What Are Tiered Benefits?

Tiered benefit plans, like the ISU SSHIP plan, group doctors, hospitals, clinics, and specialists into tiers. The tier of provider you choose affects how much you spend on out-of-pocket costs. The lower the tier, the less money you’ll probably spend, so choose wisely when deciding where to go for care.

Below you’ll find a sample of services and costs under each tier. To see everything that’s covered under your benefit plan, including lab tests, imaging, hospital stays, surgeries, and more, view the full plan for details.

**Tier 1: ISU THOMAS B. THIELEN STUDENT HEALTH CENTER**
- If you get care through the Thielen Student Health Center, you will pay the lowest out-of-pocket costs.
  - Primary care visit to treat an injury or illness: **0% coinsurance**
  - Specialist visit: **0% coinsurance**
  - Preventive care/screening/immunization: **No charge** for one preventive exam, one gynecological exam with Pap smear, and one mammogram per benefit period. Well-child care is covered to age 7.
  - Other practitioner visits:
    - Chiropractic care: **$10 copay**
    - Vision: **No charge** for one routine exam per benefit period

**Tier 2: IN-NETWORK PROVIDERS**
- In-network providers are part of the Wellmark Health Plan of Iowa (WHPI). These are doctors and hospitals that your insurance provider, Wellmark Blue Cross and Blue Shield, has contracted with to deliver care at reduced costs. Wellmark’s network includes 96 percent of doctors and 100 percent of hospitals in Iowa.
- If you get care at a Tier 2 in-network provider, you will pay higher out-of-pocket costs than Tier 1 care at the Thielen Student Health Center.
  - Deductible of **$450 person/$900 family** must be paid before this plan begins to pay for covered services.
  - Primary care visit to treat an injury or illness: **20% coinsurance**
  - Specialist visit: **20% coinsurance**
  - Preventive care/screening/immunization: **No charge** for one preventive exam, one gynecological exam with Pap smear, and one mammogram per benefit period. Well-child care is covered to age 7.
  - Other practitioner visits:
    - Chiropractic care: **$10 copay**
    - Vision: **No charge** for one routine exam per benefit period

**Tier 3: OUT-OF-NETWORK PROVIDERS**
- If you get care at an out-of-network provider, you will pay the highest out-of-pocket costs.
  - Deductible of **$600 person/$1,200 family** must be paid before this plan begins to pay for covered services.
  - Primary care visit to treat an injury or illness: **40% coinsurance**
  - Specialist visit: **40% coinsurance**
  - Preventive care/screening/immunization: **Not covered**
  - Other practitioner visits:
    - Chiropractic care: **40% coinsurance**
    - Vision: **40% coinsurance**
- May request a **guest membership** if out of Iowa for an extended period & receive benefits at the Tier 2 level.

Not sure how to find a doctor? Want to know if your doctor is in-network? Go here to use the Wellmark Find a Doctor tool.