



UNICARE STATE INDEMNITY PLAN

Serving GIC members and their families for 30 years

Effective July 1, 2018

Who is UniCare?

UniCare is a health benefits company with deep, long-standing roots right here in the Commonwealth of Massachusetts. We have been serving Group Insurance Commission (GIC) members, retirees and their families since 1988.

What is the UniCare State Indemnity Plan?

The UniCare State Indemnity Plan provides health benefits exclusively to people insured through the GIC. We offer a variety of plan options that provide you and your family with comprehensive medical benefits.

All of our plans also include coverage for behavioral health and prescription drugs (prescription drug coverage is administered by Express Scripts for non-Medicare members and by CVS/SilverScript for Medicare members). Our four plan options differ by residency requirements; which providers you can use; what copays, deductibles and premiums you pay; and whether you are eligible for Medicare.

UniCare has a nationwide network of doctors and hospitals – so you and your family are covered when you travel. Your dependents attending school full-time out-of-state are also covered through our nationwide network.

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

Plan option	Type of plan	Medicare or Non-Medicare?	Where you must live to be eligible	Provider access and member costs
Basic Plan	Indemnity	Non-Medicare	Anywhere in the world	See our <i>Compare Our Plans</i> and Medicare Extension brochures for more information.
PLUS Plan	PPO-type	Non-Medicare	New England	
Community Choice Plan	PPO-type	Non-Medicare	MA only ¹	
Medicare Extension Plan	Indemnity	Medicare	Anywhere in the U.S.	

¹ Not available on Martha's Vineyard or Nantucket



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What is an indemnity plan?

An indemnity plan is a health plan that lets you use any medical provider (such as a doctor or hospital), without referrals for specialty office visits, no matter where you get the services. We offer two indemnity options: Basic and Medicare Extension. Under these plans, most services are paid at 100% of the allowed amount after any copay and deductible that may apply.

What is CIC?

CIC stands for Comprehensive Insurance Coverage. Our two indemnity plans – Basic and Medicare Extension – have the CIC option. When you have CIC, more services are covered at 100% (compared to 80% without CIC). However, the same services are covered whether you have CIC or not.

Should I select the CIC option?

Yes. More than 98% of our Basic and Medicare Extension members choose CIC. Members who do not select CIC are subject to significant medical bills, since many services are covered at 80% instead of 100%.

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 see

a preferred provider, UniCare pays 100% of the allowed amount (after copay and deductible, if any).

When you go to non-preferred providers, UniCare pays 80% of the allowed amount (after copay and deductible, if any). You are responsible for the other 20%. Outside of Massachusetts, non-preferred providers may bill you for charges over what UniCare pays.

UniCare offers two PPO-type plans, Community Choice and PLUS:

- **Community Choice (our limited network plan)** – The network includes all Massachusetts doctors and 58 hospitals throughout Massachusetts. You can use non-Community Choice hospitals, but your out-of-pocket costs will be higher: as much as \$5,000 per person.
- **PLUS** – The network includes all Massachusetts physicians and hospitals. PLUS members living elsewhere in New England can also use UniCare network providers.

How can I get more information about these plans?

You can find a short video that compares our three non-Medicare options, as well as plenty of other helpful information, on the *Members* page at unicarestateplan.com. You can also order plan materials from our website, or by calling UniCare Member Services.

non-Medicare: 833-663-4176

Medicare: 800-442-9300

TTY: 711



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