CALIFORNIA SMALL GROUP

UnitedHealthcare®
PacifiCare®

PacifiCare SignatureValue® Offered by PacifiCare of California

10-30/100%

HMO Schedule of Benefits

Effective March 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)	$1,500/individual
PCP Office Visits	$10 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)	$30 Copayment[9]
Hospital Benefits (Autologous (self-donated) blood up to $120.00 per unit.)	Paid in full
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 (Donor searches limited to $15,000 per procedure)	Paid in full
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)	Paid in full
Hospital Benefits (Autologous (self-donated) blood up to $120.00 per unit.)	Paid in full
Mastectomy/Breast Reconstruction (After mastectomy and complications from mastectomy)	Paid in full
Maternity Care	Paid in full
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.**)	Paid in full

Benefits Available While Hospitalized as an Inpatient (Continued)

Newborn Care[4]	Paid in full
Physician Care	Paid in full
Reconstructive Surgery	Paid in full
Rehabilitation Care (Including physical, occupational and speech therapy)	Paid in full
Skilled Nursing Facility Care (Up to 100 consecutive calendar days from the first treatment per disability)	Paid in full
Substance Use Disorder - Detoxification	Paid in full
Voluntary Termination of Pregnancy (Medical/medication and surgical)	
- 1st trimester	$125 Copayment
- 2nd trimester (12-20 weeks)	$200 Copayment
- After 20 weeks, not covered unless Medically Necessary, such as the mother's life is in jeopardy or the fetus is not viable.	

Benefits Available on an Outpatient Basis

Allergy Testing/Treatment (Serum is covered)	
PCP Office Visit	$10 Office Visit Copayment
Specialist/Nonphysician Health Care Practitioner Office Visit	$30 Office Visit Copayment
Ambulance	Paid in full
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)	$30 Copayment[7] per item
Dental Treatment Anesthesia (Additional Copayment 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 ($2,000 annual benefit maximum)	$50 Copayment[7] per item
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[8]
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	$10 Office Visit Copayment
- Specialist/Nonphysician Health Care Practitioner Office Visit	$30 Office Visit Copayment
Intra-Uterine Device (IUD)	$50 Copayment
Removal of Norplant	
- PCP Office Visit	$10 Office Visit Copayment
- Specialist/ Nonphysician Health Care Practitioner Office Visit	$30 Office Visit Copayment
Depo-Provera Injection	
- PCP Office Visit	$10 Office Visit Copayment
- Specialist/ Nonphysician Health Care Practitioner Office Visit	$30 Office Visit Copayment

Benefits Available on an Outpatient Basis (Continued)

Depo-Provera Medication (Limited to one Depo-Provera injection every 90 days)	$35 Copayment
Voluntary Termination of Pregnancy (Medical/medication and surgical)	
- 1st trimester	$125 Copayment
- 2nd trimester (12-20 weeks)	$200 Copayment
- After 20 weeks, not covered unless Medically Necessary, such as the mother's life is in jeopardy or the fetus is not viable.	
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[10] (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	$10 Office Visit Copayment
Specialist/Nonphysician Health Care Practitioner Office Visit	$30 Office Visit Copayment[9]
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)	
PCP Office Visit	$10 Office Visit Copayment
Specialist/Nonphysician Health Care Practitioner Office Visit	$30 Office Visit Copayment
Infertility Services[5]	50% of cost Copayment[8]
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[7]
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.)	$150 Copayment[7] per visit
Laboratory Services (When available through and authorized by the Member's Participating Medical Group)	Paid in full
Maternity Care, Tests and Procedures	Paid in full
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.**)	$30 Office Visit Copayment
Oral Surgery Services	Paid in full

Benefits Available on an Outpatient Basis (Continued)

Outpatient Medical Rehabilitation Therapy at a Participating Free-Standing or Outpatient Facility (Including physical, occupational and speech therapy)	$30 Office Visit Copayment
Outpatient Prescription Drug Benefit[6] (Copayment applies per Prescription Unit or up to 30 days)	
Generic Formulary	$10 Copayment
Brand-Name Formulary	$25 Copayment
Non-Formulary	$50 Copayment
Outpatient Surgery at a Participating Free-Standing or Outpatient Surgery Facility	Paid in full
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.)	$10 Office Visit Copayment
Physician Care (For children under two years of age, refer to Well-Baby Care)	
PCP Office Visit	$10 Office Visit Copayment
Specialist/Nonphysician Health Care Practitioner Office Visit	$30 Office Visit Copayment[9]
Prosthetics and Corrective Appliances	$50 Copayment[7] per item
Radiation Therapy	
Standard (Photon beam radiation therapy)	Paid in full
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.)	$100 Copayment[7]
Radiology Services	
Standard	Paid in full
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.	$100 Copayment[7]
Specialized Footwear for Foot Disfigurement	Paid in full
Substance Use Disorder - Detoxification	$30 Office Visit Copayment
Vision Screening/Refractions	
PCP Office Visit	$10 Office Visit Copayment
Specialist/Nonphysician Health Care Practitioner Office Visit	$30 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)	$10 Office Visit Copayment

[1] Annual 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.

[2] 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.

[3] Refer 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.

[4] 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. Refer to your Combined Evidence of Coverage and Disclosure Form for more details.

[5] Procedures consistent with established medical practices in the treatment of infertility are covered when authorized by the Member's Primary Care Physician, including diagnosis, diagnostic tests, medication and surgery. Gamete Intrafallopian Transfer (GIFT) services are covered when authorized by PacifiCare's Medical Director. GIFT benefits are limited to three (3) cycles during a Member's lifetime when Medically Necessary. A cycle is defined as drug-induced ovulation and monitoring of hormonal levels with or without ova retrieval. Infertility is defined as either: (1) the presence of a demonstrated condition recognized by a Participating Medical Group as a cause of infertility, or (2) the inability to conceive a pregnancy or to carry a pregnancy to a live birth after a year or more of regular sexual relations without contraception. Refer to your Combined Evidence of Coverage and Disclosure Form for additional information on exclusions and limitations.

[6] Refer 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.

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

[8] Percentage Copayment amounts are based upon PacifiCare's contracted rate.

[9] Copayment for audiologist and podiatrist visits will be the same as for the PCP.

[10] 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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