

A UI EMPLOYEE ASKS ...

“WHAT IF I NEED CARE FOR COVID?”



This is Marco, a University of Iowa employee. Going into open enrollment this year, Marco had questions about his health plan options and COVID-19.

He reached out to a member of the benefits team to get the information he needed. Here’s what he learned.



“WHAT HAPPENS IF I AM EXPOSED OR START HAVING SYMPTOMS AND NEED TO BE TESTED?”

With both the UISelect and UIChoice plans, medically necessary testing is covered at no cost to you when ordered by your health care provider. This no-cost testing will continue through the end of the public health emergency as declared by the federal government, after which cost share may apply.



“WHAT ABOUT ANTIBODY TESTS? ARE THEY COVERED?”

Antibody testing is covered on both plans at no cost to you when ordered by your health care provider, consistent with the federal requirements¹.



“WHAT HAPPENS IF I TEST POSITIVE AND HAVE MILD SYMPTOMS?”

On both plans, you have several convenient, affordable options for managing mild symptoms. You can have a no-cost video visit with Doctor On Demand[®] to get care and prescriptions 24/7.² You can visit a UI Quick Care clinic — only a \$5 copay. Or, you can have a primary care office visit for as little as a \$10 copay when you choose Level 1 providers.



“WHAT IF I HAVE TO GO TO THE ER?”

On both plans, you’ll pay a \$100 copay and 10% coinsurance for an ER visit.³

“WHAT IF I’M ADMITTED?”

If you are admitted to the hospital from the ER, your \$100 ER copay will be waived. On both the UISelect and UIChoice plans, you’ll pay a deductible for inpatient care followed by coinsurance. On UISelect, you’ll pay 15% coinsurance at Level 1 providers, and 25% at Level 2. On UIChoice, you’ll pay 10% coinsurance at Level 1 and 2 providers, and 40% at Level 3.



“WHAT IF I NEED FOLLOW-UP CARE AND PRESCRIPTIONS AFTER I RECOVER?”

Following a hospital stay, it is very likely you will have reached your annual out-of-pocket maximum. This means all covered health care services you receive for the rest of the year will be 100% covered by your plan. Your prescription drug coverage has a separate out-of-pocket maximum, but you can still save money by choosing generic medications (\$0 copay) or Tier 2 medications (30% coinsurance) listed on your plan’s formulary drug list.



“I’VE GOT GREAT COVERAGE – BUT THIS IS ALL PRETTY STRESSFUL.”

We understand this is a very challenging time, and we want all employees to take care of their mental health and well-being. The UI Employee Assistance Program is a confidential counseling and referral program available to permanent faculty and staff and their families. To learn how to set up an appointment and review other mental health resources, visit mentalhealth.uiowa.edu. You can also schedule a visit with your preferred mental health provider for a \$10 copay on UISelect, or, on UIChoice, a \$0 copay at Level 1 and 2 providers, or 50% coinsurance at Level 3.

¹ Cost share is waived for antibody testing and any related services when appropriately billed with procedure codes 86328, 86769 or 86318 with approved diagnosis codes.

² For prescriptions, member cost share applies. Doctor On Demand physicians do not prescribe Scheduled I-IV DEA Controlled Substances and may elect not to treat or prescribe other medications based on what is clinically appropriate. During times of high overnight call volume, patients may be directed to schedule an appointment with a Doctor On Demand provider for the following morning.

³ On the UISelect plan, you must meet your deductible before copays and coinsurance apply.

Federal law requires the University to broadly disseminate certain policies to faculty, staff and students on an annual basis. For a full list of federal notices, visit hr.uiowa.edu/benefits/annual-notices.

The University of Iowa prohibits discrimination in employment, educational programs, and activities on the basis of race, creed, color, religion, national origin, age, sex, pregnancy, disability, genetic information, status as a U.S. veteran, service in the U.S. military, sexual orientation, gender identity, associational preferences, or any other classification that deprives the person of consideration as an individual. The university also affirms its commitment to providing equal opportunities and equal access to university facilities. For additional information on nondiscrimination policies, contact the Director, Office of Equal Opportunity and Diversity, the University of Iowa, 202 Jessup Hall, Iowa City, IA 52242-1316, 319-335-0705 (voice), 319-335-0697 (TDD), diversity@uiowa.edu.

Wellmark Blue Cross and Blue Shield of Iowa is an Independent Licensee of the Blue Cross and Blue Shield Association. Blue Cross[®], Blue Shield[®], the Cross and Shield symbols are registered marks of the Blue Cross and Blue Shield Association, an association of Independent Blue Cross and Blue Shield Plans. Wellmark[®] is a registered mark of Wellmark, Inc.