

Innovative Wellness Programs

When you're enrolled in a UniCare health insurance plan, you'll enjoy access to:

HealthyExtensionsSM

Take advantage of discounts up to 50 percent on health and wellness products and services offered by independent vendors¹. Available services and products include:

- Vitamins
- Nutrition and fitness programs
- Health clubs
- Hearing aids
- Eyeglasses and contact lenses
- LASIK
- Skin care products
- Educational materials
- Online resources
- Alternative health practitioners

MedCall[®]

Call the toll-free health information hotline 24 hours a day, seven days a week. Talk to nurse counselors or listen to recorded information on more than 200 health topics.

Platinum Network Travel Access

You have access to participating providers within the continental United States when you travel outside of your local provider network².

UniCare high-deductible plans are not HSAs. The HSA account, which you must establish before you can enjoy tax-advantaged treatment, is a separate arrangement between you and a bank or other qualified institution. You must be an eligible individual under IRS regulations to receive the tax benefits of an HSA. Consultation with a tax advisor is recommended.

¹This program is provided as a service to our members. These are not insurance benefits and are subject to change or cancellation without notice.

²Subject to program terms, conditions, and limitations, including availability.



Insurance coverage is underwritten by UniCare Life & Health Insurance Company or UniCare Health Insurance Company of Texas. An application is required to be completed and is subject to approval by UniCare. UniCare medical, dental and term life plans are issued as separate plans.

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Provided by:



TEXAS
YOU CHOOSE
HDHPs for
Individuals and Families



UniCare Life & Health Insurance Company

Health Insurance Plans for Your Lifestyle and Budget

UniCare Life & Health Insurance Company (UniCare) offers the features you want:

- A selection of four Health Savings Account (HSA) Compatible High-Deductible Health Plans (HDHPs) with varying annual deductibles
- The freedom to choose your health care providers
- Access to care at discounted fees through participating (in-network) providers
- Preventive care benefits
- Affordable rates
- The convenience of applying for both an HSA with Chase Bank¹ and a High-Deductible Health Plan all through UniCare

Optional: The Added Benefits of Dental and Life Coverage

Add to your benefits through UniCare's:

- **Individual Dental Plan**
 - Freedom to choose any dentist
 - Coverage for a wide range of dental services
 - Preventive and diagnostic care coverage, beginning on your plan effective date
- **Term Life Insurance**

Enjoy peace of mind by helping to protect your family's financial future.

¹ JPMorgan Bank, N.A. (Chase)

You may use any qualified financial institution for your Health Savings Account (HSA). Using Chase for your HSA is not required.

Benefits at a Glance

Amounts shown below are UniCare's payment for covered expenses when participating providers are used and after any applicable deductibles are met.

	High-Deductible (HSA Compatible) Variable Deductible Plan		High-Deductible (HSA Compatible) Plan 2		High-Deductible (HSA Compatible) Variable Contribution Plan		High-Deductible (HSA Compatible) Plan 3	
Your Plan Features for Participating Providers ¹	Single Party	Family	Single Party	Family	Single Party	Family	Single Party	Family
Lifetime Maximum	UniCare pays up to \$5,000,000 per member							
Annual Deductible	\$1,000 for 2005 <small>The annual deductible will reflect the U.S. Treasury's minimum deductible requirements for HSA qualified high-deductible health plans. The amount is subject to change annually.</small>	\$2,000 for 2005	\$2,600	\$5,200	\$2,650 for 2005 <small>The annual deductible will reflect the U.S. Treasury's maximum annual contribution limits for HSAs. The amount is subject to change annually.</small>	\$5,250 for 2005	\$5,000	\$10,000
Annual Out-of-Pocket Maximums (includes annual deductible and pharmacy copays)	\$5,000	\$10,000	\$5,000	\$10,000	\$5,000	\$10,000	\$5,000	\$10,000
Office Visits All medical office visits and exams for any covered illness or injury. Office visits associated with preventive care for babies and children (through age 6). Office visits associated with a routine Pap smear, annual mammogram, colorectal cancer screening or PSA screening.	80%		80%		100%		100%	
Preventive Care Immunizations for Babies and Children (through age 6)	100%, deductible waived							
Adult Preventive Care: Lab/x-ray for a routine Pap smear, annual mammogram, colorectal cancer screening or PSA screening.	80%		80%		100%		100%	
Inpatient Hospital Services	80%		80%		100%		100%	
Outpatient Medical Care	80%		80%		100%		100%	
Prescription Drugs Annual deductible applies Retail Pharmacy Per prescription (up to a 30-day supply)	Generic drugs: You pay a \$10 copay Brand name formulary drugs: You pay a \$30 copay Brand name nonformulary drugs: You pay a \$50 copay Self-administered injectable drugs: UniCare pays 80%		Generic drugs: You pay a \$10 copay Brand name formulary drugs: You pay a \$30 copay Brand name nonformulary drugs: You pay a \$50 copay Self-administered injectable drugs: UniCare pays 80%		Generic drugs: You pay a \$10 copay Brand name formulary drugs: You pay a \$30 copay Brand name nonformulary drugs: You pay a \$50 copay Self-administered injectable drugs: UniCare pays 80%		Generic and brand name drugs: UniCare pays 100% Self-administered injectable drugs: UniCare pays 100%	
Individual Dental and Term Life Plans Offered by UniCare								
Individual Dental Plan	Available with all health plans or separately							
Term Life	Available with all health plans or separately in amounts of \$15,000, \$25,000 and \$50,000, depending on age							

¹See the applicable Plan Booklet for a complete list of coverage, conditions, limitations, and exclusions.

This benefit comparison is intended to help you compare UniCare plan benefits for independently contracted participating (in-network) providers only and reflects UniCare's share of costs for covered expenses after any applicable deductibles are met. When you use UniCare independently contracted participating (in-network) providers, your costs are based on specially negotiated rates for UniCare that may often save you money.

When you use nonparticipating (out-of-network) providers, your costs are based on charges considered to be reasonable for that service and area. Reasonable charges may be less than your provider's billed charges and often result in higher costs to you. Please refer to your Plan Booklet for benefits for nonparticipating (out-of-network) providers.

This chart provides a very brief description of some of the important features of your plan when you use independently contracted participating (in-network) providers. Please refer to the Plan Booklet for a complete description of coverage, benefits, conditions, limitations and exclusions, preservice and utilization review, preauthorization process, additional deductibles and penalties that may apply. Pre-existing condition limitations on benefits may be applicable for up to 12 months. Only the actual plan provisions apply. The plan describes in detail your rights and obligations and those of your insurance company. It is important that you read your Plan Booklet carefully.