

PacifiCare SignatureValue®

PacifiCare SignatureValue Advantage

Offered by PacifiCare of California

30-40/500d

HMO Schedule of Benefits

Effective October 1, 2010

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

General Features

Calendar Year Deductible	None
Maximum Benefits	Unlimited
Annual Copayment Maximum ¹ (3 individual maximum per family)	\$3,000/individual
PCP Office Visits	\$30 Copayment
Specialist/Nonphysician Health Care Practitioner Office Visits (Member required to obtain referral to specialist or other licensed health care practitioner, except for OB/GYN Physician services and Emergency/Urgently Needed Services)	\$40 Copayment ⁸
Hospital Benefits (Only one hospital Copayment per day is applicable. If a transfer to another facility is necessary, you are not responsible for the additional hospital admission Copayment for that day.)	\$500 Copayment per day Applies to a maximum of 4 days per stay
Emergency Services (Copayment waived if admitted)	\$150 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.)	\$75 Copayment
Pre-Existing Conditions	All conditions covered, provided they are covered benefits

Benefits Available While Hospitalized as an Inpatient

Bone Marrow Transplants	\$500 Copayment per day Applies to a maximum of 4 days per stay
Cancer Clinical Trials ²	Paid at negotiated rate Balance (if any) is the responsibility of the Member
Hospice Services (Prognosis of life expectancy of one year or less)	\$500 Copayment per day Applies to a maximum of 4 days per stay
Hospital Benefits (Only one hospital Copayment per day is applicable. If a transfer to another facility is necessary, you are not responsible for the additional hospital admission Copayment for that day.)	\$500 Copayment per day Applies to a maximum of 4 days per stay
Mastectomy/Breast Reconstruction (After mastectomy and complications from mastectomy)	\$500 Copayment per day Applies to a maximum of 4 days per stay
Maternity Care	\$500 Copayment per day Applies to a maximum of 4 days per stay

Benefits Available While Hospitalized as an Inpatient (Continued)

Mental Health Services Severe Mental Illness (SMI) and Serious Emotional Disturbance of Children (SED) ³ (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.)	\$250 Copayment per admit
Newborn Care ⁴	\$500 Copayment per day Applies to a maximum of 4 days per stay
Physician Care	Paid in full
Reconstructive Surgery	\$500 Copayment per day Applies to a maximum of 4 days per stay
Rehabilitation Care (Including physical, occupational and speech therapy)	\$500 Copayment per day Applies to a maximum of 4 days per stay
Skilled Nursing Facility Care (Up to 100 consecutive calendar days from the first treatment per disability)	\$200 Copayment per day
Substance Use Disorder – Detoxification (Only one hospital Copayment per day is applicable. If a transfer to another facility is necessary, you are not responsible for the additional hospital admission Copayment for that day.)	\$500 Copayment per day Applies to a maximum of 4 days per stay
Voluntary Termination of Pregnancy (Medical/medication and surgical) - 1st trimester - 2nd trimester (12-20 weeks) - After 20 weeks, not covered unless Medically Necessary, such as the mother's life is in jeopardy or the fetus is not viable.	\$125 Copayment \$200 Copayment

Benefits Available on an Outpatient Basis

Allergy Testing/Treatment (Serum is covered) PCP Office Visit Specialist/Nonphysician Health Care Practitioner Office Visit	\$30 Office Visit Copayment \$40 Office Visit Copayment
Ambulance (Only one ambulance Copayment per trip may be applicable. If a subsequent ambulance transfer to another facility is necessary, you are not responsible for the additional ambulance Copayment.)	\$50 Copayment
Cancer Clinical Trials ²	Paid at negotiated rate Balance (if any) is the responsibility of the Member
Cochlear Implant Device (Additional Copayment for outpatient surgery or inpatient hospital benefits and outpatient rehabilitation therapy may apply)	\$40 Copayment ⁶ per item
Dental Treatment Anesthesia (Additional Copayment for outpatient surgery and inpatient hospital benefits may apply)	\$40 Copayment
Dialysis (Physician office visit Copayment may apply)	\$40 Copayment per treatment
Durable Medical Equipment (\$2,000 annual benefit maximum)	\$50 Copayment ⁶ per item

Benefits Available on an Outpatient Basis (Continued)

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.)	50% of cost Copayment ⁷
Family Planning/Voluntary Termination of Pregnancy Vasectomy Tubal Ligation (Additional Copayment for inpatient hospital benefits may apply if performed on an inpatient basis) Insertion/Removal of Intra-Uterine Device (IUD) - PCP Office Visit - Specialist/Nonphysician Health Care Practitioner Office Visit Intra-Uterine Device (IUD) Removal of Norplant - PCP Office Visit - Specialist/ Nonphysician Health Care Practitioner Office Visit Depo-Provera Injection - PCP Office Visit - Specialist/ Nonphysician Health Care Practitioner Office Visit Depo-Provera Medication (Limited to one Depo-Provera injection every 90 days) Voluntary Termination of Pregnancy (Medical/medication and surgical) - 1st trimester - 2nd trimester (12-20 weeks) - After 20 weeks, not covered unless Medically Necessary, such as the mother's life is in jeopardy or the fetus is not viable.	\$50 Copayment \$100 Copayment \$30 Office Visit Copayment \$40 Office Visit Copayment \$50 Copayment \$30 Office Visit Copayment \$40 Office Visit Copayment \$30 Office Visit Copayment \$40 Office Visit Copayment \$35 Copayment \$125 Copayment \$200 Copayment
Health Education Services	Paid in full
Hearing Aid – Standard (\$2,500 Benefit Maximum every three years. Limited to a single hearing aid (including repair/replacement) every three years)	\$50 Copayment
Hearing Aid – Bone Anchored ⁹ (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
Hearing Screening PCP Office Visit Specialist/Nonphysician Health Care Practitioner Office Visit	\$30 Office Visit Copayment \$40 Office Visit Copayment ⁸
Home Health Care (Up to 100 visits per calendar year)	\$15 Copayment per visit
Hospice Services (Prognosis of life expectancy of one year or less)	Paid in full
Immunizations (For children under two years of age, refer to Well-Baby Care)	Paid in full
Infertility Services	Not covered
Infusion Therapy (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.)	\$100 Copayment ⁶

Benefits Available on an Outpatient Basis (Continued)

<p>Injectable Drugs Outpatient Injectable Medications and Self-Injectable Medications (Copayment not applicable to allergy serum, immunizations, birth control, infertility and insulin. For 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 or the Group Subscriber Agreement for more information on these benefits, if any.)</p>	\$150 Copayment ⁶ per visit
<p>Laboratory Services (When available through and authorized by the Member's Participating Medical Group)</p>	Paid in full
<p>Maternity Care, Tests and Procedures</p>	Paid in full
<p>Mental Health Services Severe Mental Illness (SMI) and Serious Emotional Disturbance of Children (SED)³ (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.)</p>	\$40 Office Visit Copayment
<p>Oral Surgery Services</p>	\$300 Copayment ⁶
<p>Outpatient Medical Rehabilitation Therapy at a Participating Free-Standing or Outpatient Facility (Including physical, occupational and speech therapy)</p>	\$40 Office Visit Copayment
<p>Outpatient Prescription Drug Benefit⁵ (Copayment applies per Prescription Unit or up to 30 days)</p> <p>Generic Formulary</p> <p>Brand-Name Formulary</p> <p>Non-Formulary</p> <p>Prescription Drug Deductible (Per member per Calendar Year)</p>	<p>\$20 Copayment</p> <p>\$35 Copayment</p> <p>\$50 Copayment</p> <p>\$150 for Brand-Name drugs Applies to retail and mail service</p>
<p>Outpatient Surgery at a Participating Free-Standing or Outpatient Surgery Facility</p>	\$400 Copayment per admit
<p>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 Participating Medical Group to determine your health status. For children under two years of age, refer to Well-Baby Care.)</p>	Paid in full
<p>Physician Care (For children under two years of age, refer to Well-Baby Care)</p> <p>PCP Office Visit</p> <p>Specialist/Nonphysician Health Care Practitioner Office Visit</p>	<p>\$30 Office Visit Copayment</p> <p>\$40 Office Visit Copayment⁸</p>
<p>Prosthetics and Corrective Appliances</p>	\$50 Copayment ⁶ per item

Benefits Available on an Outpatient Basis (Continued)

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 \$200 Copayment ⁶
Radiology Services 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 \$100 Copayment ⁶
Specialized Footwear for Foot Disfigurement	20% of cost Copayment ⁷
Vision Screening/Refractions PCP Office Visit Specialist/Nonphysician Health Care Practitioner Office Visit	\$30 Office Visit Copayment \$40 Office Visit Copayment
Well-Baby Care (Preventive health service, including immunizations 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 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 Participating Medical Group) and referral by the Participating Medical Group for screening mammography as recommended by the U.S. Preventive Services Task Force)	Paid in full

¹Annual Copayment Maximum does not include Copayments for durable medical equipment (except for diabetic supplies and nebulizers, peak flow meters, face masks and tubing for the medically necessary treatment of pediatric asthma), pharmacy and supplemental benefits.

²Cancer 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.

³Refer to your *Supplement to the Combined Evidence of Coverage and Disclosure Form* for Severe Mental Illness (SMI) and serious Emotional Disturbance of Children (SED) for coverage details.

⁴The 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. Refer to your *Combined Evidence of Coverage and Disclosure Form* for more details.

⁵Refer to your *Supplement to the Combined Evidence of Coverage and Disclosure Form* and *Pharmacy Schedule of Benefits* for Outpatient Prescription Drug Benefits for coverage details.

⁶In instances where the contracted rate is less than your Copayment, you will pay only the contracted rate.

⁷Percentage Copayment amounts are based upon PacifiCare's contracted rate.

⁸Copayment for audiologist and podiatrist visits will be the same as for the PCP.

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 Participating Medical Group), each of the above-noted benefits is covered when authorized by your 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.

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www.pacificare.com

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HMO Advantage Plan: ZPB