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 prescription drugs (administered by CVS Caremark for non-Medicare members and by SilverScript for Medicare members) and behavioral health services (administered by Beacon Health Options). 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 if you need urgent medical care when you travel. Your dependents attending school full-time out-of-state also have urgent care coverage through our nationwide network.

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

<table>
<thead>
<tr>
<th>Plan option</th>
<th>Type of plan</th>
<th>Medicare or Non-Medicare?</th>
<th>Where you must live to be eligible</th>
<th>Provider access and member costs</th>
</tr>
</thead>
<tbody>
<tr>
<td>Basic Plan</td>
<td>Indemnity</td>
<td>Non-Medicare</td>
<td>Anywhere in the world</td>
<td>See our Plan Comparison Guide and our Community Choice and Medicare Extension (OME) brochures for more information.</td>
</tr>
<tr>
<td>PLUS Plan</td>
<td>PPO-type</td>
<td>Non-Medicare</td>
<td>MA, ME, NH, RI, CT</td>
<td></td>
</tr>
<tr>
<td>Community Choice Plan</td>
<td>PPO-type</td>
<td>Non-Medicare</td>
<td>MA only¹</td>
<td></td>
</tr>
<tr>
<td>Medicare Extension Plan (OME)</td>
<td>Indemnity</td>
<td>Medicare</td>
<td>Anywhere in the U.S.</td>
<td></td>
</tr>
</tbody>
</table>

¹ Not available on Martha’s Vineyard or Nantucket
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, no matter where you get the services. We offer two indemnity options: Basic and Medicare Extension (OME). 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 (OME) – 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 (OME) 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 in Connecticut, Maine, New Hampshire and Rhode Island can also use UniCare network providers in their state.

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 Member’s page at unicarestateplan.com. You can also call UniCare Customer Service at 877-633-6396 to order plan materials. We look forward to serving you.