



UnitedHealthcare SignatureValue[™] Offered by UnitedHealthcare of California

HMO - 20 (20/0%)

EFFECTIVE JULY 1, 2017

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 ^{1,6}	Individual \$500
	Family \$1,500
PCP Office Visits	\$20 Office Visit Copayment
Specialist Office Visits ²	\$20 Office Visit Copayment
(Member required to obtain referral to specialist except for	
OB/GYN Physician services and Emergency/Urgently Needed	
Services)	
Hospital Benefits	No charge
Emergency Services	\$100 Copayment
(Copayment waived if admitted)	
Urgently Needed Services	
Urgent care services – services provided within the area	\$20 Copayment
served by your medical group	
Urgent care services – services provided outside of the area	\$20 Copayment
served by your medical group	
Please consult your EOC for additional details. Consult your	
physician website or office for available urgent care facilities	
within the area served by your medical group.	

Benefits Available While Hospitalized as an Inpatient

Bone Marrow Transplants	No charge
Clinical Trials ³	Paid at negotiated rate
	Balance (if any) is the responsibility of the Member
Hospice Services	No charge
(Unlimited)	
Hospital Benefits	No charge
Mastectomy/Breast Reconstruction	No charge
(After mastectomy and complications from mastectomy)	
Maternity Care ⁸	No charge
Mental Health Services including, but not limited to, Residential	Coverage provided by MHN
Treatment Centers	Customer Service Phone Number: (888) 327-0020
Newborn Care ⁴	No charge
Physician Care	No charge
Reconstructive Surgery	No charge

Benefits Available While Hospitalized as an Inpatient (Continued)

Benefits Available while Hospitalized as an inpatient	(Continuea)
Rehabilitation Care	No charge
(Including physical, occupational and speech therapy)	
Severe Mental Illness Benefit and	Coverage provided by MHN
Serious Emotional Disturbances of a Child	Customer Service Phone Number: (888) 327-0020
Inpatient and Residential Treatment	
Unlimited days	
Skilled Nursing Facility Care	No charge
(Up to 100 consecutive calendar days from first treatment per	
disability)	
Substance Related and Addictive Disorder including, but not	Coverage provided by MHN
limited to, Inpatient Medical Detoxification and Residential	Customer Service Phone Number: (888) 327-0020
Treatment Centers	
Termination of Pregnancy	\$125 Copayment
(Medical/medication and surgical)	

Benefits Available on an Outpatient Basis	
Allergy Testing/Treatment	
(Serum is covered)	
PCP Office Visit	No charge
Specialist Office Visit	No charge
Ambulance	No charge
Clinical Trials ³	Paid at negotiated rate
	Balance (if any) is the responsibility of the Member
Cochlear Implant Devices ⁵	No charge
(Additional Copayment for outpatient surgery or inpatient hospital	
benefits and outpatient rehabilitation/habilitation therapy may	
apply)	
Dental Treatment Anesthesia	No charge
(Additional Copayment for outpatient surgery or inpatient hospital	•
benefits may apply)	
Dialysis	No charge
(Physician office visit Copayment may apply)	
Durable Medical Equipment ⁵	No charge
(Unlimited)	
Durable Medical Equipment for the Treatment of Pediatric Asthma	No charge
(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.)	
Family Planning (Non-Preventive Care) ⁹	
Vasectomy	\$50 Copayment
Depo-Provera Injection – (other than contraception) ⁹	
PCP Office Visit	\$20 Office Visit Copayment
Specialist Office Visit	\$20 Office Visit Copayment
Depo-Provera Medication – (other than contraception) ⁹	\$35 Copayment
(Limited to one Depo-Provera injection every 90 days.)	
Termination of Pregnancy	\$125 Copayment
(Medical/medication and surgical)	
Hearing Aid - Standard	No charge
Limited to one hearing aid (including repair and replacement) per	•
hearing impaired ear every three years.	
Hearing Aid - Bone Anchored ⁷	Depending upon where the covered health service is
Repairs and/or replacement are not covered, except for	provided, benefits for bone anchored hearing aid will be
malfunctions. Deluxe model and upgrades that are not medically	the same as those stated under each covered health
necessary are not covered.	service category in this Schedule of Benefits.

Benefits Available on an Outpatient Basis (Continued)

Benefits Available on an Outpatient Basis (Continued)	
Hearing Exam ^{2,8}	
PCP Office Visit	\$20 Office Visit Copayment
Specialist Office Visit ²	\$20 Office Visit Copayment
Home Health Care Visits	No charge
(Up to 100 visits per calendar year)	
Hospice Services	No charge
(Unlimited)	-
Infertility Services	Not covered
Infusion Therapy ⁵	
(Infusion Therapy is a separate Copayment in addition to a home	No charge
health care or an office visit Copayment.)	
Injectable Drugs ^{5,9}	
(Copayment/ Coinsurance not applicable to injectable	
immunizations, birth control, Infertility and insulin. If injectable	
drugs are administered in a physician's office, office visit	
Copayment/ Coinsurance may also apply)	
Outpatient Injectable Medication	\$50 Copayment per medication
Self-Injectable Medication	\$50 Copayment per medication
Laboratory Services	No charge
(When available through or authorized by your Participating	No charge
Medical Group. Additional Copayment for office visits may apply.)	
Maternity Care, Tests and Procedures ⁸	
PCP Office Visit	No oborgo
	No charge
Specialist Office Visit	No charge
Mental Health Services	
Outpatient Office Micite includes	
Outpatient Office Visits include:	Coverage provided by MHN
Diagnostic evaluations, assessment, treatment planning,	Customer Service Phone Number: (888) 327-0020
treatment and/or procedures, referral services, and medication	
management	
	O
All Other Outpatient Treatment include:	Coverage provided by MHN
Partial Hospitalization/ Day Treatment, Intensive Outpatient	Customer Service Phone Number: (888) 327-0020
Treatment, crisis intervention, outpatient surgery, facility charges	
for day treatment centers, Behavioral Health Treatment for	
pervasive developmental disorder or Autism Spectrum Disorders,	
laboratory charges, or other medical Partial Hospitalization/ Day	
Treatment and Intensive Outpatient Treatment	
Oral Surgery Services ⁵	No charge
Outpatient Medical Rehabilitation Therapy at a Participating Free-	No charge
Standing or Outpatient Facility	
(Including physical, occupational and speech therapy)	
Outpatient Surgery at a Participating Free-Standing or Outpatient	No charge
Surgery Facility	NO Charge
Physician Care	
Physician Care PCP Office Visit	\$20 Office Visit Consument
Specialist Office Visit	\$20 Office Visit Copayment \$20 Office Visit Copayment
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Benefits Available on an Outpatient Basis (Continued)

Benefits Available on an Outpatient Basis (Continued)	
Preventive Care Services ^{8,9}	No charge
(Services as recommended by the American Academy of	
Pediatrics (AAP) including the Bright Futures Recommendations	
for pediatric preventive health care, the U.S. Preventive Services	
Task Force with an "A" or "B" recommended rating, the Advisory	
Committee on Immunization Practices and the Health Resources	
and Services Administration (HRSA), and HRSA-supported	
preventive care guidelines for women, and as authorized by your	
Primary Care Physician in your Participating Medical Group.)	
Covered Services will include, but are not limited to, the following:	
Colorectal Screening	
Hearing Screening	
 Human Immunodeficiency Virus (HIV) Screening 	
 Immunizations 	
Newborn Testing	
5	
Prostate Screening	
Vision Screening	
Well-Baby/Child/Adolescent Care	
Well-Woman, including routine prenatal obstetrical office	
visits	
Please refer to your UnitedHealthcare of California Combined	
Evidence of Coverage and Disclosure Form.	
Prosthetics and Corrective Appliances ⁵	
Fiostiletics and Corrective Appliances	No charge
	No charge
Radiation Therapy ⁵	
Radiation Therapy ⁵ Standard:	No charge
Radiation Therapy ⁵ Standard: (Photon beam radiation therapy)	No charge
Radiation Therapy ⁵ Standard: (Photon beam radiation therapy) Complex:	
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Radiation Therapy ⁵ Standard: (Photon beam radiation therapy) Complex: (Examples include, but are not limited to, brachytherapy, radioactive implants and conformal photon beam; Copayment	No charge
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Radiation Therapy ⁵ 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; GammaKnife and stereotactic procedures are covered as outpatient surgery. Please refer to outpatient surgery for	No charge
Radiation Therapy ⁵ 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; GammaKnife and stereotactic procedures are covered as outpatient surgery. Please refer to outpatient surgery for Copayment amount if any)	No charge
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Radiation Therapy ⁵ 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; GammaKnife and stereotactic procedures are covered as outpatient surgery. Please refer to outpatient surgery for Copayment amount if any) Radiology Services ⁵ Standard:	No charge
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Radiation Therapy ⁵ 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; GammaKnife and stereotactic procedures are covered as outpatient surgery. Please refer to outpatient surgery for Copayment amount if any) Radiology Services ⁵ Standard:	No charge \$20 Copayment
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Radiation Therapy ⁵ 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; GammaKnife and stereotactic procedures are covered as outpatient surgery. Please refer to outpatient surgery for Copayment amount if any) Radiology Services ⁵ Standard: (Additional Copayment for office visits may apply) Specialized scanning and imaging procedures: (Examples include but are not limited to, CT, SPECT, PET, MRA and MRI – with or without contrast media)	No charge \$20 Copayment No charge
Radiation Therapy ⁵ 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; GammaKnife and stereotactic procedures are covered as outpatient surgery. Please refer to outpatient surgery for Copayment amount if any) Radiology Services ⁵ Standard: (Additional Copayment for office visits may apply) 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	No charge \$20 Copayment No charge
Radiation Therapy ⁵ 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; GammaKnife and stereotactic procedures are covered as outpatient surgery. Please refer to outpatient surgery for Copayment amount if any) Radiology Services ⁵ Standard: (Additional Copayment for office visits may apply) Specialized scanning and imaging procedures: (Examples include but are not limited to, CT, SPECT, PET, MRA and MRI – with or without contrast media)	No charge \$20 Copayment No charge \$20 Copayment
Radiation Therapy ⁵ 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; GammaKnife and stereotactic procedures are covered as outpatient surgery. Please refer to outpatient surgery for Copayment amount if any) Radiology Services ⁵ Standard: (Additional Copayment for office visits may apply) 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.	No charge \$20 Copayment No charge
Radiation Therapy ⁵ 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; GammaKnife and stereotactic procedures are covered as outpatient surgery. Please refer to outpatient surgery for Copayment amount if any) Radiology Services ⁵ Standard: (Additional Copayment for office visits may apply) 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. Severe Mental Illness Benefit and Serious Emotional Disturbances of a Child	No charge \$20 Copayment No charge \$20 Copayment \$20 Copayment \$20 Copayment Coverage provided by MHN Customer Service Phone Number: (888) 327-0020
Radiation Therapy ⁵ 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; GammaKnife and stereotactic procedures are covered as outpatient surgery. Please refer to outpatient surgery for Copayment amount if any) Radiology Services ⁵ Standard: (Additional Copayment for office visits may apply) 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. Severe Mental Illness Benefit and	No charge \$20 Copayment No charge \$20 Copayment \$20 Copayment Coverage provided by MHN

Benefits Available on an Outpatient Basis (Continued)

Substance Related and Addictive Disorder	
Outpatient Office Visits include, but are not limited to: Diagnostic evaluations, assessment, treatment planning, treatment and/or procedures, referral services, and medication management	Coverage provided by MHN Customer Service Phone Number: (888) 327-0020
All Other Outpatient Treatment includes, but are not limited to: Partial Hospitalization/ Day Treatment, Intensive Outpatient Treatment, crisis intervention, facility charges for day treatment centers, laboratory charges. and methadone maintenance treatment	Coverage provided by MHN Customer Service Phone Number: (888) 327-0020
Virtual Visits	\$20 Copayment
Benefits are available only when services are delivered through a Designated Virtual Network Provider. You can find a Designated	
Virtual Network Provider by calling Customer Service at the	
telephone number on your ID card or visit one of our designated	
virtual visit providers: AmWell; amwell.com; or Doctor on	
Demand: doctorondemand.com	
Vision Refractions	\$20 Office Visit Copayment

Note: Benefits with Percentage Copayment amounts are based upon the UnitedHealthcare negotiated rate.

¹Annual Copayment Maximum includes Copayments for UnitedHealthcare benefits including behavioral health, and prescription drug. It does not include standalone, separate and independent Dental, Vision and Chiropractic benefit plans offered to groups. ²Copayments for audiologist and podiatrist visits will be the same as for the PCP.

- ³Clinical Trial services require preauthorization by UnitedHealthcare. 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 UnitedHealthcare negotiates with Participating Providers, you will be responsible for payment of the difference between the Non-Participating Providers billed charges and the rate negotiated by UnitedHealthcare with Participating Providers, in addition to any applicable Copayments, coinsurance or deductibles.
- ⁴The 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.
- ⁵In instances where the negotiated rate is less than your Copayment, you will pay only the negotiated rate. (This footnote only applies to dollar copayments.)
- ⁶Copayments for certain types of Covered Services do not apply toward the Annual Copayment Maximum and will require a Copayment even after the Annual Copayment Maximum has been met. The Annual Copayment Maximum includes Copayments for UnitedHealthcare benefits including behavioral health, and prescription drugs benefits. It does not include standalone, separate and independent Dental, Vision and Chiropractic benefit plans offered to groups. When an individual member of a family unit has paid an amount of Copayments for the Calendar Year equal to the Individual Annual Copayment Maximum, no further Copayments will be due for Covered Services for the remainder of that Calendar Year. The remaining family members will continue to pay the applicable Copayment until the member satisfies the Individual Copayment Maximum or until the family, as a whole, meets the Family Copayment Maximum.
- ⁷ 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. 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.
- ⁸Preventive tests/screenings/counseling as recommended by the U.S. Preventive Services Task Force, AAP (Bright Futures Recommendations for pediatric preventive health care) and the Health Resources and Services Administration as preventive care services will be covered as Paid in Full. There may be a separate copayment for the office visit and other additional charges for services rendered. Please call the Customer Service number on your Health Plan ID card.
- ⁹FDA-approved contraceptive methods and procedures recommended by the Health Resources and Services Administration as preventive care services will be 100% covered. Copayment applies to contraceptive methods and procedures that are <u>NOT</u> defined as Covered Services under the Preventive Care Services and Family Planning benefit as specified in the Combined Evidence of Coverage and Disclosure Form.

EACH OF THE ABOVE-NOTED BENEFITS IS COVERED WHEN AUTHORIZED BY YOUR PARTICIPATING MEDICAL GROUP OR UNITEDHEALTHCARE, EXCEPT IN THE CASE OF A MEDICALLY NECESSARY EMERGENCY OR URGENTLY NEEDED SERVICE. 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 UNITEDHEALTHCARE 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 UNITEDHEALTHCARE OFFICE AND YOUR EMPLOYER'S PERSONNEL OFFICE. UNITEDHEALTHCARE'S MOST RECENT AUDITED FINANCIAL INFORMATION IS ALSO AVAILABLE UPON REQUEST.