

Overview of Benefits

Newly Eligible for Affordable Care Act Health Plan

If coverage is elected, it will be in effect for one year and then eligibility will be redetermined; unless separated from employment at the university. For more eligibility requirements, please see <https://hrs.uni.edu/your-benefits/health-benefits/patient-protection-and-affordable-care-act-aca>.

Health Insurance ▼

UNI's health plans are self-insured and are administered by [Wellmark Blue Cross Blue Shield](#). This means UNI pays all health expenses out of our own health plan account. Self-insuring requires accurate cost projections because we are required to set aside sufficient funds to cover future claims costs. In order to be successful in addressing the continued rise in healthcare costs we need your involvement to stabilize future cost increases. For more information, visit <https://hrs.uni.edu/your-benefits/self-insured-health-plans>. See coverage manual for details of coverage.

If viewing this document in the Google Chrome web browser, please visit our website (<https://hrs.uni.edu/your-benefits>) for any embedded links. Or, you may use another web browser in order to click directly on the links.

Retiree Note: Retirees who are rehired to work for the university may become eligible for the group plan under the Affordable Care Act. If the ACA UNI Blue HMO plan is elected, the retiree forfeits the ability to continue retiree health and dental coverage, and will not be allowed to enroll back into their retiree group plan once they are no longer eligible for coverage under the ACA.

ACA UNI Blue HMO Plan - To meet the ACA requirements, the University is offering this health insurance plan for employees who only meet one of the ACA Eligibility Profiles. (View Table 2, <https://hrs.uni.edu/your-benefits/health-benefits/patient-protection-and-affordable-care-act-aca>)

Blue HMO is a managed care plan administered by Wellmark Blue Cross/ Blue Shield of Iowa. This plan requires members to designate a Primary Care Physician (PCP), and only covers in-network providers and hospitals which includes Iowa and Bordering Counties.

Preventive Care: Includes: routine physicals, annual well child exams, annual OBGYN exams, and immunizations. Generally covered at 100%.

Office Visits: \$15 copayment

Routine Eye Exams: Covered at 100%

Chiropractic Care: \$15 copayment, limit of 12 visits per person per year. Must use network chiropractor.

Inpatient & Outpatient Coverage | [Find a Doctor or Hospital](#) - Select 'Blue HMO (Iowa and Bordering Counties)'
The employee is responsible for 10% of all covered services after a \$250 per person or \$500 (maximum) deductible for family coverage is met.

Maternity Coverage

The plan covers pre-natal and post-natal care and physician services in full; inpatient hospital care paid at 90%.

Nervous/Mental, Drug/Alcohol Abuse Services

Requires pre-treatment review. Outpatient treatment paid at 100% after \$15 copayment. Inpatient treatment paid at 90%.

Prescription Drugs (Retail) | [Wellmark Drug List](#) - Blue Rx Value PlusSM

Tier 1: Generic \$10 copay | Tier 2: Preferred \$30 copay | Tier 3: Non-Preferred \$50 copay | Specialty: Biosimilar \$75
Specialty: Preferred \$115 copay | Specialty: Non-Preferred \$215 copay

Mail order prescription drug program is available.

Other Covered Services

The Plan pays 90% for services including ambulance, home health care, prosthetics, home infusion therapy, medical equipment rental, oxygen and equipment, skilled nursing, and physical therapy.

Maximum Out-of-Pocket (MOP)

Medical: \$1,500 per person; \$3,000 (maximum) per family. Prescription Drugs: \$2,600 per person; \$5,200 (maximum) per family.

Deductible, Copayments and coinsurance apply toward the MOP. Once MOP is met, all covered services are paid at 100% for the remainder of the calendar year.

Employee 1/12 Annual Premium (<https://hrs.uni.edu/your-benefits/own-your-benefits/benefit-deductions>)

- Single Plan → Employee pays \$113.00
- Family Plan → Employee pays 100% of plan of \$2,153.56

Nursing Mothers and Lactation Rooms ▼

Coverage Start Date:

First day of employment.

Coverage End Date:

The last day of the month the appointment is no longer eligible or the last day of the termination month -- whichever comes first.

As part of our family-friendly benefits, the University of Northern Iowa supports breastfeeding mothers by accommodating the mother who wishes to express breast milk during her workday. The University provides five private lactation rooms for mothers to use to express milk. Lactation rooms are located in Gilchrist Hall, Bartlett Hall, Maucker Union, Schindler, and in the Child Development Center at Nielsen Field House. Additionally, if you elect a University sponsored health plan, it may cover part of the cost for a breast pump. For more information, visit <https://hrs.uni.edu/my-benefits/additional-benefits/nursing-mothers-and-lactation-rooms>.

Free WW ▼

UNI benefit eligible employees are eligible to join WW for free! WW is Weight Watchers reimagined. No matter what your goal is—to lose weight, eat healthier, move more, develop a more positive mindset, or all of the above, WW may be for you. To learn more, and to get started, visit <https://hrs.uni.edu/wellbeing/healthyweight>.