




INDIANA  
**INDIVIDUAL HIGH-DEDUCTIBLE HEALTH PLANS**  
and Health Savings Accounts

  
**UNICARE**<sup>®</sup>  
A Healthy Dose of Innovation<sup>®</sup>

Medical plans offered to Indiana resident individuals and families  
are issued under a certificate pursuant to a group policy.

UniCare Life & Health Insurance Company

# About UniCare...

UniCare Life & Health Insurance Company (UniCare) is a WellPoint Company. WellPoint is the largest health benefits company in the nation. WellPoint and its family of companies provide health coverage for over 34 million people.

UniCare's High-Deductible (HSA Compatible) Insurance Plans provide:


- Choice of doctors
- Preventive care for children and adults
- Toll-free dedicated customer service numbers
- No claim forms with Network Providers
- Optional easy-issue Term Life Insurance
- Options of Single Party or Family PPO Coverage





# Table of Contents

2	UniCare High-Deductible (HSA Compatible) Health Insurance Plans and Health Savings Accounts
3	Optional Health Savings Accounts Through JPMorgan Bank, N.A. (Chase)
4	UniCare High-Deductible Health Plan Options
5	Eligibility
6	UniCare High-Deductible Health Plans Comparison
8	MedCall®, Platinum Network Travel Access and Mail Service Prescription Drugs
9	Vision Care Services and HealthyExtensions <sup>SM</sup>
10	Individual and Family Dental Plan Coverage and Rates
11	Individual Term Life Insurance
12	Appendix A — Important Information About UniCare's High-Deductible Health Plans
19	Appendix B — Important Information About Health Savings Accounts
Insert	Individual and Family Enrollment Application
Insert	JPMorgan Bank, N.A. (Chase) Health Savings Account Individual Participant Enrollment Package





# UniCare offers HSA Compatible health insurance plans so you can choose the right coverage for your family and yourself.

## Background

Section 1201 of the Medicare Prescription Drug, Improvement and Modernization Act of 2003, added section 223 to the Internal Revenue Code to permit eligible individuals to establish Health Savings Accounts (HSAs) for taxable years beginning after December 31, 2003. HSAs are established to receive tax-favored contributions by or on behalf of eligible individuals. Amounts in an HSA may be accumulated over the years or distributed on a tax-free basis to pay or reimburse qualified medical expenses.

## What is a High-Deductible Health Plan?

A High-Deductible Health Plan (HDHP) is a health plan that meets certain U.S. Treasury Department requirements for annual deductibles and annual out-of-pocket expense maximums, allowing you to qualify for a Health Savings Account (HSA). That is why they are also called “HSA Compatible” health plans.

A health plan is a High-Deductible Health Plan if:

- The annual deductible for a single party is at least \$1,100 and the annual out-of-pocket expense maximum does not exceed \$5,500; and
- The annual deductible for a family is at least \$2,200 and the annual out-of-pocket expense maximum does not exceed \$11,000.

Out-of-pocket expenses include:

- Deductibles (the amount you pay for your health care each year before your insurance plan begins to pay)
- Copayment (a specific dollar amount of a covered service that you pay at the time the service is rendered; for example, prescription drug copays)
- Coinsurance (the percentage of a covered service that you pay)

## What is a Health Savings Account?

A Health Savings Account (HSA) is a savings account established exclusively to pay for qualified medical expenses of eligible individuals. The HSA provides a way to fund your health care expenses now, save for long-term health care expenses or to bridge a potential gap between your needs and funds that may become available once you become eligible for Medicare. When the funds are used for eligible health care expenses, the savings may be tax exempt.

UniCare has designed its High-Deductible Health plans to meet government requirements for HDHPs to be used in conjunction with establishing eligibility for HSA tax benefits. Although UniCare believes these plans meet these requirements, the Internal Revenue Service has not ruled on whether these plans are qualified as HDHPs.

## Benefits of an HSA/HDHP

The advantages of an HSA can be broken down into two areas — savings benefits and tax benefits:

### Savings Benefits

- HSA funds may be used to pay for current, future and post-retirement qualified medical expenses not covered by the HDHP
- Savings can cover your pre-deductible health care costs and other qualified medical expenses
- Money not spent rolls over to following year
- Potential exists to build significant, nest-egg balances after years of tax-advantaged contributions and interest growth

### Tax Benefits (subject to IRS Rules)

- Individual HSA contributions are tax-deductible up to the IRS maximum
- Interest earned on HSA funds is tax-advantaged
- HSA withdrawals, if used for qualified medical expenses, are tax-advantaged

## Consult a Tax Advisor

This brochure provides general information only and is not intended to be a substitute for the advice of a qualified tax professional. Before you establish an HSA, consult a qualified tax professional, such as a Certified Public Accountant (CPA) who can evaluate your particular needs and circumstances.

Please note: These High-Deductible Health plans are not “Health Savings Accounts” or “HSAs” but are designed as High-Deductible Health plans that may allow you, if you are an eligible individual, to take advantage of the income tax benefits available to you when you establish an HSA and use the money you deposit into the HSA to pay for qualified medical expenses subject to the provisions under these plans.

## How They Work Together

Health Savings Accounts work in conjunction with UniCare's High Deductible Health Plans, which are HSA compatible.

The Health Savings Account (HSA) is not a High-Deductible Health Plan – it is a separate arrangement between you and a bank or other qualified institution. You must be an eligible individual under IRS regulations to receive the tax benefits of an HSA. UniCare does not administer the HSA. Consultation with a tax advisor is recommended before you decide whether applying for an HDHP and opening an HSA is right for you.

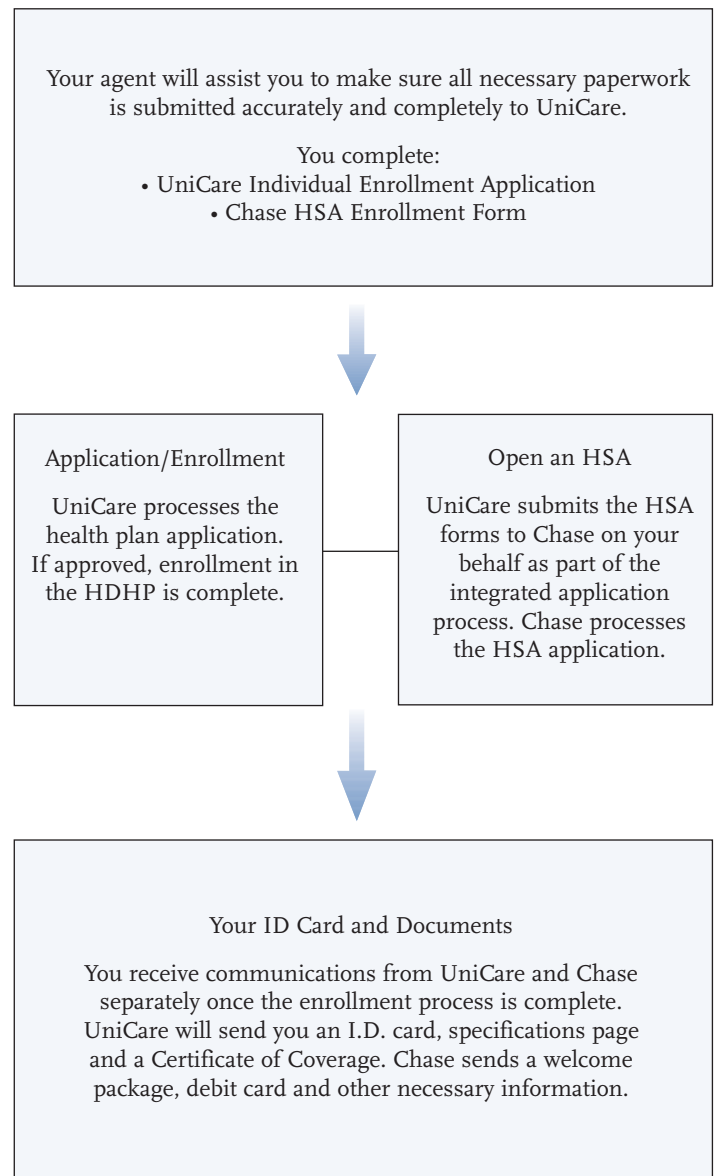
Your HDHP provides benefits for covered medical services once any applicable deductibles are satisfied. The funds you deposit into your HSA can then be used to pay for medical expenses applied to your deductible and certain other expenses not covered by the HDHP.

## Optional HSA through JPMorgan Bank, N.A. (Chase)

By taking advantage of one of UniCare's HDHPs with an HSA from Chase, you can save time, reduce hassle, enjoy seamless customer service between UniCare and Chase and establish an HSA with a well-respected, nationally-recognized bank. Through an arrangement with Chase, UniCare can offer the convenience of applying for both an HSA and High-Deductible Health Plan together. Rather than applying for an HDHP, then finding a bank and going through another enrollment process for your HSA, you can take care of both steps at once.

- First, fill out an application for one of UniCare's HSA-Compatible High-Deductible Health Plans and an application for the Health Savings Account administered by Chase.
- Then, send both applications to UniCare and UniCare coordinates with Chase.
- If you are approved for one of UniCare's HDHPs, your HSA application will be forwarded to Chase. The bank will then send you all other necessary information on the HSA. UniCare does not administer the HSA.

## Integrated Enrollment Process



## HDHP from UniCare with HSA from Chase



## Apply for Your UniCare High-Deductible Health Plan Now

You must first enroll in a High-Deductible Health Plan (HDHP) before you establish a Health Savings Account (HSA). You also must continue your enrollment in your HDHP in order to continue to make contributions to your HSA.

### High-Deductible Health Plan Options

You have a choice of three UniCare High-Deductible Health Plans and the option of HSA with Chase. The annual deductible for each plan and the maximum annual amount you may contribute to your HSA in 2007 are listed in the table below. Additional “catch up” contributions are permitted for those who are between the ages of 55 and 65 by tax year-end. Please refer to Appendix B, Question 7, in the back of this brochure. Consult your tax advisor for details.

Please note that the contribution amounts will change each year in accordance with the annual U.S. Treasury announcement made at the end of each year.

Also note that the deductible for the Variable Deductible Plan and the contribution limits for the Variable Contribution Plan will change each year in accordance with U.S. Treasury guidelines. For example, in 2006 the deductible amounts for the Variable Deductible Plan were \$1,050 for Individuals and \$2,100 for Families. In 2007, these amounts will increase to \$1,100 for Individuals and \$2,200 for Families.

The U.S. Treasury makes its annual announcement toward the end of each year. The new deductible amounts then become effective on January 1 following the announcement.

High-Deductible Health Plan		Annual Deductible	Amount You May Deposit Into Your HSA Annually
Variable Deductible Plan <sup>1</sup>	Single Party	\$1,100 <sup>1</sup>	\$1,100
	Family	\$2,200 <sup>1</sup>	\$2,200
Plan 2	Single Party	\$2,600	\$2,600
	Family	\$5,200	\$5,200
Plan 3	Single Party	\$5,000	\$2,850
	Family	\$10,000	\$5,650

<sup>1</sup> The annual deductible is subject to change annually to continue to meet the U.S. Treasury's minimum deductible requirements.

## Who Can Apply for UniCare High-Deductible (HSA Compatible) Health Plans?\*

To be eligible for enrollment, you must be:

- Age 64<sup>1/2</sup> or younger
- The applicant's spouse, age 64<sup>1/2</sup> or younger
- The applicant's unmarried child, up to age 19
- The applicant's unmarried child who is a full-time student (12 units per semester); age 19-22
- A resident of the United States for at least 6 months
- Able to meet UniCare's underwriting guidelines
- Not eligible for Medicare
- Not enrolled in any other group or individual health insurance plan

## It Pays to Use a UniCare Participating Physician or Hospital

Example using the High-Deductible (HSA Compatible) Plan 2

Participating Providers	
If the billed charges are	\$1,000
And UniCare's negotiated rate is	\$650
You get a discount of	\$350
UniCare pays 80% of negotiated fee**	\$520
You pay	\$130

Nonparticipating Providers	
If the billed charges are	\$1,000
Amount UniCare considers reasonable	\$650
UniCare pays 60% of reasonable charges**	\$390
You pay 40% of reasonable charges**	\$260
Plus, the difference between the billed charges and the reasonable charges	\$350
You pay a total of	\$610

\*While children may enroll in a UniCare High-Deductible Health Plan (children-only plan), children are not eligible to have Health Savings Accounts established in their names.

\*\*Assuming any deductible has been met and you have not reached your annual out-of-pocket maximum.





# Individual High-Deductible (HSA Compatible) Health Plans Comparison\*

All plans feature a \$5,000,000 per member lifetime maximum in benefits.

This matrix is intended to help you compare UniCare plan benefits and reflects UniCare's payment for covered expenses after applicable 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.

Before you sign an Application for Coverage, refer to Provider Finder on the UniCare Web site at [www.unicare.com](http://www.unicare.com) to determine which providers in your area are participating providers.

The amount of benefits provided depends upon the plan selected. Your premium will vary with the amount of benefits selected.

\* This is only a brief description of various plans available. For a more detailed description of coverage, benefits, limitations and exclusions, preservice and utilization review, the 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 brochure, the terms of the Certificate of Coverage will prevail.

<sup>1</sup> Once the in-network out-of-pocket maximum has been met, covered services obtained from an in-network provider, including prescription drugs, will be covered at 100%. Once the out-of-network out-of-pocket maximum has been met, covered services obtained from an out-of-network provider, including prescription drugs will be covered at 100%.

<sup>2</sup> Services may require preservice review or authorization by UniCare or you will be required to pay an additional penalty.

<sup>3</sup> Emergency room visits that do not result in an inpatient admission will be subject to an additional \$60 charge.

<sup>4</sup> Until transferable to a participating hospital; if stay continues thereafter, then 60% subject to a \$500 deductible.

<sup>5</sup> Certain Prescription Drugs may require prior authorization by UniCare.

Overview of Coverage – Amounts shown below are UniCare's payment for covered expenses after applicable deductibles are met.		
Your Plan Features	High-Deductible (HSA Compatible) Variable Deductible Plan	
	Participating Provider	Nonparticipating Provider
<b>Annual Deductible</b> (Medical and pharmacy combined)	\$1,100 (Single Party), \$2,200 (Family) for 2007 The annual deductible will reflect the U.S. Treasury's minimum deductible requirements for HSA qualified high-deductible health plans. The amount is subject to change annually.	
<b>Annual Out-of-Pocket Maximums<sup>1</sup></b> (Includes annual deductible and pharmacy copays)	\$5,000 (Single Party) \$10,000 (Family)	\$15,000 (Single Party) \$20,000 (Family)
<b>Lifetime Maximum Benefit</b>	UniCare pays up to \$5,000,000 per member	
<b>Office Visits</b> All medical office visits and exams for any covered illness or injury. Office visits associated with preventive care for babies and children (through age 6). Office visits associated with a routine Pap smear, annual mammogram, colorectal cancer screening or PSA screening.	80%	60%
<b>Preventive Care</b> Immunizations for babies and children (through age 6)	80%	60%
Adult Preventive Care: Lab/x-ray for a routine Pap smear, annual mammogram, colorectal cancer screening or PSA screening.	80%	60%
<b>Professional Services</b> Surgery, anesthesia, radiation therapy, in-hospital doctor visits, and diagnostic x-ray/lab	80%	60%
<b>Inpatient Hospital Services<sup>2</sup></b>	80%	60%
<b>Outpatient Medical Care<sup>3</sup></b>	80%	60%
<b>Initial Care for a Medical Emergency</b> Inpatient or Outpatient <sup>2, 3</sup>	80%	80% <sup>4</sup>
<b>Physical Therapy/Occupational Therapy and Acupuncture/Acupressure</b>	\$30 maximum per visit, with a combined maximum of 12 visits per year	
<b>Ambulatory Surgical Center<sup>2</sup></b>	80%	60%
<b>Ambulance Service</b>	80%	60%
	With a maximum covered expense per trip of \$1,000 ground, \$5,000 air	
<b>Durable Medical Equipment</b>	80%	60%
<b>Prescription Drugs<sup>5</sup></b> Deductible(s) apply	<b>Generic drugs:</b> You pay a \$10 copay <b>Brand name formulary drugs:</b> You pay a \$30 copay <b>Brand name nonformulary drugs:</b> You pay a \$50 copay <b>Self-administered injectable drugs:</b> UniCare pays 80%	<b>Generic and brand name drugs:</b> UniCare pays 50% of the average wholesale price <b>Self-administered injectable drugs:</b> UniCare pays 50% of the average wholesale price
<b>Retail Pharmacy</b> Per prescription (up to a 30-day supply)		

Overview of Coverage – Amounts shown below are UniCare’s payment for covered expenses after applicable deductibles are met.

Your Plan Features	High-Deductible (HSA Compatible) Plan 2		High-Deductible (HSA Compatible) Plan 3	
	Participating Provider	Nonparticipating Provider	Participating Provider	Nonparticipating Provider
<b>Annual Deductible</b>	\$2,600 (Single Party), \$5,200 (Family)		\$5,000 (Single Party), \$10,000 (Family)	
		Additional \$4,000 out-of-network deductible (Single Party) Additional \$8,000 out-of-network deductible (Family)		Additional \$4,000 out-of-network deductible (Single Party) Additional \$8,000 out-of-network deductible (Family)
<b>Annual Out-of-Pocket Maximums<sup>1</sup></b> (Includes annual deductible and pharmacy copays)	\$5,000 (Single Party) \$10,000 (Family)	\$15,000 (Single Party) \$20,000 (Family)	\$5,000 (Single Party) \$10,000 (Family)	\$15,000 (Single Party) \$20,000 (Family)
<b>Lifetime Maximum</b>	UniCare pays up to \$5,000,000 per member			
<b>Office Visits</b> All medical office visits and exams for any covered illness or injury. Office visits associated with preventive care for babies and children (through age 6). Office visits associated with a routine Pap smear, annual mammogram, colorectal cancer screening or PSA screening.	80%	60%	100%	60%
<b>Preventive Care</b> Immunizations for babies and children (through age 6)	80%	60%	100%	60%
Adult Preventive Care: Lab/x-ray for a routine Pap smear, annual mammogram, colorectal cancer screening or PSA screening.	80%	60%	100%	60%
<b>Professional Services</b> Surgery, anesthesia, radiation therapy, in-hospital doctor visits, and diagnostic x-ray/lab	80%	60%	100%	60%
<b>Inpatient Hospital Services<sup>2</sup></b>	80%	60%	100%	60%
<b>Outpatient Medical Care<sup>3</sup></b>	80%	60%	100%	60%
<b>Initial Care for a Medical Emergency<sup>2,3</sup></b> Inpatient or Outpatient	80%	80% <sup>4</sup>	100%	100% <sup>4</sup>
<b>Physical/Occupational Therapy and Acupuncture/Acupressure</b>	\$30 maximum per visit, with a combined maximum of 12 visits per year			
<b>Ambulatory Surgical Center<sup>2</sup></b>	80%	60%	100%	60%
<b>Ambulance Service</b>	80%	60%	100%	60%
	With a maximum covered expense per trip of \$1,000 ground, \$5,000 air			
<b>Durable Medical Equipment</b>	80%	60%	100%	60%
<b>Prescription Drugs<sup>5</sup></b> Deductible(s) apply	<b>Generic drugs:</b> You pay a \$10 copay <b>Brand name formulary drugs:</b> You pay a \$30 copay	<b>Generic and brand name drugs:</b> UniCare pays 50% of the average wholesale price	<b>Generic and brand name drugs:</b> UniCare pays 100%	<b>Generic and brand name drugs:</b> UniCare pays 50% of the average wholesale price
<b>Retail Pharmacy</b> Per prescription (up to a 30-day supply)	<b>Brand name nonformulary drugs:</b> You pay a \$50 copay <b>Self-administered injectable drugs:</b> UniCare pays 80%	<b>Self-administered injectable drugs:</b> UniCare pays 50% of the average wholesale price	<b>Self-administered injectable drugs:</b> UniCare pays 100%	<b>Self-administered injectable drugs:</b> UniCare pays 50% of the average wholesale price

# MedCall®

## 24/7 Telephone Access to Health Care Professionals

You have access to nurse counselors 24 hours a day, seven days a week who can provide you with medical information whenever you need it. At no additional cost to you, this telephone hotline provides answers to many health questions about:

- Symptoms or procedures and alternatives
- Medications and side effects

- A diagnosis
- Referrals for doctors and medical facilities
- Referrals for local, state and national self-help agencies

In addition to personalized calls, MedCall provides you with recorded information on more than 200 health topics so you can learn more about your health care concerns at your convenience.

## Platinum Network Travel Access

### Peace of Mind While You Travel

What happens if you or one of your family members get sick while traveling outside of Indiana? The Travel Access program helps you take advantage of your health plan benefits while traveling outside of your local independently contracted provider network, but within the continental United States. After all, you and your family deserve the same great benefits when you travel.

With Travel Access:

- There are no additional premium costs
- Your health care benefits are not changed by the addition of Travel Access
- The provider will submit the claim forms to UniCare on your behalf

All you have to do is call your Travel Access representative, should a medical need arise, and you will be provided with the name, address and phone number of an independently contracted network provider or providers in the immediate area in which you are traveling that can help address your health concern. It's that simple.

## Mail Service Prescription Drugs

In addition to filling your prescriptions at a retail pharmacy, you may opt for the convenience of filling your prescriptions through mail service. One of the advantages of UniCare's mail service prescription drug program is that you can get a 60-day supply of your prescriptions (instead of a 30-day supply at retail pharmacies). Note that your copay will be double that of the retail pharmacy copay (30-day supply) since you are ordering a 60-day supply. As with retail pharmacy, the deductible(s) apply.

# Vision Care Services<sup>1</sup>

## A Featured Discount Program for You

As a part of the HealthyExtensions program, you will receive discounts from participating optometrists and ophthalmologists for your vision care needs. Discounts of 10 to 50 percent are available for eye exams, frames, lenses and contacts at participating providers.

If you wear contact lenses, you may purchase them from your favorite eye care professional or you might take advantage of additional savings and convenience by

ordering via phone or the Internet to have your contacts delivered directly to your home.

In addition, LASIK vision correction surgery is available to you at significant savings through TruVision™ and Cole Managed Vision.

# HealthyExtensions<sup>SM1</sup>

## The Key to a Healthy Life

HealthyExtensions is an innovative program that gives you discounts on health and wellness products and services.

As a UniCare member, you can take advantage of discounts up to 50 percent off a variety of alternative health care and wellness products and services offered by independent vendors.

Examples of products and services that are available:

- Vitamins
- Nutrition and fitness programs
- Health clubs
- Hearing aids
- Eyeglasses and contact lenses
- Skin care products
- Educational materials
- Online resources
- Alternative health practitioners

<sup>1</sup>This program is provided as a service to our members. These are not insurance benefits and are subject to change or cancellation without notice. Services and products are provided by independent vendors not affiliated with UniCare, its affiliates, subsidiaries, or parent company.

# Individual and Family Dental PPO Plan Coverage

## Keep Your Teeth Healthy and Your Smile Bright

Good oral health is a quality of life issue, affecting both your mental and physical wellness. UniCare offers the Individual and Family Dental PPO Plan to provide affordable coverage for regular dental care. Research continues to establish links between periodontal disease and serious health conditions including heart disease, stroke, osteoporosis, low birth weight pregnancy, diabetes and respiratory infection<sup>1</sup>.

With UniCare's dental coverage you have:

- Access to quality care at discounted fees
- A wide range of services for preventive, diagnostic, basic and major dental care
- No waiting period for preventive and diagnostic care
- Freedom to choose any dentist
- Additional savings for visiting an independently contracted, in-network dentist
- An annual deductible of \$50 per person or \$150 per family, waived for preventive and diagnostic services performed by a contracted dentist

For more information about the Individual and Family Dental PPO Plan, please call your UniCare agent or visit the UniCare Web site at [www.unicare.com](http://www.unicare.com).

For complete coverage details including benefits, limitations and exclusions, please refer to the Dental PPO Certificate of Coverage.

UniCare Individual Dental PPO Plan Monthly Rates*	
One adult	\$25.00
Two adults	\$50.00
Adult with 1 child	\$37.50
Adult with 2 children	\$50.50
Adult with 3+ children	\$69.50
Family (1 child)	\$62.50
Family (2 children)	\$75.50
Family (3+ children)	\$94.50
1 child	\$12.50
2 children	\$25.50
3+ children	\$44.50

<sup>1</sup>Oral Health in America: A report of the Surgeon General, May 25, 2003.

\*Rates are current as of January 2007. Rates are subject to change without notice. Please contact your agent or UniCare for the most current rates.



# Individual Term Life Insurance

## Is Your Family Prepared for the Unexpected?

You can enjoy the security and peace of mind of knowing you can help meet your family's financial needs even if you're not there to provide for them. There are some great reasons to add life insurance to your UniCare Individual medical coverage:

- Life insurance provides a financial safeguard for your family
- No additional forms to fill out
- No medical exams
- One bill for medical and life coverage
- Available with all UniCare medical plans, subject to underwriting
- You may choose life insurance for all of your eligible family members
- Child coverage for as little as \$1.50 per month
- Adult coverage for as little as \$2.80 per month\*

To apply for enrollment, check the Life box in Section 2 and complete the Term Life portion in Section 5 on the Individual Enrollment Application.

Monthly Rates*			
Age	\$15,000	\$25,000	\$50,000
Under 1	Not Available	Not Available	Not Available
1-18	\$1.50	\$2.50	Not Available
19-29	\$2.80	\$4.65	\$9.30
30-39	\$3.25	\$5.40	\$10.80
40-49	\$7.50	\$12.50	\$25.00
50-59	\$20.90	\$34.80	\$69.60
60-64	\$29.40	\$49.00	\$98.00

\*The rates for term life insurance will change based on the applicant's age. The age categories are shown in the chart above. The policy is issued for a one-year term, renewable at the policyholder's option. The rate schedule may be changed at the beginning of any annual term. The rates shown in the matrix above are accurate as of November 2006. Rates are subject to change without notice. Please contact your agent or UniCare for the most current rates.

The term life insurance coverage is subject to the written provisions of the policy issued by UniCare. You should consult with your UniCare agent regarding the specific terms and provisions of the policy. Each family member who has elected the term life insurance option will be sent a separate policy.

The policy will be canceled automatically on the first of the month of the policyholder's 65th birthday. If that birthday falls on the first of the month, the policy will be canceled on the first day of the month prior to the birth month.

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

# Appendix A — Important Information About UniCare’s High-Deductible Health Plans

## Utilization Management

UniCare uses a process called Utilization Management to help you receive coverage for appropriate treatment in the correct setting and helps you avoid both unexpected out-of-pocket costs and unnecessary procedures.

Preservice review is performed before services are provided. All inpatient medical care requires preservice review or you will be subject to a \$500 penalty per continuing hospital confinement. All surgical services of an ambulatory surgical center require preservice review or you will be subject to a \$50 penalty. This review must be initiated at least three working days prior to admission to a licensed and accredited hospital or ambulatory surgical center.

## Authorization Program

Certain services require prior authorization to be eligible for maximum benefits. There will be a \$1,000 penalty for these services unless UniCare authorizes benefits in advance for: organ/tissue transplants, infusion therapy, home health services, skilled nursing facilities and hospice.

Other services require authorization to be eligible for maximum benefits. Please see your Certificate of Coverage for additional details on preservice and utilization review, the preauthorization process, penalties, covered services, and limitations and exclusions.

Utilization Management and the authorization program are not the practice of medicine or the provision of medical care to you. Remember, only your doctor can provide you with medical advice and care.

Note: Penalties are not counted toward any deductible or out-of-pocket maximum.

## Important Additional Information

### Waiting Periods

An insured must be covered by the plan for six consecutive months to be eligible for benefits concerning all services related to:

- Hernia (except strangulated or incarcerated)
- Varicose veins

This includes, but is not limited to, all tests, consultations, examinations, medications and invasive medical, laboratory or surgical procedures that are related to the evaluation or treatment of the above items.

**Pre-Existing Condition** means the existence of symptoms which would cause an ordinarily prudent person to seek diagnosis, care or treatment within a 12 month period preceding the effective date of the coverage of the insured person or a condition for which medical advice or treatment was recommended by a physician or received from a physician within a 12 month period preceding the effective date of the coverage of the insured person.

# Appendix A — Important Information About UniCare’s High-Deductible Health Plans (continued)

## Enrollment and Review Process

Each individual and family member who applies for coverage in any of the UniCare plans must submit an application for UniCare underwriting review. If any applicant does not qualify based on UniCare’s underwriting standards, the application will not be approved. Certain conditions, subject to UniCare’s underwriting guidelines, may qualify an applicant for the plan at a premium that is higher than the Level 1 (preferred) premium. Please follow the instructions on the Individual and Family Plan application form.

If you are accepted, please carefully read your UniCare Certificate of Coverage. This document provides a detailed list of all the benefits, conditions, limitations, exclusions and requirements of your plan.

## Terms of Coverage

Coverage under this plan remains in force as long as the required premiums are paid on time and as long as the insured remains eligible for coverage. Coverage ceases when an insured no longer lives in the service area or becomes ineligible because of divorce or a change in dependent status. (In the case of divorce and over-age dependents, UniCare may offer a similar plan.) UniCare may change the premiums of this plan after 30 days’ written notice to you. However, UniCare will not change the premium schedule for this plan on an individual basis, but only for all insureds in the same class and covered under the same plan as you.

## Rates

Medical rates are calculated based on the age of the applicant or spouse, whoever is older, and the residence address. Rates are recalculated at each billing period based on age and the residence address. See the UniCare Indiana High-Deductible Health Plans Monthly Rate Guide for medical coverage rates.

### 10-Day Free Look

Once your Certificate of Coverage arrives, you have 10 full days to examine and either accept or decline coverage by returning the plan.

# Limitations and Exclusions

The primary limitations and exclusions for the medical plans described in this brochure are listed below. Please take a few moments to review this information. These listings are an overview only. A more detailed list of each plan's limitations and exclusions can be found in the applicable Certificate of Coverage (Certificate). Only the actual Certificate provisions apply. If there are any conflicts between the terms of the Certificate and the information in this brochure, the terms of the Certificate will prevail.

## Limitations

The following are the primary limitations that apply to these plans:

### Ambulance Service

Limited to a maximum covered expense of \$5,000 per trip for air transport or \$1,000 per trip for ground transport.

### Home Health Care

Limited to a combined maximum of 60 visits each year.

### Skilled Nursing Facilities

Limited to a maximum covered expense of \$400 per day, and 100 days per year.

### Physical, Occupational Therapy/Medicine and Acupuncture/Acupressure

Benefits are payable up to \$30 per visit with a combined maximum of 12 visits per year.

### Hospice

Limited to a lifetime maximum payment of \$10,000.

### Smoking Cessation

Benefits for any smoking cessation program designed to end the dependency on nicotine are payable up to a maximum of \$50 per lifetime.

### Diabetes

Covered expenses for diabetes equipment and diabetes supplies are subject to a maximum of \$500 per year.

## Exclusions

These plans do not provide benefits for:

- Any amounts in excess of maximum amounts of covered expenses.
- Services not specifically listed in the plan as covered services.
- Services or supplies that are not medically necessary.
- Services or supplies that UniCare considers to be experimental or investigative procedures.
- Services received before the effective date of coverage or during an inpatient stay that began before the effective date.
- Services received after coverage ends.
- Services for which you have no legal obligation to pay or for which no charge would be made if you did not have health insurance coverage.
- Any condition for which benefits are recovered, or can be recovered, either by adjudication, settlement or otherwise, under any Workers' Compensation, employer's liability law or occupational disease law, even if you do not claim those benefits.
- Any intentionally, self-inflicted injury or illness.
- Conditions caused by (a) an act of war; (b) the inadvertent release of nuclear energy when government funds are available for treatment of illness or injury arising from such release of nuclear energy; (c) an insured person participating in the military service of any country; (d) an insured person participating in an insurrection, rebellion, or riot; (e) services received as a direct result of an insured person's commission of, or attempt to commit a felony; or as a direct result of the insured person being engaged in an illegal occupation; (f) an insured person, being under the influence of illegal narcotics or nonprescribed controlled substances unless administered on the advice of a physician.
- Any services provided by a local, state, or federal government agency except when payment under this plan is expressly required by federal or state law.
- If you are eligible for Medicare, any services covered by Medicare under Part A or B are excluded from consideration of payment regardless of actual enrollment in Medicare or payment by Medicare for those services.
- Any services for which payment may be obtained from any local, state, or federal government agency (except Medicaid). Veterans Administration hospitals and military treatment facilities will be considered for payment according to current law.

# Limitations and Exclusions (continued)

- Professional services received or supplies purchased from yourself, a person who lives in the insured person's home or who is related to the insured person by blood, marriage or adoption, or the insured person's employer.
- Inpatient or outpatient services of a private duty nurse.
- Inpatient room and board charges in connection with a hospital stay primarily for environmental change, physical therapy or treatment of chronic pain; custodial care or rest cures; services provided by a rest home, a home for the aged, a nursing home or any similar facility service.
- Inpatient room and board charges in connection with a hospital stay primarily for diagnostic tests which could have been performed safely on an outpatient basis.
- Treatment of drug or other substance addiction or abuse, except for treatment of alcoholism as specifically provided in the plan.
- Dental services.
- Orthodontic services.
- Dental implants or any associated procedure.
- Hearing aids.
- Routine hearing tests except as provided under Well Baby and Well Child Care.
- Optometric services, eye exercises including orthoptics, eyeglasses, contact lenses, routine eye exams, and routine eye refractions, except as specifically stated in the plan.
- An eye surgery solely for the purpose of correcting refractive defects of the eye.
- Outpatient speech therapy.
- Any drugs (including but not limited to drug samples), medications or other substances dispensed or administered in any outpatient setting unless otherwise covered by the plan. This includes, but is not limited to items dispensed by a physician.
- Cosmetic surgery or other services for beautification, including any medical complications that are generally predictable and associated with such services by the organized medical community. This exclusion does not apply to reconstructive surgery to restore a bodily function or to correct a deformity caused by injury or congenital defect of a newborn child, or to medically necessary reconstructive surgery performed to restore symmetry incident to a mastectomy.
- Procedures or treatments to change characteristics of the body to those of the opposite sex. This includes any medical, surgical or psychiatric treatment or study related to sex change.
- Treatment of sexual dysfunction, impotence and/or inadequacy.
- All services related to the evaluation or treatment of fertility and/or infertility, including, but not limited to all tests, consultations, examinations, medications, invasive, medical, laboratory or surgical procedures, including sterilization reversals and in vitro fertilization.
- Cryopreservation of sperm or eggs.
- All nonprescription contraceptive drugs, devices and/or supplies that are available over the counter or without a prescription, and non-FDA approved prescription contraceptive drugs, devices and/or supplies.
- Orthopedic shoes (except when joined to braces) or shoe inserts, including orthotics.
- Services primarily for weight reduction or treatment of obesity, or any care which involves weight reduction as a main method for treatment except as specifically stated.
- Routine physical exams or tests that do not directly treat an actual illness, injury or condition, including those required by employment or government authority.
- Charges by a provider for telephone consultations.
- Items which are furnished primarily for your personal comfort or convenience (air purifiers, air conditioners, humidifiers, exercise equipment, treadmills, spas, elevators and supplies for hygiene or beautification, including wigs, etc.).
- Educational services except for diabetes self-management training and as specifically provided or arranged by UniCare.
- Nutritional counseling or food supplements.
- Any services received on or within 12 months after the effective date of coverage if they are related to a pre-existing condition.
- Incidental supplies used by a provider in the administration of infusion therapy.
- Foreign country provider charges except as specifically stated in the plan.
- Growth hormone treatment except when such treatment is medically proven to be effective for the treatment of documented growth retardation due to deficiency of growth hormones, growth retardation secondary to chronic renal failure before or during dialysis, or for patients with AIDS wasting syndrome. Services must also be clinically proven to be effective for such use and such treatment must be likely to result in a significant improvement of the insured person's condition.
- Routine foot care.
- Charges for which we are unable to determine our liability because you or an insured person failed, within 60 days, or as soon as reasonably possible to (a) authorize us to receive all the medical records and information we requested, or (b) provide us with information we requested regarding the circumstances of the claim or other insurance coverage.
- Charges for animal to human organ transplants.
- Charges for normal pregnancy or maternity care, including normal delivery, elective abortions and elective nonemergency Cesarean sections, as long as the service is not related to Complications of Pregnancy.



# Limitations and Exclusions (continued)

- Drugs and medications not requiring a prescription, except insulin.
- Drugs and medications to induce nonspontaneous abortions.
- Dietary supplements, cosmetics, health or beauty aids.
- Any vitamin, mineral, herb or botanical product which does not have an FDA (Food and Drug Administration) approved indication to treat, diagnose or cure a medical condition even if it is thought to have health benefits.
- Any expense incurred in excess of the UniCare negotiated rate.
- Any drug labeled “Caution, limited by federal law to investigational use” or non-FDA approved investigational drugs. Any drug or medication prescribed for experimental indications.
- Drugs used for cosmetic purposes.
- Drugs used for the primary purpose of treating infertility or promoting fertility.
- Anorexiant or drugs associated with weight loss.
- Drugs obtained outside the United States.
- Drugs for treatment of a condition illness or injury for which benefits are excluded or limited by a waiver, pre-existing condition or other contract limitation.
- Prescription drugs with a nonprescription (over-the-counter) chemical and dose equivalent.
- Lost or stolen prescriptions.

This is only a brief description of the plans. For more complete details, including benefits, limitations and exclusions, please refer to the applicable Certificate of Coverage.

# Dental Insurance Limitations & Exclusions\*

The primary limitations and exclusions for the plans described in this brochure are listed below. Please take a few moments to review this information. These listings are an overview only. A more detailed list of each plan's limitations and exclusions can be found in the applicable Certificate of Coverage.

## Limitations

The following are the primary limitations that apply to these dental plans:

### Prosthodontics

Replacement of a fixed or removable prosthesis if such replacement occurs within five years of the original placement, unless the denture is a stayplate used during the healing period for recently extracted anterior teeth.

Adjustment, repairs or relines to prosthesis except following six months from initial placement and if the prosthesis was paid for under this plan.

Fixed bridges, removable cast partials and/or cast crown with or without veneers for patients under 16 years of age.

Replacement of crowns and cast restorations, including porcelain crowns, if such replacement occurs within five years of the original placement.

### Prosthodontics and Periodontics

Services for fixed or removable prosthodontics within the first 12 months of the insured person's effective date.

Services for periodontics within the first 12 months of the insured person's effective date.

### Diagnostic

Oral examinations exceeding two visits per insured per year.

More than one set of full-mouth x-rays or its equivalent per insured in a three-year period.

### Preventive

Prophylaxis treatments exceeding two treatments per insured per year.

Fluoride applications for patients over 18 years of age or applications exceeding two visits per year.

## Exclusions

The Plan does not provide benefits for:

- Any amounts in excess of the maximum amount stated in the "yearly maximum benefit" section or listed in the benefit schedule.
- Services or supplies that UniCare considers to be not medically necessary, experimental or investigative.
- Services received before your effective date or after your coverage ends.
- Services for which no charge would be made to you in the absence of insurance coverage or services for which you are not legally obligated to pay.
- Any condition for which benefits could be recovered either by adjudication, settlement or otherwise under any workers' compensation, employer's liability law or occupational disease law, even if you do not claim those benefits.
- Disease contracted or injuries sustained as a result of declared or undeclared war and/or conditions caused by the inadvertent release of nuclear energy when government funds are available for treatment of illness or injury arising from such release of nuclear energy.
- Any services provided by a local, state, county or federal government agency including any foreign government.
- Professional services received from a person who lives in the insured person's home or who is related to the insured by blood, marriage or adoption.
- Any services performed for cosmetic purposes unless they are for the correction of functional disorders or as a result of an accidental injury occurring while you were covered under this policy.
- Charges for treatment by other than a licensed dentist or physician, except charges for dental prophylaxis performed by a licensed dental hygienist, under the supervision and direction of a dentist.
- Replacement of an existing prosthesis which has been lost, stolen or which, in the opinion of a dentist, is or can be made satisfactory.
- Orthodontic services, braces, appliances and all related services.

\* See your Certificate of Coverage for a complete listing of exclusions and limitations. Only the actual plan provisions will apply. If there are any conflicts between the terms of the Certificate of Coverage and the information in this brochure, the terms of the Certificate of Coverage will prevail.

# Dental Insurance Limitations & Exclusions (continued)

- Diagnosis or treatment of the joint of the jaw and/or occlusion services, supplies or appliances provided in connection with:
  - any treatment to alter, correct, fix, improve, remove, replace, reposition, restore, or otherwise treat the joint of the jaw (temporomandibular joint);
  - any treatment including crowns, caps, and/or bridges to change the way the upper and lower teeth meet (occlusion);
  - treatment to change vertical dimension (the space between the upper and lower jaw).
- Procedures requiring appliances or restorations (other than those for replacement of structure loss from caries) that are necessary to alter, restore or maintain occlusions.
- Correction of congenital or developmental malformation. This does not apply to otherwise eligible charges incurred for the treatment of congenital defect or defects in a dependent child who is eligible to be covered under this Policy and who has been so covered continuously from the date of his or her birth until the date the expense is incurred.
- If a policyholder transfers from the care of one dentist to that of another dentist during the course of treatment or if more than one dentist renders services for one dental procedure, UniCare shall be liable only for the amount it would have been liable had one dentist rendered the services.
- Prescribed drugs, premedication or analgesia.
- Oral hygiene instruction.
- Services for treatment of malignancies and neoplasms.
- All hospital costs and any additional fees charged by the dentist for hospital treatment.
- Implants (materials implanted into or on bone or soft tissue) or the removal of implants.
- Replacement of teeth missing prior to the effective date of coverage.

# Appendix B — Important Information About Health Savings Accounts

## Answers to Your Questions

### Q1. What is an HSA Compatible High-Deductible Health Plan (HDHP)?

An HSA Compatible HDHP is a health plan that meets certain requirements in terms of annual deductibles and annual out-of-pocket expense maximums. In order to qualify for a Health Savings Account (HSA), you must be enrolled in a qualified HDHP. To qualify as an HSA Compatible HDHP in 2007, the plan must:

- Have a minimum deductible of \$1,100 and annual out-of-pocket maximum (including deductibles, coinsurance, copayments, but not premiums) not exceeding \$5,500 for individuals
- Have a minimum deductible of \$2,200 and annual out-of-pocket maximum not exceeding \$11,000 for family coverage
- Not provide benefits (except for certain preventive care benefits) until the deductible for that year has been met
- Include a combined medical and prescription deductible and out-of-pocket maximum.
- HSA statutes indicate that minimum deductible and out-of-pocket expense maximums and contribution limits may be revised annually for cost of living adjustments.

### Q2. Who owns and administers an HSA?

The individual owns the HSA. It is a personal, portable savings account that the individual retains even if they are no longer enrolled in an HDHP. HSAs are opened and maintained at an HSA-qualified bank or financial institution.

### Q3. Who is eligible to establish an HSA?

An eligible individual is anyone who:

- Is covered under a qualified high-deductible health plan on the first day of the month the HDHP is effective
- Does not have coverage through an additional plan that is not a qualified HDHP\*
- Is not enrolled in Medicare (generally, has not reached age 65)
- May not be claimed as a dependent on another person's tax return.

### Q4. What are the advantages of combining a UniCare HDHP with a JPMorgan Bank N.A. (Chase) HSA?

- Ease and convenience: Instead of dealing with two separate enrollment processes at different times, you can apply for both a qualified HDHP and a Chase HSA at the same time through UniCare.
- Streamlined customer support: Individuals will benefit from seamless customer service between UniCare and Chase.
- More control: If an individual has a qualified HDHP and an HSA, the individual will have more control over how they save for and manage their health care expenses.

### Q5. Who may contribute to the HSA?

Any individual may contribute to an HSA on behalf of an eligible individual. Individual contributions are tax deductible from gross income up to the annual contribution maximum.

### Q6. How can I contribute to the Chase HSA?

You may contribute by:

- Automatic electronic funds transfer withdrawal from your designated account
- Sending a check with a deposit slip directly to Chase

Please note that direct ATM deposits will not be accepted.

\*It is permitted to have insurance under which substantially all of the coverage provided relates to Workers' Compensation laws, tort liabilities, liabilities relating to ownership of property (e.g. automobile insurance), insurance for a specified disease or illness, insurance that pays a fixed amount per day (or other period) of hospitalization, coverage for accidents, disability, dental care, vision care, or long-term care and still be eligible for an HSA.

# Appendix B — Important Information About Health Savings Accounts (continued)

## **Q7. How much may be contributed to the HSA?**

Contribution guidelines vary for singles and families:

- **Singles:** In 2007, the annual contribution maximum for members enrolled in an eligible HDHP for the full 12 months is \$2,850 or the full amount of the HDHP deductible, whichever is less. For members enrolled for less than 12 months, their annual maximum contribution is a prorated portion of the \$2,850 or a prorated portion of their deductible, whichever is less, depending on the number of full months they have been enrolled in the eligible HDHP that year.
- **Families:** In 2007, the annual contribution maximum for members enrolled in an eligible HDHP for the full 12 months is \$5,650 or the full amount of the HDHP deductible, whichever is less. For members enrolled for less than 12 months, their annual maximum contribution is a prorated portion of the \$5,650 or a prorated portion of their deductible, whichever is less, depending on the number of full months they have been enrolled in the eligible HDHP that year.
- **Individuals between the ages 55-65** can make additional catch-up contributions of \$800 in 2007, increasing \$100 per year until 2009 when it becomes \$1,000.

## **Q8. What are the fees associated with the Chase HSA?**

The fees for this account are similar to the fees for other checking/savings accounts. Chase Bank will deduct the following fees from your HSA:

- \$20 account opening fee for singles and families
- \$3 monthly maintenance fee
- \$.95 per month for monthly printed statements only if a member requests them (transaction history is available on-line free of charge)
- \$1.00 fee per ATM transaction (cash withdrawals)
- \$.25 per check processed
- \$20 for stop check service
- \$10 for duplicate check
- \$20 for non-sufficient funds
- \$10.50 for returned deposit check or electronic funds transfer
- \$12 to replace lost or stolen card
- \$20 for closing account

- \$9.95 per book of 25 checks (optimal)

Please note: There is no fee for point-of-payment debit card transactions. These fees are accurate as of October 2006. Fees are subject to change. Please contact HSA customer service at (888) 854-0537 for the most current fees.

## **Q9. What is the minimum amount that can be contributed monthly to the Chase HSA?**

There is an initial contribution requirement of \$50. There is no minimum monthly contribution or balance requirement at this time. However, maintenance and transaction fees will be deducted from the account. You are responsible for ensuring that there are sufficient funds in the account to cover those fees.

## **Q10. When can I contribute to the Chase HSA?**

You can contribute to your HSA the first day of the month after your UniCare HDHP is effective. For example, if your medical plan is effective on July 15, you can begin to contribute to the HSA on August 1. Contributions for the current year must be made by April 15 of the following year. For example, all contributions for 2007 must be made by April 15, 2008.

## **Q11. When can I withdraw funds from my HSA?**

You are permitted to withdraw money from your HSA any time after your HSA is established, even if you are not currently enrolled in a qualified HDHP. Tax penalties apply if funds are not used for a qualified medical expense.

## **Q12. How will I be able to monitor my account balance and transactions?**

Chase will have transaction history available online that will be accessible 24 hours a day, seven days a week. You can print your electronic statement or you can request monthly paper statements for an additional fee of \$.95 per month. You may also call the HSA customer service number to speak with a representative about account balances and transactions. Upon enrollment in your HSA, if you will be monitoring your account online, you must set up a login ID and password for access.

## **Q13. How do I report the interest from the HSA on my taxes?**

Chase will send you appropriate annual reporting on the interest earned in the HSA.



# Appendix B — Important Information About Health Savings Accounts (continued)

**Q14. What are "qualified medical expenses" that are eligible for tax-free distribution?**

A qualified medical expense is any health care cost as defined in the Internal Revenue Code (IRC Section 213 [d]), but only to the extent the expenses are not reimbursed by insurance. For examples of qualified medical expenses, refer to the next page. Qualified medical expenses eligible for reimbursement from the HSA must be incurred after the HSA has been established.

**Q15. Are health insurance premiums qualified expenses?**

Generally, no, except in the following instances:

- Qualified long-term care insurance
- COBRA health care continuation coverage
- Health care coverage while an individual is receiving unemployment compensation

**Q16. How can I access my Chase HSA funds to pay for qualified medical expenses?**

You may either:

- Use your Chase HSA debit card at the point-of-payment location (such as a doctor's office); the card works like a regular bank debit card
- Write a check from the HSA account
- Use your Chase debit card at an ATM to withdraw money from your HSA. (Chase HSA debit cards are accepted at ATMs that display logos for Chase, Bank One, NYCE, Pulse, Interlink and Visa.)

When a provider sends a claim to UniCare after a visit, you will receive an explanation of benefits (EOB) in the mail outlining what discounts, if any, have been applied for the services rendered and the provider will mail you a bill for any remaining charges. You may then either call the provider's office to have a portion of the claim charged using your HSA debit card number or you may mail a check to the provider from your HSA checkbook. (Debit card option is only applicable in offices with debit card functionality.)

**Q17. Can HSA funds be used for unqualified expenses?**

HSA funds can be withdrawn for any purpose. However, funds withdrawn to pay for unqualified expenses of the member or dependents will be subject to applicable income taxes and penalties. You should consult your tax advisor for regulations regarding distributions from HSAs.

**Q18. Who is responsible to ensure that funds are being used for qualified medical expenses?**

It is your responsibility to ensure that the funds from your account are being used for qualified medical expenses. Neither Chase nor UniCare will audit or restrict the use of these funds. On your annual tax returns or in the event of an audit, it will be your responsibility to maintain your records, as well as document and demonstrate the appropriate use of these funds for the IRS. The bank or financial institution administering the HSA will not determine if the funds are being used for qualified medical expenses.

**Q19. What happens if I change from a UniCare HDHP to another medical plan?**

As long as you are enrolled in a qualified HDHP, you may contribute to your HSA. If you change your coverage and enroll in a non-qualified HDHP, it is your responsibility to discontinue any further contributions to your account. You will no longer be eligible to contribute to your HSA if you disenroll from a qualified HDHP. However, you will still own your account and can continue to earn interest and make withdrawals to pay for qualified medical expenses.

**Q20. Must I sign up for an HSA in order to apply for one of UniCare's HDHPs?**

No. You can apply for a UniCare HDHP without the HSA.

**Q21. Can IRA funds be rolled into an HSA?**

No. Rollovers from an IRA to an HSA are not permitted.

**Q22. Can MSA funds be rolled into an HSA?**

MSAs established on or before 12/31/03 can be either "grandfathered" or rolled into HSAs on a tax-free basis. Rollover contributions need not be in cash. Consult with your tax advisor for details or restrictions that may apply.

# Examples of Qualified Medical Expenses

## Eligible Qualified Medical Expenses

A qualified medical expense is any health care cost as defined in the Internal Revenue Code (IRC section 213 [d]), but only to the extent the expenses are not reimbursed by insurance. Qualified medical expenses eligible for reimbursement from the HSA must be incurred after the HSA has been established. The individual account holder is responsible for determining whether expenditures are for qualified medical expenses. See the list below for examples of qualified medical expenses, and always consult your tax advisor.\*

- Prescription drugs, including birth control pills
- Doctor visits, lab, x-ray and other diagnostic and treatment services
- Car controls for the physically challenged
- Christian Science practitioner services
- Coinsurance costs for health care, prescription drug and dental plans
- Dental x-ray, fillings, extraction and dentures
- Orthodontia (such as braces)
- Specially installed equipment if primary purpose is health care

- Eyeglasses, contact lenses and solution
- Guide dog or other animal, including its maintenance
- Hearing aids and batteries
- In-vitro fertilization
- Remedial reading lessons for a child with a severe learning disability
- Laser eye surgery
- Routine physical exams
- Stop-smoking programs
- Special school costs, including tutoring fees and tuition, for physically challenged or mentally impaired
- Transportation to and from health care providers
- Vitamin and mineral supplements that can be obtained only by prescription
- Qualified long-term care services and long-term care insurance

\*Please note these are examples only and may be subject to change. Please refer to the Qualified Medical Expenses as defined in the Internal Revenue Code (IRC Section 213 [d]).

## Have More Questions?

If you have additional questions about HSAs in general, contact your UniCare Agent or HSA Customer Service at (888) 854-0537. Tax related questions should be answered by your personal tax advisor only.

The following are resources located on the Internet that provide detailed information about Health Savings Accounts:

- Treasury: <http://www.treas.gov/offices/public-affairs/hsa> includes frequently asked questions, official guidance and contact information.
- The HSA Insider: <http://www.hsainsider.com>
- The National Association of Health Underwriters (NAHU): <http://www.nahu.org/consumer/HSAGuide.htm>

UniCare is not responsible for the content or maintenance of these Web sites.

## Helpful Information

If you are applying for a UniCare High-Deductible Health Plan and a Health Savings Account (HSA) from Chase Bank, please attach your JPMorgan Bank N.A. (Chase) HSA enrollment form to your UniCare health plan application and mail them to:

UniCare Individual Services  
P.O. Box 5030  
Bolingbrook, IL 60440-5030

If you have an established High-Deductible Health Plan please mail the completed Chase Bank HSA enrollment form to:

UniCare Individual Services  
P.O. Box 5061  
Bolingbrook, IL 60440-5061

Notes:

