A UI EMPLOYEE ASKS ...

“WHAT IF I NEED CARE FOR COVID?”

“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 IF I HAVE TO GO TO THE ER?”

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

“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.

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 ABOUT VACCINATIONS? ARE THEY COVERED?”

Yes. Approved COVID-19 vaccinations are 100% covered on both the UISelect and UIChoice plans, no matter which provider level you choose.

“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.

“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. 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.

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