

# HEALTH BENEFITS COMPARISON

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

# IOWA






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 2023. Be sure to consider each plan's details, including premiums, deductibles, coinsurance, copays and out-of-pocket maximums.






### 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.**

EMPLOYEE	EMPLOYEE + SPOUSE	EMPLOYEE + CHILDREN	FAMILY	DOUBLE SPOUSE + FAMILY
 \$0	 \$311	 \$254	 \$333	 \$0
<b>LEVEL 1</b> <b>Most affordable care options</b> Includes University of Iowa Hospitals and affiliated clinics, UI Urgent Care, UI QuickCare, Washington County Hospital and Clinics and The Iowa Clinic in Des Moines.	<b>LEVEL 2</b> <b>Providers from the Blue Access® network</b> Locally, Level 2 includes Mercy Hospital and most providers in and around Iowa City who are not in Level 1.		<b>LEVEL 3</b> <b>Not covered</b> Exceptions include emergencies or care with a Wellmark-approved out-of-network referral. <small>(Dependent children attending college, long-term travelers, and families living apart may be covered through guest membership.)</small>	

### 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.

EMPLOYEE	EMPLOYEE + SPOUSE	EMPLOYEE + CHILDREN	FAMILY	DOUBLE SPOUSE + FAMILY
 \$81	 \$389	 \$317	 \$416	 \$208
<b>LEVEL 1</b> <b>Most affordable care options</b> Includes University of Iowa Hospitals and affiliated clinics, UI Urgent Care, UI QuickCare, Washington County Hospital and Clinics and The Iowa Clinic in Des Moines.	<b>LEVEL 2</b> <b>Providers from the Blue Choice® network</b> Locally, Level 2 includes Mercy Hospital and most providers in and around Iowa City who are not in Level 1.		<b>LEVEL 3</b> <b>Providers from the BlueCard® network</b> BlueCard providers are readily available throughout the U.S. and around the globe.	

To locate a provider, visit [wellmark.com/finder](https://wellmark.com/finder) and choose the *Find a Provider or Facility* link.

▶ HEALTH COSTS	UISELECT		UICHOICE		
	LEVEL 1	LEVEL 2	LEVEL 1	LEVEL 2	LEVEL 3
<b>ANNUAL DEDUCTIBLE</b>	Employee: \$500 Family: \$1,000	Employee: \$950 Family: \$1,900	N/A. Deductible for inpatient hospital care only. See annual inpatient care deductible below.		
<b>INPATIENT CARE DEDUCTIBLE</b> <small>Semi-private room</small>	See deductible		\$500 deductible followed by 10% coinsurance <small>Per admission</small>	\$750 deductible followed by 10% coinsurance <small>Per admission</small>	\$1,000 deductible followed by 40% coinsurance <small>Per admission</small>
<b>COINSURANCE</b>	15%	25%	10%	20%	Varies based on location & service
<b>ANNUAL OUT-OF-POCKET MAXIMUM (OPM)</b>	Levels 1 and 2 participating providers combined		Levels 1, 2, and 3 BlueCard participating providers combined Employee: \$2,000   Family: \$4,000		
	Employee: \$2,300 Family: \$4,000	Employee: \$3,500 Family: \$7,000	Non-participating providers N/A		Non-participating providers Employee: \$2,500 Family: \$5,000
<b>PREVENTIVE CARE</b> <small>Includes preventive exams, gynecological exams, immunizations, mammograms, and well-child care</small>	\$0 copay Not subject to deductible		\$0 copay	\$0 copay	Participating providers \$0 copay Non-participating providers Outpatient 40% coinsurance In office 50% coinsurance Coinsurance waived for out-of-network immunizations and well-child care.
<b>DOCTOR ON DEMAND®</b> <small>Mental health visits are not covered</small>	\$0 copay		\$0 copay		
<b>UI QUICK CARE</b>	\$10 copay	N/A	\$10 copay	N/A	N/A
<b>URGENT CARE VISIT</b>	\$15 copay	\$40 copay	\$15 copay	\$30 copay	50% coinsurance
<b>OFFICE VISIT</b>	Primary care: \$15 copay Specialist: \$25 copay	Primary care: \$40 copay Specialist: \$55 copay	\$15 copay	\$30 copay	50% coinsurance
	Primary care copay will apply to chiropractic care, as well as physical, speech & occupational therapies.				
<b>EMERGENCY ROOM VISIT</b> <small>Copay waived if admitted</small>	\$150 copay followed by 10% coinsurance	\$150 copay followed by 10% coinsurance <small>Includes out-of-state ER visit</small>	\$125 copay followed by 10% coinsurance		
<b>MENTAL HEALTH CARE VISIT</b>	\$15 copay		\$0 copay	\$0 copay	50% coinsurance
▶ <b>PHARMACY</b>	<b>BLUE RX VALUE PLUS<sup>SM</sup></b>		<b>BLUE RX COMPLETE<sup>SM</sup></b>		
<b>TIER 1</b> Generic drugs	\$0 copay		\$0 copay		
<b>TIER 2</b> Name-brand drugs	30% coinsurance		30% coinsurance		
<b>TIER 3</b> Name-brand, non-formulary drugs	50% coinsurance		50% coinsurance		
<b>TIER 4</b> Name-brand, non-formulary drugs	Not covered		50% coinsurance		
<b>PHARMACY ANNUAL OUT-OF-POCKET MAXIMUM</b>	Employee: \$2,000 Family: \$4,000		Employee: \$1,600 Family: \$3,200		

UIHC Pharmacy fills specialty drugs for both UISelect and UIChoice plans.

## QUESTIONS?

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

- ▶ Visit [hr.uiowa.edu/benefits/open-enroll-2023](https://hr.uiowa.edu/benefits/open-enroll-2023) and download the 2023 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.