



VIRGINIA

The Insurance Plan of Choice for
Medicare Supplemental Coverage



UNICARE®

A Healthy Dose of InnovationSM

Policy Form Number VAA1001
Policy Form Number VAA2002
Policy Form Number VAA3003
Policy Form Number VAA4004
Policy Form Number VA4004H2
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Standard Plan A
Standard Plan B
Standard Plan C
Standard Plan D
Standard Plan F
PrimeChoiceSM Plan

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. *That gap can result in thousands of dollars in costs that you are expected to pay.*

Medicare
Part

B

(Medical Expenses) covers some of the cost related to physician services, outpatient care, tests and supplies. *The costs not covered leave a gap that can also result in thousands of dollars in costs that you are expected to pay.*

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.

UniCare Medicare Supplements Are Guaranteed Renewable.

After the first month's payment, the term of this coverage is for two months if you have chosen monthly or bimonthly coverage or if you have chosen to participate in monthly checking account deduction. You also have the option to pay your premium on an annual basis. Your policy renews automatically, subject to the right of **UniCare** to change rates. We will not cancel your coverage, unless:

- We discover any concealment of material facts upon enrollment.
- You do not pay your premiums. Your coverage will end automatically without notice from us.
- You cease to be covered under both Parts A and B of Medicare.
- You enroll in a Medicare Advantage plan.

Changes To Medicare In The Future.

UniCare will send an annual notice to you 30 days prior to the effective date of Medicare changes, which will describe these changes and the changes in your Medicare supplement coverage. **UniCare** may also change premiums due to changes in Medicare.

But You Can Rely On UniCare.

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 has quickly become one of the fastest growing health plans nationwide. 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 <i>Offers A Choice Of Plans At Affordable Premiums.</i>	Standard Plans					High Deductible Options
	Standard Plan A	Standard Plan B	Standard Plan C	Standard Plan D	Standard Plan F	PrimeChoice SM
Basic Benefits	✓	✓	✓	✓	✓	✓
Skilled Nursing Coinsurance			✓	✓	✓	✓
Part A Deductible		✓	✓	✓	✓	✓
Part B Deductible			✓		✓	✓
Part B Excess (100%)					✓	✓
At-home Recovery				✓		
Foreign Travel Emergency			✓	✓	✓	✓
All the Benefits of Standard Plan F (after meeting annual deductible amounts)						✓
Lower Premiums						✓

Guaranteed Issue.

Acceptance of your application is guaranteed if you are applying within six months of your initial enrollment in Part B of Medicare. You must already be enrolled in both Parts A and B of Medicare to apply for these plans. Acceptance for this coverage is also guaranteed if you are transferring from certain UniCare non-Medicare supplement plans. There is no waiting period for preexisting conditions.

Questions.

You can write to us at UniCare, P.O. Box 9063, Oxnard, CA 93031-9063.

Please review the enclosed Outline of Coverage for information regarding the UniCare Medicare supplement plan benefits, conditions, limitations and exclusions. Please refer to the plan policy for complete information.

Our Plans... Your CHOICES

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 D and Standard Plan F are supplement plans that help pay the bills that Medicare does not and provide you with protection from the ever-increasing gaps in Medicare.

*In addition to our Standard Medicare supplement plans, **UniCare offers special 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 Plan

For those who are in good health and who continue to maintain an active, healthy lifestyle, the PrimeChoice plan 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, 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. UniCare's PrimeChoice plan is a high deductible Medicare supplement plan.

Problems.

We are certain that you will be completely satisfied with your **UniCare** plan, but if you should ever have a complaint or problem, please follow the Insured Grievance Procedure: Contact **UniCare**.

You can call us at 1-800-508-WELL.

You can write to us at P.O. Box 9063, Oxnard, CA 93031-9063

Your grievance will be reviewed and you will receive a response within 30 days.

After you receive your policy, please feel free to contact your **UniCare** Authorized Agent or call us toll-free at 1-800-508-WELL.

How UniCare Bills.

If you enroll between the 1st and 14th of the month, your coverage will be effective on the 15th of the month. The first premium bill you will receive will be for one-and-a-half months. Thereafter, **UniCare** will bill you every two months.

If your application is received between the 15th and 31st of the month, your coverage will begin on the 1st day of the following month. **UniCare** will bill you bimonthly.

Your coverage is effective the 1st or 15th of the month after approval.

If you are replacing another Medicare supplement policy, your coverage will be effective the date that your other plan ends.

UniCare reserves the right to reject your application. If your application is rejected, you will be notified in writing and any payment will be refunded.

How The PrimeChoiceSM Plan Works...

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

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* days and after	All but \$496 per day	\$496 per day, which can escalate to \$29,760
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 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 one year.

** Refer to the *Guide to Health Insurance for People with Medicare* for complete coverage details.

Note: Applicants must be enrolled in both Parts A and B of Medicare to enroll in a Medicare supplement plan.

Welcome to UniCare

Rest easy with UniCare's Medicare supplement insurance plans.

UniCare Life & Health Insurance Company (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 Life & Health Insurance Company

Visit us at our Web site at 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.

Medical coverage is provided by UniCare Life & Health Insurance Company, a separately incorporated and capitalized subsidiary of WellPoint Inc.

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