



TEXAS

The Insurance Plan of Choice for
Medicare Supplemental Coverage

Standard Plan A

Standard Plan F

Standard Plan G

Standard Plan L



UNICARE®

A Healthy Dose of InnovationSM

Policy Form Number TXPLANA
Policy Form Number TXPLANF
Policy Form Number TXPLANG 2/06
Policy Form Number TXPLANL 2/06
Policy Form Number TXPLANPC2
Policy Form Number TX4004HP2
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PrimeChoiceSM Medicare Plan
(High Deductible Plan F)

**PrimeChoiceSM
Medicare Preferred Plan**
(High Deductible Plan F)

You Cannot Rely On Medicare Alone

When it comes to Medicare, it is important that you know both sides of the story, and understand the advantages and disadvantages of relying solely on Medicare to provide for your healthcare needs.

Though Medicare covers many healthcare costs, there are many medical services that Medicare does not cover. If you understand how Medicare works, you will find out that there are healthcare costs that Medicare either does not pay in full or does not pay at all. If you want services not covered by Medicare, you must pay all the bills.

What Medicare pays... and does not pay.

Medicare has two parts:

Medicare Part A (Hospitalization) covers some of the costs associated with hospitalization and some costs associated with skilled nursing following hospitalization. While Medicare provides some basic coverage for both hospitalization and skilled nursing, there are gaps—gaps that Medicare does not cover.

Medicare Part B (Medical Expenses) covers some of the cost related to physician services, outpatient care, tests and supplies.

What Are The Basic Benefits?

Basic benefits are the core of coverage which include limited coverage for extended hospital stays, the reasonable cost of three pints of blood and coverage (generally 20% of the Medicare-approved amount) for physician services after the \$131 deductible is met.

Benefits and premiums under this policy may be suspended for up to 24 months if you become entitled to benefits under Medicaid. You must request that your policy be suspended within 90 days of becoming entitled to Medicaid. If you lose (are no longer entitled to) benefits from Medicaid, this policy can be reinstated if you request reinstatement within 90 days of the loss of such benefits and pay the required premium.

With Medicare alone, your out-of-pocket costs can mount quickly. For example, (when using Medicare-approved providers for Medicare-approved amounts):

Part A—Hospitalization Expenses**	Medicare Covers	You Pay
1 to 60 days	All but \$992	\$992*
61 to 90 days	All but \$248 per day	\$248 per day, which can escalate to \$7,440
91* day and after	All but \$496 per day	\$496 per day, which can escalate to \$29,570
After a minimum confinement of three days in a Medicare-approved skilled nursing facility	All approved costs for first 20 days; days 21 - 100 all approved costs after per-day copayment	Days 21 - 100 \$124 per day, which can escalate to \$9,920

Part B—Medical Expenses**	Medicare Covers	You Pay
Doctors' services, inpatient and outpatient medical and surgical services and supplies, physical, occupational and speech therapy, diagnostic tests and durable medical equipment	\$0 generally 80% of remainder of Medicare-approved amounts	\$131 deductible (once a year) generally 20% of all costs associated with physicians services (Part B)

* Per benefit period. A benefit period ends after 60 consecutive days of no hospital or skilled nursing facility care. There can be multiple benefit periods in a year.

** Refer to the *Guide to Health Insurance for People with Medicare* published by the Centers for Medicare & Medicaid Services (CMS). For complete coverage details, visit www.medicare.com.

Note: Applicants must be enrolled in both Parts A and B of Medicare to enroll in a Medicare supplement plan. Acceptance of your application is guaranteed if you are 65 or older and apply for benefits within six months of your initial enrollment in Medicare Part B or at age 65 if you were previously enrolled in Medicare Part B prior to turning age 65.

But You Can Rely On UniCare Health Insurance Company of Texas.

UniCare Health Insurance Company of Texas (UniCare) Medicare supplement insurance provides you with the protection you need to fill the gaps that Medicare does not cover.

- **UniCare Medicare Supplement Plans Are Affordable.**

Compare our rates with other plans offered in your state and you will see why UniCare is a good choice for you. We offer comprehensive coverage and fast, attentive customer service with affordable rates.

- **Freedom To Choose The Doctor, Specialist And Hospital Of Your Choice.**

- **"Free Look" 30-Day Right To Examine.**

- **Automatic Checking Account Deductions (bank draft).**

- **Coverage Is Guaranteed Renewable From Year To Year (UniCare may change premium rates or benefits by class or state).**

Please refer to the enclosed Outline of Coverage for detailed information about the available plans.

UniCare Offers A Choice Of Plans At Affordable Premiums.	Standard Plans				High Deductible Options	
	Standard Plan A TXPLANA	Standard Plan F TXPLANF	Standard Plan G TXPLANG 2/06	Standard Plan L TXPLANL	PrimeChoice SM (High Deductible Plan F)	PrimeChoice SM Preferred (High Deductible Plan F)
Basic Benefits	✓	✓	✓	✓ ¹	✓	✓
Skilled Nursing Coinsurance		✓	✓	75%	✓	✓
Part A Deductible		✓	✓	75%	✓	✓
Part B Deductible		✓			✓	✓ ²
Part B Excess		✓	80%		✓	✓
Foreign Travel Emergency ³		✓	✓		✓	✓
At-home Recovery			✓			
All the Benefits of Standard Plan F (after meeting annual deductible amounts)					✓	✓
Lower Premiums					✓	✓
Office Visits with a \$5 copayment ⁴						✓
Vision Care Benefits						✓
Chiropractic Services ⁴						✓

1 Standard Plan L provides different cost sharing for items and services other than Plans A-J. Details in Outline of Coverage.

2 With the PrimeChoice Preferred plan, coverage for the Part B deductible is not subject to the calendar year deductible.

3 A foreign travel emergency is defined as care needed immediately because of an injury or an illness of sudden and unexpected onset.

4 Medicare-covered services.

Our Plans... Your CHOICES

UniCare Health Insurance Company of Texas (UniCare) gives you the option of buying supplemental insurance policies known as “Medigap” plans to help fill the gap in your Medicare coverage. Our Standard Plan A, Standard Plan F, Standard Plan G and Standard Plan L are supplement plans that help pay the bills that Medicare does not and provide you with protection from the gaps in Medicare.

In addition to our Standard Medicare supplement plans, **UniCare offers high deductible plan options.** Typically, plans with no or low deductibles will cost more in monthly premiums. On the other hand, a high deductible plan may be a more affordable choice for individuals who are in good health and have developed good habits for their well being... but also want protection should the need arise.

PrimeChoiceSM Medicare Plan (High Deductible Plan F)

For those who are in good health and who continue to maintain an active, healthy lifestyle, the PrimeChoice plan (High Deductible Plan F) from UniCare may be the smart choice for you.

PrimeChoice combines all the benefits included in our Standard Plan F, our most popular Medicare supplement plan, with a \$1,860 annual deductible.

With the PrimeChoice plan (High Deductible Plan F), after Medicare has paid its portion of the covered services you receive and once your out-of-pocket expenses have reached the required annual \$1,860 plan deductible, we will cover any remaining deductibles, coinsurance and excess charges you incur for Medicare-covered services.

PrimeChoiceSM Medicare Preferred Plan (High Deductible Plan F)

The PrimeChoice Preferred (High Deductible Plan F) Medicare supplement plan provides all of the same benefits of the PrimeChoice plan (High Deductible Plan F) with the following additional benefits. These benefits are not subject to the \$1,860 annual deductible.

+ Coverage for Part B Deductible

This plan will provide coverage for the Part B deductible.

+ Physician Office Visit

This plan provides coverage for unlimited Medicare-covered office visits with a \$5 copayment².

+ Vision Care Benefits

This plan provides basic vision care through an arrangement with Vision Service Plan (VSP). Basic vision care includes 100% coverage for one pair of standard eyeglass lenses (including single vision, bifocal and trifocal lenses) and up to \$75 for one pair of frames OR up to \$95 for one pair of contact lenses per 24-month period.

+ Chiropractic Services¹

This plan covers Medicare-approved chiropractic services with a \$10 office copayment per visit.

¹ Once the plan deductible has been met, the copayment is waived.

² The \$5 copayment applies to specific procedural codes and charges for physician office visit only. Services not considered part of an “office visit” include, but are not limited to, x-rays, laboratory work, surgery and any other medical services performed in the office.

How The PrimeChoiceSM Plan Works...

And How It Can Save **YOU** Money!

Under the PrimeChoice plan,¹ Medicare pays all Medicare-covered benefits first while you are responsible for the corresponding Part A and/or Part B deductibles and coinsurance amounts. Once Medicare has paid its portion and you have met your annual \$1,860 deductible amount, your plan will pay all remaining covered charges.

Example: A 65-year-old who visits a doctor four times a year.

	Standard Plan F (TXPLANF)	PrimeChoice Plan (High Deductible Plan F) (TXPLANPC2)
Premium ²	\$2,292	\$468
Doctors Visits (Four) ³	\$0	\$160.80
Total Costs	\$2,292	\$628.80
Total Savings		\$1,663.20

- 1 Benefit exclusions and limitations apply. An application must be completed to apply for coverage. Rates are illustrative only. Rates are effective February 1, 2007. Rates are determined by your age, tobacco usage and ZIP code. Rates are not gender specific and are determined by attained age.
- 2 Non-smoker premium for UniCare's Standard Plan F based on Area 1 (Texas) at \$191 per month. Non-smoker premium for PrimeChoice plan based on Area 1 (Texas) at \$39 per month.
- 3 Doctor visits cost estimated at \$70 per visit ($\$70 \times 4 = \280). Member pays first \$131 Part B deductible amount, leaving a balance of \$149. Medicare covers 80% of remaining costs (\$119.20) and member pays the coinsurance amount of 20% (\$29.80). Member pays a total of \$160.80 ($\$131 + \29.80).

Welcome to UniCare Health Insurance Company of Texas (UniCare)

Rest easy with UniCare's Medicare supplement insurance plans.

UniCare Health Insurance Company of Texas (UniCare), with an “A-” (Excellent) rating from A.M. Best,* an “A+” rating from Standard & Poor's and an “AA-” rating from Fitch, Inc., is committed to customer service and to reducing health costs without sacrificing quality or choice of physicians. UniCare offers a broad array of health plans for individuals, families, small businesses, large businesses, dental and Medicare supplements. UniCare is part of the WellPoint, Inc. family of companies, a Fortune 500 company serving the healthcare needs of more than 34 million medical members and 30 million specialty members nationwide. The WellPoint, Inc. companies are a culmination of nearly 70 years in the healthcare business.

*A.M. Best Company, Inc. is an independent insurance industry analyst that bases its analysis on financial position and operating performance. – March 2006



UniCare Health Insurance Company of Texas

Visit www.unicare.com.

Customer Service

P.O. Box 9063
Oxnard, CA 93031-9063
1-800-508-9355

UniCare is not connected with or endorsed by the U.S. Government or the federal Medicare program.

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