

PacifiCare SignatureValue® Advantage (VEBA Value Network) Offered by PacifiCare of California

20-30/500A

HMO Schedule of Benefits

These services are covered as indicated when authorized through your Primary Care Physician in your PacifiCare SignatureValue-Advantage Participating Medical Group.

General Features

Calendar Year Deductible	None
Maximum Benefits	Unlimited
Annual Copayment Maximum ¹ (2 individual maximum per family ²)	\$5,000/individual
PCP Office Visits	\$20 Copayment
Specialist/Nonphysician Health Care Practitioner Office Visits ³ (Member required to obtain referral to specialist or nonphysician health care practitioner, except for OB/GYN Physician services and Emergency/Urgently Needed Services)	\$30 Copayment
Hospital Benefits (Only one hospital Copayment per admit is applicable. If a transfer to another facility is necessary, you are not responsible for the additional hospital admission Copayment.) (Autologous (self-donated) blood limited up to \$120.00 per unit)	\$500 Copayment per admit ⁴
Emergency Services (Copayment waived if admitted)	\$100 Copayment
Urgently Needed Services (Medically Necessary services required outside geographic area served by your Participating Medical Group. Please consult your brochure for additional details. Copayment waived if admitted)	\$100 Copayment
Pre-Existing Conditions	All conditions covered, provided they are covered benefits

Benefits Available While Hospitalized as an Inpatient

Bone Marrow Transplants (Donor searches limited to \$15,000 per procedure)	\$500 Copayment per admit ⁴
Cancer Clinical Trials ⁵	Paid at negotiated rate Balance (if any) is the responsibility of the Member
Hospice Care (Prognosis of life expectancy of one year or less)	\$500 Copayment per admit ⁴
Hospital Benefits ⁶ (Only one hospital Copayment per admit is applicable. If a transfer to another facility is necessary, you are not responsible for the additional hospital admission Copayment.) (Autologous (self-donated) blood limited up to \$120.00 per unit)	\$500 Copayment per admit ⁴
Mastectomy/Breast Reconstruction (After mastectomy and complications from mastectomy)	\$500 Copayment per admit ⁴
Maternity Care	\$500 Copayment per admit ⁴

Benefits Available While Hospitalized as an Inpatient (Continued)

Mental Health Services (As required by state law, coverage includes treatment for Severe Mental Illnesses (SMI) of adults and children and the treatment of Serious Emotional Disturbance of Children (SED). Please refer to your Supplement to the PacifiCare Combined Evidence of Coverage and Disclosure Form for a description of this coverage. (Only one hospital Copayment per admit is applicable. If a transfer to another facility is necessary, you are not responsible for the additional hospital admission Copayment.)	\$250 Copayment per admit ⁴
Newborn Care ⁶	\$500 Copayment per admit ⁴
Physician Care	Paid in full
Reconstructive Surgery	\$500 Copayment per admit ⁴
Rehabilitation Care (Including physical, occupational and speech therapy)	\$500 Copayment per admit ⁴
Skilled Nursing Care	\$300 Copayment per admit ⁷
Substance Use Disorder Detoxification (Only one hospital Copayment per admit is applicable. If a transfer to another facility is necessary, you are not responsible for the additional hospital admission Copayment.)	\$500 Copayment per admit ⁴
Voluntary Termination of Pregnancy (Medical/medication and surgical)	
1st trimester	\$20 Copayment
2nd trimester (12-20 weeks)	\$20 Copayment
– After 20 weeks, not covered unless Medically Necessary, such as the mother's life is in jeopardy or fetus is not viable.	

Benefits Available on an Outpatient Basis

Allergy Testing/Treatment (Serum is covered)	
PCP Office Visit	\$20 Office Visit Copayment
Specialist/Nonphysician Health Care Practitioner Office Visit	\$30 Office Visit Copayment
Ambulance	Paid in full
Cancer Clinical Trials ⁵	Paid at negotiated rate Balance (if any) is the responsibility of the Member
Cochlear Implants Devices (Additional Copayment for outpatient surgery or inpatient hospital benefits and outpatient rehabilitation therapy may apply)	\$30 Copayment ⁸
Dental Treatment Anesthesia (Additional charges for outpatient surgery and inpatient hospital benefits may apply)	\$30 Copayment
Dialysis (Physician office visit Copayment may apply)	\$30 Copayment per treatment
Durable Medical Equipment (\$5,000 annual benefit maximum per calendar year)	Paid in full
Durable Medical Equipment for the Treatment of Pediatric Asthma (Includes nebulizers, peak flow meters, face masks and tubing for the Medically Necessary treatment of pediatric asthma of Dependent children under the age of 19. Does not apply to the annual Durable Medical Equipment benefit maximum.)	Paid in full

Benefits Available on an Outpatient Basis (Continued)

Family Planning/Voluntary Termination of Pregnancy	
Vasectomy	\$50 Copayment
Tubal Ligation	\$100 Copayment
(Additional Copayment for inpatient hospital benefits may apply if performed on an inpatient basis.)	
Insertion/Removal of Intra-Uterine Device (IUD)	
PCP Office Visit	\$20 Office Visit Copayment
Specialist/Nonphysician Health Care Practitioner Office Visit	\$30 Office Visit Copayment
Intra-Uterine Device (IUD)	50% of cost Copayment ⁴
Removal of Norplant	
PCP Office Visit	\$20 Office Visit Copayment
Specialist/Nonphysician Health Care Practitioner Office Visit	\$30 Office Visit Copayment
Depo-Provera Injection including Depo-Provera medication (Limited to one Depo-Provera injection every 90 days)	\$35 Copayment
PCP Office Visit	\$20 Office Visit Copayment
Specialist/Nonphysician Health Care Practitioner Office Visit	\$30 Office Visit Copayment
Voluntary Termination of Pregnancy (Medical/medication and surgical)	
1st trimester	\$20 Copayment
2nd trimester (12-20 weeks)	\$20 Copayment
– After 20 weeks, not covered unless Medically Necessary, such as the mother's life is in jeopardy or fetus is not viable	
Health Education Services	Paid in full
Hearing Aid – Standard	Paid in full
\$5,000 Benefit Maximum every three years. Limited to a single hearing aid (including repair/replacement) every three years.	
Hearing Aid – Bone Anchored ⁹	Depending upon where the covered health service is provided, benefits for bone anchored hearing aid will be the same as those stated under each covered health service category in this Schedule of Benefits
Limited to a single hearing aid during the entire period of time the member is enrolled in the Health Plan (per lifetime). Repairs and/or replacements are not covered, except for malfunctions. Deluxe model and upgrades that are not medically necessary are not covered.	
Hearing Screening	
PCP Office Visit	Paid in full
Specialist/Nonphysician Health Care Practitioner Office Visit ³	
Home Health Care Visits	Paid in full
Hospice Services	Paid in full
(Prognosis of life expectancy of one year or less)	
Immunizations	
(For children under two years of age, refer to Well-Baby Care)	
PCP Office Visit	Paid in full
Specialist/Nonphysician Health Care Practitioner Office Visit	
Infertility Services	Not covered
Infusion Therapy	Paid in full
(Infusion therapy is a separate Copayment in addition to a home health or an office visit Copayment. Copayment applies per 30 days or treatment plan, whichever is shorter)	
Injectable Drugs (Outpatient Injectable Medications and Self-Injectable Medications)	Paid in full
(Copayment not applicable to allergy serum, immunizations, birth control, Infertility and insulin. The Self-Injectable Medications Copayment applies per 30 days or treatment plan, whichever is shorter. Please see the PacifiCare Combined Evidence of Coverage and Disclosure Form for more information on these benefits, if any. Office visit Copayment may also apply)	

Benefits Available on an Outpatient Basis (Continued)

Laboratory Services (When available through and authorized by your PacifiCare SignatureValue-Advantage Participating Medical Group)	Paid in full
Maternity Care, Tests and Procedures PCP Office Visit Specialist/Nonphysician Health Care Practitioner Office Visit	Paid in full
Mental Health Services (As required by state law, coverage includes treatment for Severe Mental Illnesses (SMI) of adults and children and the treatment of Serious Emotional Disturbance of Children (SED). Please refer to your Supplement to the PacifiCare Combined Evidence of Coverage and Disclosure Form for a description of this coverage.) PCP Office Visit Specialist/Nonphysician Health Care Practitioner Office Visit	\$20 Office Visit Copayment \$30 Office Visit Copayment
Oral Surgery Services	\$30 Copayment ⁸
Outpatient Medical Rehabilitation Therapy at a Participating Free-Standing or Outpatient Facility (Including physical, occupational and speech therapy) PCP Office Visit Specialist/Nonphysician Health Care Practitioner Office Visit	\$20 Office Visit Copayment \$30 Office Visit Copayment
Outpatient Surgery at a Participating Free-Standing or Outpatient Surgery Facility	\$100 Copayment
Periodic Health Evaluations (Physician, laboratory, radiology and related services as recommended by the American Academy of Pediatrics (AAP), Advisory Committee on Immunization Practices (ACIP) and U.S. Preventive Services Task Force and authorized through your Primary Care Physician in your PacifiCare SignatureValue-Advantage Participating Medical Group to determine your health status. For children under two years of age, refer to Well-Baby Care)	Paid in full
Physician Care (For children under two years of age, refer to Well-Baby Care) PCP Office Visit Specialist/Nonphysician Health Care Practitioner Office Visit	\$20 Office Visit Copayment \$30 Office Visit Copayment
Prosthetics and Corrective Appliances	Paid in full
Radiation Therapy Standard: (Photon beam radiation therapy) Complex: (Examples include but are not limited to, brachytherapy, radioactive implants and conformal photon beam; Copayment applies per 30 days or treatment plan, whichever is shorter; Gamma knife and stereotactic procedures are covered as outpatient surgery. Please refer to outpatient surgery for Copayment amount, if any)	Paid in full Paid in full
Radiological Procedures Standard: Specialized scanning and imaging procedures: (Examples include but are not limited to CT, SPECT, PET, MRA and MRI – with or without contrast media) A separate Copayment will be charged for each part of the body scanned as part of an imaging procedure.	Paid in full \$200 Copayment per procedure ⁸
Substance Use Disorder Detoxification PCP Office Visit Specialist/Nonphysician Health Care Practitioner Office Visit	\$20 Office Visit Copayment \$30 Office Visit Copayment

Benefits Available on an Outpatient Basis (Continued)

Vision Screening/Refractions PCP Office Visit Specialist/Nonphysician Health Care Practitioner Office Visit	Paid in full
Well-Baby Care (Preventive health service, including immunizations recommended by the American Academy of Pediatrics (AAP), Advisory Committee on Immunization Practices (ACIP) and U.S. Preventive Services Task Force and authorized through your Primary Care Physician in your PacifiCare SignatureValue-Advantage Participating Medical Group for children under two years of age. The applicable office visit Copayment applies to infants that are ill at time of services)	Paid in full
Well-Woman Care (Includes Pap smear (by your Primary Care Physician or an OB/GYN in your PacifiCare SignatureValue-Advantage Participating Medical Group) and referral by your PacifiCare SignatureValue-Advantage Participating Medical Group for screening mammography as recommended by the U.S. Preventive Services Task Force)	Paid in full

¹ Annual Copayment Maximum does not include Copayments for pharmacy and supplemental benefits, except Behavioral Health Supplemental Benefits.

² When individual member meets annual copayment maximum, no further copayments are required for the year for that individual.

³ Copayments for Audiologist and Podiatrist visits will be the same as for the PCP.

⁴ Each hospital admission requires a \$500 Copayment.

Percentage Copayment amounts are based upon the PacifiCare negotiated rate.

⁵ Cancer Clinical Trial Services require preauthorization by PacifiCare. If you participate in a Cancer Clinical Trial provided by a Non-Participating Provider that does not agree to perform these services at the rate PacifiCare negotiates with Participating Providers, you will be responsible for payment of the difference between the Non-Participating Provider's billed charges and the rate negotiated by PacifiCare with Participating Providers, in addition to any applicable Copayments, Coinsurance or Deductibles.

⁶ The inpatient hospital benefits Copayment does not apply to newborns when the newborn is discharged with the mother within 48 hours of the normal vaginal delivery or 96 hours of the cesarean delivery. Please see the Combined Evidence of Coverage and Disclosure Form for more details.

⁷ Each admission requires a \$300 Copayment.

⁸ In instances where the negotiated rate is less than your Copayment, you will pay only the negotiated rate.

⁹ Bone anchored hearing aid will be subject to applicable medical/surgical categories (e.g. inpatient hospital, physician fees) only for members who meet the medical criteria specified in the Combined Evidence of Coverage and Disclosure Form. Limited to one (1) bone anchored hearing aid during the period of time the member is enrolled in the Health Plan (per lifetime). Repairs and/or replacement for a bone anchored hearing aid are not covered, except for malfunctions. Deluxe model and upgrades that are not medically necessary are not covered.

Except in the case of a Medically Necessary Emergency or an Urgently Needed Service (outside geographic area served by your PacifiCare SignatureValue-Advantage Participating Medical Group), each of the above-noted benefits is covered when authorized by your PacifiCare SignatureValue-Advantage Participating Medical Group or PacifiCare. A Utilization Review Committee may review the request for services.

Note: This is not a contract. This is a Schedule of Benefits and its enclosures constitute only a summary of the Health Plan.

The Medical and Hospital Group Subscriber Agreement and the PacifiCare of California Combined Evidence of Coverage and Disclosure Form and additional benefit materials must be consulted to determine the exact terms and conditions of coverage. A specimen copy of the contract will be furnished upon request and is available at the PacifiCare office and your employer's personnel office. PacifiCare's most recent audited financial information is also available upon request.

**P.O. Box 30968
Salt Lake City, UT 94130-0968**

**Customer Service:
800-624-8822
800-442-8833 (TDHI)
www.pacificare.com**

©2009 United HealthCare Services, Inc.
PCA449474-000
VID/IE/VJE
Eff 01/01/2010