



# NORTH CAROLINA

The Insurance Plan of Choice for  
Medicare Supplemental Coverage



**UNICARE**®

A Healthy Dose of Innovation<sup>SM</sup>

Policy Form Number NCA1001  
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Policy Form Number NC4004P2  
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**Standard Plan A**  
**Standard Plan C**  
**Standard Plan F**  
**PrimeChoice<sup>SM</sup> Plan**  
**PrimeChoice<sup>SM</sup> Preferred Plan**

# You Cannot Rely On Medicare Alone

**W**hen 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.

### Medicare Part

# B

**(Medical Expenses)** covers some of the cost related to physician services, outpatient care, tests and supplies.

## 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.

**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
91* day and after	All but \$496 per day	\$496 per day
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

### 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 a 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.

# 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 Offers A Choice Of Plans At Affordable Premiums.	Standard Plans			High Deductible Options	
	Standard Plan A	Standard Plan C	Standard Plan F	PrimeChoice <sup>SM</sup>	PrimeChoice <sup>SM</sup> Preferred
Basic Benefits	✓	✓	✓	✓	✓
Skilled Nursing Coinsurance		✓	✓	✓	✓
Part A Deductible		✓	✓	✓	✓
Part B Deductible		✓	✓	✓	✓***
Part B Excess (100%)			✓	✓	✓
Foreign Travel Emergency		✓	✓	✓	✓
All the Benefits of Standard Plan F (after meeting annual deductible amounts)				✓	✓
Lower Premiums				✓	✓
Office Visits with a \$5 copayment**					✓
Vision Care Benefits					✓
Chiropractic Services**					✓

\* Rates will be based on your attained age. UniCare will recalculate your age for each billing period. Your premium will increase based on your attained age.

\*\* Medicare-covered services.

\*\*\* With the PrimeChoice Preferred plan, coverage for the Part B deductible is not subject to the calendar year deductible.

# Our Plans... Your CHOICES

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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 C 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.

## **PrimeChoice<sup>SM</sup> 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.

## **PrimeChoice<sup>SM</sup> Preferred Plan**

The PrimeChoice Preferred Medicare supplement plan provides all of the same benefits of the PrimeChoice plan with the following additional benefits:

### **+ Coverage for Part B Deductible**

This plan will provide coverage for the Part B deductible.

### **+ Physician Office Visit<sup>1</sup>**

This plan provides coverage for unlimited Medicare-covered office visits with a \$5 copayment<sup>2</sup>.

### **+ Vision Care Benefits**

This plan provides basic vision care through an arrangement with Vision Service Plan (VSP). Basic vision care includes 100% coverage for one pair of standard eyeglass lenses (including single vision, bifocal and trifocal lenses) and up to \$75 for one pair of frames OR up to \$95 for one pair of contact lenses per 24-month period.

### **+ Chiropractic Services<sup>1</sup>**

This plan provides covers Medicare-approved chiropractic services with a \$10 office copayment per visit.

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1 Once the plan deductible has been met, the copayment is waived.

2 The \$5 copayment applies to specific procedural codes and charges for physician office visit only. Services not considered part of an “office visit” include, but are not limited to, x-rays, laboratory work, surgery and any other medical services performed in the office.

# How The PrimeChoice<sup>SM</sup> Plan Works...

## And How It Can Save YOU Money!

Under the PrimeChoice plan, Medicare pays all Medicare-covered benefits first, while you are responsible for the corresponding Part A and/or Part B deductibles and coinsurance amounts. Once Medicare has paid its portion and you have met your annual \$1,860 deductible amount, your plan will pay all remaining covered charges.

*Example: A 65-year-old who visits a doctor four times a year.*

	Typical Medicare Plan F	PrimeChoice Plan
Premium*	\$1,356	\$324
Doctors Visits (four)**	\$0	\$160.80
Total Costs	\$1,356	\$484.80
<b>Total Savings</b>		<b>\$871.20</b>

\* Premium for "Typical" Medicare Plan F at \$113 per month. Premium for PrimeChoice plan at \$27 per month.

\*\* Doctor visits cost estimated at \$70 per visit ( $\$70 \times 4 = \$280$ ). Member pays first \$131 Part B deductible amount, leaving a balance of \$149. Medicare covers 80% of remaining costs (\$119.20) and member pays the coinsurance amount of 20% (\$29.80). Member pays a total of \$160.80 (\$131+\$29.80).

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# 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](http://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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