After Mastectomy	Pgs. 24 - 25	Yes
17	Reconstructive Surgery	Pgs. 25 - 26, & 35	Yes

Inspatient Hospital Services (e.g., Hospital Statu) Skilled Nursing Facility Transplants - Human Organ Transplants (Including transportation & lodging) Diagnostic Services Pgs. 6 & 12 Pgs. 18 & 31 Ves Intransal opioid reversal agent associated with soloid reversal agent associated pgs. 32 Ves With soloid reversal agent associated pgs. 32 Ves Whental (Behavioral Health Treatment) Pgs. 32 Ves Quincid Medically Assisted Treatment (MAT) Pg. 21 Yes Substance Use Disorders (Including Inpatient Treatment) Pgs. 9 & 21 Yes Tele-Psychiatry Pgs. 11 Ves Tele-Psychiatry Pgs. 12 Yes Pediatric Dental Care See Allikids Pediatric Dental Occurrent Pgs. 32 Ves Pediatric Vision Coverage Pgs. 26 - 27 Ves No Maternity Service Pgs. 8 & 22 Yes 10 Maternity Service Pgs. 8 & 22 Yes 11 Outpatient Prescription Drugs Pgs. 29 - 34 Ves 12 Colorectal Cancer Examination and pgs. 12 & 16 Yes Sereeling Outpatient Prescription Process Pgs. 13 & 16 Yes 13 Outpatient Prescription Process Pgs. 13 & 16 Yes 14 Oiabetics Suplies for Treatment of Diabetes Pgs. 31 - 32 Yes 13 Oiabetics Suplies for Treatment of Diabetes Pgs. 31 - 32 Yes 33 Ontraceptive/Birth Control Services Pgs. 31 - 32 Yes 34 Oiabetics Suplies for Treatment of Diabetes Pgs. 31 - 32 Yes 35 Oiabetic Supplies for Treatment of Pgs. 12 & 16 Yes 36 Mammography - Screening Pgs. 12 & 16 Yes 37 Osteoporosis - Bone Mass Measurement Pgs. 12 & 16 Yes 37 Osteoporosis - Bone Mass Measurement Pgs. 12 & 16 Yes Pgp. 16 Yes 19 Overline Head Treatment Pgs. 12 & 16 Yes 19 Overline Head Treatment Pgs. 12 & 16 Yes 19 Overline Head Treatment Pgs. 12 & 16 Yes 19 Osteoporosis - Bone Mass Measurement Pgs. 12 & 16 Yes 19 Overline Head Treatment Pgs. 12 & 16 Yes 19 Overline Head Tre				
Transplants - Human Organ Transplants (Including transportation & lodging) Diagnostic Services Pgs. 18 & 31 Pgs. 32 Pgs. 33 Outpatient Prescription Drugs Pgs. 32 Pgs. 34 Pg	18	Inpatient Hospital Services (e.g., Hospital Stay)	Pg. 15	Yes
Including transportation & lodging) 21 Diagnostic Services Pgs. 6 & 12 22 With noisolid prescriptions Wental (Behavioral) Health Treatment (Including Inpatient Treatment) Including Inpatient Treatment) 23 Opioid Medically Assisted Treatment (MAT) 24 Opioid Medically Assisted Treatment (MAT) 25 Substance Use Disorders (Including Inpatient Treatment) 26 Tele-Psychiatry Pg. 11 Pgs. 9 & 21 Pgs. 12 Pgs. 12 Pgs. 13 Pgs. 12 & 16 Pgs. 13 & 16 Pgs. 14 & 15 Pgs. 15 & 18 & 19 Pgs. 16 Pgs. 17 & 18 & 19 Pgs. 18 & 19 Pgs. 19	19	Skilled Nursing Facility	Pg. 21	Yes
Intranasal opioid reversal agent associated with opioid prescriptions Mental (Behavioral Health Treatment) (Including Inpatient Treatment) 24 Opioid Medically Assisted Treatment (MAT) 25 Opioid Medically Assisted Treatment (MAT) 26 Tele-Psychiatry 27 Tele-Psychiatry 28 Pediatric Dental Care 29 Pediatric Dental Care 29 Pediatric Vision Coverage 20 Pediatric Vision Coverage 20 Pegs. 28 - 27 30 Maternity Service 31 Outpatient Prescription Drugs 32 Colorectal Cancer Examination and Screening 33 Contraceptive/Birth Control Services 34 Diabetes Self-Management Training and Education 35 Diabetes Self-Management Training and Education 36 Mammography - Screening 37 Osteoporosis - Bone Mass Measurement 38 Pap Tests/ Prostate- Specific Antigen Tests/ Ovarian Cancer Services 39 Pegs. 12 & 16 Pgs. 12 & 16 Pgs. 12 & 16 Pgs. 12 & 16 Pgs. 11 & 35 Pgs. 13 & 24 Pgs. 14 & 35 Pgs. 14 & 35 Pgs. 15 & 24 Pgs. 16 Pgs. 17 & 24 Pgs. 18 & Yes 38 Pap Tests/ Prostate- Specific Antigen Tests/ Ovarian Cancer Services Pgs. 10 & 19 Pgs. 11 & 19 Pgs. 12 & 13 Pgs. 12 & 13 Pgs. 12 & 13 Pgs. 13 Pgs. 14 Pgs. 15 Pgs. 16 Pgs. 16 Pgs. 17 Pgs. 18 Pgs. 19 Pgs. 19 Pgs. 10 & 19 Pgs.	20		Pgs. 18 & 31	Yes
with opioid prescriptions Pg. 32 Yes	21	Diagnostic Services	Pgs. 6 & 12	Yes
Concept Content Cont	22	with opioid prescriptions	Pg. 32	Yes
Substance Use Disorders (Including Inpatient Treatment) 26 Tele-Psychiatry 27 Topical Anti-Inflammatory acute and chronic pain medication 28 Pediatric Dental Care 29 Pediatric Vision Coverage 29 Pediatric Vision Coverage 29 Pegs. 26 - 27 30 Maternity Service 31 Outpatient Prescription Drugs 32 Colorectal Cancer Examination and Screening 33 Contraceptive/Birth Control Services 34 Diabetes Self-Management Training and Education 35 Diabetic Supplies for Treatment of Diabetes 36 Mammography - Screening 37 Osteoporosis - Bone Mass Measurement 38 Pap Tests/ Prostate- Specific Antigen Tests/ 39 Preventive Care Services 40 Sterilization (women) 40 Pgs. 12 & 16 41 Chiropractic & Osteopathic Manipulation 42 Pgs. 12 & 16 44 Chiropractic & Osteopathic Manipulation 44 Pgs. 12 & 16 45 Pgs. 16 46 Pgs. 18 Yes 47 Pgs. 18 Yes 48 Pgs. 19 Ngs.	23	-	_ Pgs. 8 -9, 21	Yes
Inpatient Treatment) 795. 3 & 21 796. Tele-Psychiatry 707 Carl Anti-Inflammatory acute and chronic pain medication 796. 3 2 797 Carl Topical Anti-Inflammatory acute and chronic pain medication 798. 3 2 798 Pediatric Dental Care 808 AllKids Pediatric Dental Document 709 Pediatric Vision Coverage 709 Peg. 26 - 27 709 Peg. 27 709 Peg. 28 & 22 709 Peg. 28 & 22 709 Peg. 28 & 22 709 Peg. 29 - 34 700 Colorectal Cancer Examination and Peg. 12 & 16 700 Screening 700 Colorectal Cancer Examination and Peg. 12 & 16 700 Peg. 13 & 16 700 Peg. 14 & 35 700 Diabetes Self-Management Training and Education 700 Peg. 11 & 35 700 Diabetes Supplies for Treatment of Diabetes 700 Peg. 12 & 16 700 Peg. 12	24	Opioid Medically Assisted Treatment (MAT)	Pg. 21	Yes
Topical Anti-Inflammatory acute and chronic pain medication Pediatric Dental Care Pediatric Vision Coverage Pegs. 26 - 27 Pegs. 8 & 22 Yes 10 Untpatient Prescription Drugs Pgs. 29 - 34 Colorectal Cancer Examination and Screening Pgs. 12 & 16 Yes 13 Contraceptive/Birth Control Services Pgs. 13 & 16 Pgs. 13 & 16 Yes Diabetes Self-Management Training and Education Diabetes Self-Management Training and Pgs. 11 & 35 Education Diabetes Supplies for Treatment of Diabetes Pgs. 12 & 16 Pgs. 31 - 32 Yes No Mammography - Screening Pgs. 12 & 16 Pgs. 12 & 16 Yes 36 Mammography - Screening Pgs. 12 & 16 Pgs. 13 & 24 Yes 37 Osteoporosis - Bone Mass Measurement Pgs. 12 & 16 Pg. 16 Yes 39 Preventive Care Services Pg. 18 Yes 40 Sterilization (women) Pgs. 10 & 19 Yes 41 Chiropractic & Osteopathic Manipulation Pgs. 12 - 13 Yes	25		Pgs. 9 & 21	Yes
27 chronic pain medication 28 Pediatric Dental Care See AllKids Pediatric Dental Document No 29 Pediatric Vision Coverage Pgs. 26 - 27 Yes 30 Maternity Service Pgs. 8 & 22 Yes 31 Outpatient Prescription Drugs Pgs. 29 - 34 Yes 32 Colorectal Cancer Examination and Screening 33 Contraceptive/Birth Control Services Pgs. 12 & 16 Yes 34 Diabetes Self-Management Training and Education Pgs. 11 & 35 Yes 35 Diabetic Supplies for Treatment of Diabetes Pgs. 12 & 16 Yes 36 Mammography - Screening Pgs. 12, 15, & 24 Yes 37 Osteoporosis - Bone Mass Measurement Pgs. 12 & 16 Yes 38 Pap Tests/ Prostate- Specific Antigen Tests/ Ovarian Cancer Surveillance Test Pg. 16 Yes 40 Sterilization (women) Pgs. 10 & 19 Yes 41 Chiropractic & Osteopathic Manipulation Pgs. 12 - 13 Yes	26	Tele-Psychiatry	Pg. 11	Yes
Pediatric Dental Care Document Pediatric Vision Coverage Pediatric Vision	27		Pg. 32	Yes
30 Maternity Service Pgs. 8 & 22 Yes 31 Outpatient Prescription Drugs Pgs. 29 - 34 Yes 32 Colorectal Cancer Examination and Screening Pgs. 12 & 16 Yes 33 Contraceptive/Birth Control Services Pgs. 13 & 16 Yes 34 Diabetes Self-Management Training and Education Pgs. 11 & 35 Yes 35 Diabetic Supplies for Treatment of Diabetes Pgs. 31 - 32 Yes 36 Mammography - Screening Pgs. 12, 15, & 24 Yes 37 Osteoporosis - Bone Mass Measurement Pgs. 12 & 16 Yes 38 Pap Tests/ Prostate- Specific Antigen Tests/ Ovarian Cancer Surveillance Test Overain Cancer Surveillance Test Pgs. 18 Yes 40 Sterilization (women) Pgs. 10 & 19 Yes 41 Chiropractic & Osteopathic Manipulation Pgs. 12 - 13 Yes	28	Pediatric Dental Care		No
31 Outpatient Prescription Drugs Pgs. 29 - 34 Yes 32 Colorectal Cancer Examination and Screening Pgs. 12 & 16 Yes 33 Contraceptive/Birth Control Services Pgs. 13 & 16 Yes 34 Diabetes Self-Management Training and Education Pgs. 11 & 35 Yes 35 Diabetic Supplies for Treatment of Diabetes Pgs. 31 - 32 Yes 36 Mammography - Screening Pgs. 12, 15, & 24 Yes 37 Osteoporosis - Bone Mass Measurement Pgs. 12 & 16 Yes 38 Pap Tests/ Prostate- Specific Antigen Tests/ Ovarian Cancer Surveillance Test Pg. 16 Yes 39 Preventive Care Services Pg. 18 Yes 40 Sterilization (women) Pgs. 10 & 19 Yes 41 Chiropractic & Osteopathic Manipulation Pgs. 12 - 13 Yes	29	Pediatric Vision Coverage	Pgs. 26 - 27	Yes
Colorectal Cancer Examination and Screening Pgs. 12 & 16 Yes 33 Contraceptive/Birth Control Services Pgs. 13 & 16 Yes 34 Diabetes Self-Management Training and Education Pgs. 11 & 35 Yes 35 Diabetic Supplies for Treatment of Diabetes Pgs. 31 - 32 Yes 36 Mammography - Screening Pgs. 12, 15, & 24 Yes 37 Osteoporosis - Bone Mass Measurement Pgs. 12 & 16 Yes 38 Pap Tests/ Prostate- Specific Antigen Tests/ Ovarian Cancer Surveillance Test 39 Preventive Care Services Pg. 18 Yes 40 Sterilization (women) Pgs. 10 & 19 Yes 41 Chiropractic & Osteopathic Manipulation Pgs. 12 - 13 Yes				
Screening Pgs. 12 & 16 Yes 33 Contraceptive/Birth Control Services Pgs. 13 & 16 Yes 34 Diabetes Self-Management Training and Education Pgs. 11 & 35 Yes 35 Diabetic Supplies for Treatment of Diabetes Pgs. 31 - 32 Yes 36 Mammography - Screening Pgs. 12, 15, & 24 Yes 37 Osteoporosis - Bone Mass Measurement Pgs. 12 & 16 Yes 38 Pap Tests/ Prostate- Specific Antigen Tests/ Ovarian Cancer Surveillance Test Pg. 18 Yes 39 Preventive Care Services Pg. 18 Yes 40 Sterilization (women) Pgs. 10 & 19 Chiropractic & Osteopathic Manipulation Pgs. 12 - 13 Yes	30	Maternity Service	Pgs. 8 & 22	Yes
Diabetes Self-Management Training and Education Pgs. 11 & 35 Diabetic Supplies for Treatment of Diabetes Pgs. 31 - 32 Yes Mammography - Screening Pgs. 12, 15, & 24 Yes 7 Osteoporosis - Bone Mass Measurement Pgs. 12 & 16 Pgs. 12 & 16 Yes Pap Tests/ Prostate- Specific Antigen Tests/ Ovarian Cancer Surveillance Test Pg. 16 Yes Pgs. 12 & 16 Yes Sterilization (women) Pgs. 10 & 19 Yes Chiropractic & Osteopathic Manipulation Pgs. 12 - 13 Yes			_	
Education Diabetic Supplies for Treatment of Diabetes Pgs. 31 - 32 Yes Mammography - Screening Pgs. 12, 15, & 24 Yes Osteoporosis - Bone Mass Measurement Pgs. 12 & 16 Yes Pap Tests/ Prostate- Specific Antigen Tests/ Ovarian Cancer Surveillance Test Pg. 16 Yes Preventive Care Services Pg. 18 Yes Chiropractic & Osteopathic Manipulation Yes Yes	31	Outpatient Prescription Drugs Colorectal Cancer Examination and	Pgs. 29 - 34	Yes
36 Mammography - Screening Pgs. 12, 15, & 24 Yes 37 Osteoporosis - Bone Mass Measurement Pgs. 12 & 16 Yes 38 Pap Tests/ Prostate- Specific Antigen Tests/ Ovarian Cancer Surveillance Test Pg. 16 Yes 39 Preventive Care Services Pg. 18 Yes 40 Sterilization (women) Pgs. 10 & 19 Yes 41 Chiropractic & Osteopathic Manipulation Pgs. 12 - 13 Yes	31	Outpatient Prescription Drugs Colorectal Cancer Examination and Screening	Pgs. 29 - 34 Pgs. 12 & 16	Yes
37 Osteoporosis - Bone Mass Measurement Pgs. 12 & 16 Yes 38 Pap Tests/ Prostate- Specific Antigen Tests/ Ovarian Cancer Surveillance Test Pg. 16 Yes 39 Preventive Care Services Pg. 18 Yes 40 Sterilization (women) Pgs. 10 & 19 Yes 41 Chiropractic & Osteopathic Manipulation Pgs. 12 - 13 Yes	31 32 33	Outpatient Prescription Drugs Colorectal Cancer Examination and Screening Contraceptive/Birth Control Services Diabetes Self-Management Training and	Pgs. 29 - 34 Pgs. 12 & 16 Pgs. 13 & 16	Yes Yes Yes
38 Pap Tests/ Prostate- Specific Antigen Tests/ Ovarian Cancer Surveillance Test 39 Preventive Care Services Pg. 18 Yes 40 Sterilization (women) Pgs. 10 & 19 41 Chiropractic & Osteopathic Manipulation Pgs. 12 - 13 Yes	31 32 33 34	Outpatient Prescription Drugs Colorectal Cancer Examination and Screening Contraceptive/Birth Control Services Diabetes Self-Management Training and Education	Pgs. 29 - 34 Pgs. 12 & 16 Pgs. 13 & 16 Pgs. 11 & 35	Yes Yes Yes Yes
Ovarian Cancer Surveillance Test Pg. 16 Pg. 18 Yes 40 Sterilization (women) Pgs. 10 & 19 Yes 41 Chiropractic & Osteopathic Manipulation Pgs. 12 - 13 Yes	31 32 33 34 35	Outpatient Prescription Drugs Colorectal Cancer Examination and Screening Contraceptive/Birth Control Services Diabetes Self-Management Training and Education Diabetic Supplies for Treatment of Diabetes	Pgs. 29 - 34 Pgs. 12 & 16 Pgs. 13 & 16 Pgs. 11 & 35 Pgs. 31 - 32	Yes Yes Yes Yes Yes
40 Sterilization (women) Pgs. 10 & 19 Yes 41 Chiropractic & Osteopathic Manipulation Pgs. 12 - 13 Yes	31 32 33 34 35 36	Outpatient Prescription Drugs Colorectal Cancer Examination and Screening Contraceptive/Birth Control Services Diabetes Self-Management Training and Education Diabetic Supplies for Treatment of Diabetes Mammography - Screening Osteoporosis - Bone Mass Measurement	Pgs. 29 - 34 Pgs. 12 & 16 Pgs. 13 & 16 Pgs. 11 & 35 Pgs. 31 - 32 Pgs. 12, 15, & 24	Yes Yes Yes Yes Yes Yes Yes
41 Chiropractic & Osteopathic Manipulation Pgs. 12 - 13 Yes	31 32 33 34 35 36 37	Outpatient Prescription Drugs Colorectal Cancer Examination and Screening Contraceptive/Birth Control Services Diabetes Self-Management Training and Education Diabetic Supplies for Treatment of Diabetes Mammography - Screening Osteoporosis - Bone Mass Measurement Pap Tests/ Prostate- Specific Antigen Tests/	Pgs. 29 - 34 Pgs. 12 & 16 Pgs. 13 & 16 Pgs. 11 & 35 Pgs. 31 - 32 Pgs. 12, 15, & 24 Pgs. 12 & 16	Yes Yes Yes Yes Yes Yes Yes Yes
	31 32 33 34 35 36 37 38	Outpatient Prescription Drugs Colorectal Cancer Examination and Screening Contraceptive/Birth Control Services Diabetes Self-Management Training and Education Diabetic Supplies for Treatment of Diabetes Mammography - Screening Osteoporosis - Bone Mass Measurement Pap Tests/ Prostate- Specific Antigen Tests/ Ovarian Cancer Surveillance Test	Pgs. 29 - 34 Pgs. 12 & 16 Pgs. 13 & 16 Pgs. 11 & 35 Pgs. 31 - 32 Pgs. 12, 15, & 24 Pgs. 12 & 16 Pg. 16	Yes
42 Habilitative and Rehabilitative Services Pgs. 8, 9, 11, 12, 22, & 35 Yes	31 32 33 34 35 36 37 38 39	Outpatient Prescription Drugs Colorectal Cancer Examination and Screening Contraceptive/Birth Control Services Diabetes Self-Management Training and Education Diabetic Supplies for Treatment of Diabetes Mammography - Screening Osteoporosis - Bone Mass Measurement Pap Tests/ Prostate- Specific Antigen Tests/ Ovarian Cancer Surveillance Test Preventive Care Services	Pgs. 29 - 34 Pgs. 12 & 16 Pgs. 13 & 16 Pgs. 11 & 35 Pgs. 31 - 32 Pgs. 12, 15, & 24 Pgs. 12 & 16 Pg. 16 Pg. 18	Yes
	31 32 33 34 35 36 37 38 39 40	Outpatient Prescription Drugs Colorectal Cancer Examination and Screening Contraceptive/Birth Control Services Diabetes Self-Management Training and Education Diabetic Supplies for Treatment of Diabetes Mammography - Screening Osteoporosis - Bone Mass Measurement Pap Tests/ Prostate- Specific Antigen Tests/ Ovarian Cancer Surveillance Test Preventive Care Services Sterilization (women)	Pgs. 29 - 34 Pgs. 12 & 16 Pgs. 13 & 16 Pgs. 11 & 35 Pgs. 31 - 32 Pgs. 12, 15, & 24 Pgs. 12 & 16 Pg. 16 Pg. 18 Pgs. 10 & 19	Yes

Employer Name:	Ruan Transport Corporation	
Employer State of Situs:	lowa	
Name of Issuer:	Wellmark BCBS of IA	
Plan Marketing Name:	Premier PPO	
Plan Year:	2022	

- Ambulatory patient services (outpatient care you get without being admitted to a hospital)
- Emergency services
- Hospitalization (like surgery and overnight stays)
- Laboratory services
- Mental health and substance use disorder (MH/SUD) services, including behavioral health treatment (this includes counseling and psychotherapy)
- Pediatric services, including oral and vision care (but adult dental and vision coverage aren't essential health benefits)
- Pregnancy, maternity, and newborn care (both before and after birth)
- Prescription drugs
- Preventive and wellness services and chronic disease management
- Rehabilitative and habilitative services and devices (services and devices to help people with injuries, disabilities, or chronic conditions gain or recover mental and physical skills)

2020-2022 Illinois Essential Health Benefit (EHB)				
Item	EHB Benefit	Benchmark Page # Reference	Employer Plan Covered Benefit?	
1	Accidental Injury Dental	Pgs. 10 & 17	Yes	
2	Allergy Injections and Testing	Pg. 11	Yes	
3	Bone anchored hearing aids	Pgs. 17 & 35	Yes	
4	Durable Medical Equipment	Pg. 13	Yes	
5	Hospice	Pg. 28	Yes	
6	Infertility (Fertility) Treatment	Pgs. 23 - 24	Yes	
7	Outpatient Facility Fee (e.g., Ambulatory Surgery Center)	Pg. 21	Yes	
8	Outpatient Surgery Physician/Surgical Services (Ambulatory Patient Services)	Pgs. 15 - 16	Yes	
9	Private-Duty Nursing	Pgs. 17 & 34	No	
10	Prosthetics/Orthotics	Pg. 13	Yes	
11	Sterilization (vasectomy men)	Pg. 10	Yes	
12	Temporomandibular Joint Disorder (TMJ)	Pgs. 13 & 24	Yes	
13	Emergency Room Services (Includes MH/SUD Emergency)	Pg. 7	Yes	
14	Emergency Transportation/ Ambulance	Pgs. 4 & 17	Yes	
15	Bariatric Surgery (Obesity)	Pg. 21	Yes	

16	Breast Reconstruction After Mastectomy	Pgs. 24 - 25	Yes
17	Reconstructive Surgery	Pgs. 25 - 26, & 35	Yes
18	Inpatient Hospital Services (e.g., Hospital Stay)	Pg. 15	Yes
19	Skilled Nursing Facility	Pg. 21	Yes
20	Transplants - Human Organ Transplants (Including transportation & lodging)	Pgs. 18 & 31	Yes
21	Diagnostic Services	Pgs. 6 & 12	Yes
22	Intranasal opioid reversal agent associated with opioid prescriptions	Pg. 32	Yes
23	Mental (Behavioral) Health Treatment (Including Inpatient Treatment)	Pgs. 8 -9, 21	Yes
24	Opioid Medically Assisted Treatment (MAT)	Pg. 21	Yes
25	Substance Use Disorders (Including Inpatient Treatment)	Pgs. 9 & 21	Yes
26	Tele-Psychiatry	Pg. 11	Yes
27	Topical Anti-Inflammatory acute and chronic pain medication	Pg. 32	Yes
28	Pediatric Dental Care	See AllKids Pediatric Dental Document	No
29	Pediatric Vision Coverage	Pgs. 26 - 27	Yes
30	Maternity Service	Pgs. 8 & 22	Yes
31	Outpatient Prescription Drugs	Pgs. 29 - 34	Yes
32	Colorectal Cancer Examination and Screening	Pgs. 12 & 16	Yes
33	Contraceptive/Birth Control Services	Pgs. 13 & 16	Yes
34	Diabetes Self-Management Training and Education	Pgs. 11 & 35	Yes
35	Diabetic Supplies for Treatment of Diabetes	Pgs. 31 - 32	Yes
36	Mammography - Screening	Pgs. 12, 15, & 24	Yes
37	Osteoporosis - Bone Mass Measurement	Pgs. 12 & 16	Yes
38	Pap Tests/ Prostate- Specific Antigen Tests/ Ovarian Cancer Surveillance Test	Pg. 16	Yes
39	Preventive Care Services	Pg. 18	Yes
40	Sterilization (women)	Pgs. 10 & 19	Yes
41	Chiropractic & Osteopathic Manipulation	Pgs. 12 - 13	Yes
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