



# Health Plans

*For Individuals and Families*

California *Personal Select<sup>SM</sup>/Personal Benefit<sup>SM</sup> (HDHP)*



UnitedHealthcare<sup>®</sup>

***PacifiCare<sup>®</sup>***



# Health Insurance Plans Designed With You in Mind...



***PacifiCare places its focus on you.*** We not only want to provide you with a quality health insurance plan, but we want to anchor it with the resources you can use to help maintain a healthy lifestyle.

For more than 25 years, individuals like you have placed their insurance needs with PacifiCare Life and Health Insurance Company (PacifiCare). Over that time we've listened to the concerns of our customers. We understand the issues you face when purchasing insurance.

It's that experience that allows us to design a variety of plans for you and your loved ones. Whether you're a recent graduate, self-employed, or a family of four looking for coverage, you may find a PacifiCare health insurance plan that works for you.

## Contents

Plan Designs	3
Plan Information	4
Personal Select <sup>SM</sup>	5-6
HSA Information	7-8
Personal Benefit <sup>SM</sup> (HDHP)	9-10
Covered Expenses	11-12
Plan Provisions	13-14
Limitations and Exclusions	15

And because your well-being is as important to us as it is to you, we give you the tools that may help you manage your health (for example, accessing medical information from a registered nurse, researching a diagnosis, or ordering prescriptions at your convenience).

***At PacifiCare it's health insurance designed with you in mind.***

Because you want a health insurance plan that works for you, PacifiCare offers you a wide range of plans that are as varied as your individual needs. You can choose a high deductible health insurance plan (HDHP)

that can be paired with the potential tax savings from a health savings account (HSA) or the lower out-of-pocket costs of a traditional health insurance plan.

**Deductible:**

*The amount of covered expenses you pay before benefits are paid under the policy.*

**Preferred Network: (Network)**

*A group of health-care providers contracted to provide medical services at negotiated rates.*

**Copayment (Copay):**

*A fixed fee that you pay toward charges.*

**Coinsurance:**

*The insurance plan's level of coverage after the calendar-year deductible is satisfied. After the coinsurance maximum is met, the insurer pays 100% of most covered expenses for the remainder of the calendar year.*

**Personal Select**

Personal Select plans are designed with a wide variety of options to fit your needs and budget. These plan designs feature:

- Lower deductible and out-of-pocket costs.
- A wide range of deductibles to fit your health-care needs.



*Someone like Amber wants a health insurance plan that provides her family a wider range of benefits. She may prefer the lower deductibles and lower out-of-pocket costs of Personal Select.*

Personal Select

**Personal Benefit (HDHP)**

Personal Benefit (HDHP) is designed to qualify as a high deductible plan that can be used with or without an HSA. These plan designs feature:

- A lower premium with a high deductible.
- An aggregate deductible where a family's covered expenses are pooled together to meet one deductible per calendar year.
- Coverage for emergencies and nonpreventive services.



*Someone like Peter is looking for a plan where he doesn't have to pay for benefits he may not use. He would still like coverage should he be in an accident or is affected by a medical condition. Peter may find the benefits with Personal Benefit (HDHP) a good fit for his health insurance needs.*

Personal Benefit (HDHP)

## Eligibility

If you'd like to apply for an individual health insurance plan, you must be age 18 or over and not eligible for Medicare. All applicants must meet the insurer's underwriting requirements. These requirements may include, but are not limited to, providing us with Para Medical exam results. Your dependents who wish to have coverage must be a lawful spouse/domestic partner and/or unmarried child under age 19. If the child is a full-time student at an accredited school, college, or university, coverage is provided to age 24.

## Plan Administration

As part of our corporate affiliations, PacifiCare Life and Health Insurance Company works directly with American Medical Security Life Insurance Company (AMS) in the administrative functions for PacifiCare health insurance plans. The AMS functions include processing claims and applications for coverage, issuing policies, collecting premiums, and providing customer service.

## Child-Only Coverage

Child-only coverage may be ideal for providing health insurance coverage instead of employer-sponsored coverage, when a divorce decree states child coverage is mandatory, or for grandparents who want to ensure grandchildren have coverage. Parents or legal guardians can apply for coverage for eligible children. Eligible applicants include unmarried children age 14 days to 19 years or to age 24 if the child is a full-time student at an accredited school, college, or university.

## Value-Added Services and Features

*Some noninsurance services are provided through a contractual agreement with third parties and are not administered or underwritten by AMS or PacifiCare. Unless indicated, these services are available to most PacifiCare customers.*

### Helpful Customer Service

When you call AMS, you can expect prompt, friendly service and accurate information about claims, general coverage, and benefits.

### 24-Hour NurseLine and Audio Library\*

From rashes to headaches, allergies to stomach pain, the 24-hour information program is a great source of general health information to supplement your physician's care. Simply call the 24-hour NurseLine toll-free at any time to speak with an experienced, registered nurse about your health concerns. You also have the option of listening to recorded information on many health topics in the Audio Library.

### TravelCare®

When traveling in the United States, you may see any licensed medical provider. If you receive care from a contracted provider, you may save money.

### Preferred Network

A network of credentialed doctors, clinics, hospitals, and other health-care providers\*\* are contracted to provide medical services at negotiated fees. Network providers are compensated for services covered under the policy at predetermined rates, which are usually less than the provider's customary rates. Network provider charges for covered services are considered usual and customary.

*\* The 24-Hour Nurseline and Audio Library's intent is to provide general information regarding common health questions or conditions. If you have a specific question relating to a condition or medical course of treatment for yourself or others, please consult your physician. If you believe you need emergency services, call 911, or its local equivalent, or go to the nearest medical facility for treatment.*

*\*\* Contracted networks may change during your policy term.*

## PacifiCare Personal Select Plans

Features	40/70-50/500 (without maternity)	40/70-50/1000 (without maternity)	40/70-50/2000 (without maternity)
<b>Policy Maximum</b> <i>The maximum amount of benefits payable per insured under the policy for all covered expenses incurred by a covered person while insured under the policy.</i>	\$5 million	\$5 million	\$5 million
<b>Network Deductible (Ded.)</b> <i>The amount of covered expenses a covered person must pay per calendar year before benefits become payable under the policy. Family deductible is twice the individual amount.</i>	\$500	\$1,000	\$2,000
<b>Network Coinsurance (Coins.)</b> <i>The level of coverage for covered expenses provided by the insurance plan after the deductible is satisfied.</i>	70% coins.	70% coins.	70% coins.
<b>Network Coinsurance Maximum (Out of Pocket)</b> <i>The amount you pay per calendar year (after deductible; does not include copays) for covered expenses. Family coinsurance maximum is twice the individual amount.</i>	\$5,000	\$5,000	\$5,000
<b>Network Physician Office Visits</b>	Office Visit \$40 copay, then 100%	Office Visit \$40 copay, then 100%	Office Visit \$40 copay, then 100%
<b>Network Wellness Benefit (through age 18)</b>	Office Visit Coins., ded. waived Immunizations Coins., ded. waived X-ray & Lab Tests* Coins., ded. waived	Office Visit Coins., ded. waived Immunizations Coins., ded. waived X-ray & Lab Tests* Coins., ded. waived	Office Visit Coins., ded. waived Immunizations Coins., ded. waived X-ray & Lab Tests* Coins., ded. waived
<b>Network Wellness Benefit (age 19 and over)</b>	Office Visit Coins., ded. waived (limited to a \$300 combined maximum per calendar year) Mammogram Coins., ded. waived Pap Smear & Prostate Screening Coins., ded. waived Other X-ray & Lab Tests* Coins., ded. waived, Limited to a \$300 combined maximum per calendar year	Office Visit Coins., ded. waived (limited to a \$300 combined maximum per calendar year) Mammogram Coins., ded. waived Pap Smear & Prostate Screening Coins., ded. waived Other X-ray & Lab Tests* Coins., ded. waived, Limited to a \$300 combined maximum per calendar year	Office Visit Coins., ded. waived (limited to a \$300 combined maximum per calendar year) Mammogram Coins., ded. waived Pap Smear & Prostate Screening Coins., ded. waived Other X-ray & Lab Tests* Coins., ded. waived, Limited to a \$300 combined maximum per calendar year
<b>Network Radiology (X-ray) Test/Pathology (Lab*)</b>	Ded., then coins.	Ded., then coins.	Ded., then coins.
<b>Network Surgery and Anesthesiology</b> <i>Surgical services and anesthesia services</i>	Ded., then coins.	Ded., then coins.	Ded., then coins.
<b>Network Inpatient/Outpatient Facility Charges</b> <i>Daily hospital room and board, miscellaneous hospital services, in-hospital medical services, out-of-hospital care</i>	Ded., then coins.	Ded., then coins.	Ded., then coins.
<b>Network Inpatient Physician Hospital Visit</b>	Ded., then coins.	Ded., then coins.	Ded., then coins.
<b>Network Maternity Care</b> <i>Prenatal, postnatal, and childbirth expenses.</i>	Not covered	Not covered	Not covered
<b>Emergency Room Charges</b> <i>Additional deductible is waived if admitted.</i>	\$100 additional ded. per occurrence, then ded., then coins.	\$100 additional ded. per occurrence, then ded., then coins.	\$100 additional ded. per occurrence, then ded., then coins.
<b>Ambulance</b>	Ded., then coins.	Ded., then coins.	Ded., then coins.
<b>Prescription Drug</b> <i>The brand-name drug deductible is a combined mail-order and retail deductible and is separate from the medical deductible. It applies to each covered person per calendar year.</i>	<b>Participating Pharmacy</b> Generic Formulary: \$15 copay Brand-Name Formulary: \$250 ded., then \$35 copay Mail Order: Generic Formulary: \$30 copay Brand-name Formulary: \$250 ded., then \$70 copay	<b>Participating Pharmacy</b> Generic Formulary: \$20 Copay Brand-Name Formulary: \$250 ded., then \$35 copay Mail Order: Generic Formulary: \$40 copay Brand-name Formulary: \$250 ded., then \$70 copay	<b>Participating Pharmacy</b> Generic Formulary: \$20 Copay Brand-Name Formulary: \$250 ded., then \$35 copay Mail Order: Generic Formulary: \$40 copay Brand-name Formulary: \$250 ded., then \$70 copay

\* If lab procedures are needed, network benefits will be available only when the lab work is done in a LabCorp facility or another UnitedHealthcare contracted lab. Visit [www.uhc.com](http://www.uhc.com) for a lab list.

Insurance plans provide only limited benefits for services provided by non-network providers. Services received from non-network providers are subject to a separate non-network coinsurance (which is 50%) and deductible (which is twice the individual network amount). Expenses incurred at network providers count toward satisfaction of the network deductible amount. Expenses incurred at non-network providers count toward satisfaction of both network and non-network deductible amounts. Specific network and non-network benefits may be limited to maximum per day, per calendar year, per occurrence, or while insured. Certain non-network coinsurance amounts do not apply to the coinsurance maximum. To be considered for reimbursement, expenses must qualify as covered expenses.

## PacifiCare Personal Select Plans

Features	40/70-50/3000 (without maternity)	40/70-50/5000 (without maternity)
<b>Policy Maximum</b> <i>The maximum amount of benefits payable per insured under the policy for all covered expenses incurred by a covered person while insured under the policy.</i>	\$5 million	\$5 million
<b>Network Deductible (Ded.)</b> <i>The amount of covered expenses a covered person must pay per calendar year before benefits become payable under the policy. Family deductible is twice the individual amount.</i>	\$3,000	\$5,000
<b>Network Coinsurance (Coins.)</b> <i>The level of coverage for covered expenses provided by the insurance plan after the deductible is satisfied.</i>	70% coins.	70% coins.
<b>Network Coinsurance Maximum (Out of Pocket)</b> <i>The amount you pay per calendar year (after deductible; does not include copays) for covered expenses. Family coinsurance maximum is twice the individual amount.</i>	\$5,000	\$5,000
<b>Network Physician Office Visits</b>	Office Visit \$40 copay, then 100%	Office Visit \$40 copay, then 100%
<b>Network Wellness Benefit (through age 18)</b>	Office Visit Coins., ded. waived Immunizations Coins., ded. waived X-ray & Lab Tests* Coins., ded. waived	Office Visit Coins., ded. waived Immunizations Coins., ded. waived X-ray & Lab Tests* Coins., ded. waived
<b>Network Wellness Benefit (age 19 and over)</b>	Office Visit Coins., ded. waived (limited to a \$300 combined maximum per calendar year) Mammogram Coins., ded. waived Pap Smear & Prostate Screening Coins., ded. waived Other X-ray & Lab Tests* Coins., ded. waived (limited to a \$300 combined maximum per calendar year)	Office Visit Coins., ded. waived (limited to a \$300 combined maximum per calendar year) Mammogram Coins., ded. waived Pap Smear & Prostate Screening Coins., ded. waived Other X-ray & Lab Tests* Coins., ded. waived (limited to a \$300 combined maximum per calendar year)
<b>Network Radiology (X-ray) Test/Pathology (Lab*)</b>	Ded., then coins.	Ded., then coins.
<b>Network Surgery and Anesthesiology</b> <i>Surgical services and anesthesia services</i>	Ded., then coins.	Ded., then coins.
<b>Network Inpatient/Outpatient Facility Charges</b> <i>Daily hospital room and board, miscellaneous hospital services, in-hospital medical services, out-of-hospital care</i>	Ded., then coins.	Ded., then coins.
<b>Network Inpatient Physician Hospital Visit</b>	Ded., then coins.	Ded., then coins.
<b>Network Maternity Care</b> <i>Prenatal, postnatal, and childbirth expenses.</i>	Not covered	Not covered
<b>Emergency Room Charges</b> <i>Additional deductible is waived if admitted.</i>	\$100 additional ded. per occurrence, then ded., then coins.	\$100 additional ded. per occurrence, then ded., then coins.
<b>Ambulance</b>	Ded., then coins.	Ded., then coins.
<b>Prescription Drug</b> <i>The brand-name drug deductible is a combined mail-order and retail deductible and is separate from the medical deductible. It applies to each covered person per calendar year.</i>	<b>Participating Pharmacy</b> Generic Formulary: \$20 copay Brand-name Formulary: \$250 ded., then \$35 Copay Mail Order: Generic Formulary: \$40 copay Brand-Name Formulary: \$250 ded., then \$70 copay	<b>Participating Pharmacy</b> Generic Formulary: \$20 copay Brand-name Formulary: \$250 ded., then \$35 copay Mail Order: Generic Formulary: \$40 copay Brand-Name Formulary: \$250 ded., then \$70 copay

\* If lab procedures are needed, network benefits will be available only when the lab work is done in a LabCorp facility or another UnitedHealthcare contracted lab. Visit [www.uhc.com](http://www.uhc.com) for a lab list.

Insurance plans provide only limited benefits for services provided by non-network providers. Services received from non-network providers are subject to a separate non-network coinsurance (which is 50%) and deductible (which is twice the individual network amount). Expenses incurred at network providers count toward satisfaction of the network deductible amount. Expenses incurred at non-network providers count toward satisfaction of both network and non-network deductible amounts. Specific network and non-network benefits may be limited to maximum per day, per calendar year, per occurrence, or while insured. Certain non-network coinsurance amounts do not apply to the coinsurance maximum. To be considered for reimbursement, expenses must qualify as covered expenses.

## **An Alternative Approach to Funding Health-Care Costs for Individuals**

The cost for health care and health insurance has risen in recent years. As a result, individuals are looking for solutions. And PacifiCare has a health insurance solution that can help individuals and families.

Many individuals prefer a health insurance plan with lower premiums. Pairing a tax-preferred federal HSA with an HDHP\* may be the answer.

### **What Is an HSA?**

An HSA is a federal tax-advantaged savings account set up at a financial institution to save money exclusively for payment of qualified medical expenses. This account must be established in conjunction with an HDHP that meets government requirements.

### **What Is an HDHP?**

An HDHP has a higher calendar-year deductible than typical health insurance plans and has a maximum limit on the annual out-of-pocket amount for covered expenses. These amounts are determined by the federal government. They follow the Department of Labor's Consumer Price Index and may change from year to year.

### **About HDHPs**

HDHPs must meet federal guidelines. For 2009, the deductible must be at least \$1,150 for individual coverage and \$2,300 for family coverage.

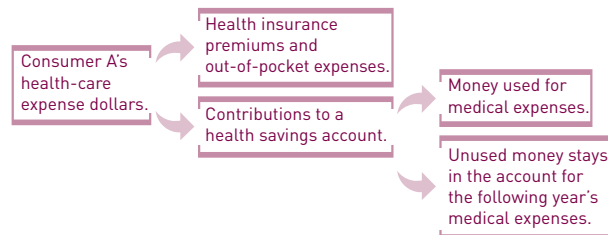
Those with family coverage meet a family deductible, and eligible expenses for all family members count toward satisfaction of the deductible. When the family calendar-year deductible is met by any combination of family members, the insurance plan pays benefits for the entire family. HDHPs also have maximum limits on the annual out-of-pocket amounts for covered expenses. The amounts paid to meet the deductible are applied to the maximum out-of-pocket amounts.

*\* Both the family and individual deductible plans have been designed to meet the HSA high deductible health plan requirements of federal law [26 U.S.C. Sec. 223]. This law contains several requirements regarding the tax deductibility of HSAs. Please consult with a tax and legal adviser to determine whether the HSA will qualify as tax-deductible. HSAs are not insurance.*

## How It Works

### Health Plan With an HSA

When an HSA is used together with an HDHP, health-care expense dollars are split between health insurance and the HSA. The HSA owner decides the amount to deposit in the HSA. At the end of the year, any money that hasn't been used can remain in the HSA for the following year's medical expenses. The following diagram illustrates the benefits of an HSA.



### Health Plan Without an HSA

Without an HSA, health-care expense dollars go entirely to health insurance and out-of-pocket expenses.



### HSA Eligibility

Anyone who has an HDHP and meets government requirements may open an HSA. PacifiCare Personal Benefit (HDHP) is designed by PacifiCare to be a qualified HDHP.

### HSA Contributions and Withdrawals

**Contributions.** The amount an individual or family may contribute to the HSA is determined by the federal government and may change. The 2009 yearly limits are set at \$3,000 for individual coverage and \$5,950 for family coverage.

**Withdrawals.** The HSA owner decides where to spend HSA health-care dollars within guidelines established by the federal government. Visits to physician offices, dental care, nursing care, psychiatric care, and chiropractic care are examples of qualified expenses listed in IRS Publication 502, which is available at [www.irs.gov](http://www.irs.gov) (the IRS Web site).

If funds are withdrawn for unqualified expenses, those funds can't be deducted from taxable income, and if the HSA owner is under the age of Medicare eligibility, a 10% penalty may apply. Cosmetic surgery, nutritional supplements, and child care are examples of unqualified expenses. The HSA owner is responsible for determining if an expense qualifies according to federal government rules and if it can be paid with HSA funds.

### HSA Tax Advantages

**Tax-deductible.** Qualified contributions to the HSA are 100% tax-deductible.

**Tax-free.** Qualified medical expense withdrawals are tax-free. Dollars can be used to pay for items not usually covered by health insurance, such as eyeglasses, dental care, and much more, as specified by IRS Code SEC. 213(d).

**Tax-deferred.** Accumulated interest earnings are tax-deferred. Savings not used accumulate year after year and may be used to fund retirement needs at age 65.

### How to Take Advantage of an HSA

1. Obtain an HDHP\* plan.
2. Set up an HSA with a financial institution.
3. Contribute to the HSA.
4. Use HSA dollars to pay for qualified medical expenses.
5. Realize tax savings when computing taxable income on tax returns.

### Choosing an HDHP Plan Design

HDHP provides you with the possibility of tax savings when paired with an HSA.

*Carefully review each of the HDHP plan designs listed (individual options on page 9 and family options on page 10).*

### Family Aggregate Deductible

Covered expenses for covered family members contribute to meeting the family deductible. When the family deductible is met by any combination of family members, the insurance plan pays benefits for the entire family.

\* Both the family and individual deductible plans have been designed to meet the HSA high deductible health plan requirements of federal law (26 U.S.C. Sec. 223). This law contains several requirements regarding the tax deductibility of HSAs. Please consult with a tax and legal adviser to determine whether the HSA will qualify as tax-deductible. HSAs are not insurance.

## PacifiCare Personal Benefit (HDHP) Plans for Individuals

Features	100-50/1500 (for Individuals)	100-50/2700 (for Individuals)	100-50/5000 (for Individuals)
<b>Policy Maximum</b> <i>The maximum amount of benefits payable per insured under the policy for all covered expenses incurred by a covered person while insured under the policy.</i>	\$5 million	\$5 million	\$5 million
<b>Network Deductible (Ded.)</b> <i>The amount of covered expenses a covered person must pay per calendar year before benefits become payable under the policy.</i>	\$1,500	\$2,700	\$5,000
<b>Network Coinsurance (Coins.)</b> <i>The level of coverage for covered expenses provided by the insurance plan after the deductible is satisfied.</i>	100% coins.	100% coins.	100% coins.
<b>Network Individual Out-of-Pocket Maximum</b> <i>The maximum amount you pay per calendar year for most covered expenses, including your selected deductible.</i>	\$1,500	\$2,700	\$5,000
<b>Network Physician Office Visits</b>	Office Visit Ded., then coins.	Office Visit Ded., then coins.	Office Visit Ded., then coins.
<b>Network Wellness Benefit (through age 18)</b>	Office Visit Ded., then coins. Immunizations Ded., then coins. Other X-ray & Lab Tests* Ded., then coins.	Office Visit Ded., then coins. Immunizations Ded., then coins. Other X-ray & Lab Tests* Ded., then coins.	Office Visit Ded., then coins. Immunizations Ded., then coins. Other X-ray & Lab Tests* Ded., then coins.
<b>Network Wellness Benefit (age 19 and over)</b>	Office Visit Ded., then coins. (limited to a \$400 combined maximum per calendar year) Mammogram Ded., then coins. Pap Smear & Prostate Screening Ded., then coins. Other X-ray & Lab Tests* Ded., then coins. (limited to a \$400 combined maximum per calendar year)	Office Visit Ded., then coins. (limited to a \$400 combined maximum per calendar year) Mammogram Ded., then coins. Pap Smear & Prostate Screening Ded., then coins. Other X-ray & Lab Tests* Ded., then coins. (limited to a \$400 combined maximum per calendar year)	Office Visit Ded., then coins. (limited to a \$400 combined maximum per calendar year) Mammogram Ded., then coins. Pap Smear & Prostate Screening Ded., then coins. Other X-ray & Lab Tests* Ded., then coins. (limited to a \$400 combined maximum per calendar year)
<b>Network Radiology (X-ray) Test/Pathology (Lab*)</b>	Ded., then coins.	Ded., then coins.	Ded., then coins.
<b>Network Surgery and Anesthesiology</b> <i>Surgical services and anesthesia services</i>	Ded., then coins.	Ded., then coins.	Ded., then coins.
<b>Network Inpatient/Outpatient Facility Charges</b> <i>Daily hospital room and board, miscellaneous hospital services, in-hospital medical services, out-of-hospital care</i>	Ded., then coins.	Ded., then coins.	Ded., then coins.
<b>Network Inpatient Physician Hospital Visit</b>	Ded., then coins.	Ded., then coins.	Ded., then coins.
<b>Network Maternity Care</b> <i>Prenatal, postnatal, and childbirth expenses.</i>	Not covered	Not covered	Not covered
<b>Emergency Room Charges</b> <i>Additional deductible is waived if admitted.</i>	\$100 additional ded. per occurrence, then ded., then coins.	\$100 additional ded. per occurrence, then ded., then coins.	\$100 additional ded. per occurrence, then ded., then coins.
<b>Ambulance</b>	Ded., then coins.	Ded., then coins.	Ded., then coins.
<b>Prescription Drug</b>	Participating Pharmacy  <i>Gen. Formulary:</i> Ded., then coins. <i>Brand-name Formulary:</i> Ded., then coins.	Participating Pharmacy  <i>Gen. Formulary:</i> Ded., then coins. <i>Brand-name Formulary:</i> Ded., then coins.	Participating Pharmacy  <i>Gen. Formulary:</i> Ded., then coins. <i>Brand-name Formulary:</i> Ded., then coins.

\* If lab procedures are needed, network benefits will be available only when the lab work is done in a LabCorp facility or another UnitedHealthcare contracted lab. Visit [www.uhc.com](http://www.uhc.com) for a lab list.

Insurance plans provide only limited benefits for services provided by non-network providers. Services received from non-network providers are subject to a separate non-network coinsurance (which is 50%) and deductible (which is twice the individual network amount). Expenses incurred at network providers count toward satisfaction of the network deductible amount. Expenses incurred at non-network providers count toward satisfaction of non-network deductible amounts. Specific network and non-network benefits may be limited to maximum per day, per calendar year, per occurrence, or while insured. Certain non-network coinsurance amounts do not apply to the coinsurance maximum. To be considered for reimbursement, expenses must qualify as covered expenses.

## PacifiCare Personal Benefit (HDHP) Plans for Families

Features	100-50/3000 (for Families)	100-50/5400 (for Families)	100-50/10000 (for Families)
<b>Policy Maximum</b> <i>The maximum amount of benefits payable per insured under the policy for all covered expenses incurred by a covered person while insured under the policy.</i>	\$5 million	\$5 million	\$5 million
<b>Network Deductible (Ded.)</b> <i>The amount of covered expenses a covered person must pay per calendar year before benefits become payable under the policy.</i>	\$3,000	\$5,400	\$10,000
<b>Network Coinsurance (Coins.)</b> <i>The level of coverage for covered expenses provided by the insurance plan after the deductible is satisfied.</i>	100% coins.	100% coins.	100% coins.
<b>Network Individual Out-of-Pocket Maximum</b> <i>The maximum amount you pay per calendar year for most covered expenses, including your selected deductible.</i>	\$3,000	\$5,400	\$10,000
<b>Network Physician Office Visits</b>	Office Visit Ded., then coins.	Office Visit Ded., then coins.	Office Visit Ded., then coins.
<b>Network Wellness Benefit (through age 18)</b>	Office Visit Ded., then coins. Immunizations Ded., then coins. Other X-ray & Lab Tests* Ded., then coins.	Office Visit Ded., then coins. Immunizations Ded., then coins. Other X-ray & Lab Tests* Ded., then coins.	Office Visit Ded., then coins. Immunizations Ded., then coins. Other X-ray & Lab Tests* Ded., then coins.
<b>Network Wellness Benefit (age 19 and over)</b>	Office Visit Ded., then coins. (limited to a \$400 combined maximum per calendar year) Mammogram Ded., then coins. Pap Smear & Prostate Screening Ded., then coins. Other X-ray & Lab Tests* Ded., then coins. (limited to a \$400 combined maximum per calendar year)	Office Visit Ded., then coins. (limited to a \$400 combined maximum per calendar year) Mammogram Ded., then coins. Pap Smear & Prostate Screening Ded., then coins. Other X-ray & Lab Tests* Ded., then coins. (limited to a \$400 combined maximum per calendar year)	Office Visit Ded., then coins. (limited to a \$400 combined maximum per calendar year) Mammogram Ded., then coins. Pap Smear & Prostate Screening Ded., then coins. Other X-ray & Lab Tests* Ded., then coins. (limited to a \$400 combined maximum per calendar year)
<b>Network Radiology (X-ray) Test/Pathology (Lab*)</b>	Ded., then coins.	Ded., then coins.	Ded., then coins.
<b>Network Surgery and Anesthesiology</b> <i>Surgical services and anesthesia services</i>	Ded., then coins.	Ded., then coins.	Ded., then coins.
<b>Network Inpatient/Outpatient Facility Charges</b> <i>Daily hospital room and board, miscellaneous hospital services, in-hospital medical services, out-of-hospital care</i>	Ded., then coins.	Ded., then coins.	Ded., then coins.
<b>Network Inpatient Physician Hospital Visit</b>	Ded., then coins.	Ded., then coins.	Ded., then coins.
<b>Network Maternity Care</b> <i>Prenatal, postnatal, and childbirth expenses.</i>	Not covered	Not covered	Not covered
<b>Emergency Room Charges</b> <i>Additional deductible is waived if admitted.</i>	\$100 additional ded. per occurrence, then ded., then coins.	\$100 additional ded. per occurrence, then ded., then coins.	\$100 additional ded. per occurrence, then ded., then coins.
<b>Ambulance</b>	Ded., then coins.	Ded., then coins.	Ded., then coins.
<b>Prescription Drug</b>	Participating Pharmacy <i>Gen. Formulary: Ded., then coins. Brand-name Formulary: Ded., then coins.</i>	Participating Pharmacy <i>Gen. Formulary: Ded., then coins. Brand-name Formulary: Ded., then coins.</i>	Participating Pharmacy <i>Gen. Formulary: Ded., then coins. Brand-name Formulary: Ded., then coins.</i>

\* If lab procedures are needed, network benefits will be available only when the lab work is done in a LabCorp facility or another UnitedHealthcare contracted lab. Visit [www.uhc.com](http://www.uhc.com) for a lab list.

Insurance plans provide only limited benefits for services provided by non-network providers. Services received from non-network providers are subject to a separate non-network coinsurance (which is 50%) and deductible (which is twice the individual network amount). Expenses incurred at network providers count toward satisfaction of the network deductible amount. Expenses incurred at non-network providers count toward satisfaction of non-network deductible amounts. Specific network and non-network benefits may be limited to maximum per day, per calendar year, per occurrence, or while insured. Certain non-network coinsurance amounts do not apply to the coinsurance maximum. To be considered for reimbursement, expenses must qualify as covered expenses.

## Covered Expenses (All Plans)

Benefits are subject to any applicable copayment, deductible, coinsurance, usual and customary charges, benefit maximums, and limited fee schedules. All benefits for services are subject to policy provisions.

Benefits for services provided by non-network providers are limited or excluded.

### Physician Visit Charges

Covered services include physician office visits.

### Other Medical Professional Charges

Covered services include physician hospital\* visits; nonroutine injections and injectable drugs; and physical, speech, and occupational therapy.

### Wellness Benefit

Routine services are available to each covered person as described on the Features pages (5,6,9, and 10).

### Prosthetic Appliances

Covered services include prosthetics (except for bionic, myoelectric) when medically necessary. Services are provided to a \$2,000 calendar-year maximum.

### Other Covered Expenses

Covered services include radiology and pathology tests and prescription drug benefits.

### Surgery and Anesthesiology Charges

Covered services include surgery, anesthesiology, postoperative care, and oral surgery performed in a physician's office or in a hospital\* as an inpatient or outpatient.

### Hospital\* and Other Facility Charges

Covered services include semiprivate room, intensive care, and other facility charges, such as inpatient and outpatient care and emergency room fees.\*\*

### Complications of Pregnancy

Complications of pregnancy are covered the same as any sickness for any female covered person. Complications do not include expenses for normal pregnancy and childbirth.

### Newborn Care

Coverage is included for a newborn or sick baby for 31 days from birth. To continue coverage, an application form must be received by AMS within 31 days from the date of birth. An additional premium may be required.

### Home Health Care

Covered services include physical, respiratory, occupational and speech therapy, and skilled home care and health aide services. Covered to 100 visits per calendar year.

### Skilled Nursing

Includes coverage for facility, room and board, and skilled nursing care for 90 days per calendar year.

### Organ Transplant and Transplant Services

Nonexperimental and noninvestigational bone marrow, stem cell, and organ transplants and transplant services are covered the same as any illness when the recipient is a covered person and the transplant is performed at a company-authorized transplant facility. Bone marrow, stem cell, and organ transplants are covered subject to network deductible and coinsurance levels to the policy maximum.

Transportation, food, and housing allowances are available to the transplant recipient, who is a covered person, and one escort to the maximums outlined in the policy when the company-authorized transplant facility is greater than 60 miles from the recipient's primary residence.

Transportation, food, and housing expenses of a living donor are excluded and are the responsibility of the covered person who is the recipient of the transplant.

A six-month exclusion period will apply to all covered persons for all covered transplant services. The exclusion period will be reduced or eliminated based on prior creditable coverage.

\* Hospital does not include a nursing home, convalescent home, or extended care facility.

\*\* Separate deductible may apply.

## State Coverages — California

### Severe Mental Illness and Serious Emotional Disturbance

Coverage for the diagnosis and medically necessary treatment of severe mental illness of a person of any age and of serious emotional disturbances of a child is covered under the same terms and conditions applied to other medical conditions.

### Temporal Mandibular Joint Disorder (TMJ) (Jawbone Surgery)

Coverage for the surgical procedure for those covered conditions directly affecting the upper or lower jawbone or associated bone joints if each procedure being considered for reimbursement is deemed medically necessary by the insurer pursuant to the policy's definition of medical necessity.

### Annual cervical cancer screening

Coverage for hospital, medical, or surgical benefits that includes coverage for treatment or surgery of cervical cancer must provide coverage upon the referral of the patient's physician, a nurse practitioner, or a certified nurse midwife, providing care to the patient and operating within his/her scope of practice, for an annual cervical cancer screening.

### Mammography

Coverage for breast cancer screening or diagnostic purposes, which includes a baseline mammogram for women age 35 to 39 inclusive, mammogram for women age 40 to 49 inclusive, every two years or more frequently, based on a physician's recommendation and a mammogram every year for women age 50 and over.

### Prostate cancer screening

Coverage for the screening and diagnosis of prostate cancer, including but not limited to prostate-specific antigen testing and digital rectal examinations, when medically necessary.

### Phenylketonuria (PKU)

Coverage for the testing and treatment of PKU including formulas and special food products that are part of a medically necessary diet prescribed by a licensed physician and made by a health-care professional in consultation with a metabolic disease specialist.

### Contraceptives

Coverage for a variety of federal Food and Drug Administration approved prescription contraceptive methods as designated by the insurer.

## Billing Options

With individual insurance plans, you have the option of annual, semiannual, quarterly, or monthly direct billing. Monthly and other mode of payments can be made by automatic bank draft withdrawals. Credit cards (VISA® or MasterCard®) will also be accepted for the first month premium only.

## Usual and Customary Charge

We use a number of national standards to determine usual and customary amounts payable for medical services. If services are received from a non-network provider, the covered person will be responsible for any charges above these usual and customary amounts (not including copays and coinsurance) or the limited fee schedule.

## Out-of-Pocket Maximum

The out-of-pocket maximum is a specific limit on the amount of covered expenses you pay per calendar year. When an individual or family out-of-pocket maximum level has been reached, you no longer pay medical deductible or coinsurance for that individual or family member for the remainder of that calendar year. The family out-of-pocket maximum is twice the individual amount. Covered out-of-pocket expenses for all family members contribute to meeting the family out-of-pocket maximum.

Copays and additional medical deductibles and some coinsurance amounts do not apply toward the out-of-pocket maximums.

*The Personal Benefit HDHP plan designs and out-of-pocket levels are intended to satisfy government rules applicable to HDHPs. The rules may change annually. Deductible and out-of-pocket levels may be adjusted at the beginning of each year to stay within these rules. We'll notify you of any changes as soon as reasonably possible.*

## Insurance Plan Provisions (All Plans)

### Preexisting Condition Limitation

All medical insurance plans include a preexisting condition limitation.

A preexisting condition means a condition for which a person received medical care, treatment, services, medication, diagnosis, or consultation six months before the insured person's effective date of coverage. Preexisting conditions are not covered until the person has been continuously covered under the policy for six months, during which time the person has been continuously covered under the policy.

The length of the exclusionary period for preexisting conditions will be reduced by the number of days of your creditable coverage and if you have not experienced a break in coverage of more than 63 days.

### Rating and Renewability

Premium rates are calculated based on a variety of factors. As allowed by state law, these factors may include geographic location, provider network, distribution channels, selected benefits, age, tobacco use, classes, health status of you and your insured dependents, health status of the entire pool of insureds in which you are included, administrative costs, and other factors. Your initial premium rates are guaranteed for the first six months of coverage providing you maintain residence in the same geographic location. We reserve the right to periodically adjust the premium rates charged for your coverage under the policy. We will provide you with advance written notice a minimum of 30 days prior to the effective date of a premium change, unless state law requires additional notice.

Premiums may also change with the next premium due after the date when:

- A higher age is attained;
- A dependent is added to or terminated from the insurance plan; or
- Any benefit is changed, including but not limited to increases or decreases in a benefit or the addition or removal of a benefit from the insurance plan.

If a premium change is for one of the reasons stated, we will notify you as soon as possible about the change. If we find that premiums are incorrect, we will:

- Make a refund to you for any amount of overpaid premiums; or
- Request payment from you for any amount of underpaid premiums.

We reserve the right to adjust administrative and/or service fees. We will notify you prior to any change.

Coverage is guaranteed renewable except when:

- Premium was due and not paid.
- We determine fraud or material misrepresentation under the terms of the contract.
- PacifiCare does not renew all insurance plans with the same type and level of benefits in the state.
- PacifiCare no longer sells similar health coverage in a given state.
- You move to a state where, by law, PacifiCare is not licensed to do business.

You may terminate insurance at any time by providing AMS written notice prior to the requested termination date. The termination date will be the first of the month. Insurance will terminate at 12:01 a.m. on the termination date.

### Premiums

*Refer to the Individual Standard Rate Guide (Preferred Network/HDHP) (Form Number 36552) for Personal Benefit (HDHP) and Personal Select without maternity for new business premium rates. You may also refer to your proposal. Rates are subject to change.*

## **Health Insurance Portability and Accountability Act of 1996 (HIPAA)**

HIPAA requires various changes to individual health insurance plans. In some states, the insurer must guarantee issue insurance plans to eligible persons who lose coverage under a prior group health plan. Such persons are not required to satisfy another preexisting condition limitation. The new insurer may require copies of a Certificate of Creditable Coverage to determine how to apply the preexisting condition limitation.

An eligible individual means a person who meets all of the following requirements:

- Has a total of 18 or more months of continuous creditable coverage.
- Most recent prior creditable coverage was under a group health plan government plan or church plan, and the group health plan was not terminated for fraud or intentional misrepresentation of material fact.
- Most recent prior creditable coverage was not terminated for nonpayment of premium by the individual.
- Is not eligible for coverage under Medicare, Medicaid, MedCal, or any successor program.
- Has elected continuation coverage under COBRA, Cal-COBRA, or a similar state program and has exhausted, or will soon exhaust, this coverage.
- Is not covered by another plan.
- Has had less than a 63-day break in coverage from the most recent group plan.

Creditable coverage includes health insurance coverage and other health coverage, such as coverage under other group health plans, individual short-term medical coverage, Medicaid, Medicare, public health plans, military-sponsored health care, and similar plans. Creditable coverage does not include accident-only coverage, long-term care coverage, liability or workers' compensation insurance, automobile medical payment insurance, or other similar insurance.

## **Reinstatement of Coverage**

If your coverage has lapsed for nonpayment of premium, you may apply for reinstatement of coverage. If your coverage lapses and you would like to apply for reinstatement, a written request, along with a completed application, is required. Depositing payment for reinstatement does not mean acceptance and does not guarantee approval of reinstatement. Reinstatement is not guaranteed.

## **Third-Party Liability/Nonduplication of Benefits**

We do not pay benefits when other insurance also pays for the same medical expenses. We subrogate to the extent of our payment when a party causes or is liable to pay for a covered person's injury or sickness. Insureds are required to repay us from any settlement, judgment, or any other payment received from any other source.

## **Notification/Authorization**

Certain non-formulary medications and/or services require notification by the covered person. Failure to comply with notification/authorization requirements may result in a reduction of the benefits payable for covered services.

## Limitations And Exclusions (All Plans)

*Please read carefully.*

### General Exclusions

No medical insurance coverage is provided for any of the following unless specified elsewhere as a covered benefit:

- Services that are not medically necessary
- Services not specifically included in the policy
- Services rendered prior to the effective date of insurance or after the termination date of insurance
- Services or costs associated with a service that is not a covered service, including but not limited to cosmetic surgery, bariatric surgery, and experimental and investigational procedures
- Services performed by immediate relatives or members of the covered person's household

### Other Exclusions and Limitations

- Acupuncture and acupressure
- Air conditioners, air purifiers, and other environmental equipment
- Alcoholism, drug, or other substance abuse rehabilitation
- Ambulance services provided due to the absence of another medically appropriate form of transportation or for convenience
- Artificial hearts and ventricular assist devices (VADs)
- Behavior modification and noncrisis mental health counseling and treatment
- Biofeedback except for urinary incontinence, fecal incontinence, or constipation for covered persons with organic neuromuscular impairment when part of a medically necessary treatment plan
- Blood and blood products
- Chiropractic services
- Communication devices
- Complementary and alternative medicine
- Cosmetic surgery and services
- Custodial care
- Dental care, dental services, dental appliances, and orthodontics
- Dental treatment anesthesia provided or administered in a dentist's office
- Developmental and neuroeducational testing
- Diabetic self-management items without a prescription
- Diagnostic admissions
- Disabilities connected to military services
- Drugs and prescription medication (outpatient) unless the supplemental benefit rider is attached
- Educational services for developmental delays and learning disabilities
- Elective enhancements
- Exercise equipment and services
- Experimental and/or investigational bone marrow and stem cell transplants
- Experimental and/or investigational procedures, items, and treatments
- Eyewear and corrective refractive procedures
- Family planning
- Foot care
- Genetic testing and counseling
- Government services and treatment
- Hearing aids and hearing devices
- Hospice services for covered persons who do not meet the definition of terminally ill

and are not reasonable and necessary for the management of a terminal illness

- Implants
- Infertility reversal
- Infertility services
- Institutional services and supplies except for skilled nursing services provided in a skilled nursing facility
- Maternity care, tests, and procedures
- Mental illness services except for diagnosis and treatment of severe mental illness for adults and children and for diagnosis and treatment of serious emotional disturbances of a child
- Morbid obesity
- Nurse-midwife services
- Nursing services, private duty
- Nutritional supplements or formulas
- Off-label drug use
- Organ donor evaluation and services
- Pain management
- Phenylketonuria (PKU) testing and treatment
- Physical or psychological examinations for nonpreventive health reasons
- Preexisting conditions
- Private rooms and comfort items
- Pulmonary rehabilitation programs
- Reconstructive surgery
- Recreational, lifestyle, educational or hypnotic therapy
- Rehabilitation services and therapy
- Replacement of lost or stolen durable medical equipment or optional attachments and modifications
- Replacement of prosthetics and corrective appliances
- Respite care
- Services incurred as a result of active military duty
- Services incurred as a result of declared or undeclared war
- Services provided at no charge
- Services provided outside the United States except emergency or urgent care
- Services while confined or incarcerated
- Sex transformations
- Sexual dysfunction or inadequacy medications
- Skin reduction surgery
- Specialized footwear
- Surrogacy
- Telehealth and telemedicine
- Transplant services not authorized by the company
- Transportation
- Travel and/or work-related immunizations
- Veterans' Administration services
- Vision training
- Weight alteration programs
- Workers' compensation

This is an outline only and not intended to serve as a legal interpretation of benefits. Reasonable effort has been made to have this outline represent the intent of contract language. However, the contract language stands alone and the complete terms of the coverage will be determined by the policy CA IPLAN PPO.05 (Rev. 2). Applicable law will apply with respect to preexisting condition limitations, eligibility, rating, and other terms of conditions and coverage.



American Medical Security Life Insurance Company, 3100 AMS Boulevard, Green Bay, WI 54313,  
provides administrative services for insurance products underwritten by PacifiCare Life and Health  
Insurance Company, 5995 Plaza Drive, Cypress, CA 90630.