

USING UI BENEFITS IN THE REAL WORLD

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

IOWA

MEET ROBERT

Robert and his wife Erin live in Iowa City with their two children. While the family is generally in good health, it is important to Robert to have good coverage.

As a UI employee, he has the choice of two health plans: **UISelect** or **UIChoice**. Before electing coverage, Robert compares his options to make sure he knows which plan is right for him and his family. Follow his journey to learn how the costs add up in real-world scenarios.

UISELECT

Annual deductible

Level 1: \$500 individual / \$1,000 family
Level 2: \$950 individual / \$1,900 family

Annual out-of-pocket maximum (OPM)

Levels 1 & 2 participating providers combined:

Level 1: \$2,300 individual / \$4,000 family
Level 2: \$3,500 individual / \$7,000 family

Annual prescription drug OPM

\$2,000 individual / \$4,000 family

UICHOICE

Annual deductible

Deductible only applies for inpatient hospital care:

Level 1 inpatient care: \$500
Level 2 inpatient care: \$750
Level 3 inpatient care: \$1,000

Annual out-of-pocket maximum (OPM)

Levels 1, 2 & Level 3 BlueCard®-participating providers combined:

\$2,000 individual / \$4,000 family

Level 3 non-participating providers:
\$2,500 individual / \$5,000 family

Annual prescription drug OPM

\$1,600 individual / \$3,200 family



PREVENTIVE VISIT

Early in the year, Robert, Erin and their children have their annual preventive visits with their family doctor, a Level 1 UIHC provider. The kids receive immunizations.

With UISelect, preventive care like annual physicals, well-child exams and immunizations is 100% covered at Level 1 and Level 2 providers, so Robert owes nothing.

Robert pays: \$0

With UIChoice, preventive care like annual physicals, well-child exams and immunizations is 100% covered at Level 1, Level 2 and participating Level 3 providers, so Robert owes nothing.

Robert pays: \$0



UI QUICK CARE VISIT

Robert's daughter has a sore throat, so Robert takes her to UI Quick Care. She tests positive for strep and is prescribed a generic antibiotic.

With UISelect, Robert pays a \$10 copay for the UI Quick Care visit. There's no coinsurance for the lab work, and there's no cost share for the prescription because it's a generic Tier 1 drug.

Robert pays: \$10

With UIChoice, Robert pays a \$10 copay for the UI Quick Care visit plus 10% coinsurance for the lab work. The strep test is \$17, so Robert's cost is \$1.70. There's no cost share for the prescription because it's a generic Tier 1 drug.

Robert pays: \$11.70



MRI AT LEVEL 2 PROVIDER

Robert's wife Erin is a recreational runner. After completing a marathon, Erin experiences acute leg pain. Her doctor requests an MRI, which she schedules at a Level 2 provider in Iowa City. Following the MRI, Erin completes five office-based physical therapy sessions at a Level 2 provider. The total cost of the MRI is \$1,600, and the total cost for outpatient physical therapy is \$600.

For the MRI, Erin and Robert haven't met their deductible, so they are responsible for the \$950 deductible plus 25% coinsurance, or \$162.50. They pay \$1,112.50.

They could have saved \$447.50 by choosing a Level 1 provider. Level 1 providers are only subject to a \$500 deductible plus 15% coinsurance.

The outpatient physical therapy is a \$40 copay per visit, or \$200.

Robert pays: \$1,312.50

For the MRI, no deductible applies, but the care is subject to 20% coinsurance. They pay \$320.

Erin and Robert could have saved half of their money by choosing a Level 1 provider. Level 1 providers are subject to only 10% coinsurance, or \$160.

The outpatient physical therapy is a \$30 copay per visit, or \$150.

Robert pays: \$470



MAINTENANCE MEDICATION

Robert has high blood pressure and fills his prescription once a month at a nearby pharmacy. The drug is a Tier 2 name-brand drug. The total annual cost of Robert's prescription is \$1,800.

This plan uses the BlueRx Value PlusSM formulary, which has three tiers of drugs.

Tier 2 name-brand drugs are subject to 30% coinsurance, so Robert is responsible for \$540 each year. Like with UIChoice, he would save money if he switched to a \$0 generic alternative.

Robert pays: \$540

This plan uses the BlueRx CompleteSM formulary, which has four tiers of drugs.

Tier 2 name-brand drugs are subject to 30% coinsurance, so Robert is responsible for \$540 each year. Like with UISelect, he would save money if he switched to a \$0 generic alternative.

Robert pays: \$540



ROBERT'S TOTAL COSTS

Out-of-pocket costs:

\$1,322.50 medical services
+ \$540 prescription drug costs
= \$1,862.50

\$481.70 medical services
+ \$540 prescription drug costs
= \$1,021.70

Employee + family premium:

\$333 per month × 12 months = **\$3,996**

\$416 per month × 12 months = **\$4,992**

TOTAL OUT-OF-POCKET COSTS, PLUS PREMIUM:

\$5,858.50

\$6,013.70

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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