

# Using UIBenefits in the Real World

Benefit plan options are administered by Wellmark® Blue Cross® and Blue Shield®

## ▶ MEET SELENA

Selena is a single professional living in Cedar Rapids. Health insurance is important to her, but she is always looking for ways to keep her costs in check. Annually, Selena visits her personal doctor for a preventive exam. Aside from that, she only seeks care for an occasional illness.

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

	UIChoice	UISelect
	<b>Annual deductible:</b> Only applies for inpatient hospital care  <b>Annual out-of-pocket maximum (OPM):</b> 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  <b>Annual prescription drug OPM:</b> \$1,100 individual or \$2,200 family	<b>Annual deductible:</b> Level 1: \$400 individual or \$800 family Level 2: \$800 individual or \$1,600 family  <b>Annual out-of-pocket maximum (OPM):</b> Levels 1 & 2 participating providers combined. Level 1: \$2,000 individual or \$3,400 family Level 2: \$3,000 individual or \$6,000 family  <b>Annual prescription drug OPM:</b> \$1,100 individual or \$2,200 family
 <h3>PREVENTIVE VISIT</h3>	<p>In January, Selena sees her primary care doctor, a Level 1 UIHC provider, for her annual preventive visit.</p> <p><b>Preventive exams, well-child exams and immunizations are 100% covered</b> by UIChoice if care is provided by a Level 1, Level 2 or participating Level 3 provider.</p> <p><b>Selena pays: \$0</b></p>	<p>The plan covers one <b>preventive exam</b>, plus a separate gynecological exam and pap smear, at 100% per benefit period. <b>Well-child exams and immunizations</b> are also covered if care is provided by a Level 1 or Level 2 provider. Selena's cost-share is \$0.</p> <p><b>Selena pays: \$0</b></p>
 <h3>CARE WHILE TRAVELING</h3>	<p>Selena and her friends take a road trip to Chicago. While there, she comes down with a nasty cold and has to see a doctor. She is diagnosed with a sinus infection and is prescribed a generic antibiotic.</p> <p>With UIChoice, Selena has out-of-state coverage, so she goes to a walk-in clinic. The total cost of the visit is \$220. Since the clinic would be a considered a Level 3 provider, she is responsible for 50% coinsurance, or \$110.</p> <p>Selena is prescribed a generic antibiotic, so the plan fully covers the cost of the drug.</p> <p><b>Selena pays: \$110</b></p>	<p>UISelect doesn't cover out-of-state care, but Selena knows she can have a virtual visit with Doctor On Demand®. Virtual visits with Doctor On Demand are free for covered employees and family members on the UISelect plan. (Virtual visits are also \$0 on the UIChoice plan.)</p> <p>Again, Selena is prescribed a generic antibiotic, so her copay is \$0.</p> <p><b>Selena pays: \$0</b></p>
 <h3>HOSPITAL INPATIENT CARE</h3>	<p>Over the summer, Selena breaks her ankle while playing sand volleyball and spends a night at UIHC, a Level 1 provider. The total cost of Selena's services is \$7,000.</p> <p>With UIChoice, Selena is responsible for the \$400 inpatient deductible, followed by 10% coinsurance, or \$660.</p> <p><b>Selena pays: \$1,060</b></p>	<p>Selena hasn't met her medical deductible, so she pays the \$400 deductible and 15% coinsurance, or \$990, which applies toward her OPM.</p> <p><b>Selena pays: \$1,390</b></p>
 <h3>MEDICAL EQUIPMENT</h3>	<p>After Selena is released from the hospital, she gets crutches from a Level 2 provider. The total cost of the crutches is \$400.</p> <p>With UIChoice, there isn't a deductible, so Selena is responsible for 20% coinsurance, or \$80.</p> <p><b>Selena pays: \$80</b></p>	<p>Selena has already met her medical deductible, but not her OPM, so she pays 25% coinsurance, or \$100 for the crutches.</p> <p><b>Selena pays: \$100</b></p>
 <h3>SELENA'S TOTAL COST</h3>	<p>Out-of-pocket costs: \$1,250 medical services + \$0 prescription drug costs = <b>\$1,250</b></p> <p>Employee only premium: \$34 per month × 12 = <b>\$408</b></p> <p><b>TOTAL OUT-OF-POCKET COSTS, PLUS PREMIUM: \$1,658</b></p>	<p>Out-of-pocket costs: \$1,490 medical services + \$0 prescription drug costs = <b>\$1,490</b></p> <p>Employee only premium: \$0 per month = <b>\$0</b></p> <p><b>TOTAL OUT-OF-POCKET COSTS, PLUS PREMIUM: \$1,490</b></p>

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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