**CALIFORNIA SMALL GROUP**

PacifiCare
SignatureValue® Advantage
A select group of physicians

# PACIFICARE SIGNATUREVALUE ADVANTAGE 20-40/500d 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] | $3,000/individual, $5,000/family |
| PCP Office Visits | $20 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. Autologous (self-donated) blood up to $120.00 per unit.)* | $500 Copayment per day |
| Emergency Services *(Copayment waived if admitted)* | $50 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.)* | $50 Copayment |
| Pre-Existing Conditions | All conditions covered, provided they are covered benefits |

## Benefits Available While Hospitalized as an Inpatient

| | |
|---|---|
| Alcohol, Drug or Other Substance Abuse - Detoxification | $500 Copayment per day |
| Bone Marrow Transplants *(Donor searches limited to $15,000 per procedure)* | $500 Copayment per day |
| 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 |
| 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. Autologous (self-donated) blood up to $120.00 per unit.)* | $500 Copayment per day |
| Mastectomy/Breast Reconstruction *(After mastectomy and complications from mastectomy)* | $500 Copayment per day |
| Maternity Care | $500 Copayment per day |

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

| Benefit | Copayment |
|---|---|
| Mental Health Services<br>Severe Mental Illness (SMI) and Serious Emotional Disturbance of Children (SED)[3]<br>*(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 |
| Physician Care | Paid in full |
| Reconstructive Surgery | $500 Copayment per day |
| Rehabilitation Care<br>*(Including physical, occupational and speech therapy)* | $500 Copayment per day |
| Skilled Nursing Facility Care<br>*(Up to 100 consecutive calendar days from the first treatment per disability)* | $200 Copayment per day |
| Voluntary Termination of Pregnancy<br>*(Medical/medication and surgical)* | |
| 1st trimester | $125 Copayment |
| 2nd trimester (12-20 weeks) | $200 Copayment |
| After 20 weeks | Not covered unless Mother's life is in jeopardy or fetus is not viable |

## Benefits Available on an Outpatient Basis

| Benefit | Copayment |
|---|---|
| Alcohol, Drug or Other Substance Abuse - Detoxification | $40 Office Visit Copayment |
| Allergy Testing/Treatment<br>*(Serum is covered)* | |
| PCP Office Visit | $20 Office Visit Copayment |
| Specialist/Nonphysician Health Care Practitioner Office Visit | $40 Office Visit Copayment |
| Ambulance<br>*(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<br>Balance (if any) is the responsibility of the Member |
| Cochlear Implant Device<br>*(Additional Copayment for outpatient surgery or inpatient hospital benefits and outpatient rehabilitation therapy may apply)* | $40 Copayment[6] per item |
| Dental Treatment Anesthesia<br>*(Additional Copayment for outpatient surgery and inpatient hospital benefits may apply)* | $40 Copayment |
| Dialysis<br>*(Physician office visit Copayment may apply)* | $40 Copayment per treatment |
| Durable Medical Equipment<br>*($2,000 annual benefit maximum)* | $50 Copayment[6] per item |
| Durable Medical Equipment for the Treatment of Pediatric Asthma<br>*(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] |

## Benefits Available on an Outpatient Basis (Continued)

| Benefit | Copayment |
|---|---|
| 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 | $40 Office Visit Copayment |
| Intra-Uterine Device (IUD) | $50 Copayment |
| Removal of Norplant | |
| - PCP Office Visit | $20 Office Visit Copayment |
| - Specialist/ Nonphysician Health Care Practitioner Office Visit | $40 Office Visit Copayment |
| Depo-Provera Injection | |
| - PCP Office Visit | $20 Office Visit Copayment |
| - Specialist/ Nonphysician Health Care Practitioner Office Visit | $40 Office Visit Copayment |
| 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 Mother's life is in jeopardy or fetus is not viable |
| Health Education Services | Paid in full |
| Hearing Screening | |
| PCP Office Visit | $20 Office Visit Copayment |
| Specialist/Nonphysician Health Care Practitioner Office Visit | $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)* | |
| PCP Office Visit | $20 Office Visit Copayment |
| Specialist/Nonphysician Health Care Practitioner Office Visit | $40 Office Visit Copayment |
| 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] |
| 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[6] 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 |

## Benefits Available on an Outpatient Basis (Continued)

| Benefit | Copayment |
|---|---|
| Mental Health Services | |
| Crisis Intervention<br>(Up to twenty (20) visits per Calendar Year) | $35 Copayment |
| Severe Mental Illness (SMI) and Serious Emotional Disturbance of Children (SED)[3]<br>*(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.)* | $40 Office Visit Copayment |
| Oral Surgery Services | $300 Copayment[6] |
| Outpatient Prescription Drug Benefit[5]<br>*(Copayment applies per Prescription Unit or up to 30 days)* | |
| Generic Formulary | $15 Copayment |
| Brand-Name Formulary | $35 Copayment |
| Non-Formulary | $50 Copayment |
| Outpatient Medical Rehabilitation Therapy at a Participating Free-Standing or Outpatient Facility<br>*(Including physical, occupational and speech therapy)* | $40 Office Visit Copayment |
| Outpatient Surgery at a Participating Free-Standing or Outpatient Surgery Facility | $400 Copayment per admit |
| Periodic Health Evaluations<br>*(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.)* | $20 Office Visit Copayment |
| Physician Care<br>*(For children under two years of age, refer to Well-Baby Care)* | |
| PCP Office Visit | $20 Office Visit Copayment |
| Specialist/Nonphysician Health Care Practitioner Office Visit | $40 Office Visit Copayment[8] |
| Prosthetics and Corrective Appliances | $50 Copayment[6] per item |
| Radiation Therapy | |
| Standard<br>*(Photon beam radiation therapy)* | Paid in full |
| Complex<br>*(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.)* | $200 Copayment[6] |
| Radiology Services | |
| Standard | Paid in full |
| Specialized scanning and imaging procedures<br>*(Examples include, but are not limited to, CT, SPECT, PET, MRA and MRI – with or without contrast media)* | $100 Copayment[6] per procedure |
| Specialized Footwear for Foot Disfigurement | 20% of cost Copayment[7] |
| Vision Screening/Refractions | |
| PCP Office Visit | $20 Office Visit Copayment |
| Specialist/Nonphysician Health Care Practitioner Office Visit | $40 Office Visit Copayment |

## Benefits Available on an Outpatient Basis (Continued)

| | |
|---|---|
| Well-Baby Care<br>*(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<br>*(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)* | $20 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] 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.

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

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

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

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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