A young boy in a white t-shirt is being held up by his father in a field. The father's hands are visible, supporting the boy from underneath. The background shows a grassy field with trees and a house in the distance. The image has a warm, orange-toned overlay.

Isn't it time someone created
a healthier health plan?
We thought so. So we did.

SOLAURA CONSUMER-DRIVEN HEALTH PLANS

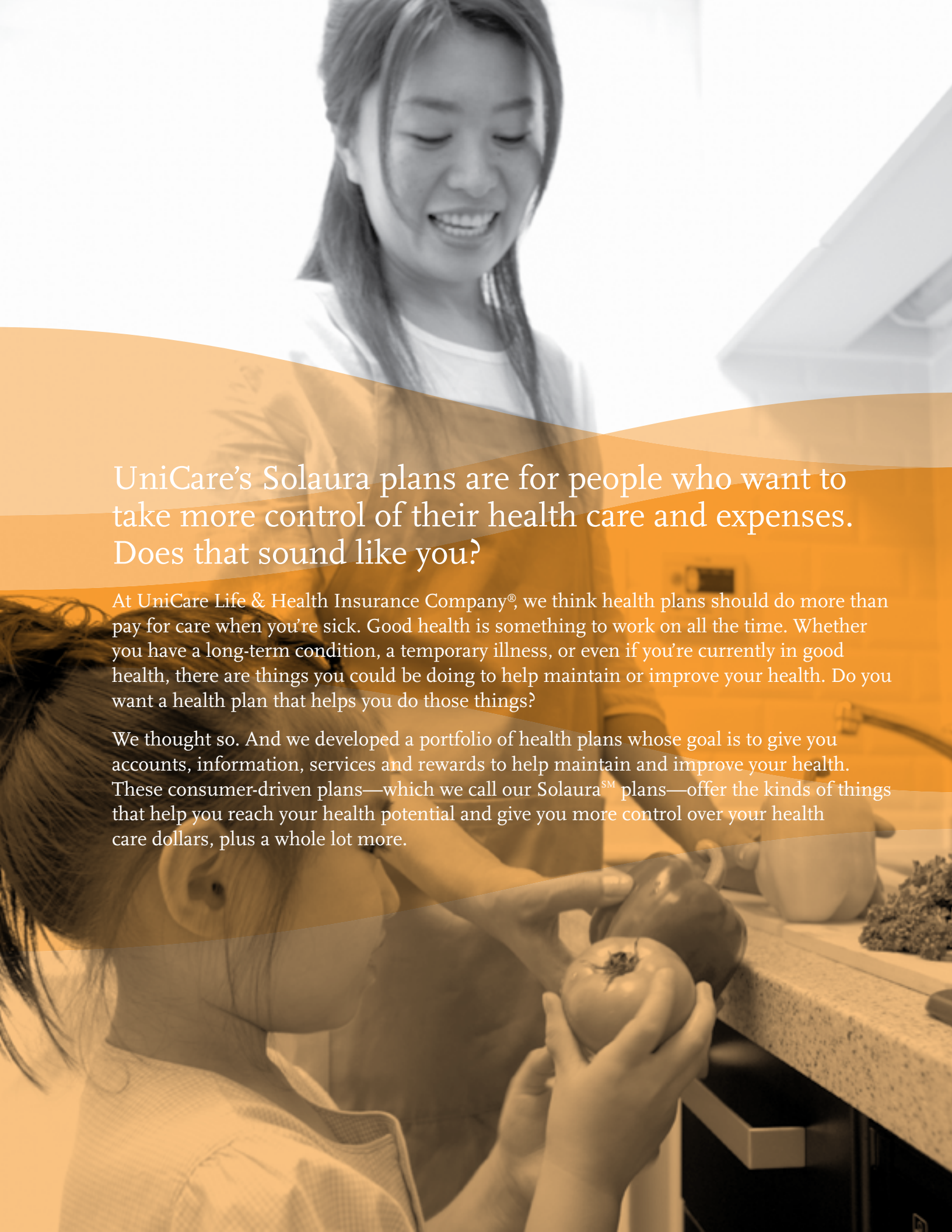
For Individuals and Families



UNICARE®

A Healthy Dose of Innovation®

UniCare is a WellPoint Company

A woman and a child are in a kitchen. The woman is smiling and looking down at the child. The child is holding a tomato. There are other vegetables on the counter. The background is a kitchen with a sink and a faucet.

UniCare's Solaura plans are for people who want to take more control of their health care and expenses. Does that sound like you?

At UniCare®, we think health plans should do more than pay for care when you're sick. Good health is something to work on all the time. Whether you have a long-term condition, a temporary illness, or even if you're currently in good health, there are things you could be doing to help maintain or improve your health. Do you want a health plan that helps you do those things?

We thought so. And we developed a portfolio of health plans whose goal is to give you accounts, information, services and rewards to help maintain and improve your health. These consumer-driven plans—which we call our SolauraSM plans—offer the kinds of things that help you reach your health potential and give you more control over your health care dollars, plus a whole lot more.

What Makes the Solaura Plans Different?

A Health Account that Empowers You and Offers Flexibility

Solaura plans give you the ability to help better manage and control your health care dollars. They are designed to help you reduce your out-of-pocket health expenses, while improving your health and well-being. Plus, you have three plan choices and a variety of deductible options, so you can tailor the plan to fit your needs and budget—for even more flexibility.

- **Option 1:**
Solaura Health Savings Account (HSA) Plan
- **Option 2:**
Solaura Health Incentive Account (HIA) Plan
- **Option 3:**
Solaura Health Incentive Account (HIA) Plus Plan

Remember, the higher the deductible, the lower your premium. You'll also need to consider what you can comfortably afford to pay up front for covered medical care before traditional health coverage begins.

Most Preventive Care Covered—Before Your Deductible

When you use our independently contracted network providers, nationally recommended preventive care services are paid for by us, with no additional cost to you. Below are some of the covered preventive care services:

Full Circle Health—Personalized Services and Online Tools for Health-Conscious Consumers

Full Circle Health is our approach to surrounding you with the resources, tools, guidance and support to help you make the right health care decisions for you and your family. You'll have access to a wealth of ways to help improve and maintain your health—all at no additional charge, including:

- An online Health Assessment designed to help you measure your overall health.
- Our Health Management programs for help managing ongoing conditions, and our Lifestyle Management: Tobacco-Free and Healthy Weight programs.
- MedCall®, a 24-hour nurse information line, which helps you obtain a quick answer to many routine health questions or information on a medical issue.
- An online health site with tools and information, including network provider listings, hospital quality ratings, prescription drug costs, wellness articles, and much more.

Built-In Value Through Our Discounts

You choose your own doctor and you never need referrals—and when you use our independently contracted network providers, you can save money because you'll receive our negotiated discounts on services and prescriptions. If you visit an out-of-network provider, you'll still have benefits, but your share of the cost for covered services will increase.

Well Baby and Well Child Preventive Care

(through age 18)

Preventive Physical Exams Immunizations

Screening Tests including the following:

- Eye chart vision screening
- Hearing screening
- Screening for lead exposure
- Pelvic exam and Pap test for females (who are 18 or have been sexually active)

Adult Preventive Care

(after age 18)

Preventive Physical Exams Immunizations

Screening Tests including the following:

- Eye chart vision screening
- Hearing screening
- Cholesterol and lipid level screening
- Blood glucose test to screen for Type II diabetes
- Prostate cancer screenings including digital rectal exam and PSA test
- Breast exam and mammography screening
- Pelvic exam and Pap test for females

How the Solaura Plans Work

<p>Preventive Care</p>	<p>Preventive care to maintain your health.</p> <ul style="list-style-type: none">▪ 100 percent coverage for most nationally recommended preventive care services with no deduction from your health account and no out-of-pocket costs when you use in-network providers.▪ If you visit an out-of-network provider, then your deductible or out-of-network coinsurance responsibility will apply.
<p>Health Account</p>	<p>Health account to pay for medical care and prescriptions.</p> <ul style="list-style-type: none">▪ You can use these dollars to pay for covered health expenses.▪ You'll earn additional credit for your health account with rewards* for healthy behaviors. These credits help pay for covered expenses.▪ Unused funds roll over from year to year so your account can keep growing to help meet future health care costs.▪ The funds you spend from your health account on covered expenses applies to your plan deductible, which must be satisfied before traditional health coverage begins.
<p>Out-of-Pocket Bridge to Traditional Health Coverage</p>	<p>Then, use Traditional Health Coverage, if needed.</p> <ul style="list-style-type: none">▪ Plans include a bridge amount, an annual deductible, coinsurance and an annual out-of-pocket limit. See the Plan Benefits Comparison for specific amounts for each plan offered. <p>Bridge</p> <ul style="list-style-type: none">▪ Once all of the funds in your health account are used to offset your annual deductible, you pay the remaining deductible amount. This payment is called a bridge amount because it bridges the health account and traditional health coverage components of the plan.▪ Your bridge amount will vary depending on how much of your account you spend to help meet your annual deductible.▪ Health Account + Bridge = Annual Deductible <p>Plan Deductible</p> <ul style="list-style-type: none">▪ The plan's annual deductible must be satisfied before traditional health coverage begins.▪ Health account funds used for covered medical expenses from both in-network and out-of-network providers apply to your deductible.
<p>Traditional Health Coverage</p>	<p>Coinsurance</p> <ul style="list-style-type: none">▪ When traditional health coverage begins, the plan pays the majority of covered expenses, and you pay a percentage of the cost as coinsurance.▪ The coinsurance percentage you pay will be less for covered services received from an in-network provider. You will pay a higher coinsurance percentage for services you receive from an out-of-network provider.▪ You pay the same coinsurance percentage for most benefits, such as physician office services, urgent care, emergency room and prescription drugs. <p>Out-of-Pocket Maximum</p> <ul style="list-style-type: none">▪ The plan pays 100 percent of covered expenses after you reach the annual out-of-pocket maximum.▪ The amount you pay to meet your deductible and your coinsurance payments count toward the annual out-of-pocket maximum.▪ The plan includes a separate out-of-pocket maximum for in-network services and for out-of-network services.

Three Solaura Plan Options

Option 1:

Solaura Health Savings Account (HSA) Plan is funded by your own contributions, which may be tax-deductible.* It gives you an account called a Health Savings Account, or HSA, which you can use to pay for medical care and prescriptions; and can lower the amount you have to spend out of your pocket.

Plus, the HSA plan provides an opportunity for tax savings. If you open a Health Savings Account with your Solaura HSA plan, you can save on taxes in three ways:**

- First, contributions you make to your account may be tax-deductible (within certain IRS limits), which can reduce your overall taxes.
- Second, the money in your account can earn tax-free interest and you even have the opportunity to save for the future.
- Third, withdrawals to pay for eligible medical expenses are tax-deferred.

You can also use the money in your HSA to pay for medical expenses that aren't covered by the health plan, like contact lenses, over-the-counter medications, or orthodontic braces (however, these amounts won't apply to your deductible).

Our portfolio of Solaura plans offers three choices for individuals and families. You decide which one works best for you.

Option 2:

Solaura Health Incentive Account (HIA) Plan is funded entirely through reward credits you can earn for healthy behaviors. The plan gives you an account called a Health Incentive Account, or HIA, which you can use to help pay for covered medical care and prescriptions, and can lower the amount you have to spend out of your pocket.

Option 3:

Solaura Health Incentive Account (HIA) Plus Plan is funded by quarterly contributions from UniCare. It gives you an account called a Health Incentive Account, or HIA. You can earn additional reward credits for your account with rewards for healthy behaviors. You use the health account credits for covered medical care and prescriptions, and can lower the amount you have to spend out of your pocket.

Plan Features	HSA	HIA	HIA Plus
100% coverage for most preventive care with no deduction from your health account and no out-of-pocket costs when you use in-network providers	■	■	■
Health account balance belongs to you if you leave the plan	■		
Health account to help pay medical expenses	■	■	■
Rewards for doing things to improve your health potential		■	■
Opportunity for tax savings	■		
Traditional Health Coverage to protect you against large health expenses	■	■	■
Access to our online health site to help you make better health decisions	■	■	■
Access to personalized services	■	■	■

The key difference among the three is how contributions are made to your health account and how you can use those credits to help pay for health expenses. The HSA Plan offers an opportunity for tax savings while the HIA and HIA Plus Plans provide rewards for activities to improve your health potential.

No matter which plan you choose, UniCare's Solaura plans are designed to make it easier for you to do the right things for your health.

* The Health Savings Account is a separate arrangement between you and the bank. UniCare does not establish, administer or maintain the savings account.

** UniCare does not provide tax advice. Individuals must meet IRS eligibility requirements. Consumers should consult with their tax advisor.



Take a Closer Look at
Our Solaura Plan Options

Option 1:
Solaura Health Savings Account (HSA) Plan

If you select the Solaura HSA Plan, you have a separate Health Savings Account (HSA)*. You can make tax-deductible contributions** (within certain IRS limits) to your account, and withdraw the money tax-free to pay for eligible medical expenses, including prescriptions.

The tax advantages help to lower your out-of-pocket costs, and the money you use from the account applies to your bridge responsibility (the amount you must pay out-of-pocket before traditional health coverage kicks in).

There are other advantages: If you don't spend all the money in a given year, the amount rolls over, so your

account keeps growing. **The money in the account is yours to keep—it's never forfeited, even if you leave the plan.**

Your HSA can be set up for you with ACS/Mellon Trust of New England® (Mellon)—or you can choose another financial institution. See page 6 to learn how easy an HSA with Mellon is for you to use. Consultation with your tax advisor is a wise choice when considering any strategy to maximize tax benefits for your personal circumstances.

How Could the Solaura HSA Plan Work for You?

Let's look at one example of how the Solaura HSA Plan can help individuals and their families. You can view more examples at www.unicare.com.

Steve Adams



Steve is a healthy 35-year-old who loves skiing and the outdoors. Being healthy is important to him, but he never really thinks about it. Unfortunately, he took a nasty spill on the slopes and had to have knee surgery later in the year. Since his expenses were higher than usual, Steve had some out-of-pocket expenses in his first year. His second year was more typical and he was able to begin to build savings in his HSA for the future.

Full Circle Health services used by Steve:

- Online Health Assessment
- Online physician directory and profiles
- MedCall's 24-hour nurse information line
- Online fitness program to help Steve stay healthy

Steve Adams' HSA Plan

Steve contributes \$1,500 to his HSA each year. His plan's deductible is \$3,000. If he chooses to use his HSA to pay for covered services, this will reduce the out-of-pocket amount (the bridge) needed to meet his deductible before the Traditional Health Coverage begins.*

Year 1

HSA: \$1,500 contribution	\$ 1,500
Total Expenses: Preventive care services \$ 250 Arthroscopic knee surgery \$ 4,200 Prescription drugs \$ 200	\$ 4,650
Paid by preventive care benefit—no deduction from HSA	\$ 250
Expense balance remaining	\$ 4,400
Amount paid from HSA (Steve's choice)	-\$ 1,500
Steve pays remainder of bridge amount needed to meet annual deductible (\$3,000 - \$1,500 = \$1,500)	-\$ 1,500
Expense balance remaining	\$ 1,400
Amount paid by Traditional Health Coverage (80% x \$1,400 = \$1,120)	-\$ 1,120
Steve pays coinsurance under Traditional Health Coverage (20% x \$1,400 = \$280)	\$ 280
Total Amount Plan Pays	-\$ 1,370
Total Amount Steve Adams Pays (includes Steve's HSA contributions)	-\$ 3,280
HSA Rollover to Year 2	\$ 0

Year 2

HSA Balance: \$1,500 contribution for Year 2	\$ 1,500
Total Expenses: Preventive care services \$ 200 Office visits \$ 100 Prescription drugs \$ 200	\$ 500
Paid by preventive care benefit—no deduction from HSA	\$ 200
Expense balance remaining	\$ 300
Amount paid from HSA (Steve's choice)	-\$ 300
HSA Rollover to Year 3	\$ 1,200

Since Steve did not spend all of his HSA dollars, he did not need to pay any additional amounts out-of-pocket this year.

This is an example only. Other coinsurance and deductible options may be available, and your actual experience will vary based upon the plan you enroll in and the providers used. All expenses assume the use of in-network providers.

*Not an actual person, and is used for illustrative purposes only.

Your HSA Account with Mellon Bank

UniCare makes it easy to get your account started. We've partnered with Mellon* to make establishing and managing your Health Savings Account simple—we'll even help set up the account for you once you're approved for our health plan coverage. Or, if you would rather use another financial institution, that's fine too.

Solaura HSA with Mellon Key Features

The Solaura HSA with Mellon provides many useful tools and services:

- A single customer service contact for the health plan and the Health Savings Account
- A single online health site to access your plan benefit information and account details
- Competitive interest rates and investment options for the funds in your Health Savings Account

Welcome Kit

If you have selected to use Mellon on your application form, your Health Savings Account will automatically be established with Mellon once you're approved for the Solaura HSA plan. A separate application for your account is not required unless you choose a different financial institution. Soon after you're approved for the plan, you will receive a Welcome Kit with all of the banking documentation and instructions for using and activating your Health Savings Account.

Interest and Investments

You will earn interest on your Health Savings Account funds and will also have the opportunity to invest your funds once your account balance reaches \$3,000. Investment options include a number of mutual funds from the Dreyfus family of mutual funds. Once you are ready to invest, you can request a prospectus for each fund for more details.

Debit Cards and Checkbooks

Use your MasterCard® debit card or your Health Savings Account checkbook to pay your health care provider or pharmacy directly for eligible medical expenses, or to access cash from your account.

Deposits to Your Account

Contribute to your Health Savings Account by sending a check and deposit slip to the address printed on your checkbook. You can also set up an electronic funds transfer between your bank and Mellon for regular account contributions.

Mellon Health Savings Account Fee and Rate Schedule

Administrative fees	
One time account set-up fee	\$ 15.00
Banking fees	
Monthly account fee	\$ 2.95
Debit card transactions	no charge
Check writing	no charge
ATM transactions	\$ 1.00
Card replacement fee	\$ 5.00
Check reorder	\$ 10.00
Non-sufficient funds	\$ 25.00
Stop check service	\$ 25.00
Duplicate check	\$ 5.00

You will receive a Health Savings Account Deposit Agreement and Disclosures and Fee Sheet in your Mellon Welcome Kit after you're approved for the Solaura HSA Plan. Please refer to those documents for the complete terms and conditions related to your account.

Account Activity Statements

Each month, you will receive a monthly statement from Mellon that shows all of your account activity. You will also receive an IRS form from Mellon near tax time to assist you with tax preparation.

To open a Health Savings Account, the IRS maintains certain eligibility requirements:**

- You must be covered by an HSA-compatible high deductible health plan (such as the Solaura HSA plan)
- You cannot be covered by any other medical plan that is not an HSA-compatible high deductible health plan
- You cannot be enrolled in Medicare
- You cannot be claimed as a dependent on another individual's tax return
- You must be a U.S. resident, and not a resident of Puerto Rico or American Samoa
- If you are a veteran, you may not have received veteran's benefits within the last three months
- You cannot be active military

* Mellon Trust of New England is a separate and independent company. UniCare is not affiliated with and does not have an ownership interest in Mellon Trust of New England.

** UniCare does not provide tax advice. Individuals must meet IRS eligibility requirements. Consumers should consult with their tax advisor.

The Solaura HIA and HIA Plus Plans: Powerful Rewards For Your Health

With the Health Incentive Account (HIA) or Health Incentive Account (HIA) Plus Plans, you'll have the opportunity to earn UniCare contributions to your health account—while improving your health—by participating in our rewards programs. Reward credits in your health account are used to help you pay part of your annual deductible. And amounts you don't use can roll over to the next year.

How to Earn Reward Credits

UniCare will contribute reward credits into your health account for taking any of the following steps to improve and maintain your health:

- Completing or updating a Health Assessment, our online tool designed to help measure your overall health. The health information you provide is secure and strictly confidential. Earn \$50 per family per year.
- Enrolling in and graduating from one of our Health Management programs, a one-on-one support program intended to help you proactively manage your health. Available if you qualify. Earn \$100 for enrolling and \$100 for graduating.
- Completing our Lifestyle Management: Tobacco-Free program, designed to help you lead a tobacco-free lifestyle. Participation is open to you and your covered family members age 18 or older, and includes counseling support and tools, including nicotine replacement therapy coverage. You and your covered spouse can each earn \$50 for completing the program (one reward per lifetime).
- Completing our Lifestyle Management: Healthy Weight program, a personalized phone course with a team of counselors (a registered dietitian and health educator) designed to help you adopt lifestyle changes necessary to help you lose weight and maintain a healthy weight. Participation is open to you and your covered family members age 18 and older who have a Body Mass Index (BMI) of 25 or higher. You and your covered spouse can each earn \$50 for completing the program (one reward per lifetime).



Option 2:

Solaura Health Incentive Account (HIA) Plan

If you select the Solaura HIA Plan, your health account is funded entirely through rewards—credit you can earn in your health account for doing the right things for your health. Just like the other Solaura plans, you can use this money to pay for covered medical expenses, including prescriptions.

Once all the credit in your health account is spent, you satisfy a limited out-of-pocket responsibility—called a bridge—before the traditional health coverage begins. You don't have to spend it all, though. Unused money in your account can roll over from year to year, as long as you remain in the plan. (If you leave the plan, however, any credit left in your account is forfeited.)

How Could the Solaura HIA Plan Work for You?

Let's look at one example of how the Solaura HIA Plan can help individuals and their families. You can view more examples at www.unicare.com.

Mary Jones



Mary is a healthy 25-year-old who works out four days a week.

Full Circle Health services used by Mary:

- Online Health Assessment
- Online Health Record
- Online physician directory and profiles
- Online office visit guidelines
- MedCall's 24-hour nurse information line
- Lifestyle Management: Tobacco-Free program to help Mary stop smoking

Mary Jones' HIA Plan

Mary earns reward dollars for her HIA by taking certain steps to improve her health. Her plan's annual deductible is \$2,500 for individual coverage. After she uses all of her HIA dollars, she will pay a limited amount out-of-pocket (the bridge) to meet her deductible before the Traditional Health Coverage begins.*

Year 1

HIA: \$50 credit for completing online Health Assessment, plus \$50 reward for completing the Lifestyle Management: Tobacco-Free program	\$	100
Total Expenses: Prescription drugs \$ 200 OB/Gyn visit and lab tests \$ 150 Office visits \$ 100	\$	450
Paid by preventive care benefit—no deduction from HIA	\$	150
Amount paid from HIA (reward credits)	-\$	100
Mary pays additional expense remaining, which is applied toward this year's bridge.	-\$	200
HIA Rollover to Year 2	\$	0

Year 2

HIA Balance: \$0 from Year 1, plus \$50 for updating the online Health Assessment	\$	50
Total Expenses: OB/Gyn visit and lab tests \$ 350 Prescription drugs \$ 150	\$	500
Paid by preventive care benefit—no deduction from HIA	\$	350
Amount paid from HIA (reward credits)	-\$	50
Mary pays additional expense remaining, which is applied toward this year's bridge.	-\$	100
HIA Rollover to Year 3	\$	0

This is an example only. Other coinsurance and deductible options may be available, and your actual experience will vary based upon the plan you enroll in and the providers used. All expenses assume the use of in-network providers.

*Not an actual person, and is used for illustrative purposes only.



Option 3:
Solaura Health Incentive Account (HIA) Plus Plan

If you choose the Solaura HIA Plus Plan, we will make quarterly contributions to a health account on your behalf (a fixed amount for individuals and more for families). You use these funds first to pay for covered medical care and prescriptions.

Once all the credit in your health account is spent, you satisfy a limited out-of-pocket responsibility—called a bridge— before the traditional health coverage begins.

You don't have to spend it all, though. Unused credit in your account can roll over from year to year, as long as you remain in the plan. (If you leave the plan, however, any credit left in your account is forfeited.)

You also have the opportunity to earn reward credits for your health account for taking certain steps to help improve your health.

How Could the Solaura HIA Plus Plan Work for You?

Let's look at one example of how the Solaura HIA Plus Plan can help individuals and their families. You can view more examples at www.unicare.com.

The Smiths



The second year the Smiths were enrolled, Mr. Smith had major surgery for his back. Thanks to their HIA savings from their first year, the Smiths had money in their HIA account to help cover some of their bridge amount in Year 2.

- Online hospital procedure guides—what to commonly expect in the hospital, safety tips and selfcare at home—to help with Mr. Smith's back surgery
- Health Coaching support for home care after surgery and low back pain

The Smiths' HIA Plus Plan

The Smiths receive a \$400 annual contribution from UniCare (provided on a quarterly basis) in their HIA account each year. Their plan's annual deductible is \$10,000 for family coverage. If they use all of the credits in their account, they will pay \$9,600 out-of-pocket (the bridge) to meet their deductible before the Traditional Health Coverage begins.*

Full Circle Health services used by all the Smiths:

- Online Health Assessment
- Online Health Record
- Online physician directory and profiles
- Online office visit guidelines
- MedCall's 24-hour nurse information line

Year 1

HIA: Annual contribution is \$400, plus \$50 reward credit for completing the online Health Assessment	\$ 450
Total Expenses: Prescription drugs \$ 150 Preventive care services \$ 500	\$ 650
Paid by preventive care benefit—no deduction from HIA	\$ 500
Expense balance remaining	\$ 150
Amount paid from HIA	-\$ 150
HIA Plus Rollover to Year 2	\$ 300

Year 2

HIA Balance: \$300 from Year 1, plus \$400 annual contribution for Year 2 and \$50 reward credit for updating the online Health Assessment and \$200 reward credit for enrolling in and graduating from the Health Management program	\$ 950
Total Expenses: Preventive care services \$ 300 Hospital and surgery charges \$14,300 Prescription drugs \$ 450	\$ 15,050
Paid by preventive care benefit—no deduction from HIA	\$ 300
Expense balance remaining	\$ 14,750
Amount paid from Year 2 HIA allocation	-\$ 400
Year 1 Rollover and reward help pay this year's bridge	-\$ 550
Smiths pay remainder of bridge (\$10,000 - \$950 = \$9,050)	-\$ 9,050
Expense balance remaining	\$ 4,750
Amount paid by Traditional Health Coverage (100% x \$4,750 = \$4,750)	-\$ 4,750
Total Amount HIA and Plan Pay	-\$ 6,000
Total Amount the Smiths Pay	-\$ 9,050
HIA Plus Rollover to Year 3	\$ 0

This is an example only. Other coinsurance and deductible options may be available, and your actual experience will vary based upon the plan you enroll in and the providers used. All expenses assume the use of in-network providers.

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All Solaura Plans Include These Features

Save on Prescription Drugs—Including Mail Order

Many prescription medications—even through mail order—are covered when the traditional health plan coverage kicks in (less any applicable coinsurance payments). But that doesn't mean you have to wait to save money:

- The cost of a covered prescription can be paid first from your health account, if you have funds in the account. If you don't have funds in your account, you still benefit from our discount rate.
- Thanks to our buying power, UniCare is able to negotiate significant discounts on all types of covered prescription medicines. Just show your health plan ID card at independently contracted pharmacies in our network—which include many of the national pharmacy chains. Your card lets them know your prescription should receive our discount rate.
- To further lower your cost, visit www.unicare.com (it's easy to register at MemberAccess once you're approved in the plan) to learn about generics or other low-cost alternatives that could save you money.
- You may also save on covered prescriptions by ordering a 60- or 90-day supply through mail order. Once you're approved in the plan, you can download a mail order form from www.unicare.com.

Get Plenty of Online Support and Helpful Tools

Regardless of the plan option you choose, once you're approved in the plan, simply register at MemberAccess at www.unicare.com for instant access to a wealth of online content designed to help keep you healthy and save money. Some of the tools and information available to you and your eligible dependents include:

- **Health Assessment:** Our online tool designed to help measure your current overall health. The information you provide is secure and strictly confidential.
- **Health Management programs:** One-on-one support programs to help you proactively manage your health. Available if you qualify.



- **Lifestyle Management: Tobacco-Free program:** A proven program to help manage withdrawal symptoms, identify triggers and learn new behaviors and skills to help you remain tobacco-free. Participation is open to you and eligible dependents age 18 or older, and includes counseling support and tools, including nicotine replacement therapy coverage.
- **Lifestyle Management: Healthy Weight program:** A personalized phone program designed to help you adopt lifestyle changes necessary to lose weight and maintain weight loss. A team of counselors (a registered dietitian and health educator) with expertise in weight management will advise you on healthy eating, physical activity and exercise, stress management, and more. You and eligible dependents age 18 and older with a Body Mass Index (BMI) of 25 or higher are eligible for this program.

Why should a health plan care about your health?

The fact is, good health not only feels better, it costs less, too. Doing what's best for your health is not a short-term fix—it's a long-term solution. And over the long term, living a healthier life can help you save money. UniCare's Solaura plans are designed to help you do both.

Once you've enrolled in a Solaura plan, you'll have coverage for preventive care services and a plan that's designed to help you feel better.

If you have an ongoing health condition, you'll have traditional health coverage to protect you against high medical expenses. Plus, our Health Management programs can help you manage your condition for optimal results. Our online health site can help you maintain and improve your health with tools, information and personalized services.

If you have occasional health expenses, you can save dollars from low-expense years to help pay for care in years with higher expenses. Our online health site can help you prepare for a medical procedure. And if you develop a health condition, our Health Management programs can help you and your doctor manage it more effectively.

If you have few health expenses, you may be able to enjoy no out-of-pocket costs, and the chance to save health care dollars from year to year for future covered health care expenses.

If you choose the Solaura HIA plan or HIA Plus plan, you'll have the opportunity to earn rewards for doing good things for your health.

To all of these benefits, add one more—it's easy to get started. Whether you're looking for individual or family coverage, the application can be filled out and submitted easily and securely online.

In other words, UniCare's Solaura plans are for people who want to take more control of their health care and expenses. Does that sound like you?

Visit www.unicare.com or talk to your UniCare agent today for more information and complete details.

We're leading a revolution in health benefits.
And the winner is your health.

1-877-Look4Life

Barricks Insurance Services

13900 NW Passage #302

Marina Del Rey, CA 90292

<http://www.barricksinsurance.com>



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UniCare does not provide tax advice. Individuals must meet IRS eligibility requirements. Consumers should consult with their tax advisor.

Mellon Trust of New England is a separate and independent company. UniCare is not affiliated with and does not have an ownership interest in Mellon Trust of New England.

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

The contribution limits set by the U.S. Treasury and the IRS may be increased for inflation annually. These limits include contributions from any source. UniCare strongly encourages consultation with a tax advisor before establishing a Health Savings Account.

This brochure is intended to be a brief outline of coverage and is not intended to be a legal contract. The entire provisions of benefits and exclusions are contained in the contract or certificate of coverage. In the event of a conflict between the contract or certificate of coverage and this brochure, the terms of the contract or certificate of coverage will prevail.

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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