



# UniCare Life & Health Insurance Company (UniCare) Texas Performance Choice Plus 500 Health Insurance Plan Groups 2-99

This matrix is intended to help you compare the Small Group health insurance plan with preferred provider (PPO) benefits and reflects UniCare's share of costs for covered expenses after you have met any applicable deductible. When you use UniCare independently contracted in-network (participating) providers, your costs are based on a specially negotiated fee for UniCare that may save you money. When you use out-of-network (nonparticipating) providers, your costs are based on covered expenses and often result in higher costs to you.

For a more detailed description of coverage, benefits, limitations and exclusions, please refer to the applicable Certificate of Coverage. Should there be any conflicts between the information contained in this overview and information contained in your Certificate of Coverage, the terms of your Certificate of Coverage will prevail.

Plan Features	Participating	Nonparticipating
<b>Annual Deductible per Member</b> (copays do not apply toward satisfying any deductibles)	\$500, two-deductible family maximum	
<b>Annual Out-of-Pocket Maximum</b> (does not include deductibles)	\$2,000 per member, \$4,000 per family	\$10,000 per member, \$20,000 per family
<b>Out-of-Network Deductible</b> (applied separately from Annual Deductible)	N/A	\$1,000 deductible for out-of-network services per member, per year
<b>Office Visits</b> (includes lab work/x-rays)	Member pays a \$35 copay; unlimited visits with deductible waived	50%
<b>Preventive Care for Adults</b> Office visits and examinations associated with the preventive care services listed below	Member pays a \$35 copay; unlimited visits with deductible waived	50%
<ul style="list-style-type: none"> <li>• Annual Pap smears</li> <li>• Annual mammograms</li> <li>• PSAs</li> <li>• Colorectal cancer screening (for groups of 51-99)</li> </ul>	100%; with deductible waived	50%
<b>Preventive Care for Babies and Children</b> (through age 6)	Member pays a \$35 copay; unlimited visits with deductible waived	50%
<ul style="list-style-type: none"> <li>• Examinations and office visits related to preventive care</li> <li>• Immunizations Groups of 2-50</li> </ul>	100%; with deductible waived	50%
Groups of 51-99	100% with deductible waived	
<ul style="list-style-type: none"> <li>• Lab work/x-rays</li> </ul>	100%; with deductible waived	50%
<b>Other Preventive Care Services</b> (age 7 through adult)	100% (with a maximum covered expense of \$300 per member, per year, participating and nonparticipating providers combined) deductible waived	50% (with a maximum covered expense of \$300 per member, per year, participating and nonparticipating providers combined)
<b>Professional Services</b>	80%	50%
<b>Lab Work and X-rays</b>	80%	50%
<b>Maternity</b> (employee and spouse only)	80%	50%
<b>Outpatient Medical Care<sup>1,5</sup></b>	80%	50%
<b>Physical/Occupational Therapy</b>	80% with a maximum of 20 visits per member, per year for all of these services, participating and nonparticipating providers combined	

## Texas Performance Choice Plus 500 Health Insurance Plan (continued)

Plan Features	Participating	Nonparticipating
<b>Mental, Emotional or Functional Nervous Disorders</b> Inpatient hospital charges <sup>2</sup> • Groups of 2-50 employees	Up to \$100 per day with a maximum payment of up to \$3,000 per member, per year, participating and nonparticipating providers combined	
• Groups of 51-99 employees	60% with a maximum of 12 days per member, per year, participating and nonparticipating providers combined	50% with a maximum of 12 days per member, per year, participating and nonparticipating providers combined
In- or outpatient Professional Charges • Groups of 2-50 employees	Up to \$30 per visit with a maximum of 12 visits per member, per year, participating and nonparticipating providers combined	
• Groups of 51-99 employees	60% with a maximum of 12 visits per member, per year, participating and nonparticipating providers combined	50% with a maximum of 12 visits per member, per year, participating and nonparticipating providers combined
<b>Smoking Cessation</b>	\$50 for pharmaceuticals and \$50 for other covered services per member, per lifetime	
<b>Durable Medical Equipment</b>	80%	50%
<b>Inpatient Hospital Services<sup>2</sup></b>	80%	50%
<b>Inpatient Medical Emergency<sup>2</sup></b>	80%	80% until transferable to a participating hospital; if stay continues thereafter, 50% of covered expense
<b>Ambulatory Surgical Center<sup>5</sup></b>	80%	50%
<b>Ambulance Service</b>	80% up to a maximum covered expense of: \$5,000 per trip, air \$1,000 per trip, ground	50% up to a maximum covered expense of: \$5,000 per trip, air \$1,000 per trip, ground
<b>Home Health Care<sup>4</sup></b>	80% up to 60 visits per member, per year, participating and nonparticipating providers combined	50% up to 60 visits per member, per year, participating and nonparticipating providers combined
<b>Skilled Nursing Facility<sup>4</sup></b>	80% with a maximum covered expense of \$400 per day; up to 100 days per member, per year, participating and nonparticipating providers combined	50% with a maximum covered expense of \$400 per day; up to 100 days per member, per year, participating and nonparticipating providers combined
<b>Hospice<sup>4</sup></b>	80% with a maximum covered expense of \$10,000 per lifetime, for participating and nonparticipating providers combined	50% with a maximum covered expense of \$10,000 per lifetime, participating and nonparticipating providers combined

## Texas Performance Choice Plus 500 Health Insurance Plan (continued)

Plan Features	Participating	Nonparticipating
<b>Prescription Drug Deductible</b>	None	None
<b>Prescription Drugs<sup>6</sup></b>		
<b>Retail Pharmacy</b>		
Per prescription (up to a 30 day supply)		
<b>Generic Drugs</b>	Member pays a \$15 copay	50% of the average wholesale price
<b>Brand Name Formulary Drugs</b>	Member pays a \$30 copay	50% of the average wholesale price
<b>Brand Name Nonformulary Drugs</b>	Member pays a \$45 copay	50% of the average wholesale price
<b>Mail Order</b>		
Per prescription (up to a 60 day supply)		
<b>Generic Drugs</b>	Member pays a \$30 copay	Not available
<b>Brand Name Formulary Drugs</b>	Member pays a \$60 copay	Not available
<b>Brand Name Nonformulary Drugs</b>	Member pays a \$90 copay	Not available
<b>Optional In-Vitro Fertilization Rider</b>	80%	50%

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

<sup>2</sup> 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.

<sup>3</sup> To receive maximum benefits, infusion therapy must be authorized by UniCare. Covered expenses include professional services, compounding fees, incidental supplies, medications, drugs, solutions, durable medical equipment and training related to infusion therapy.

<sup>4</sup> In addition to preservice review, certain services require authorization to be eligible for maximum benefits. This applies to organ/tissue transplants, infusion therapy, home health services, skilled nursing facilities, and hospice. Failure to obtain authorization will result in a 50% reduction in benefits.

<sup>5</sup> All surgical services of an ambulatory surgical center require preservice benefit review or you will be subject to a \$50 penalty. Ambulatory surgical centers must be licensed and accredited, and meet all requirements of state and local laws and agencies.

<sup>6</sup> Certain prescription drugs, including self-administered injectable drugs and injectable drugs administered in an outpatient setting, may require prior benefit authorization.

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