

Using UIBenefits in the Real World



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▶ MEET ROBERT

Robert and his wife Erin live in Iowa City with their two children. While the family is generally in good health, it is important to Robert to have solid coverage.

As a UI employee, he has the choice of two health plans: UISelect or UIChoice. Before electing coverage for 2020, Robert compares his options to make sure he knows which plan is right for him and his family. Follow his journey to learn how the costs add up in different real-world scenarios.

UIChoice	UISelect
Annual deductible: Only applies for inpatient hospital care	Annual deductible: Level 1: \$400 individual or \$800 family Level 2: \$800 individual or \$1,600 family
Annual out-of-pocket maximum (OPM): Levels 1, 2 & Level 3 BlueCard-participating providers combined: \$1,700 individual or \$3,400 family Level 3 non-participating providers: \$2,000 individual or \$4,000 family	Annual out-of-pocket maximum (OPM): Levels 1 & 2 participating providers combined. Level 1: \$2,000 individual or \$3,400 family Level 2: \$3,000 individual or \$6,000 family
Annual prescription drug OPM: \$1,100 individual or \$2,200 family	Annual prescription drug OPM: \$1,100 individual or \$2,200 family



PREVENTIVE VISIT

Early in the year, Robert, his wife and their children get their annual preventive visits with their family doctor, a Level 1 UIHC provider. The kids each receive immunizations.

Even though Robert hasn't met his family OPM, **preventive exams, well-child exams and immunizations are 100% covered** by the plan if care is provided by a Level 1, Level 2 or participating Level 3 provider.

With UISelect, **preventive exams, well-child exams and immunizations are 100% covered** if care is provided by a Level 1 or Level 2 provider.

Robert pays: \$0

Robert pays: \$0



UI QUICK CARE VISIT

Robert's daughter had a sore throat, so Robert takes her to UI Quick Care, where she tests positive for strep and is prescribed a generic antibiotic.

Since they choose UI Quick Care, the visit has a \$5 copay, but the labs are subject to **10% coinsurance**. The strep test is \$17, so Robert's cost is \$1.70. The prescription is a **generic Tier 1 drug**, so no cost-share applies.

With the UISelect plan, **coinsurance doesn't apply for labs**. So, Robert pays a \$5 copay for the UI Quick Care visit and **no cost-share applies** for the prescription because it is a **generic Tier 1 drug**.

Robert pays: \$6.70

Robert pays: \$5



MRI AT LEVEL 2 PROVIDER

Robert's wife Erin is a recreational runner. After completing her last marathon, Erin experiences acute leg pain. Her doctor requests an MRI, which she schedules at a Level 2 provider in Iowa City. Following the MRI, Erin completes five office-based physical therapy sessions at a Level 2 provider. The total cost of the MRI is \$1,600 and the total cost for outpatient physical therapy is \$600.

Since Erin sees a **Level 2 provider and the family hasn't yet met their OPM**, the visit is subject to **20% coinsurance, or \$320**.

If she had chosen to see a Level 1 provider, they would have only been responsible for 10% coinsurance, or \$160.

For the outpatient physical therapy, Erin and Robert are responsible for a **\$25 copay per visit, or \$125**.

Erin and Robert haven't met their deductible, so they are responsible for the **\$800 deductible, plus 25% coinsurance, or \$200. Their total cost is \$1,000**.

Erin could have saved \$420 by choosing a Level 1 provider. Level 1 providers are subject to a \$400 deductible, plus 15% coinsurance on the UISelect plan.

The outpatient physical therapy visits are a **\$35 copay per visit, or \$175**.

Robert pays: \$445

Robert pays: \$1,175



MAINTENANCE MEDICATION

Robert has high blood pressure and fills his prescription once a month at a nearby pharmacy. The drug is a Tier 2 name-brand drug. The total annual cost of Robert's prescription is \$1,800. He hasn't yet met his prescription drug OPM.

This plan is on the BlueRx CompeteSM formulary which has four tiers of drugs.

Since he's taking a Tier 2 drug, Robert is responsible for 30% coinsurance, or \$540. If Robert works with his doctor to find a generic Tier 1 alternative, his cost will be \$0.

This plan is on the BlueRx Value PlusSM formulary, which has three tiers of drugs.

Tier 2 name-brand drugs are subject to 30% coinsurance, so Robert is responsible for \$540. Like with UIChoice, he could save if he chooses a generic alternative, which would cost him \$0.

Robert pays: \$540

Robert pays: \$540

ROBERT'S TOTAL COST



Out-of-pocket costs:

\$451.70 medical services
 + \$540 prescription drug costs
 = **\$991.70**

\$1,180 medical services
 + \$540 prescription drug costs
 = **\$1,720**

Employee + family premium:

\$349 per month × 12 = **\$4,188**

\$291 per month × 12 = **\$3,492**

TOTAL OUT-OF-POCKET COSTS, PLUS PREMIUM:

\$5,179.70

\$5,212

This document is intended to be used solely for illustrative purposes, and provides simplified information and examples of a general nature.

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