

Innovative Wellness Programs

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

HealthyExtensionsSM*

Step into fitness and healthy living at no extra cost with UniCare **HealthyExtensionsSM**. Take advantage of discounts up to 50 percent on a variety of alternative health and wellness products and services offered by independent vendors.

Examples of products and services available are:

- Vitamins
- Nutrition and fitness programs
- Health clubs
- Hearing aids
- Vision care services
- Skin care products
- Educational materials
- Online resources
- Alternative health practitioners

For a complete list of vendors and discount offers, visit unicare.com, click on Discounts & Savings, then select the HealthyExtensions link.

MedCall[®]*

You have access to nurse counselors who can provide you with medical information 24 hours a day, seven days a week. At no additional cost to you, this telephone hotline provides answers to many health questions about:

- Symptoms or procedures and alternatives
- Medications and side effects
- A diagnosis
- Referrals for doctors and medical facilities

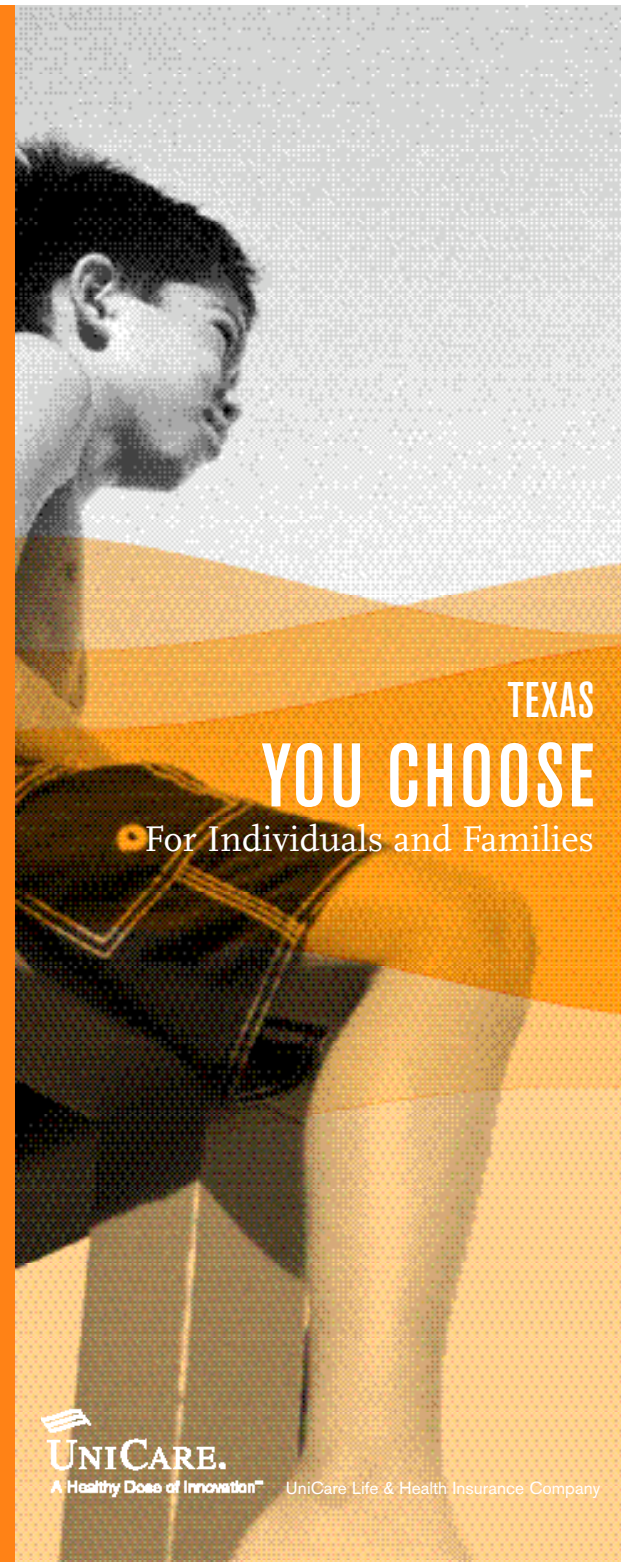
* The HealthyExtensions and MedCall programs are provided as a service to our members. These are not insurance benefits and are subject to change or cancellation without notice. Services and products are provided by independent vendors that are not affiliated with UniCare Life & Health Insurance Company, its affiliates, subsidiaries or parent company. Service and products can also be obtained from vendors, without the purchase of insurance, at an additional charge.

Provided by:

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.



Insurance coverage is underwritten by UniCare Life & Health Insurance Company. An application is required to be completed and is subject to approval by UniCare. ® Registered Mark and SM Service Mark of WellPoint, Inc. © 2005 WellPoint, Inc. 11616TX 3/06



TEXAS

YOU CHOOSE

• For Individuals and Families

The UniCare Difference

Health care coverage is a key factor in securing your health and maintaining financial security. It is important to select a carrier you can count on. UniCare Life & Health Insurance Company (UniCare) has it all:

- A recognized record of reliability and financial security
- An extensive selection of independently contracted in-network doctors, hospitals and surgical centers
- Valuable health and wellness programs at no additional cost
- Provides access to quality medical services at discounted fees

UniCare is a WellPoint Company. WellPoint, Inc. is the largest health benefits company in the nation. WellPoint and its family of companies provide health coverage for over 34 million people.

Optional: The Added Benefits of Dental and Life Coverage

Add to your benefits through UniCare's:

Individual Dental Plan

- A wide range of services for preventive, diagnostic, basic and major dental care
- No waiting period for preventive and diagnostic care
- Freedom to choose any dentist

Term Life Insurance

Life insurance provides a financial safeguard for your family. You can enjoy the security and peace of mind of knowing you can help meet your family's financial needs even if you're not there to provide for them:

- Available with all UniCare medical plans
- You may choose life insurance for all of your eligible family members



A Healthy Dose of Innovation™ UniCare Life & Health Insurance Company

Benefits at a Glance

UniCare Texas FIT Plans and Saver 2000 Plan Benefit Comparison*

Amounts below are UniCare's payment for participating providers after applicable deductibles are met, unless otherwise noted.

Plan Features for Participating Providers	FIT 500 Plan FIT 1000 Plan	FIT 1500/2000 Plan FIT 3000/5000 Plan	UniCare Saver 2000
Annual Deductible¹ Per member, two member maximum	\$500 \$1,000	\$1,500, \$2,000 \$3,000, \$5,000	\$2,000
Annual Out-of-Pocket Maximum¹ (amounts shown plus deductibles)	\$3,000 (Individual) \$6,000 (Family)		
Lifetime Maximum Benefit	UniCare pays up to \$5,000,000 per member		
Office Visits Exam only for any covered illness, injury or certain preventive care services for adults and children (through age 6)	You pay a \$30 copay, unlimited visits, deductible waived.		You pay a \$30 copay, deductible waived. Limited to two office visits per member, per year, participating and nonparticipating providers combined.
Preventive Care Well Baby/Children (through age 6) Immunizations	100%, deductible(s) waived		
Adult Preventive Care Screenings Lab work and x-rays for routine Pap smears, annual mammograms and PSA screenings	100%, deductible waived. Maximum payment of \$300 per member, per year. After maximum payment has been met, 80%, deductible applies.	100%, deductible waived. Maximum payment of \$300 per member, per year. After maximum payment has been met, 75%, deductible applies.	75%
Professional Services Surgery, anesthesia, radiation therapy and in-hospital doctor visits	80%	75%	75% For limited services only
Lab Work and X-rays	80%	75%	75% Maximum payment of \$300 per member, per year, deductible waived, participating and nonparticipating providers combined
Inpatient Hospital Services	80%	75%	75%
Outpatient Hospital or Surgical Center	80%	75%	75%
Physical Therapy, Occupational Therapy, Acupuncture and Speech Therapy	Maximum payment of \$30 per visit, up to 12 visits per member, per year for all these services combined		Not Covered
Retail Pharmacy Per prescription (up to a 30-day supply)	FIT 500/1000 \$250 Brand Name Deductible	FIT 1500/2000 \$250 Brand Name Deductible FIT 3000/5000 \$500 Brand Name Deductible	\$200 Brand Name Deductible UniCare pays a maximum of \$500 per member, per year. Includes generic and brand, participating and nonparticipating pharmacies, retail and mail service combined
Generic Drugs Not subject to deductible(s)	You pay a \$10 copay		You pay a \$10 copay
Brand Name Drugs Brand Name Deductible applies	You pay a \$30 copay for formulary drugs, or a \$50 copay for nonformulary drugs		You pay a \$25 copay
Self Injectable Drugs Subject to Brand Name Deductible when applicable	80%	75%	75%

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

¹ Copays do not apply toward satisfying any deductible. Copays, except pharmacy copays, apply toward your annual out-of-pocket maximum.

Health Insurance to FIT Your Lifestyle

UniCare FIT Plans offer affordable coverage with real life benefits, and access to providers of your choice. FIT Plan features include:

- Vital doctor, hospital and surgical coverage
- Unlimited¹ office visits at a \$30 copay
- Prescription drug benefits
- Coverage for sensible, everyday health care services such as office visits, immunizations and certain preventive care services
- Up to \$5 million in lifetime benefits per member

Cost Savings with Participating Providers

This plan comparison will help you compare some of the plan benefits for independently contracted participating (in-network) providers only and reflects UniCare's share of costs for covered expenses after any deductibles are met. Your plan benefits are richer when you use in-network providers; UniCare shares a higher portion of the costs with you.

When you use out-of-network doctors or hospitals, UniCare shares a smaller portion of the costs with you, based on amounts determined by UniCare to be reasonable for that service in that area. You are then responsible for the remainder of the reasonable amount plus any amount in addition to the reasonable charges.

Platinum Network Travel Access

Travel Access is available to UniCare plan members at no additional premium cost. When you or one of your family members needs medical care while traveling outside your local provider network², but within the continental United States, Travel Access can help you get connected.

¹ Up to the maximum plan benefit.

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