

**INDIVIDUAL BUSINESS 20/80-60/500
PPO SCHEDULE OF BENEFITS**

This Policy has certain benefit maximums, some are Calendar Year 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 obtain Preauthorization of 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 obtaining Preauthorization of services will not apply toward your Calendar Year Deductible or Coinsurance Maximum. To avoid any penalty, please refer to "Preauthorization Requirements" in your *Certificate*.

Maximum Covered Expenses for Non-Participating Providers will not exceed the Limited Fee Schedule. Please refer to your *Certificate* "Definitions" section for an explanation of the Limited Fee Schedule.

Schedule of Benefits

	Participating Providers	Non-Participating Providers
Limiting Age for Dependent Children	Through age 18, or through 23 if a full-time student	
Preauthorization List	Inpatient Hospital Services, Transplant Services, Outpatient Surgical Services in a Hospital or Free-Standing Surgical Center, Home Health Services	
Your Policy Maximum While Insured	\$2,000,000	
Calendar Year Deductible		
Individual	\$500	\$1,000
Family maximum (<i>2x individual</i>)	\$1,000	\$2,000
Coinsurance Maximum		
Individual	\$2,000	\$4,000
Family maximum (<i>2x individual</i>)	\$4,000	\$8,000

Hospital and Facility Services

	Participating Hospitals	Non-Participating Hospitals
Additional Deductibles (<i>per occurrence</i>)		
Inpatient services	None	\$500
Outpatient services		
Emergency room (<i>waived if admitted</i>)	\$100 per occurrence	
Failure to obtain Preauthorization (<i>waived with Preauthorization of services</i>)	\$250	\$500
Inpatient Hospital and Facility Services	80% after Deductible	60% after Deductible up to \$1,000 maximum benefit per day
Maternity Care	Not covered	
Outpatient Surgical and Facility Services	80% after Deductible	60% after Deductible up to \$750 maximum benefit per day

Hospital and Facility Services
(continued)

	Participating Hospitals	Non-Participating Hospitals
Mental Illness – Inpatient	80% after Deductible	60% after Deductible up to \$200 maximum benefit per day ¹
	\$2,500 maximum benefit per Calendar Year	
Skilled Nursing Facility	80% after Deductible	Covered person responsible for all charges over \$200 maximum benefit per day
	Up to 90 days per Calendar Year	
Rehabilitation Services – Inpatient	80% after Deductible	60% after Deductible
	Up to 60 days per Calendar Year	
Transplant Services	80% after Deductible	Not covered
	\$5,000 donor maximum	
	\$2,000,000 maximum benefit while insured	
Chemical Dependency	80% after Deductible	60% after Deductible up to \$200 maximum benefit per day ¹
Hospice Care	\$2,500 maximum benefit per Calendar Year	
	80% after Deductible	60% after Deductible up to \$750 maximum benefit per day ¹
	\$5,000 maximum benefit while insured	

Outpatient Provider Services

	Participating Providers	Non-Participating Providers
Physician Office Visits²	\$20 Copayment	60% of Limited Fee Schedule after Deductible*
Physician Services Other than Physician office visits	80% after Deductible	
Maternity Care	Not covered	Not covered
All Laboratory Services	80% after Deductible	60% of Limited Fee Schedule after Deductible*
All X-ray Services		
All Diagnostic Testing		

Wellness and Preventive Care

	Participating Providers	Non-Participating Providers
Preventive Care Preventive care for children with immunizations (<i>through age 18</i>) Mammogram screen Breast and pelvic exams Prostate cancer screening Detection of osteoporosis	\$20 Copayment; Associated lab and X-ray services are covered at 80%	60% of Limited Fee Schedule after Deductible*
Periodic Health Evaluations (<i>age 19 and over</i>)	\$300 maximum benefit per Calendar Year	

Other Outpatient Provider Services

Participating Providers

Non-Participating Providers

	Participating Providers	Non-Participating Providers
Ambulance (<i>Medically Necessary transport</i>)	60% after Deductible	
Mental Illness – Outpatient	80% after Deductible	60% of Limited Fee Schedule after Deductible*
	Up to 20 visits per Calendar Year	
Home Health Care Includes infusion therapy services	80% after Deductible	60% of Limited Fee Schedule after Deductible*
	Up to 100 visits per Calendar Year	
	Infusion therapy drugs	Up to \$500 maximum benefit per day
Rehabilitation Services – Outpatient Speech, physical, occupational therapy	80% after Deductible	60% of Limited Fee Schedule after Deductible*
	\$1,000 maximum benefit per Calendar Year	
Urgent Care	\$50 Copayment	60% after Deductible
Chemical Dependency	80% after Deductible	60% of Limited Fee Schedule after Deductible*
	Up to 20 visits per Calendar Year	
Durable Medical Equipment	80% after Deductible	60% of Limited Fee Schedule after Deductible*
	\$2,000 maximum benefit per Calendar Year	
Neuromuscular Skeletal Disorders	80% after Deductible	60% of Limited Fee Schedule after Deductible*
	\$1,000 maximum benefit per Calendar Year	
Prosthetic Devices	80% after Deductible	60% of Limited Fee Schedule after Deductible*
	\$2,000 maximum benefit per Calendar Year	

¹ 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.

² Copayment-based services do not apply to Neuromuscular Skeletal Disorders, rehabilitation services, mental illness, Chemical Dependency services or surgery performed in the Physician's office.

*Percentage of the Limited Fee Schedule, and you are responsible for all charges above the Limited Fee Schedule.

Important PPO Information

Participating Providers, and Non-Participating Providers. The Policy provides benefits for Covered Services obtained from Participating Providers and Non-Participating Providers. Participating Providers are those Providers who have agreed to participate in the Company's 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.

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, it is important that the Covered Person receives services from a Participating Provider.

Potential Savings by Using a Participating Provider

	Participating Provider	Non-Participating Provider
Negotiated Fees for Covered Services	Yes	No
Balance Billing for Covered Services	No	Covered Person responsible for 100% of charges that exceed the Coverage Expense, Limited Fee Schedule
Inpatient Hospital Deductibles	Lower	Higher
Coinsurance Maximums	Lower	Higher

Change in Participation. If while a Covered Person is confined in a Facility which is a Participating Provider and 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 ceased 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.

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.

Limited Fee Schedule. The Company offers Covered Persons a wide range of health care options within its Preferred Provider Organization (PPO). Covered Persons have access to quality care through our network and enjoy maximum subscriber savings. Although Covered Persons may choose a Non-Participating Provider, the Company uses a Limited Fee Schedule to determine the Covered Expense for services or supplies outside our network which may result in a higher Coinsurance payment, reduced benefits and higher out-of-pocket expenses. Please refer to the "Definitions" list in Section 4 of the *Certificate* for further information on the Limited Fee Schedule.

Customer Service:
866-316-9776
866-816-2018 (TDHI)
www.pacificare.com

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P.O. Box 6072
 Cypress, CA 90630

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