

# YOUR MEMBER COSTS AT A GLANCE

For UniCare State Indemnity Plan/PLUS members

**Effective July 1, 2018**

The chart below shows the costs you'll have for some common medical services. Not all covered services are listed. To find out about your costs for services that aren't listed here, see your member handbook.

	Copay	Deductible	Coinsurance
<b>At the doctor</b>			
■ Seeing your doctor for a preventive checkup		<b>100% covered<sup>1</sup></b>	
■ Seeing your doctor when you're sick or injured	✓	Non-PLUS only	Non-PLUS only
■ Seeing a specialist	✓	Non-PLUS only	Non-PLUS only
■ Most other services at the doctor's office		✓	Non-PLUS only
<b>Other non-hospital services</b>			
■ Going to an urgent care center or retail health clinic	✓		
■ Having physical or occupational therapy	✓	Non-PLUS only	
■ Seeing a chiropractor	✓	Non-PLUS only	✓
■ Having an eye exam	✓		Non-PLUS only
<b>Lab work and radiology</b>			
■ Lab work for a preventive checkup		<b>100% covered<sup>1</sup></b>	
■ Other lab tests		✓	Non-PLUS only
■ When you have an X-ray or ultrasound		✓	Non-PLUS only
■ When you have an MRI or CT, PET or SPECT scan	✓	✓	Non-PLUS only
<b>Services at the hospital</b>			
■ Going to the emergency room	✓	✓	
■ When you're admitted to the hospital	✓	✓	Non-PLUS only
<b>When you have outpatient surgery</b>			
■ At a hospital or hospital-owned site	✓	✓	Non-PLUS only
■ At a non-hospital-owned site or doctor's office		✓	Non-PLUS only

## Questions?

Call UniCare Member Services at 833-663-4176  
or visit [unicarestateplan.com](http://unicarestateplan.com)

**Some helpful definitions →**

<sup>1</sup> Includes preventive services recommended by the U.S. Preventive Services Task Force. Frequency of preventive exams is based on Massachusetts Health Quality Partners (MHQP) guidelines.

## Copay

A **copayment** (or **copay**) is a fixed amount you pay when you get some services. For example, you pay a copay when you see your doctor for a sore throat, or when you get outpatient surgery at a hospital. The dollar amount of the copay depends on the service you're getting and what kind of provider you use. Not all services have copays.

## Deductible

A **deductible** is a set amount you have to pay toward some services each year before UniCare starts paying benefits for those services. Your deductible works just like the deductible for your car insurance: it's the dollar amount you must pay before your insurance kicks in.

Your PLUS plan has a deductible that you owe each plan year (starting on July 1). As UniCare processes your claims, we keep track of the amount you have paid toward your deductible. Once you have paid your whole deductible, you won't owe any more toward the deductible until the next plan year starts.

Your PLUS plan also has a second, separate deductible that applies to your costs when you use non-PLUS providers.

## Coinsurance

For some services, UniCare pays 80% and you pay the other 20%. The 20% that you owe is your **coinsurance**.

## Out-of-pocket maximums

To protect you from high costs, the PLUS plan has an **out-of-pocket maximum**. The amount you pay in combined member costs (copays, deductible and coinsurance) adds up to your out-of-pocket maximum. Once you reach the maximum, you won't have to pay any more member costs for the rest of the plan year.

The PLUS out-of-pocket maximum applies to your member costs for services with PLUS providers, in-network behavioral health providers and prescription drugs. A separate non-PLUS out-of-pocket maximum applies to the costs you pay for services with non-PLUS providers and out-of-network behavioral health providers.

## Find out more ...

To learn more about your member costs and your out-of-pocket maximum, see:

- *Ever feel confused by your health plan?* (flier available at [unicarestatplan.com](http://unicarestatplan.com))
- Chapter 2 of your UniCare member handbook

## UniCare State Indemnity Plan

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