



UNICARE STATE INDEMNITY PLAN

# MEDICARE EXTENSION

The trusted choice for GIC Medicare retirees

Benefits effective July 1, 2023



## We've got you covered

We know that choosing a health plan is an important decision. We want to provide a plan that will give you the coverage you need with the service you expect.

When you compare the Medicare health plans available to you, take a careful look at what is covered. Can you go to any doctor you want? What expenses will you have?

The Medicare Extension plan offers everything you want in a health plan. In fact, the majority of Group Insurance Commission (GIC) Medicare retirees choose this plan. Here are some reasons why:

- ▶ You can use any doctor or hospital in the U.S. for both routine and ongoing care, as well as emergency care — even when you're away from home. You will receive the highest benefit when you use Medicare participating providers.
- ▶ UniCare's experienced Member Services team serves GIC members only, providing expert support for your questions or concerns.
- ▶ We cover some things Medicare doesn't cover, like hearing aids and routine eye exams.
- ▶ You have coverage for prescription drugs, eliminating a coverage gap that could leave you with higher bills.
- ▶ You save on the following copays:
  - You have a \$10 copay for visits to doctors, nurse practitioners, and physician assistants, as well as at urgent care centers and retail medical clinics. With other Medicare plans available through the GIC, you would pay more for most doctor visits.
  - You have no copay for the first four outpatient visits with an in-network behavioral health provider, and a \$10 copay for additional visits.
- ▶ You pay no calendar-year deductible and have no lifetime maximums or limits for preexisting conditions.
- ▶ Our plan offers you the convenience of automatic Medicare crossover. This means your claims are sent directly from Medicare to UniCare, so you do not need to file twice.

## Member resources that offer you convenience, support, and savings

**UniCare's Sydney<sup>SM</sup> Health mobile app is simple, smart, and all about you**

With Sydney Health, you can find everything you need to know about your health plan — personalized and all in one place. You can quickly check your benefits and claims, and view and use your digital ID card. You also can track fitness activity and explore health topics and wellness programs that spark your interest. Use Sydney Health on your mobile device.

## More reasons why Medicare Extension is an excellent choice

- ▶ A website at **unicaremass.com** with helpful tools and resources, plus health articles and plan updates.
- ▶ Discounts on things such as health club memberships, fitness tracking devices, glasses and contact lenses, hearing aids, and health programs. For a list of available discounts, visit **unicaremass.com**.
- ▶ Up to \$100 reimbursement per plan year toward a fitness club membership and other fitness activities, such as yoga and Zumba classes, personal trainers, and sports teams.
- ▶ Free access to our 24-Hour Nurse Line. You can speak with a registered nurse to answer questions and offer guidance about your health concerns.

**Freedom – To choose the doctors and hospitals you prefer**

**Peace of mind – Knowing you're protected against unexpected medical costs**

**Extra help – For certain services Medicare doesn't cover**

## Medicare Extension plan benefits

Medical services	Your member costs	
Doctor office visits	\$10 copay	
Preventive care	No member costs	
Routine eye exams (including refraction)	\$10 copay (covered once every 24 months)	
Chiropractic care	No member costs (20 visits per calendar year)	
Care at non-hospital-owned urgent care centers and retail medical clinics	\$10 copay	
Laboratory and radiology services (such as X-rays)	No member costs	
Hearing aids	No member costs (limited to \$1,700 for each impaired ear every 24 months)	
Coinsurance limit	\$500	
Inpatient hospital services	No member costs	
Surgery	In Massachusetts or with a Medicare-participating provider outside Massachusetts: No member costs	
Outpatient care at a hospital:		
▶ Lab services, radiology, and imaging	No member costs	
▶ Most other services	No member costs	
Emergency room visits	\$50 copay (copay waived if admitted)	
Behavioral health services	Your costs when you use a provider in the plan's network	Your costs when you use a provider outside the plan's network
▶ Inpatient services	No member costs	20% coinsurance
▶ Most outpatient services	<ul style="list-style-type: none"> <li>▶ Visits 1-4: no member costs</li> <li>▶ After 4 visits: \$5 or \$10 copay</li> </ul>	<ul style="list-style-type: none"> <li>▶ Visits 1-15: 20% coinsurance</li> <li>▶ After 15 visits: 50% coinsurance</li> </ul>
▶ Out-of-pocket maximum	\$1,000	\$3,000
<b>Prescription drugs</b> <i>Administered by SilverScript®</i>	<b>Network Pharmacy</b> - \$10/\$30/\$65 copay (up to a 30-day supply) <b>Mail Order</b> - \$25/\$75/\$165 copay (up to a 90-day supply of maintenance drugs) <b>Note:</b> Higher payments will apply for brand-name drugs when a generic equivalent is available.	

- ▶ **This table is just a summary of benefits.** Call UniCare Member Services toll free at 877-633-6396 with any questions. To find out more about benefits, review the Medicare Extension member handbook at [unicaremass.com](http://unicaremass.com).
- ▶ **Questions about the prescription drug program?** Call SilverScript toll free at 877-876-7214, or visit [gic.silverscript.com](http://gic.silverscript.com).

## Ready to enroll?

Please see your *GIC Benefits Guide* for information about deadlines and how to enroll through the GIC's website. Use **myGICLink** to complete and submit your digital enrollment form.

***Important!*** If you are a current Medicare Extension member and would like to stay in this plan, you don't have to take any action. Your coverage will continue automatically in the Medicare Extension plan on July 1, 2023.

## We are here to help

During your enrollment period, UniCare Member Services can answer your questions about the Medicare Extension plan to help you make your decision with confidence.

- ▶ Call us toll free at 877-633-6396.
- ▶ Visit **unicaremass.com** for more in-depth benefits information, member resources, health articles, and plan news.



UniCare State Indemnity Plan  
P.O. Box 9016  
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877-633-6396  
unicaremass.com  
Claims are administered by UniCare Life & Health Insurance Company.

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