

Health Benefits Comparison

Plans administered by Wellmark® Blue Cross® and Blue Shield®.

Your 2020 Open Enrollment period is just around the corner, and this year brings some important changes. The most significant change to your benefits is an additional health plan option. It's called UISelect.



UISelect

This plan may be a good option if you and your family get care in the state of Iowa. If you are traveling out of state, emergency care is covered, as is care from Doctor On Demand®.













UIChoice

There are no changes to UIChoice plan design or coverage. With this plan, you can see any health care provider you wish. How much you pay for care will depend on the benefit level of the provider you choose. You do not need to pick a plan level. The lower the level, the lower the cost to you.

► CHOOSE THE PLAN THAT'S RIGHT FOR YOU

This chart provides a side-by-side comparison of your health plan options. Use it to inform your decision and compare each health plans' premiums, network coverage, deductibles, copayments, coinsurance, out-of-pocket maximums and more.

UISelect 2020 EMPLOYEE MONTHLY PREMIUMS	UIChoice 2020 EMPLOYEE MONTHLY PREMIUMS
 Employee \$0	 Employee \$34*
 Employee + Spouse \$272	 Employee + Spouse \$326
 Employee + Children \$222	 Employee + Children \$266
 Family \$291	 Family \$349
 Double Spouse + Family \$0	 Double Spouse + Family \$87*

*Employees who have UIChoice and are currently paying \$0 for employee only or double spouse + family coverage will pay five percent of their calculated premium in 2020 if they do not elect the new plan.

LEVEL 1	All UI health care locations including University of Iowa Hospitals and Clinics, UI Urgent Care and UI QuickCare	LEVEL 1	All UI health care locations including University of Iowa Hospitals and Clinics, UI Urgent Care and UI QuickCare
LEVEL 2	Providers from the Blue Access ® network Locally, Level 2 includes Mercy Hospital and most providers in and around Iowa City who are not in Level 1	LEVEL 2	Providers from the Blue Choice ® network Locally, Level 2 includes Mercy Hospital and most providers in and around Iowa City who are not in Level 1
LEVEL 3	Not covered, except in emergencies or with a Wellmark-approved out-of-network referral (Dependent children attending college, long-term travelers, and families living apart may be covered through guest membership)	LEVEL 3	Providers from the BlueCard ® network BlueCard providers are readily available throughout the U.S. and around the globe

To locate a provider, visit wellmark.com and click on *Find a Provider*.

► WHAT HAPPENS IF I DON'T DO ANYTHING?

If you do not change health plans, your existing elections will continue, with the exception of your flexible spending account (FSA). If you have an FSA, you must re-enroll each year during open enrollment. Visit hr.uiowa.edu/fsa to learn more.

► **COMPARISON OF PLAN PROVISIONS**

	UISelect		UIChoice		
	LEVEL 1	LEVEL 2	LEVEL 1	LEVEL 2	LEVEL 3
ANNUAL DEDUCTIBLE	Employee: \$400 Family: \$800	Employee: \$800 Family: \$1,600	N/A. Deductible for inpatient hospital care only. See inpatient care		
ANNUAL INPATIENT CARE DEDUCTIBLE Semi-private room	See deductible		\$400 deductible followed by 10% coinsurance	\$600 deductible followed by 10% coinsurance	\$800 deductible followed by 40% coinsurance
COINSURANCE	15%	25%	10%	20%	Varies based on location & service
ANNUAL OUT-OF-POCKET MAXIMUM (OPM)	Levels 1 and 2 participating providers combined		Levels 1, 2, and 3 BlueCard participating providers combined Employee: \$1,700 Family: \$3,400		
	Employee: \$2,000 Family: \$3,400	Employee: \$3,000 Family: \$6,000	Non-participating providers N/A		Non-participating providers Employee: \$2,000 Family: \$4,000
PREVENTIVE CARE Includes preventive exams, gynecological exams, immunizations, mammograms & well-child care	\$0 copay Not subject to deductible		\$0 copay	\$0 copay	Participating providers 0% coinsurance Non-participating providers Outpatient 40% coinsurance In office 50% coinsurance Coinsurance waived for out-of-network immunizations & well-child care
DOCTOR ON DEMAND	\$0 copay		\$0 copay		
UI QUICK CARE	\$5 copay	N/A	\$5 copay	N/A	N/A
OFFICE VISITS	Primary care: \$10 copay Specialists: \$20 copay	Primary care: \$35 copay Specialists: \$50 copay	\$10 copay	\$25 copay	50% coinsurance
	Primary care copay will apply to chiropractic care, physical, speech & occupational therapies.				
EMERGENCY ROOM VISIT Copay waived if admitted	\$100 copay followed by 10% coinsurance		\$100 copay followed by 10% coinsurance		
MENTAL HEALTH CARE VISIT	\$10 copay		\$0 copay	\$0 copay	50% coinsurance
PHARMACY	UISelect BLUE RX VALUE PLUSSM		UIChoice BLUE RX COMPLETESM		
TIER 1 Generic drugs	\$0 copay		\$0 copay		
TIER 2 Name-brand drugs	30% coinsurance		30% coinsurance		
TIER 3 Name-brand, non-formulary drugs	50% coinsurance		50% coinsurance		
TIER 4 Name-brand, non-formulary drugs	N/A		50% coinsurance		
PHARMACY ANNUAL OUT-OF-POCKET MAXIMUM	Employee: \$1,100 Family: \$2,200		Employee: \$1,100 Family: \$2,200		

UI Pharmacy fills specialty drugs for both UISelect and UIChoice plans.

► **QUESTIONS**

Not sure which health plan is right for you? You have resources:

- Visit hr.uiowa.edu/benefits/open-enroll-2020 to download the **2020 Benefits & Enrollment Guide**. There you can get additional details about each plan, including out-of-pocket costs.
- Attend a benefits information session at hr.uiowa.edu/benefits (Health insurance > Employee health plans > Need help).

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