

SOLAURA HIA PLAN SUMMARY

If you have questions, please call toll-free 1-866-219-5625
or visit www.unicare.com.

The SolauraSM HIA plan is designed to help empower you to take control of your health, as well as the dollars you spend on your health care. This plan gives you the benefits you would receive from a typical health plan, plus the opportunity to earn health care dollars to help offset your out-of-pocket health expenses by taking certain steps to help improve your health.

Your Solaura HIA Plan

First—Earn dollars for your HIA and use them to pay for covered services:

Health Incentive Account

What's special about your Solaura Health Incentive Account (HIA) is that you may earn funds for an account through rewards for healthy behaviors. Money in your HIA is used to help you pay part of your annual deductible. And amounts you don't use can roll over to the next year.

Earn Rewards

If you do this:

You can earn this in your HIA:

| | |
|---|--------|
| Complete the Health Assessment online | \$ 50 |
| Enroll in a Health Management program | \$ 100 |
| Graduate from a Health Management program | \$ 100 |
| Complete our Lifestyle Management: | \$ 50 |
| Tobacco-Free program | |
| Complete our Lifestyle Management: | \$ 50 |
| Healthy Weight program | |

Some eligibility requirements may apply. See Page 2 for program descriptions.

Plus—To help you stay healthy, use:

Preventive Care

100% coverage for most nationally recommended services.

Preventive Care

No deductions from your HIA or out-of-pocket costs will occur as long as you receive your covered preventive care from an in-network provider. If you choose to go to an out-of-network provider, your deductible or Traditional Health Coverage benefits will apply.

Then—

Your Bridge

After you use all of the money in your HIA, you then **pay a bridge amount, which is an out of your pocket cost**, until you meet your annual deductible responsibility.

Your bridge responsibility will vary depending on how much you earn for your HIA through rewards for healthy behaviors. Your HIA dollars plus your bridge amount add up to your annual deductible responsibility.

Health Incentive Account + Bridge = Deductible

Bridge

Your bridge responsibility will vary.

Annual Deductible Responsibility

\$5,000 individual coverage \$10,000 family coverage

If needed—

Traditional Health Coverage

Your Traditional Health Coverage begins after you have paid your bridge amount.

Traditional Health Coverage

After your bridge, the plan pays:

100% for in-network providers 70% for out-of-network providers

After your bridge, your coinsurance responsibility is:

0% for in-network providers 30% for out-of-network providers

Additional Protection

For your protection, the total amount you spend out of your pocket is limited. Once you spend that amount, the **plan pays 100% of the cost for covered services** for the remainder of the plan year.

Annual Out-of-Pocket Maximum

| | |
|-----------------------------|------------------------------|
| In-Network Providers | Out-of-Network Providers |
| \$5,000 individual coverage | \$10,000 individual coverage |
| \$10,000 family coverage | \$20,000 family coverage |

Your annual out-of-pocket maximum consists of amounts you spend to meet your annual deductible, including funds you spend from your HIA, and your coinsurance amounts.

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Earn Rewards

The Plan will provide you with additional health care dollars in your HIA for the following:

- **Health Assessment:** You and covered your family members can complete the Health Assessment, using our online tool which is designed to help measure your overall health. One adult family member is eligible to earn \$50 in your HIA per plan year. The health information you provide is strictly confidential.
- **Health Management programs:** If you qualify for one of our Health Management programs, you'll receive one-on-one assistance from a specially trained registered nurse to help you manage a health condition. Health conditions may include, but are not limited to, diabetes, asthma, high blood pressure, heart disease and pregnancy. You'll receive an allotted amount in your account for enrolling in a qualified program (one reward per covered person per year). You'll also receive an allotted amount for achieving your health goals and graduating from the program (one reward per covered person per year). Please see Page 1 for details.
- **Lifestyle Management: Tobacco-Free program:** This program helps you manage withdrawal symptoms, identify triggers and learn new behaviors and skills to remain tobacco free. Participation is open to you and your covered family members age 18 or older, and includes phone counseling support, online tools, and nicotine replacement therapy coverage. You and your spouse are eligible to receive \$50 in your HIA (one reward per person per lifetime) for completing this program.
- **Lifestyle Management: Healthy Weight program:** Our Healthy Weight program provides personalized online and phone support to help you adopt lifestyle changes necessary to lose weight and maintain weight loss. A team of trained health professionals with expertise in weight management will help you address healthy eating, physical activity and exercise, stress management, and more. You and your covered family members age 18 and older who have a Body Mass Index (BMI) of 25 or higher are eligible for this program. You and your spouse are eligible to receive \$50 in your HIA (one reward per person per lifetime) for completing the program.

Summary of Covered Services

Preventive Care

UniCare's Solaura HIA plan covers preventive services recommended by the U.S. Preventive Services Task Force, the American Cancer Society, the Advisory Committee on Immunization Practices and the American Academy of Pediatrics. The Preventive Care benefit includes screening tests, immunizations and counseling services designed to detect and treat medical conditions to prevent avoidable premature injury, illness and death. All preventive services received from an in-network provider are covered at 100%, are not deducted from your HIA and do not apply to your deductible. If you see an out-of-network provider, then your deductible or out-of-network coinsurance responsibility will apply. If you see an out-of-network provider, then your deductible and out-of-network coinsurance responsibility will apply, except where mandates prohibit. If you receive any of these services for diagnostic purposes—for example, a colonoscopy when symptoms are present—the appropriate plan deductible and coinsurance will apply and available account dollars may be used to cover costs.

The following is a brief overview of the types of preventive services covered*:

Well Baby and Well Child Preventive Care

- **Office Visits** for preventive services
- **Screening Tests** for vision, hearing, and lead exposure. Also includes pelvic exam, Pap test and contraceptive management for females who are age 18, or have been sexually active.
- **Immunizations:**
 - Hepatitis A
 - Hepatitis B
 - Diphtheria, Tetanus, Pertussis (DtaP)
 - Varicella (chicken pox)
 - Influenza—flu shot
 - Pneumococcal Conjugate (pneumonia)
 - Human Papilloma Virus (HPV)—cervical cancer
 - H. Influenza type b
 - Polio
 - Measles, Mumps, Rubella (MMR)
 - Meningococcal Polysaccharide
 - Rotavirus

Adult Preventive Care

- **Office Visits** for preventive services
- **Screening Tests** for coronary artery disease, colorectal cancer, prostate cancer, diabetes, and osteoporosis. Also includes mammograms, as well as pelvic exams, Pap test and contraceptive management.
- **Immunizations:**
 - Hepatitis A
 - Hepatitis B
 - Diphtheria, Tetanus, Pertussis (DtaP)
 - Varicella (chicken pox)
 - Influenza—flu shot
 - Pneumococcal Conjugate (pneumonia)
 - Human Papilloma Virus (HPV)—cervical cancer
 - Meningococcal
 - Herpes Zoster (shingles)

*Certain restrictions may apply.

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Summary of Covered Services *continued*

Medical Care

UniCare's Solaura HIA plan covers a wide range of medical services to treat an illness or injury. You can use your available HIA funds to pay for these covered services. Once you spend up to your deductible amount shown on Page 1 for covered services, you will have Traditional Health Coverage with the network and out-of-network coinsurance listed on Page 1 to help pay for additional covered services.

The following are some of the covered services under the UniCare Solaura plan in many instances. Please refer to Page 1 for details about your coverage.

- Physician office visits
- Diagnostic X-rays and Lab Tests
- Outpatient Surgery services
- Inpatient Hospital Services
- Anesthesia
- Ambulance Services
- Prescription Drugs
- Hospice Care
- Durable Medical Equipment

With UniCare's Solaura HIA plan, some care is covered at the in-network coinsurance level**, regardless of whether you use in-network or out-of-network providers. Following are some examples:

- Initial Care of a Medical Emergency
- Radiology, Pathology and Anesthesiology in conjunction with an in-network hospital

Some covered services may have limitations or other restrictions.* With UniCare's Solaura HIA plan, the following services may have limits:

- Skilled Nursing Facility Services
- Home Health Care Services
- Mental Health and Substance Abuse Services
- Physical Therapy, Occupational Therapy, Chiropractic Care, Acupuncture and Acupressure

Your Solaura HIA Plan also includes a **Lifetime Maximum** of \$5 million per person for Small Group and Individual plans, and will vary for Large Group*.

Specific State Mandates regarding limitations and benefits may apply.

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

**Subject to reasonable and customary limitations.

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This summary is a brief outline of the benefits and coverage provided under the Solaura plan. It is not intended to be a complete list of the benefits of the plan. This summary is for a full year in the Solaura plan. If you join the plan mid-year or have a qualified change of status, your actual benefit levels may vary.

Please refer to your certificate of coverage for more complete details, including benefits, limitations and exclusions.

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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.