



UNICARE STATE INDEMNITY PLAN

Focused exclusively on serving the health plan needs of people insured through the Group Insurance Commission

Who is UniCare?

UniCare is a subsidiary of WellPoint, Inc., one of the largest health benefits companies in the United States, serving 35 million members nationally. We have been serving enrollees insured through the Group Insurance Commission (GIC) since 1988.

What is the UniCare State Indemnity Plan?

The UniCare State Indemnity Plan is offered exclusively to people insured through the GIC. We offer an array of health plan options designed to provide you and your family with comprehensive medical benefits that include prescription drug coverage (administered by Express Scripts) and mental health/substance abuse treatment (administered by United Behavioral Health). Our four plan options differ by residency requirements; which providers you have access to; what copays, deductibles and premiums you pay; and whether you are eligible for Medicare.

You will have access to a nationwide network of UniCare-contracted physicians and hospitals across all of our plans, so wherever you travel, you and your family are covered in the event of an urgent medical need. Student dependents also have coverage through our network.

What is an indemnity plan?

An indemnity plan is a health plan that allows members to use any medical provider (such as a doctor or hospital) and receive the highest benefit level. We offer two indemnity plans: Basic and Medicare Extension (OME). Under these plans, services are reimbursed at 100% of the allowed amount after any applicable copays and deductibles, regardless of where you receive the services.

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The UniCare State Indemnity Plan: 4 Plan options to choose from

Plan Option	Type of Plan	Medicare or Non-Medicare?	Where You Live	Provider Access, Copays and Deductibles
Basic Plan	Indemnity	Non-Medicare	Anywhere in the world	See Plan Comparison Guide or Medicare Extension Plan brochure for details
PLUS Plan	PPO-type	Non-Medicare	MA, ME, NH, RI and certain locations in CT	
Community Choice Plan	PPO-type	Non-Medicare	MA only	
Medicare Extension Plan (OME)	Indemnity	Medicare	Anywhere in the world	

What is CIC?

CIC stands for Comprehensive Insurance Coverage and only applies to UniCare’s Basic and Medicare Extension plan options. The same services are covered, regardless of whether you have CIC. However, more services are covered at 100% if you have CIC, compared to 80% if you don’t have CIC.

Should I select the CIC option?

Yes; 99% of our members in the Basic and Medicare Extension Plans have CIC. If you do not select CIC, you could be subject to significant medical bills.

What is a PPO-type plan?

Preferred Provider Organizations (PPOs) are plans that have a network of doctors and hospitals that are “preferred” by the health plan. When you choose to see one of these “preferred providers,” you receive the maximum benefit for the services. For non-preferred providers, the plan only reimburses 80% of the allowed amount and you are billed the 20% difference, plus applicable copays and any amount above the Plan’s allowed amount.

UniCare offers two PPO-type plans: PLUS and Community Choice. The network for these two plans includes all Massachusetts physicians. For the PLUS Plan, the network includes all Massachusetts hospitals. For the Community Choice Plan, the network includes 50 Massachusetts hospitals (however, you can also use non-Community Choice hospitals at higher copays and deductibles). PLUS members living in Connecticut, Maine, New Hampshire or Rhode Island also have access to UniCare network providers in their state.

How can I get more information about these plans?

You can get more detailed information regarding any of our health plans by visiting the UniCare State Indemnity Plan’s website at: www.unicarestatplan.com or by calling UniCare Customer Service at (877) 633-6396 to order Plan materials. We look forward to serving you.



www.unicarestatplan.com

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