

Texas UNICARE Performance Plus No Deductible Plan

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

This matrix is intended to help you review the UNICARE Performance Plus No Deductible Plan benefits and reflects your share of costs for covered expenses after any deductibles are met. When you use UNICARE independently contracted in-network (participating) providers, your costs are based on a specially negotiated rate for UNICARE that may often save you money. When you use out-of-network (nonparticipating) 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.

This summary of benefits provides a very brief description of the important features of the plan. This is not the insurance contract and only the actual plan provisions will apply. The plan booklet sets forth, in more detail, the benefits, limitations, and exclusions. If there are any conflicts between the terms of the plan booklet and the information in this overview, the terms of the plan booklet will prevail.

Plan Features	Participating Provider	Nonparticipating Provider
Lifetime Maximum	\$5,000,000 per member	
Annual Deductible per Member	None	
Annual Out-of-Pocket Maximum (copays, except pharmacy copays, apply toward your annual out-of-pocket maximum)	\$3,000 per member, \$6,000 per family	\$10,000 per member, \$20,000 per family
Office Visits	You pay a \$30 copay, unlimited visits	You pay 50%
Preventive Care Office visits, examinations associated with preventive care for babies and children, mammograms, and PSAs	You pay a \$30 copay	You pay a \$30 copay
Preventive Care for Babies and Children - Immunizations (through age 6)	You pay \$0 For office visits associated with immunizations, see office visits above.	
Preventive Care for Adults Routine PAP smears and annual mammograms for women and PSAs for men	You pay 20%	You pay 50%
Lab Work and X-rays	You pay 20%	You pay 50%
Other Preventive Care Services	You pay 20% (with a maximum covered expense of \$200 per member, per year, participating and nonparticipating providers combined). \$30 copay does not apply.	You pay 50% (with a maximum covered expense of \$200 per member, per year, participating and nonparticipating providers combined). \$30 copay does not apply.
Professional Services (including surgery, anesthesia, radiation therapy, in-hospital doctor visits, and diagnostic x-rays/lab)	You pay 20% for inpatient and outpatient	You pay 50% for inpatient and outpatient

Texas UNICARE Performance Plus No Deductible Plan (cont'd.)

Plan Features	Participating	Non Participating
Outpatient Medical Care¹	You pay 20%	You pay 50%
Physical/Occupational Therapy, Acupuncture/Acupressure, and Speech Therapy	You pay charges over \$30 per visit up to a combined total of 12 visits per year for all of these services ²	
Inpatient Hospital Services³ Surgery, x-rays, and organ/tissue transplants	You pay 20%	You pay 50% plus a \$500 penalty for nonemergency stays
Inpatient Medical Emergency	You pay 20%	You pay 20% until transferable to a participating hospital; if stay continues thereafter, you pay 50% plus a \$500 penalty
Ambulatory Surgical Center	You pay 20%	You pay 50%
Ambulance Service	You pay 20%. A maximum covered expense of \$750 per trip, air or ground applies.	You pay 50%. A maximum covered expense of \$750 per trip, air or ground applies.
Hospice	You pay 20%. A maximum covered expense of \$10,000 per lifetime, for participating and nonparticipating providers combined applies.	You pay 50%. A maximum covered expense of \$10,000 per lifetime, for participating and nonparticipating providers combined applies.
Prescription Drugs Retail Pharmacies Per prescription (up to a 30-day supply)	Generic Drugs You pay a \$10 copay Brand Name Drugs You pay a \$25 copay	Generic Drugs You pay 50% of the average wholesale price Brand Name Drugs You pay 60% of the average wholesale price
Mail Service Drugs Per prescription (60-day supply)	Generic Drugs You pay a \$20 copay Brand Name Drugs You pay a \$50 copay	Generic Drugs Not available Brand Name Drugs Not available

¹ Emergency room visits that do not result in inpatient admissions will be subject to a \$60 penalty.

² Additional visits for physical, occupational, and speech therapy may be covered following inpatient hospitalization for spinal injury or stroke, with prior authorization from UNICARE.

³ All inpatient medical care requires preservice benefit review or you will be subject to a \$500 penalty. This penalty is waived on emergency admissions; however, utilization review is still required.