# Using UI Benefits in the Real World

## 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, 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: $500 individual / $1,000 family  
- **Level 2:** $950 individual / $1,900 family

**UIChoice:**

- **Annual deductible:** Level 1 inpatient care: $500  
- **Level 2:** $750  
- **Level 3:** $1,000

### With UISelect

- **Costs, plus premium:**
  - **Out-of-pocket costs:**  
    - **Medical services:** $1,575  
    - **Prescription drug costs:** $0
  - **Total out-of-pocket costs, plus premium:** $1,575

### With UIChoice

- **Costs, plus premium:**
  - **Out-of-pocket costs:**  
    - **Medical services:** $1,340  
    - **Prescription drug costs:** $0
  - **Total out-of-pocket costs, plus premium:** $1,340

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.

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, only inpatient care has a deductible. Selena pays the $500 inpatient deductible, followed by 10% coinsurance, or $650, which applies toward her OPM.

Selena pays: $1,150

## 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.

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, Level 2 and participating Level 3 providers, so Selena owes nothing.

Selena pays: $0

With UIChoice, 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 Costs

### Out-of-pocket costs:

- **Medical services:** $1,575  
- **Prescription drug costs:** $0  

**Total costs:** $1,575

**Employee only premium:**

- **Monthly premium:** $0  
- **Annual premium:** $0  

**Total out-of-pocket costs, plus premium:** $1,575

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

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