

# PacifiCare SignaturePOS®

## Offered by PacifiCare of California

### POS Schedule of Benefits

<b>General Features</b>	<b>In-Network HMO</b>	<b>Out-of-Network<sup>1</sup></b>
Your Policy Maximum While Insured	Unlimited	\$2,000,000
Calendar Year Deductible (Maximum 3 individual Deductibles per family)	None	\$500
Annual Copayment Maximum <sup>2</sup>	\$800/Individual \$2,400/Family	\$3,000/Individual \$6,000/Family
Office Visits	\$15 Copayment	20% Copayment
Hospital Benefits (Only one Hospital Copayment per admit is applicable; if a subsequent transfer to another Facility is necessary, the Member is not responsible for additional Hospital admission Copayment.) (Autologous (self-donated) blood up to \$120 per unit)	\$200 per admit	20% Copayment <sup>4</sup>
Emergency Services	\$100 Copayment (Copayment is waived if admitted as an Inpatient)	Covered In-Network
Urgently Needed Services (Medically Necessary services required outside your service area; please consult your Evidence of Coverage for additional details)	\$100 Copayment (Copayment is waived if admitted as an Inpatient)	Covered In-Network
Pre-Existing Conditions	All conditions covered, provided they are covered benefits	

<b>Benefits Available While Hospitalized as an Inpatient</b>	<b>In-Network HMO</b>	<b>Out-of-Network<sup>1</sup></b>
Bone Marrow Transplants (Donor searches limited to \$15,000 per procedure)	\$200 per admit	Not covered
Cancer Clinical Trials <sup>4</sup> (Services must be authorized by PacifiCare)	Paid at Negotiated rate; balance (if any) is the responsibility of the Member Copayments for routine patient care costs apply <sup>5</sup>	Not covered
Hospice Services (Prognosis of life expectancy of one year or less)	Paid in full	20% Copayment <sup>4</sup>
Hospital Benefits <sup>6</sup> (Only one Hospital Copayment per admit is applicable; if a subsequent transfer to another Facility is necessary, the Member is not responsible for additional Hospital admission Copayment.) (Autologous (self-donated) blood up to \$120.00 per unit)	\$200 per admit	20% Copayment <sup>4</sup>

**Benefits Available While Hospitalized as an Inpatient (Continued)**

	In-Network HMO	Out-of-Network <sup>1</sup>
Mastectomy/Breast Reconstruction (After mastectomy and complications from mastectomy)	\$200 per admit	20% Copayment <sup>4</sup>
Maternity Care	\$200 per admit	20% Copayment <sup>4</sup>
Mental Health Services (Severe Mental Illness (SMI) and Serious Emotional Disturbances of Children (SED) <sup>7</sup> ) (As required by state law, coverage includes treatment for Severe Mental Illness (SMI) of adults and children and the treatment of Serious Emotional Disturbance of Children (SED). <b>Please refer to your Supplement to the PacifiCare Combined Evidence of Coverage and Disclosure Form for a description of this coverage.</b> ) (Only one hospital Copayment per admit is applicable. If a transfer to another facility is necessary, the Member is not responsible for the additional Hospital admission Copayment.)	\$200 per admit	20% Copayment <sup>4</sup>
Newborn Care <sup>6</sup>	\$200 per admit	20% Copayment <sup>4</sup>
Physician Care	Paid in full	20% Copayment <sup>4</sup>
Reconstructive Surgery	\$200 per admit	Not covered
Rehabilitation Care (Including physical, occupational and speech therapy)	\$200 per admit	20% Copayment <sup>4</sup> (Up to Sixty (60) consecutive days from first treatment per condition) <sup>8</sup>
Skilled Nursing Facility Care	Paid in full	20% Copayment <sup>4</sup> (Up to Sixty (60) consecutive days from first treatment per disability)
Substance Use Disorder Detoxification (Only one hospital Copayment per admit is applicable. If a transfer to another facility is necessary, the Member is not responsible for the additional Hospital admission Copayment.)	\$200 per admit	20% Copayment <sup>4</sup>
Voluntary Termination of Pregnancy (Medical/medication and surgical) – 1st Trimester – 2nd Trimester (12-20 weeks) After 20 weeks <sup>9</sup>	\$15 Copayment \$15 Copayment Not covered	Not covered Not covered Not covered

**Benefits Available on an Outpatient Basis**

	In-Network HMO	Out-of-Network <sup>1</sup>
Allergy Testing/Treatment (Serum is covered)	\$15 Copayment	20% Copayment
Ambulance	Paid in full	Paid in full
Attention Deficit Disorder (Medical management)	\$15 Copayment	20% Copayment
Cancer Clinical Trials <sup>4</sup> Balance (if any) is the responsibility of the Member	Paid at negotiated rate <sup>5</sup>	Not covered

**Benefits Available on an Outpatient Basis (Continued)**

	<b>In-Network HMO</b>	<b>Out-of-Network<sup>1</sup></b>
Cochlear Implant Devices (Additional Copayment for Outpatient Surgery or Inpatient Hospital Benefits and Outpatient Rehabilitation Therapy may apply)	Paid in full	20% Copayment
Dental Treatment Anesthesia (Additional Copayment for Outpatient Surgery and Inpatient Hospital Benefits may apply)	\$15 Copayment	Not covered
Dialysis (Physician office visit Copayment may apply)	\$15 per treatment	20% Copayment
Durable Medical Equipment	Paid in full	20% Copayment (\$2,000 Annual Benefit Maximum)
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.)	Paid in full	20% Copayment  (Does not apply to the annual Durable Medical Equipment benefit maximum)
Family Planning/Voluntary Interruption of Pregnancy Vasectomy Tubal Ligation <sup>11</sup> Insertion/Removal of Intra-Uterine Device (IUD) Intra-Uterine Device (IUD) Removal of Norplant Depo-Provera Injection  Depo-Provera Medication (Limited to one Depo-Provera injection every 90 days) Voluntary Termination of Pregnancy – 1st Trimester – 2nd Trimester (12-20 weeks) After 20 weeks <sup>9</sup>	\$15 Copayment \$15 Copayment \$15 Copayment 50% of Cost Copayment <sup>3</sup> \$15 Copayment \$15 Copayment  \$35 Copayment  \$15 Copayment \$15 Copayment Not covered	Not covered Not covered 20% Copayment Not covered 20% Copayment 20% Copayment  Not covered  Not covered Not covered Not covered
Health Education Services	Paid in full	Not covered
Hearing Aid – Standard Benefit Maximum every three years. Limited to a single hearing aid (including repair/replacement) every three years)	Paid in full (\$5,000 Benefit Maximum)	20% Copayment (\$2,500 Benefit Maximum)
Hearing Aid – Bone Anchored <sup>12</sup> 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.	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	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
Hearing Screening	Paid in full	Not covered
Home Health Care Visits	Paid in full	20% Copayment <sup>4</sup> (Up to one-hundred (100) visits per year)
Hospice Services (Prognosis of life expectancy of one year or less)	Paid in full	20% Copayment <sup>4</sup>
Immunizations (For children under two years of age, refer to Well-Baby Care)	Paid in full	20% Copayment
Infertility Services	Not covered	Not covered

**Benefits Available on an Outpatient Basis (Continued)**

**In-Network  
HMO**

**Out-of-Network<sup>1</sup>**

<p>Infusion Therapy (Infusion Therapy is a separate Copayment in addition to a home health care or an office visit Copayment. Copayment applies per 30 days or treatment plan, whichever is shorter.)</p>	Paid in full	20% Copayment <sup>4</sup>
<p>Injectable Drugs (Outpatient Injectable Medications and Self-Injectable Medications) (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)</p>	Paid in full	20% Copayment <sup>4</sup>
Laboratory Services	Paid in full (When available through and authorized by the Member's Participating Medical Group)	20% Copayment
Maternity Care, Test and Procedures	Paid in full	20% Copayment
<p>Mental Health Services (Severe Mental Illness (SMI) and Serious Emotional Disturbances of Children (SED)<sup>7</sup>)  (As required by state law, coverage includes treatment for Severe Mental Illness (SMI) of adults and children and the treatment of Serious Emotional Disturbance of Children (SED). <b>Please refer to your Supplement to the PacifiCare Combined Evidence of Coverage and Disclosure Form for a description of this coverage.</b>)</p>	\$15 Copayment	20% Copayment
Oral Surgery Services	Paid in full	20% Copayment <sup>4</sup>
<p>Outpatient Medical Rehabilitation Therapy (Including physical, occupational and speech therapy)</p>	\$15 Copayment	20% Copayment
		(Up to Sixty (60) consecutive days from first treatment per condition) <sup>8</sup>
Outpatient Surgery	Paid in full	20% Copayment
<p>Periodic Health Evaluations Children 2–17 years Adults 18 years and over Physician, laboratory, radiology and related services as recommended by the American Academy of Pediatrics (AAP) and U.S. Preventive Services Task Force and authorized through your Primary Care Physician in your Participating Medical Group to determine you health status. For children under two year of age, refer to Well-Baby Care</p>	Paid in full	20% Copayment
	Paid in full	Not covered
<p>Physician Care (For Children under two years of age, refer to Well-Baby Care)</p>	\$15 Copayment	20% Copayment
Prosthetics and Corrective Appliances	Paid in full	20% Copayment

**Benefits Available on an Outpatient Basis (Continued)**

**In-Network  
HMO**

**Out-of-Network<sup>1</sup>**

<p>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; GammaKnife and stereotactic procedures are covered as outpatient surgery. Please refer to outpatient surgery for Copayment amount if any)</p>	<p>Paid in full  Paid in full</p>	<p>20% Copayment  20% Copayment</p>
<p>Radiology Services Standard: Specialized scanning and imaging procedures: (Examples include but are not limited to, CT, SPECT, PET<sup>4</sup> 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.</p>	<p>Paid in full Paid in full</p>	<p>20% Copayment 20% Copayment</p>
<p>Substance Use Disorder Detoxification</p>	<p>Paid in full</p>	<p>20% Copayment</p>
<p>Vision Refractions</p>	<p>Paid in full</p>	<p>Not covered</p>
<p>Vision Screening</p>	<p>Paid in full</p>	<p>Not covered</p>
<p>Well-Baby Care (Preventive health service, including immunizations recommended by the American Academy of Pediatrics (AAP) and U.S. Preventive Services Task Force and authorized through your Primary Care Physician in your Participating Medical Group for children under two years of age) (Office visit Copayment applies to infants that are ill at time of service)</p>	<p>Paid in full</p>	<p>20% Copayment</p>
<p>Well-Women Care (Includes Pap smear (by your Primary Care Physician or an OB/GYN in your Participating Medical Group) and referral by the Participating Medical Group for screening mammography as recommended by the U.S. Preventive Services Task Force)</p>	<p>Paid in full</p>	<p>20% Copayment</p>

- 1 Out-of-Network Providers can charge you more than what is Usual, Customary and Reasonable (UCR). You will be responsible for amounts above UCR and these amounts do not accumulate toward the Annual Copayment Maximum.
- 2 Annual Copayment Maximum does not include Copayments for Durable Medical Equipment (except for nebulizers, peak flow meters, face masks and tubing for the Medically Necessary treatment of pediatric asthma and diabetic supplies), pharmacy and supplemental benefits, except Behavioral Health Supplemental Benefits.
- 3 Percentage Copayment amounts are based upon PacifiCare's negotiated rate.
- 4 Services require Preauthorization by PacifiCare.
- 5 If you participate in a clinical trial provided by a Non-Participating Provider that does not agree to perform these services at the rate PacifiCare negotiates with Participating Provider, 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, minus any applicable Copayment, 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 Refer to your Supplement to the Combined Evidence of Coverage and Disclosure Form for Severe Mental Illness (SMI) and Serious Emotional Disturbances of Children (SED) for additional coverage details.
- 8 Limitations are combined for inpatient and outpatient services.
- 9 Voluntary termination of pregnancy after the 20th week will be covered only when the mother's life is in jeopardy.
- 10 In Instances where the negotiated rate is less than your Copayment, you will pay only the negotiated rate.
- 11 This Copayment applies regardless of whether this benefit is performed on an Inpatient or Outpatient basis. If the service is performed on an Inpatient basis, you will also be required to pay the applicable Inpatient Copayment for your benefit plan, if any.
- 12 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.

## Use of Emergency Services

Emergency Services are covered In-Network worldwide with a Copayment (waived if admitted as an inpatient). If In-Network procedures are not followed, and/or if services are not considered to be Emergency Services as defined in your Evidence of Coverage and Disclosure Form, but are Medically Necessary, then services will be covered as Out-of-Network Services for the applicable percentage Copayment after the deductible is satisfied.

## In-Network Services

HMO - Except in the case of Medically Necessary Emergency or an Urgently Needed Service (Outside the geographic area service by your Participating Medical Group.) Each of the above noted benefits are covered when authorized by your Participating Medical Group or PacifiCare. A Utilization Review Committee may review the request for services.

## Out-of-Network Services

The PacifiCare Point-of Service Plan requires that certain services be Pre-Authorized. Please refer to the Combined Evidence of Coverage and Disclosure Form for the list of services. The percentage payable shall be reduced to fifty percent (50%) for Medically Necessary covered Out-of-Network Services received for which Pre-Authorization was not obtained. The additional amount a Member is required to pay because Pre-Authorization was not obtained will not be applied to the Annual Copayment Maximum.

**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 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.