

**High-Deductible (HSA-Compatible)
Variable-Deductible Plan***

This plan features a \$5,000,000 per member lifetime maximum in benefits.

This matrix provides a brief description of the plan features and reflects UniCare's share of costs for covered expenses after the annual and out-of-network deductibles are met. When you use UniCare independently contracted participating (in-network) providers, your costs are based on a specially negotiated rate for UniCare that may often save you money. When you use nonparticipating (out-of-network) providers, your costs are based on charges deemed by UniCare to be reasonable for that service and area. Reasonable charges may be less than your provider's billed charges and often result in higher costs to you. Refer to the UniCare provider directory or to the UniCare Web site at www.unicare.com to determine which providers in your area are participating (in-network) providers. Ask your agent to provide you with a UniCare provider directory before you sign an application for coverage.

For a more detailed description of coverage, benefits, limitations and exclusions, preservice and utilization review, preauthorization process, additional deductibles, and penalties that may apply, please refer to the applicable Certificate of Coverage. If there are any conflicts between the terms of the Certificate of Coverage and the information in this summary, the terms of the Certificate of Coverage will prevail.

Amounts shown below are the member's share of costs.

Plan Features	Single Party		Family	
	Participating Provider	Nonparticipating Provider	Participating Provider	Nonparticipating Provider
Annual Deductible		\$1,000*		\$2,000*
		Additional \$4,000 out-of-network deductible		Additional \$8,000 out-of-network deductible
Annual Out-of-Pocket Maximums (includes annual deductible and pharmacy copays)	\$5,000	\$15,000	\$10,000	\$20,000

Amounts shown below are UniCare's payment after applicable deductibles are met.

Plan Features	Participating Provider	Nonparticipating Provider
Lifetime Maximum	\$5,000,000 per member	
Professional Services Office visits, surgery, anesthesia, radiation therapy, in-hospital doctor visits and diagnostic X-ray/lab	80%	60%
Preventive Care for Babies and Children (through age 6) Immunizations, exams and lab tests	80%	60%
Adult Preventive Care Routine Pap smears, annual mammograms, colorectal cancer screenings, PSA screenings	80%	60%
Inpatient Hospital Services ¹	80%	60%
Outpatient Medical Care ²	80%	60%
Physical/Occupational Therapy and Acupuncture/Acupressure	\$30 maximum per visit with a combined maximum of 12 visits per year	
Ambulatory Surgical Center ³	80%	60%

*The annual deductible on the High-Deductible (HSA-Compatible) Variable-Deductible Plan is subject to change annually to meet future minimum deductible requirements in accordance with the IRS to continue to be an HSA-qualified high-deductible health plan.

Virginia High-Deductible (HSA-Compatible) Variable-Deductible Plan (cont'd)

Amounts shown below are UniCare's payment after applicable deductibles are met.

Plan Features	Participating Provider	Nonparticipating Provider
Ambulance Service With a maximum covered expense per trip: for ground \$1,000; for air \$5,000	80%	60%
Durable Medical Equipment	80%	60%
Initial Care of a Medical Emergency - Inpatient or Outpatient	80%	80%
Prescription Drugs ⁴ Retail Pharmacy Per prescription (up to a 30-day supply)	Generic drugs: 100% after member pays a \$10 copay Brand name formulary drugs: 100% after member pays a \$30 copay Brand name nonformulary drugs: 100% after member pays a \$50 copay	Generic and brand name drugs: 50% of the average wholesale price
Mail Service Drugs ⁴ Per prescription (up to a 60-day supply)	Generic drugs: 100% after member pays a \$20 copay Brand name formulary drugs: 100% after member pays a \$60 copay Brand name nonformulary drugs: 100% after member pays a \$100 copay	Not Available

¹ Inpatient medical care is subject to a \$500 penalty when preservice review is not obtained. This penalty is waived on emergency admissions; however, utilization review is still required.

² Nonemergency outpatient emergency room visits that do not result in inpatient admissions will be subject to a \$60 penalty.

³ All surgical services of an Ambulatory Surgical Center require preservice review or you are subject to a \$50 penalty. Ambulatory Surgical Centers must be licensed and accredited and meet all requirements of state and local laws and agencies.

⁴ Certain prescription drugs may require prior authorization by UniCare.

Insurance coverage is underwritten by UniCare Life & Health Insurance Company.

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