

UNICARE STATE INDEMNITY PLAN

Welcome to your UniCare health plan!

For Total Choice plan members

There are many plan changes as of July 1, 2023

If you are a returning member – Be sure to take a few minutes to review the changes to your plan this year. You already know that your plan has a new name – your Basic plan is now called **Total Choice**! Look at *Find out what's new for Total Choice* (in unicaremass.com/members/materials) to learn about other changes to your plan.

Pay particular attention to how your benefits differ between contracted and non-contracted behavioral health providers and medical providers outside of Massachusetts. Using contracted providers protects you from some very costly surprise bills.

Where to find your plan materials.

View and download your **2023-2024** *Total Choice Plan Member Handbook* and other member materials from **unicaremass.com/members/materials**.

What to know about your ID cards.

Whether you're new to UniCare or are a returning member, a UniCare ID card is being mailed to you separately. Present your UniCare ID card to all providers – there's no longer a separate network ID card. If you'd prefer to use an electronic ID card instead of a physical card, you can access yours through the Sydney Health app.

CVS Caremark, the new administrator of your prescription drug plan, will be sending prescription drug cards to all Total Choice members.

Send us the "Other Health Insurance" form <u>only</u> if you have medical benefits under another plan.

If you have health insurance under another plan (besides Medicare, AARP, MassHealth, or TRICARE), please download, fill out, and return the **Other Health Insurance (OHI)** form.

If you've filled out an OHI form before, you don't need to send it again if your coverage hasn't changed.

Don't want any more printed materials?

Today, most members tell us they prefer email communications, to reduce waste. We encourage you to join them, if you can. Use the QR code at right, or go to **https://chkmkt.com/unicare**, to tell us what you'd like. You can also set your preference for electronic communications when you set up your UniCare portal account.



Questions? Here's how to reach us.

Call UniCare Member Services at **833-663-4176** (toll free) between 7:30 a.m. and 6:00 p.m. (ET) Monday through Thursday, and Friday from 7:30 a.m. to 5:00 p.m. (ET). TTY users can call 711. You can also email us at contact.us@anthem.com. And there's plenty of plan information available any time at **unicaremass.com**.

There's more information on the other side ≻

Tips to keep in mind

- ❑ Use contracted providers, when it counts! For medical services outside Massachusetts and for behavioral health services anywhere use contracted providers to protect yourself from some very costly surprise bills:
 - For behavioral health care You won't owe any coinsurance or be balance billed when you use Carelon-contracted behavioral health providers. Carelon Behavioral Health administers UniCare's behavioral health network.
 - For medical care outside of Massachusetts Your coverage is the same across all providers, whether in Massachusetts or elsewhere, but non-contracted providers can balance bill you for charges over what the plan paid. If you live or travel outside Massachusetts, always use UniCare-contracted providers.
- □ How to find providers Go to unicaremass.com/find-care-by-plan to look for doctors, hospitals, Carelon-contracted and UniCare-contracted providers, and other types of facilities and providers.
- Sometimes, UniCare needs to know about services you're getting Your doctor may need to let UniCare know when you have certain medical or behavioral health services. *Getting Preapproval* explains this requirement and lists the types of services that need preapproval.
- Download Sydney Health and log in at unicaremass.com From the Sydney Health app on your mobile device, you can check your EOBs and claims, track your deductible and out-of-pocket maximum, and access well-being programs to help you live your best life.
- □ Get virtual care 24/7 through LiveHealth Online[®] Have a telehealth visit with a board-certified doctor, licensed therapist, or psychiatrist using your phone, tablet, or computer. Sign up now at livehealthonline.com.
- □ If you need to submit a claim If a provider bills you instead of UniCare, you can always submit the claim yourself. Claim forms are available at unicaremass.com.
- □ The "Summary of Benefits and Coverage" (SBC) is required by law Federal law requires health plans to give you a breakdown of plan coverage in a standardized format. Your SBC is included with your other plan materials at unicaremass.com/members/materials.

□ Where to find related information in your member handbook:

- ID cards and the "Other Health Insurance" form Chapter 1
- Preapprovals for medical and behavioral health services Chapter 3
- Types of providers, LiveHealth Online, and how to submit claims Chapter 8
- Member Services and Sydney Health Chapter 10

There's more information on the other side ≻