

PacifiCare SignatureValue[®]

Offered by PacifiCare of California

25-40/250D MFP

HMO Schedule of Benefits

The RETA HMO only delivers benefits which are in compliance with the Ethical and Religious Directives for Catholic Health Care Services as published by the National Conference of Catholic Bishops. This PacifiCare plan brochure may contain certain standard language which may be interpreted as inconsistent with those Directives. Services which are contrary to the Ethical and Religious Directives for Catholic Health Care Services are specifically excluded.

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)	\$1250/individual
PCP Office Visits	\$25 Copayment
Specialist/Nonphysician Health Care Practitioner Office Visits ² (Member required to obtain referral to specialist or nonphysician health care practitioner, except for OB/GYN Physician services and Emergency/Urgently Needed Services)	\$40 Copayment
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 that day) (Autologous (self-donated) blood limited up to \$120.00 per unit)	\$250 Copayment per day, Copay applies to a maximum of 5 days per stay
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)	\$50 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)	\$250 Copayment per day, Copayment applies to a maximum of 5 days per stay
Cancer Clinical Trials ³	Paid at negotiated rate Balance (if any) is the responsibility of the Member
Hospice Care (Prognosis of life expectancy of one year or less)	\$250 Copayment per day, Copayment applies to a maximum of 5 days per stay
Hospital Benefits ⁴ (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 that day) (Autologous (self-donated) blood limited up to \$120.00 per unit)	\$250 Copayment per day, Copayment applies to a maximum of 5 days per stay

Benefits Available While Hospitalized as an Inpatient (Continued)

Mastectomy/Breast Reconstruction (After mastectomy and complications from mastectomy)	\$250 Copayment per day, Copayment applies to a maximum of 5 days per stay
Maternity Care	\$250 Copayment per day, Copayment applies to a maximum of 5 days per stay
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 day is applicable. If a transfer to another facility is necessary, you are not responsible for the additional hospital admission Copayment for that day.)	\$250 Copayment per day, Copayment applies to a maximum of 5 days per stay
Newborn Care ⁴	\$250 Copayment per day, Copayment applies to a maximum of 5 days per stay
Physician Care	Paid in full
Reconstructive Surgery	\$250 Copayment per day, Copayment applies to a maximum of 5 days per stay
Rehabilitation Care (Including physical, occupational and speech therapy)	\$250 Copayment per day, Copayment applies to a maximum of 5 days per stay
Skilled Nursing Care (Up to one hundred (100) consecutive calendar days from the first treatment per disability)	\$200 Copayment per day
Substance Use Disorder Detoxification	\$250 Copayment per day, Copayment applies to a maximum of 5 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 fetus is not viable.	Not Covered Not Covered

Benefits Available on an Outpatient Basis

Allergy Testing/Treatment (Serum is covered) PCP Office Visit Specialist/Nonphysician Health Care Practitioner Office Visit	\$25 Office Visit Copayment \$40 Office Visit Copayment
Ambulance	Paid in full
Cancer Clinical Trials ³	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)	Paid in full
Dental Treatment Anesthesia (Additional charges for outpatient surgery and inpatient hospital benefits may apply)	\$40 Copayment
Dialysis (Physician office visit Copayment may apply)	\$40 Copayment
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	
Family Planning	
PCP Office Visit	\$25 Office Visit Copayment
Specialist/Nonphysician Health Care Practitioner Office Visit	\$40 Office Visit Copayment
Vasectomy & Tubal Ligation	Not Covered
Insertion/Removal of Intra-Uterine Device (IUD)	Not Covered
PCP Office Visit	
Specialist/Nonphysician Health Care Practitioner Office Visit	
Intra-Uterine Device (IUD)	Not Covered
Removal of Norplant	Not Covered
PCP Office Visit	
Specialist/Nonphysician Health Care Practitioner Office Visit	
Depo-Provera Injection including Depo-Provera medication (Limited to one Depo-Provera injection every 90 days)	Not Covered
PCP Office Visit	
Specialist/Nonphysician Health Care Practitioner Office Visit	
Voluntary Termination of Pregnancy (Medical/medication and surgical)	
1st trimester	Not Covered
2nd trimester (12-20 weeks)	Not Covered
– 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 ⁶	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	\$25 Office Visit Copayment
Specialist/Nonphysician Health Care Practitioner Office Visit ²	\$40 Office Visit Copayment
Home Health Care Visits (Up to 100 visits per calendar year)	Paid in full
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	\$25 Office Visit Copayment
Specialist/Nonphysician Health Care Practitioner Office Visit	\$40 Office Visit Copayment
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)	\$50 Copayment per visit ⁵
(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 Participating Medical Group)	Paid in full
Maternity Care, Test and Procedures	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.)	\$25 Office Visit Copayment
Oral Surgery Services	Paid in full
Outpatient Medical Rehabilitation Therapy at a Participating Free-Standing or Outpatient Facility (Including physical, occupational and speech therapy)	\$40 Office Visit Copayment
Outpatient Surgery at a Participating Free-Standing or Outpatient Surgery Facility	\$250 Copayment per day
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)	\$25 Office Visit Copayment
Physician Care (For children under two years of age, refer to Well-Baby Care) PCP Office Visit Specialist/Nonphysician Health Care Practitioner Office Visit	\$25 Office Visit Copayment \$40 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 Paid in full
Substance Use Disorder Detoxification	\$40 Office Visit Copayment
Vision Screening/Refractions PCP Office Visit Specialist/Nonphysician Health Care Practitioner Office Visit	\$25 Office Visit Copayment \$40 Office Visit Copayment

Benefits Available on an Outpatient Basis (Continued)

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 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 your Participating Medical Group for screening mammography as recommended by the U.S. Preventive Services Task Force)	\$25 Office Visit Copayment

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

² Copayments for Audiologist and Podiatrist visits will be the same as for the PCP.

³ Cancer 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.

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. Please see the Combined Evidence of Coverage and Disclosure Form for more details.

⁵ In instances where the negotiated rate is less than your Copayment, you will pay only the negotiated rate.

⁶ 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.

**P.O. Box 30968
Salt Lake City, UT 84130-0968**

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

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