



UNICARE STATE INDEMNITY PLAN

# MEDICARE EXTENSION

The trusted choice for GIC Medicare retirees

Benefits effective July 1, 2021



## 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 high 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 any additional visits.
- ▶ You pay no calendar year deductible and have no lifetime maximums or limits for pre-existing 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 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 member ID card. You can also track fitness activity and explore health topics and wellness programs that spark your interest. Use Sydney Health on your mobile device. (*The Sydney Health app will replace the current Mobile Health Consumer app on July 1, 2021.*)

## More reasons why Medicare Extension is an excellent choice

- ▶ A website at [unicaremass.com](http://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](http://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 some services Medicare doesn't cover**

## Medicare Extension plan benefits

Medical Services	Your costs with CIC (Comprehensive Coverage)	Your costs without CIC (Non-Comprehensive Coverage)
Doctor office visits	\$10 copay	\$10 copay
Preventive care	No member costs	No member costs
Routine eye exams (including refraction)	\$10 copay (covered once every 24 months)	\$10 copay (covered once every 24 months)
Chiropractic care	20% coinsurance (20 visits per calendar year)	20% coinsurance (20 visits per calendar year)
Care at non-hospital-owned urgent care centers and retail medical clinics	\$10 copay	\$10 copay and 20% coinsurance
Laboratory and radiology services (such as X-rays)	No member costs	<b>Inpatient and emergency:</b> no member costs <b>Outpatient:</b> 20% coinsurance
Hearing aids	No member costs for first \$500. 20% coinsurance on next \$1,500. (limited to \$1,700 total benefit every 24 months)	No member costs for first \$500. 20% coinsurance on next \$1,500. (limited to \$1,700 total benefit every 24 months)
CIC coinsurance limit	\$500	Does not apply
Inpatient hospital services	No member costs	No member costs
Surgery	In Massachusetts or with a Medicare participating provider outside Massachusetts: No member costs	In Massachusetts or with a Medicare participating provider outside Massachusetts: No member costs
<b>Outpatient care at a hospital:</b>		
▶ Lab services, radiology, and imaging	No member costs	20% coinsurance
▶ Most other services	No member costs	No member costs
Emergency room visits	\$50 copay (copay waived if admitted)	\$50 copay (copay waived if admitted)
Behavioral Health Services	Your costs with an in-network provider	Your costs with an out-of-network provider
▶ Inpatient services	No member costs	20% coinsurance
▶ Most outpatient services	▶ Visits 1-4: no member costs ▶ After 4 visits: \$5 or \$10 copay	▶ Visits 1-15: 20% coinsurance ▶ After 15 visits: 50% coinsurance
▶ Out-of-pocket maximum	\$1,000	\$3,000
<b>Prescription Drugs Administered by SilverScript</b>	<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> High 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 Benefit Decision Guide* for information about deadlines and how to enroll from 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, 2021.**

## 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.



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For self-funded plans, claims are administered by UniCare Life & Health Insurance Company.