

# UniCare MedicareRx Rewards

## Plan Comparison Chart



UNICARE®

A Healthy Dose of Innovation™

UniCare is a WellPoint Company

# UniCare MedicareRx Rewards Plan

## Important Terms

**Brand-name Drugs:** Prescription drugs that are protected by patent and typically produced and sold by one manufacturer.

**Coinsurance:** The share of expenses (a percentage of the cost of the drug) that a member pays for certain covered drugs.

**Copayment:** Usually a set, flat-dollar amount that a member pays for certain covered drugs.

**Cost Sharing:** When the member pays a portion of the cost of the drug. Examples of cost sharing are coinsurance, copayments and deductibles.

**Coverage Gap:** Once you and UniCare MedicareRx Rewards have paid \$2,400 in annual covered prescription drug expenses, you will be responsible for paying more or all of the cost for your medications, depending on the plan you choose, until your total out-of-pocket expenses reach \$3,850.

With our UniCare MedicareRx Rewards Value and Plus plans, you are responsible for 100% of drug costs in the coverage gap. With our UniCare MedicareRx Rewards Premier plan, you will have benefits for covered generic drugs in the coverage gap.

After the coverage gap ends (after you have paid \$3,850 in annual out-of-pocket costs), your share of the cost for covered prescription drugs is minimal.

**Deductible:** The dollar amount a UniCare MedicareRx Rewards plan member must pay for covered services each calendar year before the plan begins paying for covered services.

**Formulary:** Also known as a drug list. A list of the prescription drugs that are covered by a health care plan.

**Generic Drugs:** Prescription drugs that have the same active ingredient as equivalent brand-name drugs. Generic prescription drugs usually cost less than brand-name drugs and are required by the Food and Drug Administration (FDA) to be as safe and effective as the brand-name drug.

**Injectable Drugs:** Medications that are frequently given by injection or infusion and that often require special packaging, mailing and storage. Injectable drugs referred to as specialty and non-specialty injectable drugs.

*Specialty injectable drugs* are usually high-cost, unique drugs used to treat conditions such as multiple sclerosis, hepatitis C, rheumatoid arthritis or cancer.

# UniCare MedicareRx Rewards Plan

## Important Terms (continued)

*Non-specialty injectable drugs* are used to treat less costly chronic conditions than specialty agents. One example is injectable antibiotics.

**Network Pharmacies:** Pharmacies that have agreed to fill prescriptions for our members. You will get the most from your prescription drug benefits when you visit a network pharmacy.

**Non-Network Pharmacies:** At non-network pharmacies, you will be responsible for the difference between the network and non-network pharmacy costs, in addition to your copayment. This does not apply in emergency situations, or when you do not have adequate access to a network retail pharmacy.

**Non-Preferred Brand Drugs:** Certain brand name prescription drugs that are covered in order to offer a larger choice of medications. Your share of the cost is higher for non-preferred brand drugs compared to preferred brands.

**PDP Sponsor (Prescription Drug Plan):**

A company approved by Medicare that has a contract with the government to provide prescription drug coverage to people on Medicare.

**Preferred Brand Drugs:** A brand-name prescription drug that will cost you less than drugs that are considered non-preferred brand drugs. Preferred Multi-Source Brand drugs are brand drug that are available through multiple manufacturers and that have a generic option.

**Preferred Pharmacies:** These are the network pharmacies listed as “preferred” in our pharmacy directory.

**90-Day Retail Pharmacies:** Pharmacies within our network that have agreed to fill 90-Day supplies of prescription medications, which are designed to help reduce trips to the pharmacy.

### New in 2007!

Our UniCare MedicareRx Rewards Plus and UniCare MedicareRx Rewards Premier plans now cover certain generic benzodiazepines and barbiturates.\*

\*These drugs are covered before any deductible and during the coverage gap you will continue to pay the generic drug copayment. Copayments and coinsurance amounts for these drugs will not apply toward your annual out-of-pocket costs that help satisfy the coverage gap.

# UniCare MedicareRx Rewards Plan Comparison Chart

With UniCare MedicareRx Rewards You Pay	UniCare MedicareRx Rewards Value	UniCare MedicareRx Rewards Plus	UniCare MedicareRx Rewards Premier
Monthly Premium	Please refer to the Premium Table on the next page for the premium in your area.	Please refer to the Premium Table on the next page for the premium in your area.	Please refer to the Premium Table on the next page for the premium in your area.
Annual Deductible	\$265	\$0	\$0
A copayment or coinsurance for covered prescription drugs, until the annual cost of prescription drug expenses you pay and we pay reaches \$2,400. Any deductible, copayments or coinsurance you pay counts toward the \$2,400.* This is your initial coverage.	<b>30-Day Supply</b> Generic: \$5 Preferred Brand: \$29 Injectable Drugs: 25%	<b>30-Day Supply</b> Generic: \$10 Preferred Brand: \$30 Injectable Drugs: 30%	<b>30-Day Supply</b> Generic: \$10 Preferred Brand: \$30 Non-preferred brand: \$60 Injectable drugs: 30%
	<b>90-Day Supply Preferred Mail-Order Pharmacy:</b> Generic: \$7.50 Preferred Brand: \$72.50 Injectable Drugs: 25%	<b>90-Day Supply Preferred Mail-Order Pharmacy:</b> Generic: \$15 Preferred Brand: \$75 Injectable Drugs: 25%	<b>90-Day Supply Preferred Mail-Order Pharmacy:</b> Generic: \$15 Preferred Brand: \$75 Non-preferred brand: \$150 Injectable Drugs: 25%
	<b>90-Day Retail Pharmacy:</b> Generic: \$15 Preferred Brand: \$87 Injectable Drugs: 25%	<b>90-Day Retail Pharmacy:</b> Generic: \$30 Preferred Brand: \$90 Injectable Drugs: 30%	<b>90-Day Retail Pharmacy:</b> Generic: \$30 Preferred Brand: \$90 Injectable Drugs: 30%
The cost for covered prescription drug expenses between \$2,400 in drug costs and \$3,850 in annual out-of-pocket costs. This is called the Coverage Gap.  <b>See explanation to the left for Coverage Gap.</b>	100% of the cost	100% of the cost	<b>30-Day Supply</b> Generic: \$10  <b>90-Day Supply Preferred Mail-Order Pharmacy:</b> Generic: \$15  <b>90-Day Retail Pharmacy:</b> Generic: \$30
The cost for covered prescription drugs after you have paid \$3850 in annual out-of-pocket costs. This is called Catastrophic Coverage.  <b>You pay a flat-dollar amount or 5%, whichever is greater.</b>	<b>Generic/Preferred Multisource Brand:</b> \$2.15 or 5%, whichever is greater  All others: \$5.35 or 5%, whichever is greater	<b>Generic/Preferred Multisource Brand:</b> \$2.15 or 5%, whichever is greater  All others: \$5.35 or 5%, whichever is greater	<b>Generic/Preferred Multisource Brand:</b> \$2.15 or 5%, whichever is greater  All others: \$5.35 or 5%, whichever is greater

All covered drugs are on the UniCare MedicareRx formulary/drug list.

# UniCare MedicareRx Rewards - Monthly Premium

UniCare MedicareRx Rewards Value		UniCare MedicareRx Rewards Plus		UniCare MedicareRx Rewards Premier	
State	Monthly Premium	State	Monthly Premium	State	Monthly Premium
Alabama	\$27.80	Alabama	\$34.70	Alabama	\$49.50
Alaska	\$32.00	Alaska	\$39.00	Alaska	\$54.30
Arizona	\$16.90	Arizona	\$22.50	Arizona	\$34.90
Arkansas	\$30.50	Arkansas	\$37.60	Arkansas	\$52.80
California	\$17.70	California	*****	California	\$36.20
Colorado	\$21.40	Colorado	*****	Colorado	\$41.20
Connecticut	\$22.10	Connecticut	*****	Connecticut	\$42.20
Delaware	\$30.50	Delaware	\$37.60	Delaware	\$52.80
Florida	\$23.10	Florida	\$29.60	Florida	\$43.50
Georgia	\$33.10	Georgia	*****	Georgia	\$55.60
Hawaii	\$21.40	Hawaii	\$27.60	Hawaii	\$41.20
Idaho	\$26.20	Idaho	\$32.90	Idaho	\$47.40
Iowa	\$19.40	Iowa	\$21.50	Iowa	\$33.40
Illinois	\$30.50	Illinois	\$37.60	Illinois	\$52.80
Indiana	\$23.10	Indiana	*****	Indiana	\$43.50
Kansas	\$24.90	Kansas	*****	Kansas	\$45.80
Kentucky	\$23.10	Kentucky	*****	Kentucky	\$43.50
Louisiana	\$30.50	Louisiana	\$37.60	Louisiana	\$52.80
Maine	\$25.10	Maine	*****	Maine	\$46.20
Maryland	\$30.50	Maryland	\$37.60	Maryland	\$52.80
Massachusetts	\$22.10	Massachusetts	*****	Massachusetts	\$42.20
Michigan	\$32.00	Michigan	\$39.00	Michigan	\$54.30
Minnesota	\$19.40	Minnesota	\$21.50	Minnesota	\$33.40
Mississippi	\$32.00	Mississippi	\$39.00	Mississippi	\$54.30
Missouri	\$23.10	Missouri	*****	Missouri	\$43.50
Montana	\$19.40	Montana	\$21.50	Montana	\$33.40
Nebraska	\$19.40	Nebraska	\$21.50	Nebraska	\$33.40
Nevada	\$17.70	Nevada	*****	Nevada	\$36.20
New Hampshire	\$25.10	New Hampshire	*****	New Hampshire	\$46.20
New Jersey	\$27.80	New Jersey	\$34.70	New Jersey	\$49.50
New Mexico	\$21.40	New Mexico	\$27.60	New Mexico	\$41.20
New York	\$21.40	New York	\$27.60	New York	\$41.20
North Carolina	\$33.10	North Carolina	\$36.10	North Carolina	\$51.00
North Dakota	\$19.40	North Dakota	\$21.50	North Dakota	\$33.40
Ohio	\$23.10	Ohio	*****	Ohio	\$43.50
Oklahoma	\$30.50	Oklahoma	\$37.60	Oklahoma	\$52.80
Oregon	\$24.30	Oregon	\$30.80	Oregon	\$45.00
Pennsylvania	\$24.30	Pennsylvania	\$30.80	Pennsylvania	\$45.00
Rhode Island	\$22.10	Rhode Island	*****	Rhode Island	\$42.20
South Carolina	\$32.00	South Carolina	\$34.90	South Carolina	\$49.60
South Dakota	\$19.40	South Dakota	\$21.50	South Dakota	\$33.40
Tennessee	\$27.80	Tennessee	\$34.70	Tennessee	\$49.50
Texas	\$27.80	Texas	\$30.50	Texas	\$44.50
Utah	\$26.20	Utah	\$32.90	Utah	\$47.40
Vermont	\$22.10	Vermont	*****	Vermont	\$42.20
Virginia	\$27.00	Virginia	*****	Virginia	\$48.50
Washington	\$24.30	Washington	\$30.80	Washington	\$45.00
Washington DC	\$30.50	Washington DC	\$37.60	Washington DC	\$52.80
West Virginia	\$24.30	West Virginia	\$30.80	West Virginia	\$45.00
Wisconsin	\$26.20	Wisconsin	*****	Wisconsin	\$47.40
Wyoming	\$19.40	Wyoming	\$21.50	Wyoming	\$33.40

**Please note:** The UniCare MedicareRx Rewards Plus plan is not available in the following states: California, Colorado, Connecticut, Georgia, Indiana, Kansas, Kentucky, Maine, Massachusetts, Missouri, New Hampshire, Nevada, Ohio, Rhode Island, Vermont, Virginia and Wisconsin.

# To Complete Your Enrollment Form:

1. Be sure to complete all information, sign and date your enrollment form.
2. If you would like the convenience of having your premium deducted from your Social Security check, be sure to check **YES** in [Step 5.] If you want to use our other convenient payment options, complete the Automatic Payment Option Form included with your enrollment form.
3. Return the form(s) in the postage-paid envelope provided.
4. We'll contact you in writing when we receive your enrollment form.

Formulary and pharmacy network are subject to change. Benefits, premium, copayments and/or coinsurance may change January 1, 2008.

Please contact **UniCare MedicareRx Rewards** for more details at **1-866-892-5334**, 6:00 a.m. to 5:30 p.m. Pacific Time, 7 days a week or visit **[www.medicarerewards.com](http://www.medicarerewards.com)**. TTY/TDD users should call **TTY/TDD: 1-800-297-1538**.

UniCare MedicareRx Rewards is a prescription drug plan with a Medicare contract.

UniCare Life & Health Insurance Company is the legal entity under contract with the Centers for Medicare and Medicaid Services (CMS) authorized to offer the applicable Medicare Prescription Drug (Part D) plans and services in this region. UniCare is the legal entity licensed under applicable state law or under a federal waiver program that is authorized to offer these Part D plans. UniCare has partnered with its affiliated local companies to provide various administrative and management services for these Part D plan(s).

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**MedicareRx**  
Prescription Drug Coverage

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