

SOLAURA HIA PLUS PLAN

UniCare's Solaura consumer-driven plans are designed to educate consumers about health care options and help empower them to take control of their health, as well as the dollars they spend on their health care. They give consumers the benefits they would receive from a typical health plan, plus an account for health care dollars to spend their way.

With UniCare's® SolauraSM Health Incentive Account (HIA) Plus Plan, your employees will get even more—including access to our personalized services and online tools for health improvement. Plus, they can stretch their health care dollars further when they receive care from providers that participate in UniCare's independently contracted PPO nationwide network.

UniCare's Solaura HIA Plus Plan is:

- **Health-focused and proactive**—the plan is specifically designed to encourage your employees to improve and maintain their health by offering them incentives, tools and resources to help improve their health and well-being.
- **Economical**—by focusing on health outcomes—and providing the tools and resources to achieve them—the Solaura HIA Plus Plan can help provide long-term cost and administrative efficiencies for your company.
- **Fully integrated**—having a single source for enrollment, service and billing for medical and pharmacy makes administration easier for you, and plan usage easier for your employees.

Here's How the Plan Works:

The health plan makes an annual allocation to the employee's HIA.

Employees are rewarded for taking care of their health. They can earn funds for their account with rewards for healthy behaviors.

Employees use their available HIA funds to help pay for 100% of the cost for covered medical care, prescriptions, and other covered medical expenses, which helps offset their out-of-pocket costs.

Unused HIA funds roll over year to year to help offset the employee's future health expenses.

Traditional Health Coverage
Traditional Health Coverage provides additional protection. If employees have expenses that exceed their available HIA funds, the Traditional Health Coverage helps protect them after they pay a limited out-of-pocket responsibility to satisfy their deductible. Their payment responsibility for care they receive may be less if they use doctors, hospitals and other facilities that participate in UniCare's independently contracted PPO nationwide network.

Preventive Care

Most preventive care is covered. 100% coverage of most nationally recommended preventive services—with no HIA deductions or out-of-pocket costs when care is received from an in-network provider.

Tools and Rewards

Personalized services and online tools help employees make the most of their health and health care dollars. That's why in addition to covering most nationally recommended preventive care, all of UniCare's Solaura plans include Full Circle Health—our industry leading approach to surrounding your employees with a selection of tools, services and incentives to help them reach their health potential.

For example, to help make sure they're spending their health care dollars wisely, employees can go to our online health site for information on medical procedures or prescription drugs. They can also learn more about health conditions, or prepare for a doctor visit or medical procedure. If they have an ongoing health condition, they can enroll in our health coaching programs.

Rewards. Employees can earn health care dollars in their account for doing the right things for their health, including:

- **Completing the online Health Assessment** to help identify potential health risks. One adult family member can earn \$50 per plan year.
- **Using one of our Health Coaching or Condition Management programs** to develop a plan to help manage an eligible health condition, if qualified to enroll. Any eligible covered family member can earn \$100 per plan year for enrolling, plus \$200 extra for graduating from the program.
- **Completing our Lifestyle Management: Tobacco-Free program** can help them learn techniques for quitting and staying tobacco-free. Covered family members age 18 or older can participate. Employees and their spouses only can each earn \$50 per lifetime.
- **Completing our Lifestyle Management: Healthy Weight program** to help lose weight and adopt lifestyle changes to maintain weight loss. Covered family members age 18 or older who qualify can participate. Employees and their spouses only can each earn \$50 per lifetime.

Note: Reward dollars listed are for standard plans. Actual dollars may vary based on plan selection.



UNICARE®

A Healthy Dose of Innovation®

UniCare is a WellPoint Company

SOLAURA HIA PLUS PLAN

UniCare Solaura HIA Plus Plan At-A-Glance

1. The Health Account

Employees use their HIA to offset the cost of covered medical care and prescriptions.

Health Incentive Account (HIA)

- Funded by annual allocation from the health plan.
- Employees can earn more health care dollars for their HIA with rewards from incentive programs.
- Unused dollars roll over from year to year.

2. Our Preventive Care Benefits

Stay healthy with preventive care.

Preventive Care

- Pays 100% of most nationally recommended preventive services when using an in-network provider.
- No deduction from employees' HIA; no additional out-of-pocket costs when care is received from in-network providers.

3. The Traditional Health Coverage

Employees use the traditional health coverage when they need it.

Traditional Health Coverage

- After employees have used all of their HIA funds, they will pay for their covered health expenses out-of-pocket until they satisfy the deductible. This out-of-pocket amount is called the bridge.
- Then, the plan and the employee share the cost for additional covered services through coinsurance.
- The employee's total expenses are limited to an annual out-of-pocket maximum, after which the employee is covered 100% for the remainder of the plan year for covered services.

Note: HIA dollars can be used for qualified medical expenses (as defined by the IRS) that are not covered by the health plan, but only covered health plan expenses will apply to the deductible and out-of-pocket maximum.

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Want to Learn More?

Contact your UniCare Sales Representative or Agent.

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

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.

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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UN50817 08/07