

2017 Comparison of State of Iowa Health Insurance Plans - Available to AFSCME-covered and Judicial Branch Employees

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2017 Changes are in Red

Blue Access

Iowa Select

Program 3 Plus

	Blue Access	Iowa Select	Program 3 Plus
Benefits Available from Non-Participating Providers <i>You are responsible for any amounts between the billed charge and the maximum allowable fee paid by Wellmark. These amounts will not accumulate towards the medical out-of-pocket limit.</i>	None, unless prescribed and referred by a participating physician <u>and</u> approved by Wellmark, or in an emergency medical situation.	Normal plan benefits for network/non-network providers	Normal plan benefits
Deductible <i>Family deductible is reached from amounts accumulated on behalf of any family member or combination of family members.</i>	None	\$250 single network/non-network \$500 family network/non-network Applies to both inpatient and outpatient services.	\$300 single \$400 family Inpatient services only. Single contracts are subject to the single deductible. Family amounts are reached from amounts accumulated on behalf of any covered family member or combination of covered family members. For family contracts, benefits are not available for any family members until the entire family deductible has been met.
Medical Out-of-Pocket Maximum <i>Family out-of-pocket is reached from amounts accumulated on behalf of any family member or combination of family members.</i>	\$750 Single \$1,500 Family All copayments go toward out-of-pocket limit. (Separate out-of-pocket maximum for prescription drugs.)	\$650 \$1,000 Single \$1,450 \$2,000 Family All deductibles, coinsurance, and copayments go toward out-of-pocket limit. (Separate out-of-pocket maximum for prescription drugs.)	\$650 \$1,000 Single \$1,450 \$2,000 Family All deductibles, coinsurance, and copayments go toward out-of-pocket limit. (Separate out-of-pocket maximum for prescription drugs.)
Lifetime Benefits Maximum	Hospice Respite 15 Days Inpatient/15 Days Outpatient	Hospice Respite 15 Days Inpatient/15 Days Outpatient Infertility - \$25,000	Hospice Respite 15 Days Inpatient/15 Days Outpatient Infertility - \$25,000
New Employee Preexisting Condition Waiting Period	No preexisting conditions waiting period.	No preexisting conditions waiting period.	No preexisting conditions waiting period.
Preventive Services			
Affordable Care Act (ACA) preventive services	Covered at 100% per ACA guidelines.	Covered at 100% per ACA guidelines. Preventive care from participating providers with Wellmark is not subject to the deductible or coinsurance.	Covered at 100% per ACA guidelines. Preventive care from participating providers with Wellmark is not subject to the deductible or coinsurance.
Professional Office Services			
Office Visit	\$10 copay Other office services: 20% (For more details contact Wellmark's customer service at 1-800-622-0043.)	\$15 copay Once per date of service for exam only Other office services: Network 10%, deductible waived Non-network 20%, after deductible	\$15 copay Once per date of service for exam only. Other office services: 20%, no deductible Services not subject to coinsurance: office surgeries and related x-ray and lab
Allergy Testing	\$10 copay	Network 10%, deductible waived Non-network 20%, after deductible	20%, no deductible
Allergy Serum and Injections	\$10 copay	Network 10%, deductible waived Non-network 20%, after deductible	20% no deductible
Chiropractor	\$10 copay, if approved	\$15 copay for exam only Network 10%, deductible waived Non-network 20%, after deductible	\$15 copay exam only Other office services: 20%, no deductible
Routine Eye Exam <i>One routine vision exam per calendar year.</i>	\$10 copay	\$15 copay exam only	Not covered
Routine Hearing Exam <i>One routine hearing exam per calendar year.</i>	\$10 copay	\$15 copay exam only	Not covered

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Maternity	\$10 copayment for initial visit	\$15 copay Once per date of service for exam only Other office services: Network 10%, deductible waived Non-network 20%, after deductible	\$15 copay exam only Other office services: 20%, no deductible
Surgery, Radiology & Pathology (office)	\$10 copay X-ray and lab not subject to copay	Network 10%, deductible waived Non-network 20%, after deductible	Surgery 0%, no deductible Radiology & Pathology related to surgery 0%, no deductible Radiology & Pathology non-surgery related 20%, no deductible
Hospital Services			
Inpatient Hospital Services			
Preapproval of Inpatient Admissions	Required	Required	Required
Inpatient Hospital Services Room & Board Inpatient Physician Services Inpatient Supplies Inpatient Surgery	10%	Network 10% after deductible Non-network 20% after deductible	20% after deductible
Outpatient Hospital Services			
Ambulatory Surgical Center	10%	Network 10% after deductible Non-network 20% after deductible	20% no deductible
Outpatient Diagnostic Lab, Radiology	10%	Network 10%, Non-network 20%, after deductible	0% no deductible
Infertility Services	Not covered	Artificial insemination, IVF, GIFT, ZIFT, and other transfer procedures, including cryopreservation of an embryo are covered up to a lifetime maximum of \$25,000.	Artificial insemination, IVF, GIFT, ZIFT, and other transfer procedures, including cryopreservation of an embryo are covered up to a lifetime maximum of \$25,000.
Emergency Care			
Ambulance	10%	Network 10% after deductible Non-network 20% after deductible	20% no deductible
Urgent Care Center <i>NOTE: Beginning in 2016, Wellmark will recognize urgent care centers as an eligible provider type in their networks. To be eligible as an urgent care center provider, a site will be required to meet specific contracting and credentialing criteria. A clinic, not credentialed as an urgent care center, could still submit a claim as an office visit or outpatient service.</i>	Credentialed as Wellmark urgent care provider: 10% Not Credentialed as Wellmark urgent care provider: The claim would be paid as an office visit or outpatient service.	Credentialed as Wellmark urgent care provider: Network 10% after deductible Non-network 20% after deductible Not Credentialed as Wellmark urgent care provider: The claim would be paid as an office visit or outpatient service.	Credentialed as Wellmark urgent care provider: 20% after deductible Not Credentialed as Wellmark urgent care provider: The claim would be paid as an office visit or outpatient service.
Hospital Emergency Room	\$50.00 copayment; waived if admitted.	\$50.00 copayment; waived if admitted 10% after copayment	0% no deductible
Behavioral Health Services			
Inpatient mental health and substance abuse treatment	10%	Network 10% after deductible Non-network 20% after deductible	20% after deductible
Office visit	\$10 copay	\$15 copay	\$15 copay

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Outpatient mental health and substance abuse treatment	0%	\$0 copayment	\$0 copayment
Outpatient Therapy Services			
Chemotherapy	\$10 copayment per visit	Network 10% after deductible	20% no deductible
Physical Therapy	60 visit limit for each of the following services:	Non-network 20% after deductible	
Occupational Therapy	Physical Therapy (excluding Chiropractic)		
Respiratory Therapy	Occupational Therapy		
Speech Therapy	Respiratory Therapy		
	Speech Therapy		
Prescription Drug Coverage			
Pharmacy Out-of-Pocket Maximum	Single \$5,850 Family \$11,700	Single \$500 Family \$1,000	Single \$500 Family \$1,000
Retail			
Quantity	30-day supply for maintenance and non-maintenance drugs. 90-day supply for maintenance drugs.	30-day supply for maintenance and non-maintenance drugs 90-day supply for maintenance drugs.	30-day supply for maintenance and non-maintenance drugs 90-day supply for maintenance drugs.
Tier 1 Medications	30-day supply: \$5.00 copay 90-day supply: \$15.00 copay	30-day supply: \$5.00 copay 90-day supply: \$15.00 copay	30-day supply: \$5.00 copay 90-day supply: \$15.00 copay
Tier 2 Medications	30-day supply: \$15.00 copay 90-day supply: \$45.00 copay	30-day supply: \$15.00 copay 90-day supply: \$45.00 copay	30-day supply: \$15.00 copay 90-day supply: \$45.00 copay
Tier 3 Medications	30-day supply: \$30.00 copay or 25%, whichever is greater 90-day supply: \$90.00 copay or 25%, whichever is greater	30-day supply: \$30.00 copay 90-day supply: \$90.00 copay	30-day supply: \$30.00 copay 90-day supply: \$90.00 copay
Mail Order			
Quantity	90-day supply for maintenance drugs only	90-day supply for maintenance drugs only	90-day supply for maintenance drugs only
Tier 1 Medications	\$10.00 copay	\$10.00 copay	\$10.00 copay
Tier 2 Medications	\$30.00 copay	\$30.00 copay	\$30.00 copay
Tier 3 Medications	\$60.00 copay	\$60.00 copay	\$60.00 copay
Prescription Drug Coverage - General Information			
Prescription Oral Contraceptives and Contraceptive Devices	Covered	Covered	Covered
Prescription Drugs/Items for Smoking Cessation	Covered	Covered	Covered
		In most cases, when you purchase a brand name drug that has an FDA-approved "A"- rated generic equivalent, Wellmark will pay only what it would have paid for the equivalent generic drug. You will be responsible for your payment obligation for the equivalent generic drug and any remaining cost difference up to the maximum allowed fee for the brand name drug.	