

HEALTH BENEFITS COMPARISON

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

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 2025. Be sure to consider each plan's details, including premiums, deductibles, coinsurance, copays and out-of-pocket maximums.

UISELECT

Available only to Iowa residents, the UISelect plan is a good option if you and your family live in-state. **If you are traveling out of state, only emergency care and care from Doctor On Demand® are covered.**

| | | | | |
|---|--|--|---|---|
| EMPLOYEE  \$0 | EMPLOYEE + SPOUSE  \$320 | EMPLOYEE + CHILDREN  \$261 | FAMILY  \$343 | DOUBLE SPOUSE + FAMILY  \$0 |
|---|--|--|---|---|

LEVEL 1
Most affordable care options
 Includes University of Iowa Health Care, UI Health Care's Urgent Care and QuickCares, 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.

| | | | | |
|--|--|--|---|---|
| EMPLOYEE  \$90 | EMPLOYEE + SPOUSE  \$431 | EMPLOYEE + CHILDREN  \$352 | FAMILY  \$462 | DOUBLE SPOUSE + FAMILY  \$231 |
|--|--|--|---|---|

LEVEL 1
Most affordable care options
 Includes University of Iowa Health Care, UI Health Care's Urgent Care and QuickCares, 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 | | |
|---|---|--|--|--|--|
| | LEVEL 1 | LEVEL 2 | LEVEL 1 | LEVEL 2 | LEVEL 3 |
| ANNUAL DEDUCTIBLE | Employee: \$500 Family: \$1,000 | Employee: \$950 Family: \$1,900 | N/A. Deductible for inpatient hospital care only. See annual inpatient care deductible below. | | |
| INPATIENT CARE DEDUCTIBLE <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> |
| COINSURANCE | 15% | 25% | 10% | 20% | Varies based on location & service |
| ANNUAL OUT-OF-POCKET MAXIMUM (OPM) | Levels 1 & 2 network providers combined | | Levels 1 & 2 network providers combined | | Level 3 participating and non-participating providers |
| | Employee: \$2,300 Family: \$4,000 | Employee: \$3,500 Family: \$7,000 | Employee: \$2,000 Family: \$4,000 | | Employee: \$2,500 Family: \$5,000 |
| PREVENTIVE CARE <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: 0% coinsurance <small>Balance billing may apply to non-participating providers</small> |
| DOCTOR ON DEMAND® | \$0 copay | | \$0 copay | | |
| UI QUICK CARE | \$10 copay | N/A | \$10 copay | N/A | N/A |
| URGENT CARE VISIT | \$15 copay | \$40 copay | \$15 copay | \$30 copay | 50% coinsurance |
| OFFICE VISIT | 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. | | | | |
| EMERGENCY ROOM VISIT <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 | | |
| MENTAL HEALTH CARE VISIT | \$0 copay | | \$0 copay | \$0 copay | 50% coinsurance |
| ▶ PHARMACY | BLUE RX VALUE PLUSSM | | BLUE RX COMPLETESM | | |
| TIER 1: Generic drugs | \$0 copay | | \$0 copay | | |
| TIER 2: Name-brand drugs | 30% coinsurance | | 30% coinsurance | | |
| TIER 3: Name-brand, non-formulary drugs | 50% coinsurance | | 50% coinsurance | | |
| TIER 4: Name-brand, non-formulary drugs | Not covered | | 50% coinsurance | | |
| PHARMACY ANNUAL OPM | Employee: \$2,450 Family: \$4,900 | | Employee: \$1,850 Family: \$3,700 | | |

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-2025 and download the 2025 Faculty and Staff Benefits Guide to get additional details about each plan, including out-of-pocket costs.



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