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The Cruiser

\$101-147 per month

\$1,500 annual deductible

Plan Benefits (In Network)

Office Visits

Pay \$40 per visit.

Go as much as you want, but stay in our network.

Other Professional Services

Pay \$0 after you meet your annual deductible.

Preventive Care

Pay \$0 after you meet your annual deductible.

Overnight Hospital Stays

Pay \$0 after you meet your annual deductible.

If You Don't Stay Overnight

Pay \$0 after you meet your annual deductible.

Physical/Occupational Therapy, Acupuncture/
Acupressure.

Pay \$0 after you meet your annual deductible.

12 visit maximum per year in & out of network
combined.

Emergencies (In Network)

Emergency Room

Pay \$150 for each visit.

Eyes (In Network)

We'll pay \$50 for routine eye exam, eye glasses, or
contact lenses.

Teeth (In Network)

\$25 deductible per year

\$500 annual maximum

Preventive & Diagnostic

Pay \$0

Minor Restorative

Pay 20% after you meet your deductible.

Rx (In Network)

Generic prescription drugs

Pharmacy: \$10 for 30-day supply from the pharmacy.

Mail Order: \$20 for up to 60-day supply.

In Network

In Network

Annual Deductible

Stay in the network and the most you'll pay for covered
services in a year is your annual deductible amount of
\$1,500. So if you bite it big, you won't wipe out your
savings.

Curb Jumper

\$78-\$116 per month

\$3,000 annual deductible

Plan Benefits (In Network)

Office Visits

Pay \$40 per visit.

Go as much as you want, but stay in our
network.

Other Professional Services

Pay \$0 after you meet your annual
deductible.

Preventive Care

Pay \$0 after you meet your annual
deductible.

Overnight Hospital Stays

Pay \$0 after you meet your annual
deductible.

If You Don't Stay Overnight

Pay \$0 after you meet your annual
deductible.

Physical/Occupational Therapy,

Acupuncture/Acupressure

Pay \$0 after you meet your annual
deductible.

12 visit maximum per year in & out of
network combined.

Emergencies (In Network)

Emergency Room

Pay \$150 for each visit.

Eyes (In Network)

We'll pay \$50 for routine eye exam, eye
glasses, or contact lenses.

Teeth (In Network)

\$25 deductible per year

\$500 annual maximum

Preventive and Diagnostic.

Pay \$0.

Minor Restorative

Pay 20% after you meet your deductible.

Rx (In Network)

Generic prescription drugs.

Pharmacy: \$10 for 30-day supply from the
pharmacy.

Mail Order: \$20 for up to a 60-day supply.

Gravity Bender

\$68-\$103 per month

\$5,000 annual deductible

Plan Benefits (In Network)

Office Visits

Pay \$40 per visit.

Go as much as you want, but stay in our network.

Other Professional Services

Pay \$0 after you meet your annual deductible.

Preventive Care

Pay \$0 after you meet your annual deductible.

Overnight Hospital Stays

Pay \$0 after you meet your annual deductible.

If You Don't Stay Overnight

Pay \$0 after you meet your annual deductible.

Physical/Occupational Therapy, Acupuncture/
Acupressure

Pay \$0 after you meet your annual deductible.

12 visit maximum per year in & out of network
combined.

Emergencies (In Network)

Emergency Room

Pay \$150 for each visit.

Eyes (In Network)

We'll pay \$50 for routine eye exam, eye glasses or
contact lenses.

Teeth (In Network)

\$25 deductible per year

\$500 annual maximum

Preventive & Diagnostic

Pay \$0.

Minor Restorative

Pay 20% after you meet your deductible.

Rx (In Network)

Generic prescription drugs

Pharmacy: \$10 for 30-day supply from the
pharmacy

Mail Order: \$20 for up to a 60-day supply

In Network

In Network

Annual Deductible

Stay in the network and the most you'll pay for
covered services in a year is your annual
deductible amount of \$5000. So if you bite it big,

Out of Network
Out of Network
Annual Out of Pocket (OOP)
Go out of the network and the most you'll pay for covered services per year is \$15,000, plus your deductibles amounts or more if they charge more than we allow. Yeah, so staying in the network's probably a good idea.
Medical Plan
Dental Plan Details
Written Plan Description

In Network
In Network
Annual Deductible
Stay in the network and the most you'll pay for covered services in a year is your annual deductible amount of \$3,000 . So if you bite it big, you won't wipe out your savings.
Out of Network
Out of Network
Annual Out of Pocket (OOP)
Go out of the network and the most you'll pay for covered services per year is \$15,000, plus your deductible amounts or more if they charge more than we allow. Yeah, so staying in the network's probably a good idea.
Medical Plan
Dental Plan Details
Written Plan Description

you won't wipe out your savings.
Out of Network
Out of Network
Annual Out of Pocket (OOP)
Go out of the network and the most you'll pay for covered services per year is \$15,000, plus your deductible amounts or more if they charge more than we allow. Yeah, so staying in the network's probably a good idea.
Medical Plan
Dental Plan Details
Written Plan Description

What's up with Sound?

You're a smart one—you've probably figured out that Sound is health insurance coverage created especially for the young and healthy likes of you. "Why would someone so young and healthy need health insurance?" you may ask. Same reason everyone does. No one likes to think about it, but let's face it, something might happen to you. And of course, making sure all the good stuff you've got stays that way is just a smart thing to do.

What's our rep?

Even though the particular kind of coverage we're offering is new, we're backed by the UniCare Life & Health Insurance Company—UniCare is a WellPoint company. WellPoint Inc. is the largest health benefits company in the nation—and their mission is to improve the health of the people they serve

How Much You Could Save*

Sure, paying for health insurance is a pain. But not having it can hurt a lot more. See how much not being covered could cost you.

And remember, if you're covered and stay in our network, the most you'll pay is \$1,500, \$3,000 or \$5,000, depending on the plan you select, plus your monthly payment. *Figures based on third quarter 2005 averages from UniCare's claims database.

You have to spend a day in the hospital.

Average day in hospital

\$5,858

You need to be flown to the hospital.

Air ambulance

\$6,919

You need to be driven to the hospital.

Ambulance ride

\$667

Your appendix burst.

Care and surgery for appendicitis (5 days in hospital)

\$22,215

Your knee just popped.

Knee surgery

\$28,863

You landed wrong. Really wrong.

Fractured ankle, compound fracture of tibia and fibula (7 days in hospital, surgery)

\$52,156

Copay – The amount you pay for a doctor visit or other medical services such as an Emergency Room visit or generic prescription drug.

Deductible – Depending on the Sound plan you choose, your deductible each year will be \$1,500, \$3,000 or \$5,000 – that's how much you have to pay before UniCare starts paying for certain services outlined in your policy booklet. Your monthly premium payments do not count toward your deductible. You also have a separate \$25 deductible for dental benefits. In some cases, like when you go to the doctor's office, your deductible is waived.

Emergency – The sudden onset of a medical condition with symptoms so severe that not being treated immediately could result in one or more of the following:

Placing your health in serious jeopardy

Causing serious disfigurement

Serious impairment to bodily functions

Serious and permanent dysfunction of any organ or any other part of you

In-Network/Out-of-Network – UniCare has negotiated with more than 25,000 PPO doctors and over 500 hospitals to provide you with quality care and services at a much lower, in-network cost to you. Services from providers who have not contracted with UniCare will cost you more because they charge out-of-network rates. In other words, staying in-network saves you money.

Mail Order Service – If you take a prescription medication regularly, you can save a lot of time by getting it through the mail. No more waiting in line at the pharmacy every month. Just check out PrecisionRX at precisionrx.com for more information or call them at (866) 274-6826.

Office Visit – Routine physical exams, preventive care and covered professional services, lab work, X-ray, etc. that you receive in your doctor's office during your office visit.

Other Professional Services – X-rays, blood tests, anesthesia, etc. received separately from professional services covered under your office visit.

Out-of-Pocket Maximum (OOP) – Your annual OOP in-network is the most you'll have to pay for in-network covered services within a calendar year, then UniCare pays the rest. This amount varies depending on the plan you choose (\$1,500, \$3,000 or \$5,000). Basically, meet your deductible – and you've reached your in-network OOP. If you go out-of-network, your annual OOP is \$15,000 plus deductibles.

Participating Pharmacy – To pay the lowest possible costs for your prescriptions you should have them filled at a participating pharmacy. In addition to all those doctors and hospitals, UniCare has a network of over 4,000 participating pharmacies in Texas and access to over 63,000 nationwide.

Policy Booklet – A booklet with detailed information about your plan benefits that will be mailed to you after you enroll in a Sound plan.

Premium – The payments you pay each month for Sound coverage.

PPO – PPO stands for "Preferred Provider Organization." The UniCare PPO network is made up of more than 25,000 doctors and over 500 hospitals that they've negotiated with to provide you with services at a much lower cost to you.

*Refer to the policy booklet for a complete list of definitions, benefits, exclusions and limitations, and preservice and utilization review.

Remember : The Sound Health plans do not include maternity benefits.

Provider Finder is your online resource for finding doctors, hospitals and other health professionals that participate in your current plan or a different Blue Cross plan. Follow the step-by-step instructions to find providers that match your custom search criteria. [Provider Finder](#)

UniCare Life & Health Insurance Companyâ€™UniCare is a WellPoint company. WellPoint Inc.

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