



# SOLAURA CONSUMER-DRIVEN HEALTH PLANS

Healthier Health Plans



UNICARE®

A Healthy Dose of Innovation®

UniCare is a WellPoint Company

A photograph of a man and a woman in a hammock, with the man kissing the woman on the cheek. The image is overlaid with a semi-transparent orange shape. The background shows a bright sky and a blurred landscape.

A health plan should  
make it easier for people  
to do the right things  
for their health.

# Solaura plans helped pioneer the consumer-driven revolution. Now we're taking it to the next level.

You don't need us to tell you that health care is getting less affordable every day. So many factors contribute to the escalation in costs. It may seem like there is nothing you, as an employer, can do to break the cycle. Some have tried short-term fixes, such as cost shifting to employees. But we don't think that's the answer.

As a leader in the industry, UniCare® knows that short-term fixes often cost more in the long run. Instead, we focus our energy on long-term solutions. Like partnering with physicians and hospitals in our independently contracted network on ways to promote, encourage and reward quality care. We believe quality care ultimately leads to lower health care costs and a healthier health care system.

But quality care is just one piece of the puzzle. At UniCare, we're embracing another long-term solution: consumer-driven health care. And we're not alone. More and more employers across the country are embracing consumer-driven health care too, and they are seeing money-saving results.

That's because consumer-driven health plans manage costs by giving consumers more control over their health care dollars. UniCare's family of Solaura<sup>SM</sup> plans is designed to:

- Help empower employees to be more informed about their health and health care options.
- Help employees save money for future health care expenses.
- Give your employees incentives and the support they need to make healthy lifestyle changes.

All of that's good for your employees, but it's good for you too. If you improve the health of your employees, you can help improve the financial health of your organization—now, and over the long term.

Offering UniCare's Solaura plans to you is just one step we're taking toward our goal of transforming the health care industry. Our family of consumer-driven Solaura plans is just one of the things we believe will help us do it.

# Solaura plans are taking the consumer-driven revolution to the next level.

A few years ago, a group of health care industry professionals got together to build a new type of health plan. They started with a simple idea: Health plans would be more effective if they helped consumers play a bigger role in improving their own health.

From that idea, the Solaura family of health plans was born. Plans that set the pace for the industry with innovations in plan design, technology and service—and, most important, health care management.

## Our Solaura plans offer many industry-leading benefits, including:

- An online health site with some of the industry's most robust collection of health tools available through a single, secure log-in.
- An integrated claims system designed to support health accounts and other unique features of consumer-driven plans.
- Rewards for behaviors that can lead to better health.

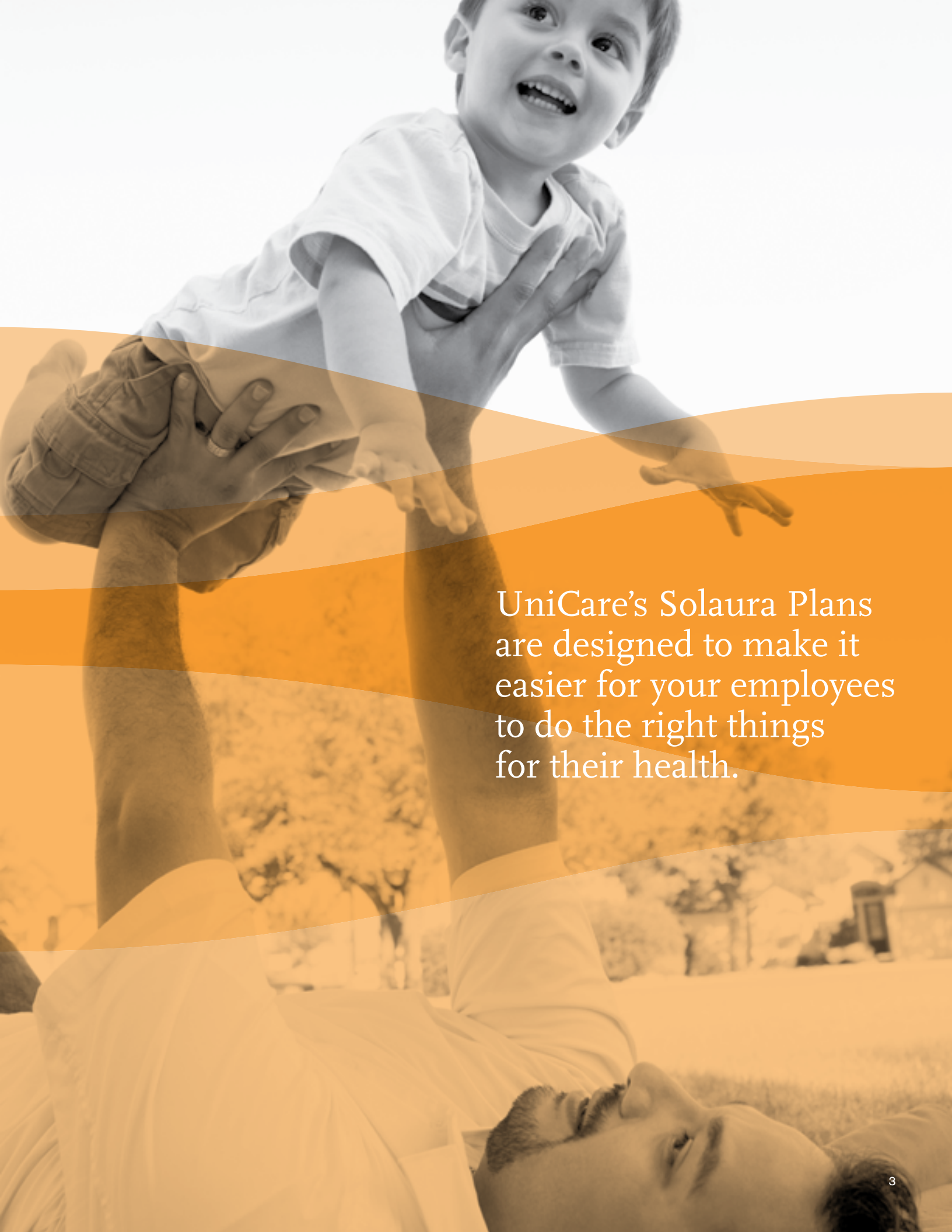
## And all of our Solaura plans start with the same healthy ideas:

- A health plan should help pay for more of the care that keeps people healthy.
- It's the consumers' health; they should control more of their health care dollars.
- A health plan should make it easier for people to do the right things for their health.

## Full Circle Health

Full Circle Health is an integrated program of health services that will help your employees become more engaged and empowered in making health care decisions that are right for them and their families. Full Circle Health offers an extensive list of services, within four categories, designed to meet the health needs of our members.

- **Health Resources:** offers detailed information about health issues on *WebMD*®, periodical newsletters and more.
- **Health Extras:** offers membership discounts, programs that promote healthy living and more.
- **Health Guidance:** offers 24 hour access to registered nurses to address health care questions and concerns.
- **Health Management:** offers health care programs that help members with specific health needs, and more.



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# UniCare's Solaura plans are designed to make it easier to introduce consumerism to your employees—at your pace.

Whether you're ready for a full consumer-driven health benefits program right now, or wish to offer it to your employees as another option, there's a UniCare Solaura plan for your organization:

## Solaura Health Reimbursement Account (HRA) Plan\*

The Solaura HRA gives your employees an account, called a Health Reimbursement Account, or HRA, in which you allocate funds for them to use for their covered medical care, including prescriptions. The Solaura HRA also includes a Traditional Health Coverage (PPO) component, similar to a typical health plan, which helps protect your employees against large health expenses. Solaura HRA is not available to small groups.

## Solaura Health Savings Account (HSA) Plan\*\*

The Solaura HSA offers maximum cost effectiveness for your benefits plan. It gives your employees an account called a Health Savings Account, or HSA, which they can use to pay for their covered medical care and prescriptions. The HSA is funded by employees' pretax contributions, and you can also choose to make employer contributions. It also includes a Traditional Health Coverage (PPO) component, similar to a typical health plan, to help protect your employees against large health expenses.

Through a separate and independent arrangement with a financial institution, the Solaura HSA is a full-service HSA product—one that includes a bank account that's FDIC-insured and seamlessly integrates the financial and health administration of the plan. So employers and employees have a single point of contact for most aspects of the plan.

## Solaura Health Incentive Account (HIA) Plus Plan\*

The Solaura HIA Plus gives your employees an account, called a Health Incentive Account Plus, or HIA Plus. The HIA Plus works exactly like the HRA, except that the account allocation is funded by the health plan, instead of by you. Employees use the HIA Plus funds for covered medical care and prescriptions. Like the Solaura HRA, the Solaura HIA Plus includes a Traditional Health Coverage (PPO) component, similar to a typical health plan, which helps protect your employees against large health expenses.

## Solaura Health Incentive Account (HIA) Plan

The Solaura HIA introduces consumer empowerment by giving employees the chance to earn health care dollars for taking steps that can help them achieve their health potential. Those health care dollars can be used to pay for covered medical care and prescriptions, and can lower the amount they have to spend out of their pocket. The health care dollars are funded by either the employer or the health plan. Like the other Solaura plans, the Solaura HIA includes a Traditional Health Coverage (PPO) component.

No matter which plan or plans you choose, UniCare's Solaura plans are designed to make it easier for your employees to do the right things for their health. Your employees will enjoy 100% coverage for most nationally recommended preventive-care services, with no deduction from their health accounts and no out-of-pocket costs when they see an in-network provider. They will also have access to our online health site with a wealth of information to help them make better health decisions.



Plan Features	HRA*	HSA**	HIA Plus*	HIA
100% coverage for most preventive care at in-network providers	•	•	•	•
Health account to help pay covered medical expenses	•	•	•	•
Rewards for doing things to improve health potential***	•	•†	•	•
Traditional Health Coverage	•	•	•	•
Access to online health site	•	•	•	•
Opportunity for tax savings***		•		
Access to personalized services	•	•	•	•

\* May not be available in all areas. Contact your UniCare Sales Representative or Agent for plan availability. HRA Plans are not available to small groups.

\*\* With the HSA plan, rewards must be delivered via a cafeteria plan due to U.S. Treasury, IRS and ERISA regulations. An additional HSA plan model is available for groups that do not deliver benefits via cafeteria plans.

\*\*\* UniCare does not provide tax advice. You are strongly encouraged to consult with a tax advisor regarding possible tax benefits.

† With the HSA plan, there are no rewards available for small groups.

This is only a brief description of some plan benefits. Please refer to the plan documents for more complete details including benefits, limitations and exclusions.

# With our Solaura plans, improving health is just as important as repairing it.

Why is improving health important? More than \$200 billion in medical costs each year is attributed to smoking, diet and physical inactivity combined.<sup>1</sup> The cost for these lifestyle choices can be impacted through changes in behavior. This means that employers are paying for a great deal of health care that could be avoided. That's why, in addition to covering most nationally recommended preventive care, all of UniCare's Solaura plans offer Full Circle Health—our industry-leading approach to surrounding customers with a selection of tools, services and incentives to help your employees reach their health potential.

## Personalized Services

Through UniCare's Full Circle Health, consumers in our Solaura plans also have access to free and confidential services via phone:

- **MedCall®**, a 24-hour information line staffed by specially trained registered nurses who help answer many of the medical questions consumers have when not sure of the next steps to take.
- **Condition Management Programs**, focused resources for consumers with certain chronic conditions, such as, diabetes, asthma, heart failure, coronary artery disease and chronic obstructive pulmonary disease. Participants receive an assessment and materials about their condition, periodic reminders for screenings and checkups, and telephone access to a registered nurse 24 hours a day. High risk participants will receive intensive one-on-one assistance from a primary nurse care manager to establish individualized goals to focus on reducing barriers to compliance with their condition treatment plans and with healthy behaviors.
- **Health Coaching**, one-on-one assistance from a registered nurse if a consumer has other health conditions, such as hyperlipidemia, hypertension, arthritis, low back pain, or lung, heart, breast, skin or colon cancer.

## Online Tools and Information

Our online Web site sets the standard for the health care industry, giving consumers in UniCare's Solaura plans access to a wide array of tools to help them manage their health, such as:

- **ProviderFinder** online directory to locate independently contracted doctors and hospitals nearby, view hospital quality ratings and check cost estimates for medical services and prescription drugs.
- **Surgical Procedure Guides** allow consumers to see firsthand what goes into a surgical procedure. By seeing a graphical representation of what they may experience in surgery, consumers can relieve a lot of the anxiety that comes with any procedure.
- **Healthy Living** Powered by WebMD, personalized interactive tools that help consumers to assess, manage and improve their health. Consumers learn how to stay healthier, help manage an illness or prepare for surgery, including questions to ask their doctors.

## Reward Incentives

Most of our Solaura plans offer integrated financial rewards to encourage positive health behaviors. Through Full Circle Health, these plans are structured to provide your employees with additional health care dollars for:

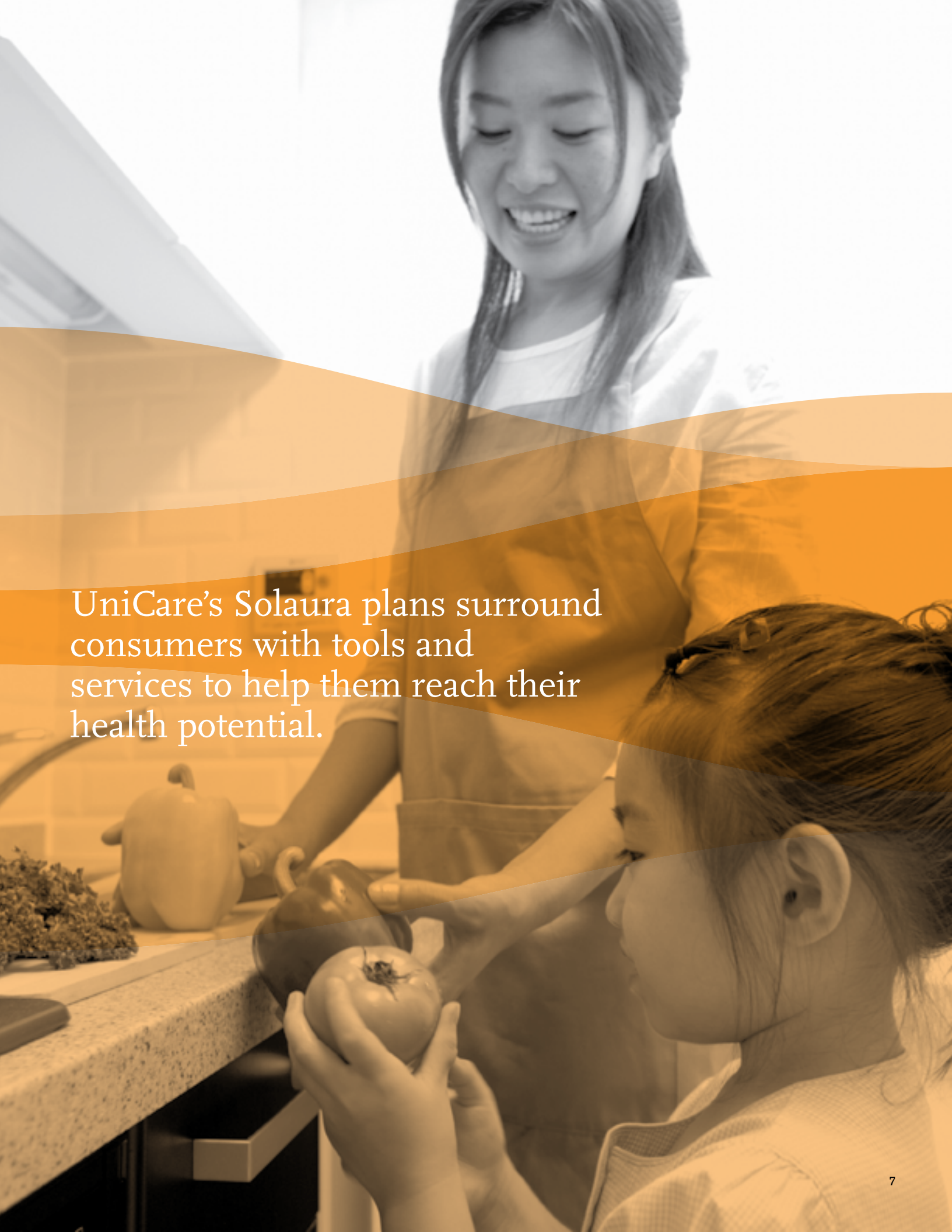
- Completing our online Health Assessment, which helps identify health risks based on family history and other factors (one per family).
- Enrolling eligible individuals in the Health Coaching or a Condition Management Program
- Graduating eligible individuals from the Health Coaching or a Condition Management Program.
- Completing our Lifestyle Management: Tobacco-Free program, if eligible, to help them stop the habit and stay tobacco-free.
- Completing our Lifestyle Management: Healthy Weight program, if eligible, to help them adopt lifestyle changes necessary to help them lose weight and maintain weight loss.

All of these services mean that your employees enrolled in UniCare's Solaura plans will have more opportunity—and motivation—to maximize their health. And they'll appreciate their health benefits more, too.

In fact, in a 2005 survey, more than half of the consumers of consumer-driven health plans said they are more knowledgeable about managing their health since enrolling in the plans. And 93% of consumers said they are satisfied with the plan, compared with 86% of those in other plans.<sup>2</sup>

<sup>1</sup> Colditz GA. Economic costs of obesity and inactivity. Medical Science Sports Exercise, November 1999; American Lung Association, June 2003; American Heart Association, 2004.

<sup>2</sup> Historical Lumenos client data.

A photograph of a woman in a white lab coat and apron smiling down at a young girl who is holding a tomato. They are in a kitchen setting with various vegetables on the counter. The image has a warm, orange-toned overlay.

UniCare's Solaura plans surround consumers with tools and services to help them reach their health potential.

# UniCare's Solaura plans are fully integrated—so is the technology behind them.

Every aspect of UniCare's Solaura plans are designed specifically for consumer-driven health care. And that includes the systems that support them—from claims to customer service.

The systems that support our Solaura plans are integrated to ensure that claims are processed efficiently. And our integrated systems help to place account information right at consumers' fingertips, through our online health site. Consumers can check their account status with just a few clicks of the mouse. They'll also receive Claim Recaps and Monthly Health Statements via mail. This means your employees will have access to the information they need, when they need it.

## Our Solaura consumer-driven plans feature consumer-driven service, too.

With our Solaura plans, your employees will have more control over their health decisions and health care dollars—but they won't be on their own. We're always looking for ways to help consumers understand the tools and resources available to them. Not only will your employees have access to our online health site—they'll also have access to a team of dedicated Customer Service Advocates ready to help them if they have questions or need assistance.



## The bottom line is—better health costs less.

As an employer, you're concerned about costs, and rightfully so. And you recognize that the tools of the past, such as reducing benefit levels and increasing employee cost sharing, are only short-term measures, not long-term solutions.

Over the long term, the best way to control costs is to get more from each health care dollar. And that's just what UniCare's Solaura plans are designed to do, by better educating, empowering and motivating health care consumers. Helping them do more for their own health. We're helping everyone get more for their health care dollars.

Please visit [www.unicare.com](http://www.unicare.com).



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This is only a brief summary of some of the plan benefits. Please refer to the plan documents for more complete details including benefits, limitations and exclusions.

Si necesita ayuda en español para entender este documento, puede solicitarla sin costo adicional, llamando al número de servicio al cliente que aparece al dorso de su tarjeta de identificación o en el folleto de inscripción.

If the health benefit plan is provided on a self funded basis by the employer, claims are administered by UniCare Life & Health Insurance Company. If the member's health benefit plan is insured, the insurance is provided by UniCare Life & Health Insurance Company or UniCare Health Insurance Company of the Midwest (IN and IL only), each of which is a separately incorporated and capitalized subsidiary of WellPoint, Inc. Solaura is a registered service mark of WellPoint, Inc. ® Registered mark and SM service mark of WellPoint, Inc. © 2007 WellPoint, Inc.

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