Basic Plan
Highest-premium option
You can live anywhere in the world and enroll in this plan.

There's nothing bare-bones about Basic. This plan gives you peace of mind knowing you're covered — wherever you live and whenever you get your health care services.

A few reasons to choose Basic:
• Coverage for office visits and hospital care anywhere in the world
• Freedom to see any doctor — no referrals needed for office visits with specialists
• $20 copay for all primary care office visits
• Inpatient hospital copay is $275 with CIC
• Urgent care coverage for coverage for student dependents who live out of state
• Coverage for emergency and urgent care services when you travel outside your home state

1 You can enroll in Basic with or without Comprehensive Insurance Coverage (CIC). More than 90% of Basic members choose CIC because it covers most services at 100%. Without CIC, most services are covered at 80%, so your member costs can be higher.

PLUS Plan
Mid-range premium option
You can live in Massachusetts, Maine, New Hampshire, Rhode Island or Connecticut and enroll in this plan.

PLUS gives you great coverage, choice and flexibility.

A few reasons to choose PLUS:
• Freedom to see any doctor — no referrals needed for office visits with specialists
• $15 copay for primary care office visits with Patient-Centered Primary Care providers†; $20 copay for all other primary care office visits
• Outpatient hospital medical care covered at 100% when you use any PLUS hospital in MA, CT, ME, NH or RI
• Inpatient hospital copays for Massachusetts hospitals start at $275
• Urgent care coverage for student dependents who live out of state
• Coverage for emergency and urgent care services when you travel outside your home state

† See the information about Patient-Centered Primary Care providers in this brochure.

Community Choice Plan
Lowest-premium option
You can live anywhere in Massachusetts (except Martha's Vineyard and Nantucket) and enroll in this plan.

Community Choice gives you great coverage and provider choices.

A few reasons to choose Community Choice:
• Freedom to see any doctor — no referrals needed for office visits with specialists
• Access to MA Community Choice hospitals throughout Massachusetts, including Dana Farber Cancer Institute in Boston and Children's Hospital Boston, at a $275 inpatient copay
• $20 copay for all primary care office visits
• Urgent care coverage for student dependents who live out of state
• Coverage for emergency and urgent care services when you travel outside Massachusetts
• 80% coverage at non-Community Choice hospitals (100% coverage for emergencies)

We’ve created a plan comparison video to help you decide which plan is right for you. Just go to the Members page of unicarestateplan.com and look for the video under Quick Links.

Not sure which UniCare option is best? Ask a representative for information about our Medicare Extension plan.

Medicare eligible?
Find more information about our Medicare Extension plan.

The UniCare State Indemnity Plan
Here’s a snapshot of three of our plan options. With all of our plans, you can see any doctor you choose — without referrals for office visits with specialists. For detailed information about benefits, coverage and copays, see the chart inside. Questions? Visit unicarestateplan.com or call UniCare Customer Service at 877-633-6396.

Basic Plan  |  PLUS Plan  |  Community Choice Plan

3 great health plans – Which UniCare plan is right for you?
Basic Plan
Highest-premium option
You can care anywhere in the world and avoid in this plan. There's nothing bare-bones about Basic. This plan gives you peace of mind knowing you're covered – whenever you live and whenever you get your health care services.
A few reasons to choose Basic:
• Coverage for office visits and hospital care anywhere in the world
• Freedom to see any doctor – no referrals needed for office visits with specialists
• $20 copay for all primary care office visits
• Inpatient hospital copay is $275 with CIC
• Urgent care coverage for covered student dependents who live out of state
• Coverage for emergency and urgent care services when you travel outside your home state

PLUS Plan
Mid-range-premium option
You can live in Massachusetts, Maine, New Hampshire, Rhode Island or Connecticut and enroll in this plan. PLUS gives you great coverage, choice and flexibility.
A few reasons to choose PLUS:
• Freedom to see any doctor – no referrals needed for office visits with specialists
• $117 copay for primary care office visits
• $20 copay for all other primary care office visits
• Outpatient hospital medical care covered at 100% when you use any PLUS hospital in MA, CT, ME, NH or RI
• Inpatient hospital copays for Massachusetts hospitals start at $275
• Urgent care coverage for students who live out of state
• Coverage for emergency and urgent care services when you travel outside your home state

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Lowest-premium option
You can live anywhere in Massachusetts (except Martha's Vineyard and Nantucket) and enroll in this plan.
Community Choice gives you great coverage and provider choices.
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• Urgent care coverage for student dependents who live out of state
• Coverage for emergency and urgent care services when you travel outside Massachusetts
• 80% coverage at non-Community Choice hospitals (100% coverage for emergencies)
**Patient-Centered Primary Care: How it benefits you**

Patient-centered care is based on the simple idea that the best health care starts with having a PCP. UniCare works with primary care practices in Massachusetts, called Patient-Centered Primary Care programs, that help them incorporate the best available practices into their practices. These efforts are part of the CCIC’s Center of Excellence initiative which seeks to improve health care coordination and quality while reducing costs.

Patient-Centered Primary Care practices are those that have integrated systems of care within their practices to foster the relationship between patients and their PCPs. The goal is to provide care that is coordinated and informed. When that relationship works well, the results are better outcomes, lower costs and more patient satisfaction.

### How to find out more …

- **Basic** and **PLUS** care for the same prices, with **CIC** coverage.
- **Care for behavioral health services – administered by Beacon Health Options**
- **Community Choice** care for behavioral health services – administered by Beacon Health Options.

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**Table: Comparison of Benefits**

<table>
<thead>
<tr>
<th>Basic</th>
<th>PLUS</th>
<th>Community Choice</th>
</tr>
</thead>
<tbody>
<tr>
<td>With CIC</td>
<td>Without CIC</td>
<td>CIC</td>
</tr>
<tr>
<td><strong>Outpatient surgery</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Deductible, then 100%</td>
<td>Deductible, then 100%</td>
<td>Deductible, then 100%</td>
</tr>
<tr>
<td><strong>Emergency room coverage</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Deductible, then 100%</td>
<td>Deductible, then 100%</td>
<td>Deductible, then 100%</td>
</tr>
<tr>
<td><strong>Outpatient medical care</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Deductible, then 100%</td>
<td>Deductible, then 100%</td>
<td>Deductible, then 100%</td>
</tr>
<tr>
<td><strong>Services at the hospital</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Deductible, then 100%</td>
<td>Deductible, then 100%</td>
<td>Deductible, then 100%</td>
</tr>
<tr>
<td><strong>Lab work, tests and radiology – at a hospital</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Deductible, then 100%</td>
<td>Deductible, then 100%</td>
<td>Deductible, then 100%</td>
</tr>
<tr>
<td><strong>Deductibles and limits on your costs (per plan year)</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Deductible, then 100%</td>
<td>Deductible, then 100%</td>
<td>Deductible, then 100%</td>
</tr>
<tr>
<td><strong>Notes</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>$1,000 for one person / $2,000 for the family</td>
<td>$2,500/500/1,500 copay, then 100%</td>
<td>$4,000/2,000/5,000 copay, then 100%</td>
</tr>
<tr>
<td><strong>Out-of-pocket limits</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>$2,500/500/1,500 copay, then 100%</td>
<td>$4,000/2,000/5,000 copay, then 100%</td>
<td>$4,000/2,000/5,000 copay, then 100%</td>
</tr>
<tr>
<td><strong>Copays for high-tech imaging and what UniCare pays. Questions? Call UniCare Customer Service at 877-633-6396.</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>This is a summary of benefits for UniCare’s non-Medicare plan options. It shows you what your member costs (deductible, copays and coinsurance) are for certain services, so you don’t have to wait for test results or return calls. <strong>Find help on our website at caremark.com/gic.</strong></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

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**How to find out more …**

- **About preferences for prescription drugs** (CVS Caremark) – CVS Caremark at 877-876-7214, or on the Web at caremark.com.
- **About preferences for behavioral health (Beacon Health Options)** – Call Beacon at 877-759-4990, or on the Web at beaconhealthoptions.com.
- **About your choices (deductible, copays, coinsurance), out-of-pocket limits and the non-Community Choice coverage limits**: Chapter 2 in the UniCare member handbook.
For more information about the prescription drug program, call CVS Caremark at 877-876-7214, or visit caremark.com/gic.

Coverage for prescription drugs – administered by CVS Caremark

<table>
<thead>
<tr>
<th>deductible</th>
<th>coinsurance</th>
<th>out-of-pocket limit (medical/ pharmacy)</th>
</tr>
</thead>
<tbody>
<tr>
<td>$150</td>
<td>50%</td>
<td>$3,000 for one person / $6,000 for the family</td>
</tr>
<tr>
<td>$275</td>
<td>50%</td>
<td>$5,000 for one person / $10,000 for the family</td>
</tr>
<tr>
<td>$500</td>
<td>50%</td>
<td>$10,000 for one person / $20,000 for the family</td>
</tr>
</tbody>
</table>

1. The out-of-pocket limits are the most you could pay in medical costs (deductible, coinsurance, copayments) during the plan year. You have two separate out-of-pocket limits for medical and behavioral health costs and the other for prescription drug costs. (Other out-of-pocket limits may apply to your costs for out-of-network services.)

2. The non-Community Choice coinsurance limit is the most you could pay during the plan year for care at non-Community Choice hospitals.

Patient-Centered Primary Care: How it benefits you

Patient-centered care is based on the simple idea that the best health care starts with having a PCP. UniCare works with primary care practices in Massachusetts, to help them incorporate the key elements of patient-centered care into their practices. These efforts are part of the Community Choice initiative which seeks to improve health care coordination and quality while reducing costs.

Patient-Centered Primary Care practices are those that have integrated elements of care within their practices to foster the relationship between patients and their PCPs. These practices are provider-led, multidisciplinary, and informed. When that relationship works well, the results are better outcomes, lower costs and more patient satisfaction.

1. How to find out more …

- Patient-Centered Primary Care: How it benefits you – Call UniCare Customer Service at 877-634-6396.
- For benefits and services, call 800-750-4686; or visit wellBeing consortia.com/gic.
- More information about the prescription drug program, call CVS Caremark at 877-474-214, or visit caremark.com/gic.
- For behavioral health services – administered by Beacon Health Options
- About benefits (deductible, coinsurance, copayments) – Call UniCare Customer Service at 877-634-6396.
- About benefits for behavioral health (BCH Health Options) – Call Beacon at 888-751-6998; or visit the BCH healthoptions.com/gic.
- About benefits for prescription drugs (CVS Caremark) – Call CVS Caremark at 888-747-7214, or on the Web at caremark.com/gic.
- About benefits for prescription drugs – administered by CVS Caremark
- About benefits for behavioral health (BCH Health Options) – Call Beacon at 888-751-6998; or visit the BCH healthoptions.com/gic.
- About benefits (deductible, coinsurance, copayments) – Call UniCare Customer Service at 877-634-6396. 
Comparing Your Benefits
Find a doctor. online physician listing for the new plan year. Go to the page at unicarestateplan.com and choose How to find out more …

The goal is to provide care that keeps you healthy, motivated and informed. When that relationship works well, the results are better outcomes, lower costs and more Patient-Centered Primary Care practices are those that have integrated systems of care within their practices to foster the relationship between patients and their PCPs.

Patient-Centered Primary Care program through our, to help them incorporate the key elements of patient-centered care into their practices. These efforts are part 12. 11. 10. 9. 8. 7. 5. 4. 3. 2. 1. 12. 10. 9.

For benefits and services, call Beacon at 855-750-8980, or visit beaconhealthoptions.com/gic

Basics

Patient-Centered Primary Care: How it benefits you

Patient-Centered Care is based on the simple idea that the best health care starts with having a PCP. UniCare works with primary care practices in Massachusetts, which provide patient-centered care services. UniCare recommends these practices to its customers.

Care for behavioral health services – administered by Beacon Health Options

How to find out more …

• About benefits for prescription drugs (CVS Caremark) – Call CVS Caremark at 877-787-7134, or on the Web at cvshealth.com/gic.

• About benefits for behavioral health (Beacon Health Options) – Call Beacon at 855-750-8980, or visit the Web at beaconhealthoptions.com/gic.

• About copays (deductible, copays, coinsurance), out-of-pocket limits and the non-Columbia Choice community choice limit – See Chapter 2 in the UniCare member handbook.
We offer 3 comprehensive health plans: Basic, PLUS and Community Choice. Each UniCare plan gives you great choices, coverage and customer care.

What’s great about the UniCare State Indemnity Plan?

Customer Care: For over 27 years, UniCare Customer Service (based in Massachusetts) has served only people insured through the Group Insurance Commission (GIC). So our focus is entirely on GIC members. Whether you have a question about your benefits, claims or other health care issues, our experienced staff is here to help.

Choices: Keep your current doctor or choose a new one – it’s your choice. No matter which UniCare plan you select, you can see any doctor. No referrals needed for office visits to specialists.

You can live in Massachusetts, Maine, New Hampshire, Rhode Island or wherever you get your health care services. There’s nothing bare-bones about Basic. You’re covered – wherever you live and whenever you get your care.

A few reasons to choose Basic

• This plan gives you peace of mind knowing you can enroll where you live.
• You can enroll in Basic with or without Comprehensive Insurance Coverage (CIC). More than 98% of Basic members choose CIC because costs are higher.
• You can enroll in Basic wherever you live. These costs are lower.

Basic Plan

Lowest-premium option

Starts July 1, 2017

Member eligibility

• Coverage is entirely on GIC members

What’s great about the UniCare Community Choice Plan?

Access to 58 Community Choice offices throughout Massachusetts, with specialists.

Freedom to see any doctor – no referrals needed for office visits with specialists.

Outpatient hospital medical care covered at 100% when you use any PCP in Community Choice Plan.

Urgent care coverage for student dependents who live out of state.

Starts July 1, 2017

Member eligibility

• Coverage is entirely on GIC members

What’s great about the UniCare PLUS Plan?

Community Choice Plan

Mid-range premium option

Starts July 1, 2017

Member eligibility

• Coverage is entirely on GIC members

Not sure which UniCare option is right for you?

We’ve created a plan comparison video to help you choose. Just go to the Members page of unicarestateplan.com and look for the video under Quick links.

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What’s great about the UniCare PLUS Plan?

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Mid-range premium option

Starts July 1, 2017

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Lowest-premium option

Starts July 1, 2017

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What’s great about the UniCare PLUS Plan?

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Outpatient hospital medical care covered at 100% when you use any PCP in Community Choice Plan.

Urgent care coverage for student dependents who live out of state.

Starts July 1, 2017

Member eligibility

• Coverage is entirely on GIC members

What’s great about the UniCare PLUS Plan?

Community Choice Plan

Mid-range premium option

Starts July 1, 2017

Member eligibility

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