

Iowa State University Employee PPO



The Summary of Benefits and Coverage (SBC) document will help you choose a health plan. The SBC shows you how you and the plan would share the cost for covered health care services. **NOTE: Information about the cost of this plan (called the premium) will be provided separately. This is only a summary.** For more information about your coverage, or to get a copy of the complete terms of coverage, visit <https://www.hr.iastate.edu/benefits/insurance/isu-plan#medical> or call 1-515-294-4800. For general definitions of common terms, such as allowed amount, balance billing, coinsurance, copayment, deductible, provider, or other underlined terms see the Glossary. You can view the Glossary at www.healthcare.gov/sbc-glossary or call 1-800-318-2596 to request a copy.

Important Questions	Answers	Why this Matters:
What is the overall deductible?	In-Network: \$0 person per calendar year. Out-of-Network: \$400 person/ \$800 family per calendar year.	Generally, you must pay all the costs from <u>providers</u> up to the <u>deductible</u> amount before this <u>plan</u> begins to pay. If you have other family members on the <u>plan</u> , each family member must meet their own individual <u>deductible</u> until the total amount of <u>deductible</u> expenses paid by all family members meets the overall family <u>deductible</u> .
Are there services covered before you meet your deductible?	Yes. Well-child care, in-network independent labs, in-network providers, your drug card costs and services subject to <u>copayments</u> are covered before you meet your <u>deductible</u> .	This <u>plan</u> covers some items and services even if you haven't yet met the <u>deductible</u> amount. But a <u>copayment</u> or <u>coinsurance</u> may apply.
Are there other deductibles for specific services?	No. There are no other <u>deductibles</u> .	You don't have to meet <u>deductibles</u> for specific services.
What is the out-of-pocket limit for this plan?	In-Network: \$2,000 person/ \$4,000 family per calendar year. Out-Of-Network: \$4,000 person/ \$8,000 family per calendar year.	The <u>out-of-pocket limit</u> is the most you could pay in a year for covered services. If you have other family members in this <u>plan</u> , they have to meet their own <u>out-of-pocket limits</u> until the overall family <u>out-of-pocket limit</u> has been met.
What is not included in the out-of-pocket limit?	Premiums, <u>copayments</u> , your drug card costs, <u>balance-billed charges</u> , and health care this <u>plan</u> doesn't cover.	Even though you pay these expenses, they don't count toward the <u>out-of-pocket limit</u> .
Will you pay less if you use a network provider?	Yes. See www.wellmark.com or call 1-800-524-9242 for a list of <u>network providers</u> .	This <u>plan</u> uses a <u>provider network</u> . You will pay less if you use a <u>provider</u> in the <u>plan's network</u> . You will pay the most if you use an out-of-network <u>provider</u> , and you might receive a bill from a <u>provider</u> for the difference between the <u>provider's</u> charge and what your <u>plan</u> pays (<u>balance billing</u>). Be aware, your <u>network provider</u> might use an out-of-network <u>provider</u> for some services (such as lab work). Check with your <u>provider</u> before you get services.
Do you need a referral to see a specialist?	No.	You can see the <u>specialist</u> you choose without a <u>referral</u> .



All copayment and coinsurance costs shown in this chart are after your deductible has been met, if a deductible applies.

Common Medical Event	Services You May Need	What You Will Pay In-Network (IN) Provider (You will pay the least)	What You Will Pay Out-of-Network (OON) Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	\$25 <u>copay</u> for exams, 10% <u>coinsurance</u> other services per <u>provider</u> per date of service	20% <u>coinsurance</u>	\$25 <u>copay</u> for exams, 10% <u>coinsurance</u> other services per <u>provider</u> per date of service applies to telehealth services delivered by in- <u>network</u> primary care providers. \$25 <u>copay</u> per <u>provider</u> per date of service applies to telehealth services delivered by <u>providers</u> contracting through Doctor on Demand.
	<u>Specialist</u> visit	\$25 <u>copay</u> for exams, 10% <u>coinsurance</u> other services per <u>provider</u> per date of service	20% <u>coinsurance</u>	\$25 <u>copay</u> per <u>provider</u> per date of service for in- <u>network</u> chiropractic services. This <u>copay</u> is waived for mental health/substance abuse. One routine hearing exam per calendar year. \$25 <u>copay</u> for exams, 10% <u>coinsurance</u> other services per <u>provider</u> per date of service applies to covered telehealth services provided by in- <u>network</u> specialists.
	<u>Preventive care/screening/immunization</u>	\$25 <u>copay</u> for exams, 10% <u>coinsurance</u> for other services per <u>provider</u> per date of service	20% <u>coinsurance</u>	One preventive exam and one gynecological exam with Pap smear per calendar year. One mammogram per calendar year. Well-child care is covered to age 7. Out-of- <u>network</u> preventive services are not covered, except for immunizations, mammograms and well-child care.
If you have a test	<u>Diagnostic test</u> (x-ray, blood work)	10% <u>coinsurance</u>	20% <u>coinsurance</u>	In- <u>network</u> independent labs for mental health/substance abuse services are not subject to <u>coinsurance</u> .
	Imaging (CT/PET scans, MRIs)	10% <u>coinsurance</u>	20% <u>coinsurance</u>	-----None-----

For more information about limitations and exceptions, see your plan document or call Iowa State University Benefits Office at 1-515-294-4800.

Common Medical Event	Services You May Need	What You Will Pay In-Network (IN) Provider (You will pay the least)	What You Will Pay Out-of-Network (OON) Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
<p>If you need drugs to treat your illness or condition</p> <p>More information about prescription drug coverage is available at:</p> <p>https://www.hr.iastate.edu/benefits/insurance/isu-plan#prescription</p>	Tier 1 Generics	Co-pay \$15.00 /zero for 90 days mail order	<p>For OON pharmacies, you may be required to pay 100% to pharmacy and file a claim; reimbursement will be determined by the Express Scripts plan</p>	<p>The PPO plan has limited drug coverage and the certificate should be reviewed for the specifics. ISU has a stand-alone prescription plan. The drugs listed on the ISU/ Express Scripts plan drug formulary are covered per the Express Script contract ISU maintains. Drugs not on the plan formulary are not covered. The plan has clinical programs including step therapy and prior authorization requirements for some drugs or the drug may not be covered. For Specialty drugs, participants should contact the customer service on the prescription drug ID card. For brand name drugs the co-insurance has a maximum cost limit dependent on drug tier.</p>
	Tier 2 Preferred name brand	Coinsurance 30% 25% for mail order		
	Tier 3 Non-preferred name brand	Coinsurance 50% 33% for mail order		
	Specialty drugs	May be preferred or non-preferred category and Specialty pharmacy may be required		
<p>If you have outpatient surgery</p>	Facility fee (e.g., ambulatory surgery center)	10% <u>coinsurance</u>	20% <u>coinsurance</u>	-----None-----
	Physician/surgeon fees	10% <u>coinsurance</u>	20% <u>coinsurance</u>	-----None-----

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Common Medical Event	Services You May Need	What You Will Pay In-Network (IN) Provider (You will pay the least)	What You Will Pay Out-of-Network (OON) Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
If you need immediate medical attention	<u>Emergency room care</u>	\$125 <u>copay</u> and 10% <u>coinsurance</u> per visit for facility and physician(s) combined	\$125 <u>copay</u> and 10% <u>coinsurance</u> per visit for facility and physician(s) combined	For <u>emergency medical conditions</u> treated out-of-network, it is likely you may not be balance billed pursuant to the federal rules developed for implementation of the No Surprises Act. Waive cost-share on emergency room services for mental health/substance abuse.
	<u>Emergency medical transportation</u>	10% <u>coinsurance</u>	10% <u>coinsurance</u>	Benefits for non-participating ambulance <u>providers</u> are based on actual billed charges. For covered non-emergent situations, out-of-network ambulance services are NOT reimbursed at the in-network level. The member may be balance billed for any out-of-network service as established under the rules developed for implementation of the No Surprises Act.
	<u>Urgent care</u>	\$25 <u>copay</u> for exams, 10% <u>coinsurance</u> other services per <u>provider</u> per date of service	20% <u>coinsurance</u>	Waive cost-share on <u>urgent care</u> services for mental health/substance abuse.
If you have a hospital stay	Facility fee (e.g., hospital room)	10% <u>coinsurance</u>	20% <u>coinsurance</u>	-----None-----
	<u>Physician/surgeon fees</u>	10% <u>coinsurance</u>	20% <u>coinsurance</u>	-----None-----
If you need mental health, behavioral health, or substance abuse services	Outpatient services	Office: 0% <u>coinsurance</u> Facility: 10% <u>coinsurance</u>	20% <u>coinsurance</u>	Contracted telehealth services are covered.
	Inpatient services	10% <u>coinsurance</u>	20% <u>coinsurance</u>	-----None-----

For more information about limitations and exceptions, see your plan document or call Iowa State University Benefits Office at 1-515-294-4800.

Common Medical Event	Services You May Need	What You Will Pay In-Network (IN) Provider (You will pay the least)	What You Will Pay Out-of-Network (OON) Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
If you are pregnant	Office visits	10% <u>coinsurance</u>	20% <u>coinsurance</u>	Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound). For any in-network services that fall outside of routine obstetric care, the office visit benefits shown above may apply.
	Childbirth/delivery professional services	10% <u>coinsurance</u>	20% <u>coinsurance</u>	Benefits shown reflect OB/GYN practitioner services which are typically globally billed at time of delivery for pre-natal, post-natal and delivery services.
	Childbirth/delivery facility services	10% <u>coinsurance</u>	20% <u>coinsurance</u>	-----None-----
If you need help recovering or have other special health needs	<u>Home health care</u>	10% <u>coinsurance</u>	20% <u>coinsurance</u>	-----None-----
	<u>Rehabilitation services</u>	10% <u>coinsurance</u>	20% <u>coinsurance</u>	-----None-----
	<u>Habilitation services</u>	10% <u>coinsurance</u>	20% <u>coinsurance</u>	-----None-----
	<u>Skilled nursing care</u>	10% <u>coinsurance</u>	20% <u>coinsurance</u>	-----None-----
	<u>Durable medical equipment</u>	10% <u>coinsurance</u>	20% <u>coinsurance</u>	-----None-----
	<u>Hospice services</u>	10% <u>coinsurance</u>	20% <u>coinsurance</u>	Hospice respite care is limited to 15 inpatient and 15 outpatient days per lifetime.
If your child needs dental or eye care	Children's eye exam	\$25 <u>copay</u> for exams, 10% <u>coinsurance</u> for other services per <u>provider</u> per date of service	Not covered	One routine vision exam per calendar year.
	Children's glasses	Not covered	Not covered	-----None-----
	Children's dental check-up	Not covered	Not covered	-----None-----

For more information about limitations and exceptions, see your plan document or call Iowa State University Benefits Office at 1-515-294-4800.

Excluded Services & Other Covered Services:

Services Your Plan Generally Does NOT Cover (Check your policy or plan document for more information and a list of any other excluded services.)

- Acupuncture
- Cosmetic surgery
- Custodial care - in home or facility
- Dental care - Adult
- Dental check-up
- Extended home skilled nursing
- Glasses
- Hearing aids
- Long-term care
- Routine foot care
- Weight loss programs

Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your plan document.)

- Applied Behavior Analysis therapy
- Bariatric surgery
- Chiropractic care
- Infertility treatment (\$15,000 LTM)
- Most coverage provided outside the U.S.
- Private-duty nursing - short term intermittent home skilled nursing
- Routine eye care - Adult (one vision exam per calendar year)

Your Rights to Continue Coverage: There are agencies that can help if you want to continue your coverage after it ends. The contact information for those agencies is: the U.S. Department of Health and Human Services, Center for Consumer Information and Insurance Oversight, at 1-877-267-2323 x61565 or www.cciio.cms.gov.

Your Grievance and Appeals Rights: There are agencies that can help if you have a complaint against your plan for a denial of a claim. This complaint is called a grievance or appeal. For more information about your rights, look at the explanation of benefits you will receive for that medical claim. Your plan documents also provide complete information to submit a claim, appeal, or a grievance for any reason to your plan. For more information about your rights, this notice, or assistance, you can contact: Iowa State University Benefits Office at 1-515-294-4800, Iowa Insurance Division at 515-281-5705 or Employee Benefits Security Administration at 1-866-444-EBSA (3272) or www.dol.gov/ebsa/healthreform.

Does this plan provide Minimum Essential Coverage? Yes

Minimum Essential Coverage generally includes plans, health insurance available through the Marketplace or other individual market policies, Medicare, Medicaid, CHIP, TRICARE and certain other coverage. If you are eligible for certain types of Minimum Essential Coverage, you may not be eligible for the premium tax credit.


Does this plan meet the Minimum Value Standards? Yes

If your plan doesn't meet the Minimum Value Standards, you may be eligible for a premium tax credit to help you pay for a plan through the Marketplace.

_____ *To see examples of how this plan might cover costs for a sample medical situation, see the next page.* _____

This contains only a partial description of the benefits, limitations, exclusions and other provisions of the health care plan. It is not a contract or policy. It is a general overview only. It does not provide all the details of coverage, including benefits, exclusions, and policy limitations. In the event there are discrepancies between this document and the Coverage Manual, Certificate, or Policy, the terms and conditions of the Coverage Manual, Certificate, or Policy will govern.

About These Coverage Examples:

 **This is not a cost estimator.** Treatments shown are just examples of how this plan might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your providers charge, and many other factors. Focus on the cost sharing amounts (deductibles, copayments and coinsurance) and excluded services under the plan. Use this information to compare the portion of costs you might pay under different health plans. Please note these coverage examples are based on self-only coverage.

Peg is Having a Baby (9 months of in-network pre-natal care and a hospital delivery)

- The plan's overall deductible \$0
- PCP exam copay services coinsurance\$25 and 10%
- Hospital(facility) coinsurance 10%
- Other coinsurance 10%

This EXAMPLE event includes services like:

Specialist office visits (*prenatal care*)
Childbirth/Delivery Professional Services
Childbirth/Delivery Facility Services
Diagnostic tests (*ultrasounds and blood work*)

Total Example Cost	\$12,700
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In this example, Peg would pay:

Cost Sharing	
<u>Deductibles</u>	\$0
<u>Copayments</u>	\$0
<u>Coinsurance</u> <i>What isn't covered</i>	\$1,300
<i>What isn't covered</i>	
Limits or exclusions	\$100
The total Peg would pay is	\$1,400

Managing Joe's type 2 Diabetes (a years of routine in-network care of a well-controlled condition)

- The plan's overall deductible \$0
- Specialist exam copay services coinsurance\$25 and 10%
- Hospital(facility) coinsurance 10%
- Other coinsurance 10%

This EXAMPLE event includes services like:

Primary care physician office visits (*including disease education*)
Diagnostic tests (*blood work*)
Prescription drugs

Total Example Cost	\$5,600
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In this example, Joe would pay:

Cost Sharing	
<u>Deductibles</u>	\$0
<u>Copayments</u>	\$200
<u>Coinsurance</u>	\$30
<i>What isn't covered</i>	
Limits or exclusions	\$4,400
The total Joe would pay is	\$4,630

Mia's Simple Fracture (in-network emergency room visit and follow up care)

- The plan's overall deductible \$0
- Specialist exam copay services coinsurance\$25 and 10%
- Hospital(facility) copay and coinsurance\$125 and 10%
- Other coinsurance 10%

This EXAMPLE event includes services like:

Emergency room care (*including medical supplies*)
Diagnostic test (*x-ray*)

Total Example Cost	\$2,800
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In this example, Mia would pay:

Cost Sharing	
<u>Deductibles</u>	\$0
<u>Copayments</u>	\$200
<u>Coinsurance</u>	\$200
<i>What isn't covered</i>	
Limits or exclusions	\$10
The total Mia would pay is	\$410

Excluded charges include all pharmacy drugs and supplies. Immunizations in office are covered under medical as preventative. All amounts are rounded.

