

Amendment to Your Coverage Manual or Summary Plan Description

This amendment to your coverage manual or summary plan description (SPD) is effective **July 1, 2025**. The headings refer to sections in the coverage manual or summary plan description (SPD). Please review this amendment and keep it with your coverage manual or SPD.

Details – Covered and Not Covered

Bereavement counseling and family counseling are covered benefits. Therefore, the following is revised in the Details – Covered and Not Covered section of your coverage manual or SPD:

Counseling and Education Services

Covered:

- Bereavement counseling or services.
- Family or marriage counseling or services.

Not Covered:

- Community-based services or services of volunteers or clergy.
- Education or educational therapy other than covered lactation consultant services or education for self-management of diabetes.
- Learning and educational services and treatments including, but not limited to, non-drug therapy for high blood pressure control, exercise modalities for weight reduction, nutritional instruction for the control of gastrointestinal conditions, or reading programs for dyslexia, for any medical, mental health, or substance abuse condition.
- Weight reduction programs or supplies (including dietary supplements, foods, equipment, lab testing, examinations, and prescription drugs), whether or not weight reduction is medically appropriate.

All other terms and provisions of your coverage manual or SPD, including any amendments we may have issued previously, remain unaltered and in effect.

David S. Brown

Executive Vice President, Chief Financial Officer and Treasurer

Wellmark Blue Cross and Blue Shield of Iowa