

Illinois Wesleyan University  
2022 - BCBS Medical Plan Options

	<b>Platinum Plan</b>	<b>Gold Plan (HDHP)</b>	<b>Silver Plan</b>
	(In-Network)	(In-Network)	(In-Network)
Deductible			
Single	\$500	\$1,500	\$1,700
Family	\$1,000	\$3,000	\$3,400
Coinsurance	20%/80%	20%/80%	20%/80%
Out-of-Pocket Maximum			
Single	\$2,000	\$3,000	\$3,400
Family	\$4,000	\$6,000	\$6,800
Preventative Care	0%/100%	0%/100%	0%/100%
Copays			
Primary Care	\$25	Deductible & Coinsurance	\$30
Specialist	\$40	Deductible & Coinsurance	\$50
Urgent Care	\$25	Deductible & Coinsurance	\$30
Virtual Visit	\$10	\$44 (applied to deductible)	\$15
Emergency Room	\$100	Deductible & Coinsurance	\$100
Inpatient Hospital	\$200	Deductible & Coinsurance	\$200
Outpatient	Deductible & Coinsurance	Deductible & Coinsurance	Deductible & Coinsurance
Rx Copays	\$10/\$30/\$50	Deductible & Coinsurance	\$20/\$40/\$60

NOTE: IWU does not offer COBRA continuation benefits when employment ends.