RUAN

Georgia Residents: Frequently Asked Questions on Your New Blue Open Access POS Network

Beginning January 1, 2027, Georgia residents enrolling in a Ruan medical plan will utilize an alternative network called Blue Open Access POS. Below are some frequently asked questions to better help you understand this network.

Q1. Are all Ruan medical plans moving to the Blue Open Access POS network?
A1. Yes, but only for Georgia residents and services performed in-state.

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. No.

Q4. Will the Wellmark Blue PPO (formerly called BlueCard PPO) network still be available?
A4. You will want to utilize the Wellmark Blue PPO network for medical services performed outside the state of Georgia.

Q5. Why do my plan options include "Georgia" in their names?
A5. Adding "Georgia" to the names helps distinguish the plan and its Georgia-concentrated POS network against the existing plans and PPO network that is utilized in other states. Only Georgia residents will see the name "Georgia" on their online enrollment screens.

Q6. Will these Georgia medical plans have different coverages than the rest of the country?
A6. No, the plans are identical. The only difference is the provider network.

Q7. Can I pick between the Wellmark Blue PPO and Blue Open Access POS networks?
A7. For in-state services, no. In-state services will only pay benefits at the in-network rate if they are performed by a Blue Open Access POS provider. You are encouraged to use the Wellmark Blue PPO network for covered services performed outside the state of Georgia.

Q8. How is the Blue Open Access POS network different from Blue PPO/BlueCard PPO?
A8. The Blue Open Access POS is a more narrow network focused on your home state of Georgia. It still offers access to a wide range of high-quality doctors, clinics, and hospitals across Georgia 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. It is projected that there will be minimal disruptions affecting medical providers.

Q9. If this network is focused on Georgia physicians, can I still seek providers out- of-state?
A9. Yes, however you will revert to the Wellmark Blue PPO network for out-of-state services.

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

A10. No, you may continue to see any provider within the Blue Open Access POS network.

Q11. Do I need a referral to see a specialist?

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

Q12. Where can I find a listing of Blue Open Access 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, enter "RUR". 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. Therefore, whenever possible, utilize a Wellmark Blue PPO provider for out-of-state services.

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

A14. They will continue to use the Wellmark Blue PPO network for services outside Georgia.

Q15. If I do not participate in the 2027 Open Enrollment, will my existing plan with the Blue PPO/BlueCard PPO network roll over?

A15. Your existing plan will migrate to the corresponding Georgia plan (i.e. Basic plan → Basic Georgia plan) and its Blue Open Access POS network.

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