

Wellmark Blue Cross and Blue Shield is an Independent Licensee of the Blue Cross and Blue Shield Association.

Updates to your coverage manual

The updates take effect Jan. 1, 2016. Please file the enclosed amendment(s) with your important insurance documents.

Dear Valued Wellmark Member,

Thank you for being a member of Wellmark Blue Cross and Blue Shield. To get the most from your benefits, it's important to stay up-to-date on what your plan covers, as well as understand any changes that go into effect.

Understanding the changes

Health insurance can be confusing. That's why, each year, Wellmark looks at the language in your coverage manual to make sure it's clear and accurately outlines what's covered by your plan and how the benefits apply.

This year, you will see simple language changes to your coverage manual for added clarity to your benefits. Please be sure to read the amendment(s) enclosed for a full explanation.

What's next?

It's simple — you don't have to do anything. Just read the enclosed document(s) carefully and keep it with your important health insurance records.

Call us with questions

If you have any questions about the information in this letter, please call Wellmark Customer Service at the phone number on your ID card.

Thank you for choosing Wellmark for your health insurance needs. We look forward to serving you in the future.

Sincerely,

Laura Jackson

Executive Vice President, Health Care Innovation & Business Development

P.S. **Still not sure how this update impacts your plan?** Talk to your employer or instantly access your benefits and claim information using myWellmark on Wellmark.com.