HEALTH BENEFITS COMPARISON

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

As a University of Iowa employee, you have the choice of two health plans: UISelect or UIChoice. Before this year’s open enrollment period from November 1-15, review and compare the two plans so you can choose the one that is right for you.

COMPARE YOUR OPTIONS

The charts below will help you compare your health plan options and make an informed decision for 2022. Be sure to consider each plan’s details, including premiums, deductibles, coinsurance, copays and out-of-pocket maximums.

WHAT HAPPENS IF I DON’T DO ANYTHING?

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

UISELECT

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

<table>
<thead>
<tr>
<th>LEVEL</th>
<th>EMPLOYEE</th>
<th>EMPLOYEE + SPOUSE</th>
<th>EMPLOYEE + CHILDREN</th>
<th>FAMILY</th>
<th>DOUBLE SPOUSE + FAMILY</th>
</tr>
</thead>
<tbody>
<tr>
<td>LEVEL 1</td>
<td>$0</td>
<td>$294</td>
<td>$299</td>
<td>$314</td>
<td>$0</td>
</tr>
<tr>
<td>LEVEL 2</td>
<td>Most affordable care options</td>
<td>Includes University of Iowa Hospitals and affiliated clinics, UI Urgent Care, UI QuickCare, Washington County Hospitals and Clinics and The Iowa Clinic in Des Moines.</td>
<td>Providers from the Blue Access® network</td>
<td>Locally, Level 2 includes Mercy Hospital and most providers in and around Iowa City who are not in Level 1.</td>
<td>Not covered. Exceptions include emergencies or care 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.)</td>
</tr>
</tbody>
</table>

UICHOICE

With this plan, you can see health care providers in Iowa and across the nation. However, you’ll pay less for care when you choose in-state doctors and hospitals on lower levels.

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</thead>
<tbody>
<tr>
<td>LEVEL 1</td>
<td>$77</td>
<td>$367</td>
<td>$299</td>
<td>$393</td>
<td>$196</td>
</tr>
<tr>
<td>LEVEL 2</td>
<td>Most affordable care options</td>
<td>Includes University of Iowa Hospitals and affiliated clinics, UI Urgent Care, UI QuickCare, Washington County Hospitals and Clinics and The Iowa Clinic in Des Moines.</td>
<td>Providers from the Blue Choice® network</td>
<td>Locally, Level 2 includes Mercy Hospital and most providers in and around Iowa City who are not in Level 1.</td>
<td>Providers from the BlueCard® network BlueCard providers are readily available throughout the U.S. and around the globe.</td>
</tr>
</tbody>
</table>

To locate a provider, visit wellmark.com/finder and choose the Find a Provider or Facility link.
## HEALTH COSTS

### UISELECT

<table>
<thead>
<tr>
<th>LEVEL</th>
<th>ANNUAL DEDUCTIBLE</th>
<th>INPATIENT CARE DEDUCTIBLE</th>
<th>INPATIENT CARE COINSURANCE</th>
<th>ANNUAL OUT-OF-POCKET MAXIMUM (OPM)</th>
<th>PREVENTIVE CARE</th>
<th>DOCTOR ON DEMAND®</th>
</tr>
</thead>
</table>
| LEVEL 1 | Employee: $400  
Family: $800 | See deductible | 15% | | $0 copay | $0 copay |
| LEVEL 2 | Employee: $800  
Family: $1,600 | $400 deductible followed by 10% coinsurance per admission | 25% | | Not subject to deductible | $0 copay |
| LEVEL 1 | Employee: $400  
Family: $800 | See deductible | 10% | | $0 copay | $0 copay |
| LEVEL 2 | Employee: $800  
Family: $1,600 | $600 deductible followed by 10% coinsurance per admission | 20% | | | $0 copay |
| LEVEL 3 | Employee: $800  
Family: $1,600 | $800 deductible followed by 40% coinsurance per admission | Varies based on location & service | | | |

### UICHOICE

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<th>DOCTOR ON DEMAND®</th>
</tr>
</thead>
</table>
| LEVEL 1 | Employee: $2,000  
Family: $3,400 | | | | $0 copay | $0 copay |
| LEVEL 2 | Employee: $3,000  
Family: $6,000 | | | | | $0 copay |
| LEVEL 3 | Employee: $3,000  
Family: $6,000 | | | | | |

### ANNUAL DEDUCTIBLE

- Employee: $400
- Family: $800

### INPATIENT CARE DEDUCTIBLE

- Semi-private room:
  - Employee: $400
  - Family: $800

### INPATIENT CARE COINSURANCE

- 15%
- 25%
- 10%
- 20%
- Varies based on location & service

### ANNUAL OUT-OF-POCKET MAXIMUM (OPM)

- Employee: $2,000
- Family: $3,400

### PREVENTIVE CARE

- Includes preventive exams, gynecological exams, immunizations, mammograms, and well-child care

### DOCTOR ON DEMAND®

- Mental health visits are not covered

### UI QUICK CARE

- $5 copay
- N/A

### URGENT CARE VISIT

- Primary care: $10 copay
- Specialist: $20 copay
- Primary care: $35 copay
- Specialist: $50 copay

### OFFICE VISIT

- Primary care copay will apply to:
  - Chiropractic care, physical, speech & occupational therapies

### EMERGENCY ROOM VISIT

- $100 copay followed by 10% coinsurance
- Includes out-of-state ER visit

### MENTAL HEALTH CARE VISIT

- $10 copay
- $0 copay

### PHARMACY

#### TIER 1

- Generic drugs: $0 copay

#### TIER 2

- Name-brand drugs: 30% coinsurance

#### TIER 3

- Name-brand, non-formulary drugs: 50% coinsurance

#### TIER 4

- Name-brand, non-formulary drugs: N/A

### PHARMACY ANNUAL OUT-OF-POCKET MAXIMUM

- Employee: $1,100
- Family: $2,200

### QUESTIONS?

If you’re still not sure which health plan is right for you, you have resources:

- Visit [hr.uiowa.edu/benefits/open-enroll-2022](http://hr.uiowa.edu/benefits/open-enroll-2022) and download the 2022 Annual Benefits & Enrollment Guide to get additional details about each plan, including out-of-pocket costs. You can also use the site to submit questions directly to the benefits team.

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