



UNICARE STATE INDEMNITY PLAN

COMPARE OUR PLANS

Benefits effective July 1, 2022



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PERSONAL HEALTH BENEFITS FROM BIRTH TO RETIREMENT



At home in Massachusetts

The people insured through the Massachusetts Group Insurance Commission (GIC) share a dedication to public service. For more than 30 years, UniCare has been right here in Massachusetts, committed to serve the dedicated individuals — and their families — who serve our Commonwealth and its municipalities.

What makes UniCare different?

UniCare is the only health plan that offers medical benefits exclusively to GIC members. We are uniquely positioned to tailor what we do to those who receive their health coverage through the GIC.

Healthcare made easier

UniCare's health plans are designed with you in mind.

The choice is yours

No network — UniCare plans cover all doctors, facilities, and other healthcare providers. Use the plan's contracted providers for the highest benefits at the lowest out-of-pocket costs. The choice is always yours.

No referrals to specialists, no PCP requirement — Our plans do not require you to choose a primary care physician (PCP) or to obtain referrals for specialty office visits. Having a PCP is a good idea, and you're always free to ask your doctor for a specialist recommendation. It's entirely up to you.

Use any hospital

Receive services at any hospital, including the premier Boston-area teaching and research hospitals. With some UniCare plans, you pay a higher copay at certain hospitals.

Unparalleled customer service

UniCare's customer service is second to none. Our member satisfaction rates consistently top 90%, and our members regularly renew year after year.

Coverage beyond the Commonwealth

When you travel or live out of state, UniCare's travel network protects you from unexpected bills. And UniCare offers the only GIC plan that lets you live outside the U.S.

Behavioral health services

UniCare members have access to mental health and substance use services through Beacon Health's network, the largest behavioral health network in the country.

Support for staying healthy

An effective health plan won't just help when you're sick — it offers support and services to help you stay healthy.

UniCare plans offer a range of well-being tools and services. We'll help support your workout routine, provide services if you are expecting a child, and offer ideas and personal support for members dealing with chronic or other medical conditions.

The power of technology

UniCare is a leader in digital health. We offer new, robust mobile apps; web-based tools; and expanded virtual care options, so you can access care anytime, anywhere.

There is a UniCare plan for you

UniCare offers three health plans for non-Medicare GIC members and their families. Our plans vary by:

- ▶ Residency requirements (where you live).
- ▶ Providers that will bring the highest level of benefits.
- ▶ The amount you pay out of your own pocket when you receive care.
- ▶ The premiums you pay.

With three UniCare plans to choose from, there's sure to be one that works for you and your family.

HOW OUR PLANS COMPARE

	Basic with CIC Costs listed are with the comprehensive plan option	PLUS Costs listed are with PLUS providers	Community Choice Costs listed are with Community Choice hospitals
Plan requirements, deductible, and out-of-pocket maximum			
Primary care physician (PCP) required?	No	No	No
Referrals to specialists required?	No	No	No
Preapproval needed for certain services?	Yes	Yes	Yes
Deductible (individual/family)	\$500/\$1,000 per year	\$500/\$1,000 per year	\$400/\$800 per year
Maximum out-of-pocket (individual/family)	\$5,000/\$10,000 per year	\$5,000/\$10,000 per year	\$5,000/\$10,000 per year
Office visits (in person or virtual) and other non-hospital-based services			
Primary care physician (PCP) office visit	\$20 copay per visit	\$15 copay per visit (Centered Care PCPs) \$20 copay per visit (all other PCPs)	\$15 copay per visit (Centered Care PCPs) \$20 copay per visit (all other PCPs)
Specialist office visit (Tier 1/Tier 2/Tier 3)	\$30/\$60/\$60 copay per visit	\$30/\$60/\$75 copay per visit	\$30/\$60/\$75 copay per visit
Preventive care	No member cost	No member cost	No member cost
Virtual care through LiveHealth Online	\$15 copay per visit	\$15 copay per visit	\$15 copay per visit
Urgent care and retail health clinic visit	\$20 copay per visit	\$20 copay per visit	\$20 copay per visit
Behavioral health/substance use disorder outpatient care	\$15/\$20/\$30 copay per visit	\$15 copay per visit	\$15/\$20 copay per visit
High-tech imaging (such as an MRI, CT, or PET scan)	\$100 copay per day and deductible	\$100 copay per day and deductible	\$100 copay per day and deductible
Services at a hospital			
Emergency room visit (copay waived if admitted)	\$100 copay per visit and deductible	\$100 copay per visit and deductible	\$100 copay per visit and deductible
Inpatient hospital care	\$275 copay per quarter and deductible	\$275/\$500/\$1,500 copay per quarter and deductible	\$275 copay per quarter and deductible
Outpatient surgery			
At a freestanding location (not owned by a hospital)	Deductible	Deductible	Deductible
At a hospital or hospital-owned location	\$250 copay per quarter and deductible	\$110/\$110/\$250 copay per quarter and deductible	\$110 copay per quarter and deductible
Prescription drugs			
Pharmacy deductible (individual/family)	\$100/\$200 per year	\$100/\$200 per year	\$100/\$200 per year
Retail pharmacy – 30-day supply (Tier 1/Tier 2/Tier 3)	\$10/\$30/\$65 copay per prescription	\$10/\$30/\$65 copay per prescription	\$10/\$30/\$65 copay per prescription
Mail order – 90-day supply (Tier 1/Tier 2/Tier 3)	\$25/\$75/\$165 copay per prescription	\$25/\$75/\$165 copay per prescription	\$25/\$75/\$165 copay per prescription
	Basic without CIC	With non-PLUS providers	At non-Community Choice hospitals
	Many services covered at 80% (you owe 20% coinsurance)	Many services covered at 80% (you owe 20% coinsurance)	Many hospital services covered at 80% (you owe 20% coinsurance and a higher copay)

Note: There is no telehealth copay during the COVID-19 health emergency.

PLAN BY PLAN

The Basic plan is anything but basic

With Basic, you’re covered anywhere in the world, no matter where you live. You can see any doctor and use any hospital — the cost to you stays the same.

There’s no hospital tiering in Basic. Your costs are the same whether you receive services at your nearby community hospital, at a Boston-area teaching hospital, or at a hospital on the other side of the country.

You’re always free to see any primary care or specialty care doctor. There are two specialist tiers and, as with all UniCare plans, primary care doctors aren’t tiered at all.

Basic with CIC (comprehensive coverage) offers the highest level of benefits — 100% coverage for most covered services — for a higher premium (monthly payment). You’ll have a lower premium if you choose the non-CIC option, which covers many services at 80%.

Choose Basic if:

- ▶ You live outside New England for all or part of the year.
- ▶ You have dependents who receive regular healthcare in other states.
- ▶ You want the freedom to see any doctor — or go to any hospital — without any differences in coverage.
- ▶ You have complex medical needs.
- ▶ You’re comfortable with a higher premium for better plan flexibility and access.

PLUS offers flexibility and choice

Compare to point of service (POS) plans

If you live in New England, check out the PLUS plan. PLUS offers great benefits and flexibility at a lower premium.

PLUS keeps your out-of-pocket costs lowest when you use PLUS providers. **All** doctors and hospitals in Massachusetts are PLUS providers. So are all UniCare-contracted doctors and hospitals in the other New England states.

You have access to all the PLUS hospitals, including the Boston-area hospitals, with three copay tiers. You’ll pay the lowest copay at Tier 1 hospitals.

Your out-of-pocket costs will always be lowest when you use PLUS providers, but you’re still free to use non-PLUS providers at the non-PLUS 80% benefit level.

Choose PLUS if:

- ▶ You and your dependents live and receive medical care in New England.
- ▶ You generally receive medical care near home but want the choice to use other providers too.
- ▶ You want the option to use Boston-area teaching and research hospitals, and are willing to pay more out of pocket if you do.
- ▶ You’re comfortable with a higher premium to ensure broader access to providers.

Community Choice

Compare to limited network plans

If you live in Massachusetts and receive hospital services at one of the 58 Community Choice hospitals, you’ll enjoy the lowest premiums of any GIC offering, with the same benefits as our higher-premium plans.

In Community Choice, non-hospital services — including doctor visits — are covered the same no matter where you go or who you see.

The Community Choice plan is designed for those who receive their hospital services at a Community Choice hospital. But if the need arises, you still have the freedom to receive services at other hospitals at the non-Community Choice 80% benefit level.

Community Choice hospitals are located across Massachusetts — even Dana-Farber Cancer Institute in Boston and Children’s Hospital Boston are Community Choice. There’s bound to be a plan hospital near you.

Community Choice is not available in Nantucket or Martha’s Vineyard.

Choose Community Choice if:

- ▶ You and your dependents live and receive medical care in Massachusetts.
- ▶ You receive most elective hospital services at a nearby community hospital.
- ▶ You’d like to keep your premium as low as possible.
- ▶ You’re okay with paying more out of pocket if you receive services at a non-Community Choice hospital.

MASSACHUSETTS HOSPITALS (MEDICAL)

	Basic	PLUS Tier	Community Choice
Addison Gilbert Hospital	✓	1	✓
Anna Jaques Hospital	✓	1	✓
Athol Hospital	✓	1	✓
Baystate Franklin Medical Center	✓	1	✓
Baystate Medical Center	✓	1	✓
Berkshire Medical Center	✓	1	✓
Beth Israel Deaconess Medical Center – Boston	✓	2	✓
Beverly Hospital	✓	1	✓
Boston Children’s Hospital	✓	2	✓
Boston Medical Center	✓	3	
Brigham and Women’s Hospital	✓	3	
Brockton Hospital (Signature Healthcare)	✓	1	✓
Burbank Hospital (UMass Memorial HealthAlliance)	✓	2	✓
Cambridge Hospital (Cambridge Health Alliance)	✓	1	✓
Cape Cod Hospital	✓	1	✓
Carney Hospital	✓	1	✓
Charlton Memorial Hospital (Southcoast)	✓	1	✓
Clinton Hospital (UMass Memorial HealthAlliance)	✓	2	
Cooley Dickinson Hospital	✓	2	✓
Dana-Farber Cancer Institute – Boston	✓	2	✓
Emerson Hospital	✓	1	✓
Everett Hospital – Whidden (Cambridge Health Alliance)	✓	1	✓
Fairview Hospital	✓	1	✓
Falmouth Hospital	✓	2	
Faulkner Hospital (Brigham and Women’s)	✓	3	
Framingham Union Hospital (Metrowest)	✓	1	✓
Good Samaritan Medical Center	✓	1	✓
Harrington Memorial Hospital	✓	1	✓
Heywood Hospital	✓	1	✓
Holy Family Hospital – Merrimack Valley	✓	1	✓
Holy Family Hospital – Methuen	✓	1	✓
Holyoke Medical Center	✓	1	✓
Lahey Hospital & Medical Center – Burlington	✓	3	✓
Lahey Medical Center – Peabody	✓	3	✓
Lawrence General Hospital	✓	1	✓
Lawrence Memorial Hospital of Medford	✓	1	✓
Leominster Hospital (UMass Memorial HealthAlliance)	✓	2	✓

	Basic	PLUS Tier	Community Choice
Lowell General Hospital	✓	1	✓
Marlborough Hospital (UMass Memorial)	✓	2	
Martha’s Vineyard Hospital	✓	2	
Massachusetts Eye and Ear	✓	2	✓
Massachusetts General Hospital	✓	3	
MassGeneral for Children at North Shore Medical Center	✓	3	
Melrose-Wakefield Hospital	✓	1	✓
Mercy Medical Center	✓	1	✓
Milford Regional Medical Center	✓	1	✓
Milton Hospital (Beth Israel Deaconess)	✓	2	✓
Morton Hospital	✓	1	✓
Mount Auburn Hospital	✓	1	✓
Nantucket Cottage Hospital	✓	2	
Nashoba Valley Medical Center	✓	1	✓
Needham Hospital (Beth Israel Deaconess)	✓	2	✓
New England Baptist Hospital	✓	2	✓
Newton-Wellesley Hospital	✓	3	
Noble Hospital (Baystate)	✓	1	✓
North Shore Medical Center	✓	3	
Norwood Hospital	✓	1	✓
Plymouth Hospital (Beth Israel Deaconess)	✓	2	✓
Saint Vincent Hospital	✓	1	✓
Saints Medical Center (Lowell General)	✓	1	✓
Salem Hospital (North Shore Medical Center)	✓	3	
Shriner’s Hospital for Children – Boston	✓	2	✓
Shriner’s Hospital for Children – Springfield	✓	2	✓
South Shore Hospital	✓	1	✓
St. Anne’s Hospital	✓	1	✓
St. Elizabeth’s Medical Center	✓	1	✓
St. Luke’s Hospital (Southcoast)	✓	1	✓
Sturdy Memorial Hospital	✓	1	✓
Tobey Hospital (Southcoast)	✓	1	✓
Tufts Medical Center	✓	3	
UMass Memorial Medical Center	✓	2	
Union Hospital (North Shore Medical Center)	✓	3	
Winchester Hospital	✓	1	✓
Wing Hospital (Baystate)	✓	1	✓

HEART. INNOVATION. COMMUNITY. UNICARE.

With three comprehensive plans for non-Medicare GIC members — there’s a UniCare plan to support the healthcare needs of you and your family.

To learn more:

- ▶ Call UniCare Member Services toll free at **877-633-6396** (TTY: 711).
- ▶ Go to **unicaremass.com/annual-enrollment**.

If you’re a Medicare-eligible GIC member:

- ▶ Call **877-633-6396** to find out about UniCare’s Medicare Extension plan.

Already a UniCare member?

- ▶ You don’t need to take any action. Your coverage will continue automatically.

For questions about enrolling:

- ▶ See your *GIC Benefit Decision Guide* for information about deadlines and how to enroll.
- ▶ Go to the GIC’s website at **mass.gov/gic**.



UniCare State Indemnity Plan
P.O. Box 9016
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Claims are administered by UniCare Life & Health Insurance Company.

Visit UniCare’s website at **unicaremass.com**



Commonwealth of Massachusetts
Group Insurance Commission