



UNICARE STATE INDEMNITY PLAN

MEDICARE EXTENSION

The most trusted choice for GIC Medicare retirees

Benefits effective July 1, 2020



Freedom – To go to the doctors and hospitals you choose

Peace of mind – Knowing you're protected against unexpected medical costs

Extra help – For some services Medicare doesn't cover

Mobile Health – your link to connected health

As a UniCare member, you can use our free Mobile Health app to make managing your health care – and your life – a whole lot simpler. It gives you quick, easy access to your UniCare health benefits and resources all in one place, from wherever you are. You can also use Mobile Health to check your claims, view your digital ID card, check your benefits, and much more. Use Mobile Health on your mobile device or your computer.

With UniCare's Medicare Extension plan, you'll have all this and more. That's why the majority of Group Insurance Commission (GIC) Medicare retirees choose this plan.

When you compare the health plans available to you, take a careful look at what's covered. Can you go to any doctor you want? What expenses will you end up paying? You'll find that the Medicare Extension plan offers everything you want in a health plan.

We've got you covered

- **Use any doctor and any hospital in the U.S.**
This means you can get routine and ongoing care (not just emergency care) when you're away from home. You'll get the highest benefit when you use Medicare participating providers.
- **Coverage for care when you travel outside of the U.S.**
- **Your prescriptions are covered.** There's no coverage gap – no "doughnut hole" – to leave you stuck with costly prescription drug bills.
- **Your Medicare coinsurance and deductible are covered.**
- **Your doctor visits are covered for a \$10 copay.** You have the same copay when you see nurse practitioners and physician assistants or use urgent care centers or retail medical clinics. With the other Medicare plans available to GIC retirees, you pay a \$15 copay for most doctor visits.
- **Routine eye exams are covered every two years for a \$10 copay.**
- **Your first four outpatient visits to an in-network behavioral health provider are covered without a copay, and you have a \$10 copay for any additional visits.** This benefit is more generous than what's offered by other Medicare plans available through the GIC.

Still wondering? Here are some more reasons to choose Medicare Extension

- You're covered for some of the things Medicare doesn't cover – like **hearing aids and routine eye exams**.
- UniCare's **experienced Member Services team** serves GIC members only. So you can count on getting expert support whenever you call.
- There are no limits for pre-existing conditions. There are no lifetime maximums, either.
- You pay no calendar year deductible.
- You have free access to our **24/7 NurseLine**. Registered nurses are available to take your call, answer questions, and offer guidance about your health concerns.
- You'll get benefits to help you **quit smoking**, and up to \$100 toward your **gym membership**.
- You get **discounts** on health clubs, glasses and contact lenses, hearing aids, health programs, and more. For a list of available discounts, visit **unicarestatement.com**.
- Get tips on **healthy living** with our Mobile Health app, along with member alerts on important plan news and other helpful information about your plan.
- **Automatic Medicare crossover** means your claims are sent directly from Medicare to UniCare. You don't need to file twice.

A Look at Medicare Extension Plan Benefits

Medical Services	Your costs with CIC (Comprehensive Coverage)	Your costs without CIC (Non-Comprehensive Coverage)
Doctor office visits	\$10 copay	\$10 copay
Preventive care	No member costs	No member costs
Routine eye exams (including refraction)	\$10 copay (covered once every 24 months)	\$10 copay (covered once every 24 months)
Chiropractic care	20% coinsurance (20 visits per calendar year)	20% coinsurance (20 visits per calendar year)
Care at non-hospital- owned urgent care centers and retail medical clinics	\$10 copay	\$10 copay and 20% coinsurance
Laboratory and radiology services (such as X-rays)	No member costs	Inpatient and emergency: no member costs Outpatient: 20% coinsurance
Hearing aids	No member costs for first \$500. 20% coinsurance on next \$1,500. (limited to \$1,700 total benefit every 24 months)	No member costs for first \$500. 20% coinsurance on next \$1,500. (limited to \$1,700 total benefit every 24 months)
CIC coinsurance limit	\$500	Does not apply
Inpatient hospital services	No member costs	No member costs
Surgery	In Massachusetts or with a Medicare participating provider outside Massachusetts: No member costs	In Massachusetts or with a Medicare participating provider outside Massachusetts: No member costs
Outpatient care at a hospital:		
▪ Lab services, radiology and imaging	No member costs	20% coinsurance
▪ Most other services	No member costs	No member costs
Emergency room visits	\$50 copay (copay waived if admitted)	\$50 copay (copay waived if admitted)
Behavioral Health Services	Your costs with an in-network provider	Your costs with an out-of-network provider
▪ Inpatient services	No member costs	20% coinsurance
▪ Most outpatient services	▪ Visits 1-4: no member costs ▪ After 4 visits: \$5 or \$10 copay	▪ Visits 1-15: 20% coinsurance ▪ After 15 visits: 50% coinsurance
▪ Out-of-pocket maximum	\$1,000	\$3,000
Prescription Drugs <i>Administered by SilverScript</i>	Network Pharmacy – \$10/\$30/\$65 copay (up to a 30-day supply) Mail Order – \$25/\$75/\$165 copay (up to a 90-day supply of maintenance drugs) Note: High payments will apply for brand-name drugs when a generic equivalent is available.	

- This table is just a summary of benefits. Questions? Call UniCare Member Services at 877-633-6396. To find out more about benefits, review the member handbook at unicarestateplan.com.
- Questions about the prescription drug program? Call SilverScript toll free at 877-876-7214 or visit gic.silverscript.com.

Questions about enrolling?

Please see your *GIC Benefit Decision Guide* for information about deadlines and how to enroll. You can now enroll online from the GIC's website. Use **myGICLink** to complete and submit your digital enrollment form.

If you're a current Medicare Extension member and would like to stay in this plan, you don't have to take any action. Your coverage will continue automatically.

Need more information to help you decide?

We can help. During your enrollment period, UniCare member services representatives are here to answer your questions about the Medicare Extension plan.

- Call us toll free at **877-633-6396**.
- Visit the Members page at **unicarestaetplan.com** for more in-depth benefits information, healthy living resources and much more.



UniCare State Indemnity Plan
P.O. Box 9016
Andover, MA 01810
877-633-6396
unicarestaetplan.com