RUAN

Iowa Residents: Frequently Asked Questions on Your New Wellmark Blue POS Network

Beginning January 1, 2026, Iowa residents enrolling in the Choice Iowa medical plan (previously known as Choice Savings) will utilize a new network called Wellmark Blue POS. Below are some frequently asked questions (FAQs) to better help you understand this change in networks.

Q1. Are all Ruan medical plans moving to the Wellmark Blue POS network?
A1. No. Only Iowa residents and those enrolled in the Choice Iowa plan will utilize the Wellmark Blue POS network.

Q2. What does POS mean?
A2. Point of Service. Traditionally a Point of Service plan is a hybrid between a PPO (Preferred Provider Organization) and an HMO (Health Maintenance Organization).

Q3. Is this an HMO plan?
A3. While some features may look similar to an HMO, Choice Iowa is not an HMO plan.

Q4. Will the Wellmark Blue PPO (formerly called BlueCard PPO) network still be available?
A4. The Light, Basic, and Premier medical plans will continue to utilize the Blue PPO/BlueCard PPO network, regardless of which state you reside.

Q5. Why did you rename the Choice Savings plan to Choice Iowa?
A5. Choice Iowa is an alternative name to help distinguish the plan and its Iowa-concentrated POS network against the existing Choice Savings plan and its national PPO network for team members in other states. Only Iowa residents will see the name Choice Iowa on their online enrollment screens as part of their medical options.

Q6. Will Choice Iowa have different coverages than Choice Savings?
A6. No, the plans are identical. The only difference is the provider network.

Q7. Can I pick between Choice Savings (Blue PPO) and Choice Iowa (Blue POS)?
A7. No, if you live in Iowa the only Choice option you'll be offered is Choice Iowa and its Wellmark Blue POS network.

Q8. How is the Blue POS network different from Blue PPO/BlueCard PPO?
A8. Wellmark Blue POS is a more narrow network focused on your home state of Iowa. It still offers access to a wide range of high-quality doctors, clinics, and hospitals across Iowa and its connecting counties—many of whom are the same as the prior network but now with potentially lower out-of-pocket costs to you. A majority of network changes or disruptions are related to chiropractic care with very few affecting primary care providers.

Q9. If this network is focused on Iowa physicians, can I still seek providers out of state?
A9. Yes, however it will be treated as an out-of-network claim in which case the higher out-of-network deductible, co-insurance and/or out-of-pocket maximum will apply.

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Q10. Do I need to designate a Primary Care Physician, or PCP?

A10. When you are covered under the Blue POS network, Wellmark's computer system requires a PCP as part of your member profile. This field can't be left blank, so we recommend you login to your myWellmark.com account and designate your preferred PCP. (Spouses and children may select their own personal PCP.) If you do not make a selection Wellmark will automatically assign a PCP for you. However, *you are not required to use the PCP on file*. You may continue to see any provider within the Blue POS network without a referral.

Q11. Do I need a referral from my PCP to see a specialist?

A11. No. You are free to see any Blue POS network provider, giving you flexibility in managing your personal health care.

Q12. Where can I find a listing of Wellmark Blue POS network providers?

A12. Go to https://www.wellmark.com/finder (do not login to your personal myWellmark portal). Click on "Individual, Family and Employer" and then next to Provider click on "Find a Provider". Enter your location via city/state or zip code. When prompted to enter the 3 letter prefix from your ID card, DO NOT enter this information. Instead click on "Browse List of Plan" just below the boxes. Select the Wellmark Blue POS link. From there you may search by provider name, specialty, location or type.

Q13. What if I have an emergency out-of-state?

A13. As with your current network, in a true emergency in-network benefits would apply. However, there is always a chance that an out-of-network provider may bill you the difference between their charged amount and the discounted network allowed amount paid by insurance.

Q14. I have a child away at college in a different state. How will that affect their out-of-network claims?

A14. In situations where a family member is living outside of the Iowa service area for 90 or more consecutive days, Wellmark offers a Guest Membership. This allows access to an out-of-state provider using an Indemnity Plan network. To receive this coverage you must contact Wellmark to set up the guest membership and, upon return to the home area, to cancel it. There are three types of Guest Memberships you may request:

- *Students*—full time students at an accredited institution of higher learning (up to 1 year)
- *Families Apart*—dependents who do not reside in Iowa (no time limit)
- *Long-term Travelers*—employee and/or dependents who are away from home (up to 6 months)

For more details on Guest Memberships, please call the number on your Wellmark ID card.

Q15. If I do not participate in the 2026 Open Enrollment, will my Choice Savings plan with the existing Blue PPO/BlueCard PPO network roll over?

A15. No. Iowa participants who are enrolled in Choice Savings and do not complete their 2026 Open Enrollment will automatically roll over to the new Choice Iowa plan and its Wellmark Blue POS network.

Still have questions? Call the HR Hotline at 1-800-845-6675 option 4 or email benefits@ruan.com.