

# COPAY & COINSURANCE SCENARIO OVERVIEW

## IOWA RESIDENTS

### TIER 1

UnityPoint Health Providers and Level 1 Affiliated Partners

### TIER 2

Level 2 Affiliated Partners

### TIER 3

Wellmark Health Plan of Iowa Providers

### TIER 4

University of Iowa Health Care Providers

### OUT-OF-NETWORK (OON)

Out-of-network services are not covered, except for emergency care.

Referral is required for access to an out-of-network provider.

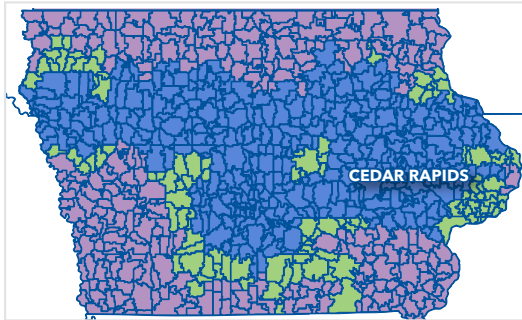
Services provided by Mayo Clinic Health System are not covered unless approved through OON referral. Upon approval, Tier 4 member cost-share will apply & accumulate to member's in-network out-of-pocket maximum (OPM).



# TRADITIONAL PLAN

## IOWA ZIP CODE ZONE 1

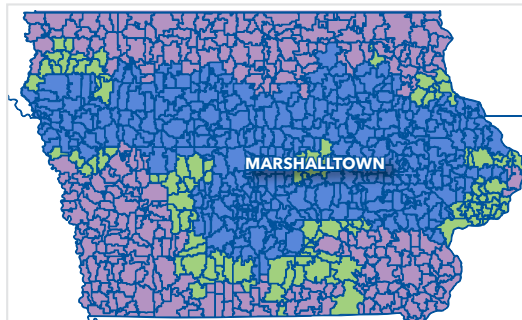
> Joe lives in Cedar Rapids.



TIER 1	OFFICE VISIT	\$10	SPECIALTY OFFICE VISIT	\$40	COINSURANCE	20%
TIER 2		\$35		\$65		25%
TIER 3		\$60		\$90		30%
TIER 4		\$125		\$180		50%

## IOWA ZIP CODE ZONE 2

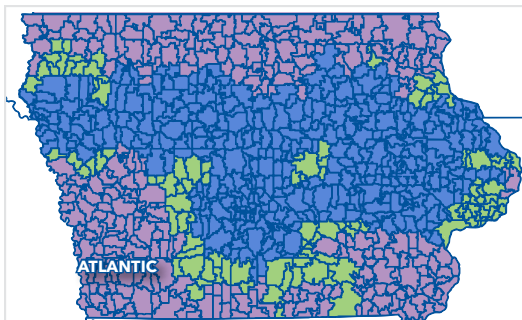
> Bob lives in Marshalltown.



TIER 1	OFFICE VISIT	\$10	SPECIALTY OFFICE VISIT	\$40	COINSURANCE	20%
TIER 2		\$10		\$40		20%
TIER 3		\$60		\$90		30%
TIER 4		\$125		\$180		50%

## IOWA ZIP CODE ZONE 3

> Joe lives in Atlantic.

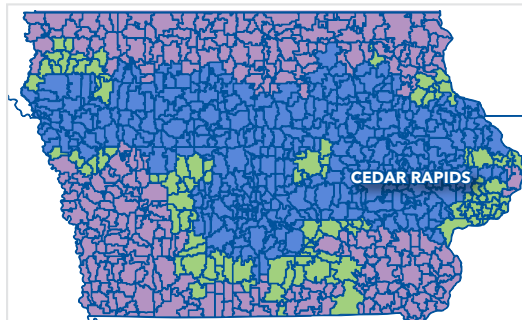


TIER 1	OFFICE VISIT	\$10	SPECIALTY OFFICE VISIT	\$40	COINSURANCE	20%
TIER 2		\$10		\$40		20%
TIER 3		\$10		\$40		20%
TIER 4		\$125		\$180		50%

# HEALTH SAVINGS PLAN

## IOWA ZIP CODE ZONE 1

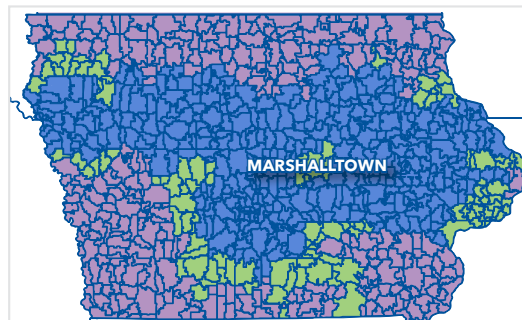
› Joe lives in Cedar Rapids.



TIER 1	OFFICE VISIT	20%	SPECIALTY OFFICE VISIT	20%	COINSURANCE	20%
TIER 2		25%		25%		25%
TIER 3		30%		30%		30%
TIER 4		50%		50%		50%

## IOWA ZIP CODE ZONE 2

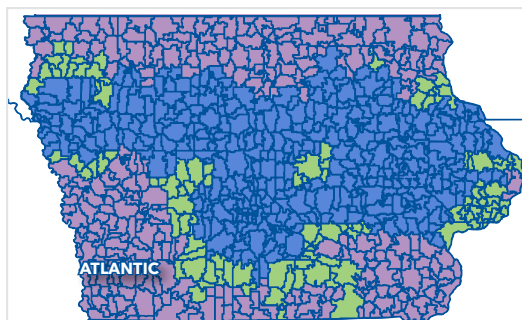
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TIER 1	OFFICE VISIT	20%	SPECIALTY OFFICE VISIT	20%	COINSURANCE	20%
TIER 2		20%		20%		20%
TIER 3		30%		30%		30%
TIER 4		50%		50%		50%

## IOWA ZIP CODE ZONE 3

› Joe lives in Atlantic.



TIER 1	OFFICE VISIT	20%	SPECIALTY OFFICE VISIT	20%	COINSURANCE	20%
TIER 2		20%		20%		20%
TIER 3		20%		20%		20%
TIER 4		50%		50%		50%