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 2024. 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.

<table>
<thead>
<tr>
<th>Plan Options</th>
<th>Premium $</th>
<th>Employee + Childern</th>
<th>Employee + Spouse</th>
<th>Family</th>
<th>Double Spouse + Family</th>
</tr>
</thead>
<tbody>
<tr>
<td>Level 1 - Most affordable care options</td>
<td>$0</td>
<td>$316</td>
<td>$258</td>
<td>$399</td>
<td>$0</td>
</tr>
<tr>
<td>Level 2 - Providers from the Wellmark Blue HMO® network</td>
<td>$258</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Level 3 - Not covered</td>
<td>$339</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**LEVEL 1**
- Most affordable care options
- 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.

**LEVEL 2**
- Providers from the Wellmark Blue HMO® network
- Level 2 includes most providers in Iowa who are not in Level 1.

**LEVEL 3**
- 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.)

#### 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.

<table>
<thead>
<tr>
<th>Plan Options</th>
<th>Premium $</th>
<th>Employee + Childern</th>
<th>Employee + Spouse</th>
<th>Family</th>
<th>Double Spouse + Family</th>
</tr>
</thead>
<tbody>
<tr>
<td>Level 1 - Most affordable care options</td>
<td>$86</td>
<td>$440</td>
<td>$411</td>
<td>$220</td>
<td>$220</td>
</tr>
<tr>
<td>Level 2 - Providers from the Wellmark Blue POS® network</td>
<td>$335</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Level 3 - Providers from the BlueCard® network</td>
<td>$440</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**LEVEL 1**
- Most affordable care options
- 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.

**LEVEL 2**
- Providers from the Wellmark Blue POS® network
- Level 2 includes most providers in Iowa who are not in Level 1.

**LEVEL 3**
- Providers from the BlueCard® network
- BlueCard providers are readily available throughout the U.S. and around the globe.

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

**UISELECT** | **UICHOICE**
---|---
#### ANNUAL DEDUCTIBLE
- Employee: $500  
  - Family: $1,000
- Employee: $950  
  - Family: $1,900
  
  **LEVEL 1**
  
  **LEVEL 2**
  
  **LEVEL 3**

#### INPATIENT CARE DEDUCTIBLE
- Semi-private room: See deductible
- **LEVEL 1**
- **LEVEL 2**
- **LEVEL 3**

#### COINSURANCE
- **LEVEL 1**
- **LEVEL 2**
- **LEVEL 3**

#### ANNUAL OUT-OF-POCKET MAXIMUM (OPM)
- Levels 1 and 2 participating providers combined
- Employee: $2,300  
  - Family: $4,000
- Employee: $3,500  
  - Family: $7,000
  
  **LEVEL 1**
  
  **LEVEL 2**
  
  **LEVEL 3**

#### PREVENTIVE CARE
- Includes preventive exams, gynecological exams, immunizations, mammograms, and well-child care
- **LEVEL 1**
- **LEVEL 2**
- **LEVEL 3**

#### DOCTOR ON DEMAND®
- $0 copay  
  - $0 copay

#### UI QUICK CARE
- $10 copay  
  - N/A  
  - $10 copay  
  - N/A  
  - N/A

#### URGENT CARE VISIT
- Primary care: $15 copay  
  - Specialist: $25 copay
- Primary care: $40 copay  
  - Specialist: $55 copay
- **LEVEL 1**
- **LEVEL 2**
- **LEVEL 3**

#### OFFICE VISIT
- Primary care copay will apply to chiropractic care, as well as physical, speech & occupational therapies.
- **LEVEL 1**
- **LEVEL 2**
- **LEVEL 3**

#### EMERGENCY ROOM VISIT
- Copay waived if admitted
- **LEVEL 1**
- **LEVEL 2**
- **LEVEL 3**

#### MENTAL HEALTH CARE VISIT
- $0 copay  
  - $0 copay  
  - $0 copay  
  - $0 copay  
  - $0 copay  
  - $0 copay  
  - $0 copay  
  - $0 copay  
  - $0 copay  
  - $0 copay  
  - $0 copay  
  - $0 copay  
  - $0 copay  
  - $0 copay  
  - $0 copay

#### PHARMACY

<table>
<thead>
<tr>
<th>TIER 1: Generic drugs</th>
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</tr>
</thead>
<tbody>
<tr>
<td>$0 copay</td>
<td>$0 copay</td>
</tr>
<tr>
<td>30% coinsurance</td>
<td>30% coinsurance</td>
</tr>
<tr>
<td>50% coinsurance</td>
<td>50% coinsurance</td>
</tr>
<tr>
<td>40% coinsurance</td>
<td>40% coinsurance</td>
</tr>
</tbody>
</table>

**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-2024](hr.uiowa.edu/benefits/open-enroll-2024) and download the 2024 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.

Put the power of digital healthcare tools at your fingertips! Register for myWellmark® and download the app today.