Overview of Benefits

Newly Eligible for Affordable Care Act Health Plan
Temporary Merit and Professional & Scientific Employees

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/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/mybenefits/health. See coverage manual for details of coverage.

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 Advantage (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 Advantage (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/aca)

Blue Advantage 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).

Inpatient Coverage | Find a Doctor or Hospital - Select 'Blue Advantage (Iowa and Bordering Counties)'
The Plan pays 90% of usual, customary and reasonable (UCR) services.

Outpatient Coverage | Find a Doctor or Hospital - Select 'Blue Advantage (Iowa and Bordering Counties)'
- Preventive care generally covered at 100%.
- Office visits covered at 100% after $10 copayment.
- Routine eye exams covered at 100% after $10 copayment. Must use network provider.
- Chiropractic care – 100% coverage after $10 copayment, limit of 12 visits per person per year. Must use network provider.
- Allergy testing and shots – $10 copayment.

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 $10 copayment. Inpatient treatment paid at 90%.

Prescription Drugs (Retail) | Wellmark Drug List - Select ‘Blue Rx Complete’
$5 copayment for generic prescriptions; $10 copayment for others. Mail order prescription drug program is available.

Other Covered Services
The Plan pays 90% for the following:
- Ambulance
- Home health care
- Prosthetics
- Home infusion therapy
- Medical equipment rental
- Oxygen and equipment
- Skilled nursing
- Physical therapy

Maximum Out-of-Pocket (MOP)
Medical: $500 per person; $1,000 (maximum) per family. Prescription Drugs: $1,000 per person; $2,000 (maximum) per family.

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
- Single Plan ⇒ Employee pays $93.00
- Family Plan ⇒ Employee pays 100% of plan of $1,216.50

Human Resource Services
https://hrs.uni.edu/aca

The University of Northern Iowa does not discriminate in employment or education. Visit uni.edu/policies/1303 for additional information.