

USING UI BENEFITS IN THE REAL WORLD

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

IOWA

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. Each year, Selena visits her personal doctor for a preventive exam. Beyond that, she only gets care for an occasional illness.

As a UI employee, Selena has the choice of two health plans: **UISelect** or **UIChoice**. Before electing coverage for 2021, she reviews her options to make sure she knows which plan is right for her. Follow her journey to learn how the costs add up in real-world scenarios.



PREVENTIVE VISIT

In January, Selena sees her primary care doctor, a Level 1 UIHC provider, for her annual preventive visit.

UISELECT

Annual deductible

Level 1: \$400 individual / \$800 family
Level 2: \$800 individual / \$1,600 family

Annual out-of-pocket maximum (OPM)

Levels 1 & 2 participating providers combined:

Level 1: \$2,000 individual / \$3,400 family
Level 2: \$3,000 individual / \$6,000 family

Annual prescription drug OPM

\$1,100 individual / \$2,200 family

UICHOICE

Annual deductible

Deductible only applies for inpatient hospital care:
Level 1 inpatient care: \$400
Level 2 inpatient care: \$600
Level 3 inpatient care: \$800

Annual out-of-pocket maximum (OPM)

Levels 1, 2 & Level 3 BlueCard®-participating providers combined:

\$1,700 individual / \$3,400 family

Level 3 non-participating providers:

\$2,000 individual / \$4,000 family

Annual prescription drug OPM

\$1,100 individual / \$2,200 family

With UISelect, preventive care like annual physicals, a separate gynecological exam and pap smear, well-child exams and immunizations is 100% covered at Level 1 and Level 2 providers, so Selena owes nothing.

Selena pays: \$0

With UIChoice, preventive care like annual physicals, a separate gynecological exam and pap smear, well-child exams and immunizations is 100% covered at Level 1, Level 2 and participating Level 3 providers, so Selena owes nothing.

Selena pays: \$0



CARE WHILE TRAVELING

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 prescribed a generic antibiotic.

With UISelect, only emergency care and care from [Doctor On Demand](#)® are covered out of state. With Doctor On Demand, covered employees and family members can have \$0 virtual visits and get treatment and prescriptions for common illnesses and injuries.

There's no cost share for the prescription because it's a generic Tier 1 drug.

Selena pays: \$0

With UIChoice, Selena has out-of-state coverage, so she goes to a walk-in clinic. The total cost for the visit is \$220. Since the clinic is a Level 3 provider, she is responsible for 50% coinsurance, or \$110.

There's no cost share for the prescription because it's a generic Tier 1 drug.

Selena pays: \$110



HOSPITAL INPATIENT CARE

Over the summer, Selena breaks her ankle and spends a night at UIHC, a Level 1 provider. The total cost for services is \$7,000.

Selena hasn't met her medical deductible, so she pays the \$400 deductible and 15% coinsurance, or \$990, which applies toward her OPM.

Selena pays: \$1,390

With UIChoice, only inpatient care has a deductible. Selena pays the \$400 inpatient deductible, followed by 10% coinsurance, or \$660, which applies toward her OPM.

Selena pays: \$1,060



MEDICAL EQUIPMENT

After Selena is released from the hospital, she gets crutches from a Level 2 provider. The total cost for the crutches is \$400.

Selena has already met her medical deductible but not her OPM. She pays 25% coinsurance, or \$100, for the crutches.

Selena pays: \$100

Selena does not have a deductible, and she has not yet met her OPM. She pays 20% coinsurance, or \$80, for the crutches.

Selena pays: \$80



SELENA'S TOTAL COST

Out-of-pocket costs:

\$1,490 medical services
+ \$0 prescription drug costs
= \$1,490

\$1,250 medical services
+ \$0 prescription drug costs
= \$1,250

Employee only premium:

\$0 per month = **\$0**

\$72 per month × 12 months = **\$864**

TOTAL OUT-OF-POCKET COSTS, PLUS PREMIUM:

\$1,490

\$2,114

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