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 health plans: UISelect or UIChoice. Before electing coverage for 2022, 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.

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

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

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

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’S TOTAL COST

Out-of-pocket costs:

UISelect:
-$1,490 medical services
+$0 prescription drug costs
 = $1,490

Employee only premium:
-$0 per month × $0

TOTAL OUT-OF-POCKET COSTS, PLUS PREMIUM:
-$1,490

$1,490

UIChoice:
-$1,250 medical services
+$0 prescription drug costs
 = $1,250

Employee only premium:
-$77 per month × 12 months = $924

TOTAL OUT-OF-POCKET COSTS, PLUS PREMIUM:
-$1,250

$2,174

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