

IBBP Frequently Asked Questions

What is my health ID number?

It is the number on your Wellmark ID card. It is no longer your social security number. The prefix to your ID number is I B I, not 1 B 1.

Do I have a dental ID card?

Yes, you can download a generic dental ID card from our website home page: www.bankers-ins.com under News or you can order a supply from your marketing representative.

How do employees order a health ID card?

Your employees can order health ID cards from our website home page: www.bankers-ins.com, and click on Iowa Bankers Benefit Plan Identification Cards. Information needed to order a card include: employee name, identification number or social security number, and employee date of birth.

How are routine physicals covered?

Health Maintenance Exam

- One health maintenance exam (HME) is covered per calendar year (not 365 days)
- All related lab work, x-rays, etc. waive deductible and are covered at 90%

Well Female Exam

- Recommended for women age 18 +
- One well female exam is covered per calendar year (not 365 days)
- Mammogram included
- HPV vaccination allowance for females below age 26 (3 doses)

Well Child Care

- Well child care is covered at 100% up to age 13
- Includes immunizations

Are sports physicals covered?

Sports physicals are not covered. The physician may complete the sports physical documentation using the routine physical results for that calendar year.

Can the bank offer flu shots to our employees and family members?

Yes, Flu shots provided by a covered provider are covered under the IBBP. A flu shot roster is found on our website home page: www.bankers-ins.com under News. Covered providers include public nurses, clinics and hospitals. Expenses will be reimbursed at 90%. Flu shots provided by the pharmacy are subject to the \$25.00 copay. Flu mist is covered the same as the flu shot.

Will the H1N1 virus immunization be covered by our plan?

Yes, using the guidelines provided by the Centers for Disease Control and Prevention. There will be a separate flu immunization roster for the H1N1 immunizations.

Can I email you an employee change with the social security number?

No, please do not email social security numbers or Personal Health Information (PHI).

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