

PLAN 15/90-50/250
PPO SCHEDULE OF BENEFITS

Effective July 1, 2005

Deductibles & Policy Maximums	Participating Providers	Non-Participating Providers¹
Calendar Year Deductible		
Individual		\$250
Family maximum		\$500
Additional Deductibles² (per occurrence) <i>Services are subject to applicable Calendar Year Deductible, Coinsurance, and benefit maximums</i>		
Inpatient services	Not applicable	\$500
Outpatient surgical services	Not applicable	Not applicable
Emergency room services <i>(Waived if admitted)</i>		\$100
Failure to obtain Preauthorization of services <i>(Waived with Preauthorization of services)</i>	\$250	\$500
Coinsurance Maximum		
Individual	\$3,000	\$6,000
Family maximum	\$6,000	\$12,000
Your Policy Maximum While Insured		\$5,000,000

Inpatient Benefits	Participating Providers	Non-Participating Providers¹
Emergency Room Services	90% of Covered Expense after satisfying the Deductible	
Inpatient Alcohol, Drug or Other Substance Abuse Detoxification³	90% of Covered Expense after satisfying the Deductible	50% of Covered Expense after satisfying the Deductible
Maximum benefit	\$2,500 Inpatient maximum per Calendar Year	
Inpatient Hospice Care	90% of Covered Expense after satisfying the Deductible	50% of Covered Expense after satisfying the Deductible
Maximum benefit	\$10,000 combined maximum for Inpatient and Outpatient benefits while insured	
Inpatient Hospital Services	90% of Covered Expense after satisfying the Deductible	50% of Covered Expense after satisfying the Deductible
Inpatient Maternity and Newborn Care Labor, delivery and postnatal hospital services	90% of Covered Expense after satisfying the Deductible	50% of Covered Expense after satisfying the Deductible
Inpatient Mental Illness Services³ <i>(other than SMI and SED)</i>	90% of Covered Expense after satisfying the Deductible	50% of Covered Expense after satisfying the Deductible
Maximum benefit	\$2,500 Inpatient maximum per Calendar Year	
Inpatient Rehabilitation Care	90% of Covered Expense after satisfying the Deductible	50% of Covered Expense after satisfying the Deductible

Inpatient Benefits (continued)	Participating Providers	Non-Participating Providers¹
Inpatient Skilled Nursing Facilities	90% of Covered Expense after satisfying the Deductible	50% of Covered Expense after satisfying the Deductible
Maximum benefit	Up to 90 days Inpatient per Calendar Year	
Organ Transplant and Transplant Services	90% of Covered Expense after satisfying the Deductible	Not Covered
Bone marrow, stem cell and organ transplants		
Donor maximum	\$15,000 per occurrence \$5,000 per occurrence	
National preferred transplant facility Company authorized transplant facility		
Maximum benefit while insured	Up to Policy Maximum	
Severe Mental Illness (SMI) Services <i>(including Serious Emotional Disturbance of a Child (SED))</i>	90% of Covered Expense after satisfying the Deductible	Not Covered
Specified diagnosis only		

Outpatient Benefits	Participating Providers	Non-Participating Providers¹
Physician Office Visits^{2,4}	100% of Physician's office visit services After \$15 Copayment 90% of Covered Expense after satisfying the Deductible for Participating Outpatient Lab and Radiology Services	50% of Covered Expense after satisfying the Deductible
<i>Services include the detection and treatment of an Injury or Sickness during a Physician Office Visit including associated Covered diagnostic X-ray and Laboratory services</i>		
Allergy Testing and Treatment		
Breast and pelvic cancer screening including mammogram Screening		
Detection of osteoporosis		
Colorectal cancer screenings		
Prostate cancer screening		
Periodic health evaluations for children <i>(through age 18)</i> including age appropriate immunizations, laboratory tests, height and weight evaluation, vision screening		
Periodic Health Evaluations^{2,4} <i>(age 19 and over)</i>	100% of Physician's office visit services After \$15 Copayment 90% of Covered Expense after satisfying the Deductible for Participating Outpatient Lab and Radiology Services	50% of Covered Expense after satisfying the Deductible
Hearing screening		
Vision screening		
Immunizations and adult boosters		
Routine laboratory tests <i>(age and gender appropriate)</i>		
Weight evaluation		
Maximum benefit	\$400 per Calendar Year Maximum	
Acupuncture Services	90% of Covered Expense after satisfying the Deductible	50% of Covered Expense after satisfying the Deductible
Maximum benefit	\$1,000 combined per Calendar Year Maximum	
Alcohol, Drug or Other Substance Abuse³	90% of Covered Expense after satisfying the Deductible	50% of Covered Expense after satisfying the Deductible
Maximum benefit	1 visit per day, 20 visits per Calendar Year	
Ambulance	70% of Covered Expense after satisfying the Deductible	
<i>(Emergency services and specified transfers)</i>		
Corrective Appliances	90% of Covered Expense after satisfying the Deductible	50% of Covered Expense after satisfying the Deductible
Maximum benefit	\$500 combined per Calendar Year Maximum; \$1,000 while insured	

Outpatient Benefits (continued)	Participating Providers	Non-Participating Providers¹
Durable Medical Equipment Rental, purchase or repair Maximum benefit	90% of Covered Expense after satisfying the Deductible	50% of Covered Expense after satisfying the Deductible
	\$2,000 combined per Calendar Year Maximum	
Home Health Care Maximum benefit	90% of Covered Expense after satisfying the Deductible	50% of Covered Expense after satisfying the Deductible
	100 visits combined maximum per Calendar Year	
Hospice Services Home care for crisis period and acute care management Maximum benefit	90% of Covered Expense after satisfying the Deductible	50% of Covered Expense after satisfying the Deductible
	\$10,000 combined maximum for Inpatient & Outpatient benefits while insured	
Infertility Services Maximum benefit	90% of Covered Expense after satisfying the Deductible	50% of Covered Expense after satisfying the Deductible
	\$2,000 combined maximum for Inpatient and Outpatient benefits while insured	
Infusion Therapy Infusion Therapy Drugs	90% of Covered Expense after satisfying the Deductible	50% of Covered Expense after satisfying the Deductible Covered Person responsible for all charges over \$500 maximum benefit per day
Injectable Drugs	90% of Covered Expense after satisfying the Deductible	50% of Covered Expense after satisfying the Deductible
Laboratory Services <i>(other than Physician Office Visits)</i>	90% of Covered Expense after satisfying the Deductible	50% of Covered Expense after satisfying the Deductible
Maternity Care^{2,4} Physician office visits, lab and radiology services Prenatal, post-partum, maternity care	\$15 Copayment for initial visit , then 90% of Covered Expense after satisfying the Deductible	50% of Covered Expense after satisfying the Deductible
Medical Rehabilitation Therapy Speech, physical, occupational therapy Maximum benefit	90% of Covered Expense after satisfying the Deductible	50% of Covered Expense after satisfying the Deductible
	\$2,000 combined per Calendar Year Maximum	
Mental Illness Services³ <i>(other than SMI and SED)</i> Maximum benefit	90% of Covered Expense after satisfying the Deductible	50% of Covered Expense after satisfying the Deductible
	1 visit per day, 20 visits per Calendar Year	
Neuromuscular Skeletal Services Maximum benefit	90% of Covered Expense after satisfying the Deductible	50% of Covered Expense after satisfying the Deductible
	\$1,000 combined per Calendar Year Maximum	
Outpatient Surgery Same day services performed at a Hospital or free standing surgical center	90% of Covered Expense after satisfying the Deductible	50% of Covered Expense after satisfying the Deductible up to \$750 maximum benefit per day
Prosthetics Maximum benefit	90% of Covered Expense after satisfying the Deductible	50% of Covered Expense after satisfying the Deductible
	\$2,000 combined per Calendar Year Maximum	
Radiology Services <i>(other than Physician Office Visits)</i>	90% of Covered Expense after satisfying the Deductible	50% of Covered Expense after satisfying the Deductible

Outpatient Benefits (continued)

	Participating Providers	Non-Participating Providers ¹
Severe Mental Illness (SMI) Services (including <i>Serious Emotional Disturbance of a Child (SED)</i>) Specified diagnosis only	90% of Covered Expense after satisfying the Deductible	Not Covered
Specialized Footwear Maximum benefit	90% of Covered Expense after satisfying the Deductible \$500 combined per Calendar Year Maximum; \$1,000 while insured	50% of Covered Expense after satisfying the Deductible
Specialized Scanning, Imaging and Laboratory Services CT, SPECT, PET, MRA, MRI, ultrasounds, EKG, EEG, EMG and nuclear medicine studies	90% of Covered Expense after satisfying the Deductible	50% of Covered Expense after satisfying the Deductible
Urgent Care Services^{2,4} (per occurrence)	100% of Urgent Care services After \$50 Copayment 90% of Covered Expense after satisfying the Deductible for Participating Outpatient Lab and Radiology Services	50% of Covered Expense after satisfying the Deductible

Outpatient Prescription Drugs²

	Participating Retail Pharmacy	Non-Participating Pharmacy
<i>Copayment applies per Prescription Unit or up to 30 days</i>	100% after Copayment of:	80% after Copayment of:
Generic Formulary Copayment	\$10 Copayment	\$10 Copayment
Brand-Name Formulary Copayment	\$25 Copayment	\$25 Copayment
Non-Formulary Copayment	\$50 Copayment	\$50 Copayment
Prescription Drug Deductible	None	
Mail Service Program	100% after 2 Copayments per 3 Prescription Units or up to a 90-day supply	

¹ Maximum Covered Expenses for Non-Participating Providers will not exceed the Usual and Customary charge. Please refer to the Definitions Section in the *Certificate* for an explanation of Usual and Customary.

² Copayments or Additional Deductibles for Covered Expenses do not apply toward the Calendar Year Deductible.

³ Coinsurance for this type of Covered Expense does not apply toward the Coinsurance Maximum, and the percentage payable for this type of Covered Expense does not increase to 100% due to satisfaction of any Coinsurance Maximum.

⁴ Copayment based services exclude and do not include or apply to office based Outpatient Surgery, Neuromuscular Skeletal Services, Outpatient Medical Rehabilitation Therapy services other than a Physician Office Visit, Alcohol, Drug or Other Substance Abuse services, Mental Illness services, Severe Mental Illness services, Infertility services, Acupuncture services, injectable or intravenous drugs (other than antibiotic, immunizations, allergy serum), Specialized Scanning, Imaging, and Laboratory services such as CT, SPECT, PET, MRA, and MRI (with or without oral, rectal, injected or infused contrast media), EKG, EEG, EMG and nuclear medicine studies, ultrasounds except for maternity care, or any service shown on the *Schedule of Benefits* as not covered.

Important PPO Information

NOTE: This Policy has certain benefit maximums, some are Calendar Year maximums and some are benefit maximums while insured. Please review this information carefully so you will understand your benefits under this plan.

Preauthorization is required prior to obtaining certain benefits. Failure to Preauthorize services will result in a reduction in the benefits payable for Covered Expenses under the Policy. The Company will conduct a retroactive review to determine the Medical Necessity of the service, and services deemed not Medically Necessary will not be eligible for benefits under the Policy. Additional out-of-pocket expenses incurred by you for not Preauthorizing services will not apply toward your Calendar Year Deductible or Coinsurance Maximum. To avoid any penalty, please refer to "Preauthorization Requirements in your *Certificate*."

Effect on Benefits. Preauthorization is required prior to obtaining certain services. Failure to obtain Preauthorization may result in additional expense by the Covered Person under the Policy as shown on this *Schedule of Benefits*. No benefits are payable unless the Company determines that Covered Services are Medically Necessary. The Policy has certain coverage maximums, some are Calendar Year maximums and some are benefit maximums while insured. Please review your Schedule of Benefits carefully to determine coverage.

Participating and Non-Participating Providers. The Policy provides benefits for Covered Services obtained from both Participating Providers and Non-Participating Providers. Participating Providers are those Providers who have agreed to participate in the Company's Preferred Provider Organization and provide health care at negotiated fees. Non-Participating Providers have not agreed to negotiated fees or arrangements.

Emergency Services. When a Covered Person receives Emergency services from a Non-Participating Provider, the Emergency services will be paid as if rendered by a Participating Provider. Once the Covered Person can be safely transferred to a Participating Provider, the Covered Person must be transferred in order to continue receiving the Participating Provider level of benefits. If the Covered Person chooses not to transfer to a Participating Provider, all additional Covered Expenses incurred will be paid at the Non-Participating Provider level.

Use of Hospital Based Providers. The Policy provides benefits for Covered Services obtained from both Participating Providers and Non-Participating Providers. Certain hospital based providers including Emergency Room, Radiology, Anesthesiology and Pathology providers, may not contract to provide Participating Provider services under the Policy. To reduce your costs, Covered Services obtained from Non-Participating hospital based providers at a Participating Hospital, may be considered as a Participating Provider benefit up to the Usual and Customary Charge (or Limited Fee Schedule if applicable) under the Policy. Under these circumstances, the Non-Participating Provider may bill the Covered Person for charges over Covered Expenses paid by the Policy. The Covered Person is responsible for any charges that exceed the Covered Expense under the Policy.

Using a Participating Provider May Lower Costs. Covered Services from a Non-Participating Provider may cost the Covered Person more than Covered Services from a Participating Provider. Covered Expenses for a Non-Participating Provider's services may be substantially lower than the actual charges. The Covered Person's responsibility includes the portion of Covered Expense not payable under the Policy, plus all of the Non-Participating Provider's charges that exceed the Covered Expense.

To minimize out-of-pocket costs, the Covered Person should consider the effect on benefits by selection of Provider type. The following chart depicts the effect on benefits under a typical PPO plan. To determine Covered Services under your Policy, consult your *Certificate* and *Schedule of Benefits*.

Effect on Benefits by Choice of Provider		
	Participating Provider Services	Non-Participating Provider Services
Coinsurance Benefit Percentage of Covered Expenses payable by the plan under the Policy	Higher	Lower
Coinsurance Maximum Your out-of-pocket costs, less any applicable Deductibles or Copayments	Lower	Higher
Negotiated Fees for Covered Services Hospitals Physicians	Yes Yes	No No
Balance Billing by Provider for Covered Services Hospitals Physicians (Other than Non-Participating Hospital-based Providers identified below)	No No	Yes Yes Covered person is responsible for 100% of the charges that exceed the Covered Expense
Balance Billing by Provider for Services Not Covered Under the Plan Hospitals Physicians	Yes Yes Covered Person is responsible for 100% of charges that are not Covered Services under the plan	Yes Yes Covered Person is responsible for 100% of charges that are not Covered Services under the plan
Balance Billing by Non-Participating Hospital-based Providers, when Providing Covered Services at a Participating Hospital Non-Participating Hospital-based Providers – include emergency room, radiology, anesthesiology, pathology	Does not apply	Yes Covered Person responsible for 100% of charges that exceed the Covered Expense

Change in Participation. If while a Covered Person is confined in a Facility which is a Participating Provider, that Facility ceases to remain a Participating Provider, coverage will be provided throughout the period of confinement at the negotiated rate for that Facility before it ceases to be a Participating Provider.

If a Covered Person obtains authorization for services to be rendered by a Participating Provider, and the Participating Provider subsequently ceases to be a Participating Provider, coverage will be provided for the Preauthorized services at the negotiated rate for that Provider before the Provider ceased to be a Participating Provider.

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