

Spring 2023

To: Iowa Star – Members on the Traditional Plans 1, 2, 3, 4, 5, 7 and 10  
From: Krehbiel Insurance / Employee Benefit Systems (EBS)  
Re: Deductible buy-down (Brief Explanation)

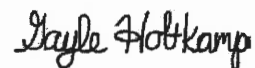
Please review the following information concerning the method of funding your health insurance claims, if you have chosen a Traditional Health Plan. It is called a deductible buy-down. The major features of this funding approach are described below:

- A **\$4000** deductible plan is purchased from Wellmark. If you call a Wellmark representative, this will be the deductible that Wellmark has in their system.
- However, EBS will buy-down that deductible down to the level which you have chosen.
- Claims will be submitted to Wellmark to determine if they are covered. If the claim is covered by Wellmark, it will also be covered by the deductible buy-down.
- After processing, Wellmark will send you an explanation of benefits (EOB).
- Wellmark electronically sends a copy of the explanation of benefits to Employee Benefit Systems (EBS) who will be the third-party administrator for the deductible buy-down. If additional benefits are due to you from the deductible buy-down, a separate check is sent from EBS to your provider in most cases and to you if your provider is not in the EBS database.
- **EBS has gone paperless so the EOB will not be snail mailed to your home.** Your EOB can be accessed at the EBS Gateway Portal. Instructions for registering are included in your packet.
- We recommend you allow ample time for your provider to receive and credit your account with any payments due from EBS, prior to paying the provider bill.
- The deductible buy-down does not affect office visits or the prescription benefit.
- **The only difference that you will notice in this system of funding claims is that there will be two explanations of benefits, one from Wellmark and one from Employee Benefit Systems (EBS), which you can access on-line.**

Please contact us if you have any questions! Thank you!



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**Spring 2023**

To: Iowa Star – Members on the \$2600 single / \$5200 family Deductible H.S.A. Plan 6  
Or the \$5,200 single / \$10,400 family Deductible H.S.A. Plan 8 & Plan 9  
From: Krehbiel Insurance / Employee Benefit Systems (EBS)  
Re: Deductible buy-down (Brief Explanation) – Effective 7/1/23

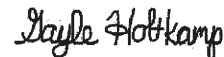
Please review the following information concerning the method of funding your health insurance claim. Please read this letter if you have chosen Plan 6, Plan 8, or Plan 9 High Deductible Health Plan (HDHP). It is called a deductible buy-down. The major features of this funding approach are described below:

- A **\$7,500 single/ \$15,000 family** deductible plan will be purchased from Wellmark. If you call a Wellmark representative, this will be the deductible that Wellmark has in their system. However, EBS will buy-down that deductible down to the **\$2600 single / \$5200 family Deductible for Plan 6, and the \$5200 single / \$10,400 family Deductible for Plan 8 and Plan 9.**
- Claims will be submitted (by the provider) to Wellmark to determine if they are covered. If the claim is covered by Wellmark, it will also be covered by the deductible buy-down.
- After processing, Wellmark will send you an explanation of benefits (EOB).
- Wellmark electronically sends a copy of the explanation of benefits to Employee Benefit Systems (EBS) who will be the third-party administrator for the deductible buy-down. If additional benefits are due to you from the deductible buy-down, a separate check is sent from EBS to your provider in most cases and to you if your provider is not in the EBS database.
- **EBS has gone paperless so the EOB will not be snail mailed to your home.** Your EOB can be accessed at the EBS Gateway Portal. Instructions for registering are included in your packet.
- We recommend you allow ample time for your provider to receive and credit your account with any payments due from EBS, prior to paying the provider bill.
- **The difference that you will notice in this system of funding claims is that there will be two explanations of benefits; one from Wellmark and one from Employee Benefit Systems. Also, you may have to pay for prescriptions at the pharmacy, and then a couple of weeks later you should receive a check at your home address (Direct Deposit is available), if your claims are over the Plan's threshold (\$2600 single, \$5200 family for Plan 6, and \$5200 single, \$10,400 family for Plans 8 & 9). Once you have reached the \$6000 Single / \$12,000 Family threshold, then the prescriptions at the pharmacy should be 100% covered by Wellmark.**

Please contact us if you have any questions! Thank you!



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