



UNICARE STATE INDEMNITY PLAN

MEDICARE EXTENSION (OME)

The health plan chosen by 9 out of 10
Medicare-Eligible GIC Retirees



Everything You Need in a Health Plan

The UniCare State Indemnity Plan/Medicare Extension (OME) combines value, security and freedom of choice for Group Insurance Commission (GIC) retirees across Massachusetts and throughout the country. When you choose the Medicare Extension Plan, you have the security of knowing you have comprehensive coverage—including prescription drugs and coverage for some medical benefits Medicare doesn't cover. You also have the freedom to use any doctor or hospital in the world.

Compare the Medicare Extension Plan to the other health plan options available to you. Before making your decision, look closely at your coverage, access to providers, and out-of-pocket expenses under each plan to make sure the health plan you choose will meet your needs. You'll find that for the money, the Medicare Extension Plan offers you everything you're looking for in a health plan—along with the valuable extras described in this brochure.

With the Medicare Extension Plan, you get the following great coverage:

- **Prescription drug coverage with no dollar maximum.** There's no coverage gap that leaves you stuck with costly prescription drug bills until catastrophic coverage kicks in.

- **No copay for physician office visits, except for low copays for preventive care visits and routine eye exams.** You also pay no copay for services received from independent nurse practitioners or for medical services received at retail medical clinics located at certain pharmacies. Compare this to the \$10 office visit copay for *all* physician visits under the other Medicare plans available to you and start counting your yearly savings!
- **A \$25 copay for emergency room visits**, compared to \$50 with the other Medicare plans available to you through the GIC.
- **The same comprehensive coverage no matter which doctor or hospital you use, anywhere in the world—now that's peace of mind!** So you can receive routine and ongoing care (not just emergency care) when you're away from home—without incurring additional out-of-pocket costs.
- **Full coverage for the first four outpatient visits to a mental health or substance abuse provider.** With the other Medicare plans available to you through the GIC, you pay a \$10 copay for *all* such visits.

10 More Reasons to Choose the Medicare Extension Plan

- 1 Coverage for your Medicare coinsurance and deductible amounts.
- 2 Additional coverage for the health care services you need—such as preventive care, chiropractic care and hearing aids.
- 3 No referrals required.
- 4 An experienced UniCare Customer Service team dedicated exclusively to serving GIC members.
- 5 Health management programs through our PREMIER program, providing focused support for members with ongoing medical conditions such as diabetes or coronary artery disease.
- 6 Free access to the MedCall® 24/7 Nurse Information Line, a toll-free information line staffed by registered nurses who answer callers' general health and wellness questions and also provide guidance with many health concerns.
- 7 Discounts on health clubs, vision products and services, hearing aids, weight management programs, over-the-counter medications and more. For a complete list, click on "Member Discounts" under the "Members" tab at www.unicarestatement.com.
- 8 Health research tools such as WebMD®, online claims lookup, health articles, a host of fitness and weight management tools and more on our website at www.unicarestatement.com.
- 9 No pre-existing condition limitations and no lifetime maximums.
- 10 Automatic Medicare crossover.

An Overview of Plan Benefits for Medicare-Eligible Retirees

Services	Medicare Extension Plan with CIC (Comprehensive Coverage)	Medicare Extension Plan without CIC (Non-Comprehensive Coverage)
Inpatient Hospital	100% after hospital deductible	100% after hospital deductible
Physician Office Visits	100% after calendar year deductible	100% after calendar year deductible
Surgery	100%	100%
Emergency Care	100% after \$25 copay; waived if admitted	100% after \$25 copay; waived if admitted
X-Rays and Diagnostic Laboratory Tests	Inpatient: 100% Outpatient: 100%	Inpatient: 100% Outpatient: 80%
Most Outpatient Medical Care in a Hospital	100% after calendar year deductible	100% after calendar year deductible
Care at Retail Medical Clinics	100% after calendar year deductible	100% after calendar year deductible
Periodic Preventive Exams	100% after \$5 copay	100% after \$5 copay
Routine Eye Exams (including refraction)	100% after \$10 copay; covered once every 24 months	100% after \$10 copay; covered once every 24 months
Hearing Aids	100% of the first \$500 after the calendar year deductible; then 80% of the next \$1,500, up to a maximum benefit of \$1,700 every two years	100% of the first \$500 after the calendar year deductible; then 80% of the next \$1,500, up to a maximum benefit of \$1,700 every two years
Chiropractic Care	80% after calendar year deductible; maximum benefit of \$40 per visit, 20 visits per calendar year	80% after calendar year deductible; maximum benefit of \$40 per visit, 20 visits per calendar year
Calendar Year Deductible	\$35 per person	\$100 per person
Quarterly Inpatient Hospital Deductible	\$50	\$100
Out-of-Pocket Maximum	\$500	None
Prescription Drugs <i>Administered by Express Scripts</i>	<p>Network Pharmacy: Up to a 30-day supply at 100% after a copay of \$10 for generic drugs, \$25 for preferred brand drugs, or \$50 for non-preferred brand drugs.</p> <p>Mail Order: Up to a 90-day supply of maintenance drugs at 100% after a copay of \$20 for generic drugs, \$50 for preferred brand drugs or \$110 for non-preferred brand drugs.</p> <p>Note: Higher payments will apply for brand name drugs for which a generic equivalent is available.</p>	

This is a summary of Plan benefits only. If you have specific questions, please call UniCare Customer Service at (877) 633-6396. Or check the Medicare Extension Plan Member Handbook on our website: www.unicarestatementplan.com (click on "Forms and Documents").

For Enrollee Assistance Program and mental health care or substance abuse treatment services: call United Behavioral Health toll free at (888) 610-9039, or visit www.liveandworkwell.com (access code 10910).

For information about the UniCare State Indemnity Plan prescription drug program: call Express Scripts toll free at (877) 828-9744, or visit their website: www.express-scripts.com.

Have questions about enrollment?

For enrollment information—including your enrollment deadline and how to enroll—please check your GIC “Benefit Decision Guide.” Or visit our web site at www.unicarestatementplan.com.

Need more information to help you decide?

We can help. During your enrollment period, experienced Plan representatives will be available toll free at **(877) 633-6396** to answer your questions about the Medicare Extension Plan from 7:30 a.m. to 6:00 p.m. Monday through Thursday, and from 7:30 a.m. to 5:00 p.m. on Friday. You can also visit us on the Web: www.unicarestatementplan.com, where you'll find more in-depth benefits information, health resources and lots more.



UniCare State Indemnity Plan
P.O. Box 9016
Andover, MA 01810
(877) 633-6396
www.unicarestatementplan.com