

# SignatureValue™ HMO

## Offered by UnitedHealthcare of California

Performance HMO Schedule of Benefits (Benefit Package B, Network 2)  
20/500A

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 Out-of-Pocket Limit Annual Out-of-Pocket Limit includes Co-payments 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. Co-payments for certain types of Covered Health Care Services do not apply toward the Out-of-Pocket Limit and will require a Co-payment even after the Out-of-Pocket Limit has been met. The Annual Out-of-Pocket Limit includes Co-payments for UnitedHealthcare benefits including behavioral health and prescription drug 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 Deductible and Co-payments for the Calendar Year equal to the Individual Out-of-Pocket Limit, no further Co-payments will be due for Covered Health Care Services for the remainder of that Calendar Year. The remaining family members will continue to pay the applicable Co-payment until a member satisfies the Individual Out-of-Pocket Limit or until a family satisfies the Family Out-of-Pocket Limit.	Individual \$5,000 Family \$10,000
Office Visits	\$20 Office Visit Co-payment
Hospital Benefits (Only one hospital Copayment per admit is applicable. If a transfer to another facility is necessary, you are not responsible for the additional hospital admission Copayment)	\$500 Co-payment per admit
Emergency Services (Copayment waived if admitted)	\$200 Co-payment
Urgently Needed Services Urgent care services – services provided <b>within</b> the area served by your medical group Urgent care services – services provided <b>outside</b> of the area 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.	\$20 Co-payment \$100 Co-payment

## Benefits Available While Hospitalized as an Inpatient

Bone Marrow Transplants	\$500 Co-payment per admit
<p>Clinical Trials</p> <p>Clinical Trial services require prior authorization by UnitedHealthcare. If you participate in a Cancer Clinical Trial provided by an Out-of-Network 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 Out-of-Network Providers billed charges and the rate negotiated by UnitedHealthcare with Participating Providers, in addition to any applicable Co-payments, coinsurance or deductibles.</p>	<p>Paid at negotiated rate</p> <p>Balance (if any) is the responsibility of the Member</p>
<p>Hospice Services</p> <p>(Prognosis of life expectancy of one year or less)</p>	\$500 Co-payment per admit
<p>Hospital Benefits</p> <p>(Only one hospital Copayment per admit is applicable. If a transfer to another facility is necessary, you are not responsible for the additional hospital admission Copayment)</p>	\$500 Co-payment per admit
<p>Mastectomy/Breast Reconstruction</p> <p>(After mastectomy and complications from mastectomy)</p>	\$500 Co-payment per admit
<p>Maternity Care</p> <p>Preventive 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 Co-payment for the office visit and other additional charges for services rendered. Please call the Customer Service number on your ID card.</p>	\$500 Co-payment per admit
<p>Mental Health Services including, but not limited to, Residential Treatment Centers</p> <p><b>Please refer to your UnitedHealthcare of California Combined Evidence of Coverage and Disclosure Form for a complete description of this coverage.)</b></p> <p>(Only one hospital Copayment per admit is applicable. If a transfer to another facility is necessary, you are not responsible for the additional hospital admission Copayment)</p>	\$500 Co-payment per admit
<p>Newborn Care</p> <p>The inpatient hospital benefits Co-payment 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.</p>	\$500 Co-payment per admit
Physician Care	No charge
Reconstructive Surgery	\$500 Co-payment per admit
<p>Rehabilitation Care</p> <p>(Including physical, occupational and speech therapy)</p>	\$500 Co-payment per admit
<p>Severe Mental Illness Benefit and</p> <p>Serious Emotional Disturbances of a Child</p> <p>Inpatient and Residential Treatment</p> <p>Unlimited days</p> <p><b>Please refer to your UnitedHealthcare of California Combined Evidence of Coverage and Disclosure Form for a complete description of this coverage.</b></p>	\$500 Co-payment per admit
<p>Skilled Nursing Facility Care</p> <p>(Up to 100 days per benefit period)</p>	No charge
<p>Substance Related and Addictive Disorder including, but not limited to, Inpatient Medical Detoxification and Residential Treatment Centers</p> <p><b>Please refer to your UnitedHealthcare of California Combined Evidence of Coverage and Disclosure Form for a complete description of this coverage.</b></p>	No charge
<p>Termination of Pregnancy</p> <p>(Medical/medication and surgical)</p>	\$50 Co-payment

## Benefits Available on an Outpatient Basis

Allergy Testing/Treatment (Serum is covered)	\$20 Office Visit Co-payment
Ambulance	No charge
<b>Clinical Trials</b> Clinical Trial services require prior authorization by UnitedHealthcare. If you participate in a Cancer Clinical Trial provided by an Out-of-Network 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 Out-of-Network Providers billed charges and the rate negotiated by UnitedHealthcare with Participating Providers, in addition to any applicable Co-payments, coinsurance or deductibles.	Paid at negotiated rate Balance (if any) is the responsibility of the Member
<b>Cochlear Implant Devices</b> (Additional Co-payment for outpatient surgery or inpatient hospital benefits and outpatient rehabilitation therapy may apply) In instances where the negotiated rate is less than your Co-payment, you will pay only the negotiated rate.	No charge
<b>Dental Treatment Anesthesia</b> (Additional Copayment for outpatient surgery or inpatient hospital benefits may apply)	\$20 Co-payment
<b>Dialysis</b> (Physician office visit Copayment may apply)	\$20 Co-payment per treatment
<b>Durable Medical Equipment</b>	No charge
<b>Durable Medical Equipment for the Treatment of Pediatric Asthma</b> (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.)	No charge
<b>Family Planning (Non-Preventive Care)</b> Vasectomy  Depo-Provera Injection – (other than contraception) PCP Office Visit Specialist Office Visit Depo-Provera Medication – (other than contraception) (Limited to one Depo-Provera injection every 90 days.) Termination of Pregnancy (Medical/medication and surgical) FDA-approved contraceptive methods and procedures recommended by the Health Resources and Services Administration as preventive care services will be 100% covered. Co-payment applies to contraceptive methods and procedures that are <b>NOT</b> defined as Covered Health Care Services under the Preventive Care Services and Family Planning benefit as specified in the Combined Evidence of Coverage and Disclosure Form.	Co-payment will be the applicable Physician office visit, Outpatient Surgery or Inpatient Surgery Co-payment  \$20 Office Visit Co-payment \$20 Office Visit Co-payment \$35 Co-payment \$50 Co-payment
<b>Hearing Aid - Standard</b> \$5,000 annual benefit maximum per calendar year. Limited to one hearing aid (including repair and replacement) per hearing impaired ear every three years. (Repairs and/or replacements are not covered, except for malfunctions. Deluxe model and upgrades that are not medically necessary are not covered.)	No charge
<b>Hearing Aid – Bone Anchored</b> Repairs and/or replacement are not covered, except for malfunctions. Deluxe model and upgrades that are not medically necessary are not covered. 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.	Depending upon where the covered health service is provided, benefits for bone anchored hearing aid will be the same as those stated under each covered health service category in this Schedule of Benefits.

## Benefits Available on an Outpatient Basis (Continued)

Hearing Exam PCP Office Visit Specialist Office Visit Co-payments for audiologist and podiatrist visits will be the same as for the PCP. Preventive 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 Co-payment for the office visit and other additional charges for services rendered. Please call the Customer Service number on your ID card.	No charge
Home Health Care Visits	No charge
Hospice Services (Prognosis of life expectancy of one year or less)	No charge
Infertility Services	Not covered
Infusion Therapy (Infusion Therapy is a separate Co-payment in addition to an office visit Co-payment.) In instances where the negotiated rate is less than your Co-payment, you will pay only the negotiated rate.	No charge
Injectable Drugs Outpatient Injectable Medication Self-Injectable Medication (Co-payment/Coinsurance not applicable to injectable immunizations, birth control, Infertility and insulin. If injectable drugs are administered in a physician's office, office visit Co-payment/Coinsurance may also apply) FDA-approved contraceptive methods and procedures recommended by the Health Resources and Services Administration as preventive care services will be 100% covered. Co-payment applies to contraceptive methods and procedures that are <b>NOT</b> defined as Covered Health Care Services under the Preventive Care Services and Family Planning benefit as specified in the Combined Evidence of Coverage and Disclosure Form.	No charge
Laboratory Services (When available through or authorized by your Participating Medical Group. Additional Copayment for office visits may apply.)	No charge
Maternity Care, Tests and Procedures PCP Office Visit Specialist Office Visit Preventive 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 Co-payment for the office visit and other additional charges for services rendered. Please call the Customer Service number on your ID card.	No charge No charge
Mental Health Services (including Severe Mental Illness and Serious Emotional Disturbances of a Child) Outpatient Office Visits include: Diagnostic evaluations, assessment, treatment planning, treatment and/or procedures, individual/ group counseling, individual/ group evaluations and treatment, referral services, and medication management All Other Outpatient Treatment include: Partial Hospitalization/ Day Treatment, Intensive Outpatient Treatment, crisis intervention, electro-convulsive therapy, psychological testing, 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, and psychiatric observation <b>(Please refer to your UnitedHealthcare of California Combined Evidence of Coverage and Disclosure Form for a complete description of this coverage.)</b>	\$20 Office Visit Co-payment       No charge

**Benefits Available on an Outpatient Basis (Continued)**

Oral Surgery Services In instances where the negotiated rate is less than your Co-payment, you will pay only the negotiated rate.	\$20 Co-payment
Outpatient Medical Rehabilitation Therapy at a Participating Free-Standing or Outpatient Facility (Including physical, occupational and speech therapy)	\$20 Office Visit Co-payment
Outpatient Surgery at a Participating Free-Standing or Outpatient Surgery Facility	\$250 Co-payment
Physician Care PCP Office Visit	\$20 Office Visit Co-payment
Preventive Care Services (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 Health Care Services will include, but are not limited to, the following: <ul style="list-style-type: none"><li>• Colorectal Screening</li><li>• Hearing Screening</li><li>• Human Immunodeficiency Virus (HIV) Screening</li><li>• Immunizations</li><li>• Newborn Testing</li><li>• Prostate Screening</li><li>• Vision Screening</li><li>• Well-Baby/Child/Adolescent care</li><li>• Well-Woman, including routine prenatal obstetrical office visits</li></ul> Please refer to your UnitedHealthcare of California Combined Evidence of Coverage and Disclosure Form. Preventive 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 Co-payment for the office visit and other additional charges for services rendered. Please call the Customer Service number on your ID card.	No charge
Prosthetics and Corrective Appliances	No charge
Radiation Therapy Standard: (Photon beam radiation therapy) Complex: (Examples include, but are not limited to, brachytherapy, radioactive implants and conformal photon beam; Co-payment applies per 30 days or treatment plan, whichever is shorter; Gamma Knife and Stereotactic procedures are covered as outpatient surgery. Please refer to outpatient surgery for Co-payment amount if any) In instances where the negotiated rate is less than your Co-payment, you will pay only the negotiated rate.	No charge No charge
Radiology Services Standard: (Additional Co-payment 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 Co-payment will be charged for each part of the body scanned as part of an imaging procedure. In instances where the negotiated rate is less than your Co-payment, you will pay only the negotiated rate.	No charge No charge
Severe Mental Illness (SMI) and Serious Emotional Disturbances of a Child (SED) <b>Please see outpatient “Mental Health Services” section for cost sharing and services that apply to SMI and SED. Please refer to your UnitedHealthcare of California Combined Evidence of Coverage and Disclosure Form for a complete description of this coverage.</b>	

## 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, individual/group evaluations and treatment, individual/group counseling and detoxifications, referral services, and medication management	No charge
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	No charge
<b>Please refer to your the UnitedHealthcare of California Combined Evidence of Coverage and Disclosure Form for a complete description of this coverage.</b>	
Virtual Visits Benefits are available only when services are delivered through a Designated Virtual Network Provider. You can find a Designated Virtual Network Provider by going to <a href="http://www.myuhc.com">www.myuhc.com</a> or by calling Customer Service at the telephone number on your ID card.	\$20 Co-payment
Vision Refractions	No charge

**Note: Benefits with Percentage Co-payment amounts are based upon the UnitedHealthcare negotiated rate.**

**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.

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

**Customer Service:  
888-586-6365  
711 (TTY)  
[www.myuhc.com](http://www.myuhc.com)**

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## \$15/\$30/50% HMO P-1



CALIFORNIA SCHOOLS  
VEBA



EXPRESS SCRIPTS®

### Your prescription drug plan at a glance

Show this summary to your doctor to discuss ways to pay less for your medications. To learn more about your plan, visit [express-scripts.com](https://express-scripts.com) and select **Plan Overview** from the menu under **Plan**. First-time visitors, please take a moment to register using your member ID number.

	Express Advantage Network® (EAN) pharmacies* (up to a 30-day supply)	Smart90® retail pharmacies (up to a 90-day supply)	Home delivery from Express Scripts Pharmacy® (up to a 90-day supply)
Generic drugs	\$15	\$30	\$30
Preferred brand-name drugs	\$30	\$60	\$60
Nonpreferred brand-name drugs	50% (\$40 min/\$175 max)	50% (\$80 min/\$350 max)	50% (\$80 min/\$350 max)

\*If you use a non-EAN pharmacy, you'll pay an extra \$5 per short-term prescription.

#### Short-Term Drugs (up to a 30-day supply)

- Use Express Scripts Advantage Network (EAN) pharmacy (for lowest cost) or non-EAN pharmacy



#### Long-Term Drugs (up to a 90-day supply)

- Use Express Scripts Smart90 pharmacy or Express Scripts Home Delivery for lowest cost



**Out-of-pocket maximum.** Once you reach your out-of-pocket maximum of 1,600 for individuals or 3,200 for families, your plan pays 100% of prescription drug expenses for the remainder of the plan year.

**Note:** If your doctor requests a brand-name medication when a generic equivalent is available, you'll pay the generic copayment, **plus** the difference in cost between the brand and the generic. (This extra cost applies even if your doctor writes "Dispense as Written" ("DAW") on the prescription.)

**For short-term prescriptions, such as antibiotics, use an EAN pharmacy (for lower copays) or a non-EAN pharmacy (where you pay \$5 extra for each short-term prescription).** Your Express Scripts Advantage Network has more than 34,000 pharmacies consisting of approximately 50% independent pharmacies in addition to grocers and other stores.

To find a participating pharmacy near you, log in anytime at [express-scripts.com](https://express-scripts.com) and select **Find a Pharmacy** from the menu under **Prescriptions**. You can also get pharmacy information by calling Member Services at 800.918.8011. The pharmacy network is designed to provide you with lower prescription costs at nearby participating pharmacies. Please be aware that you'll pay a higher amount if you choose to use non-EAN pharmacy.

**For long-term medications, such as those used to treat high blood pressure or high cholesterol, use a Smart90 (Costco or RiteAid) pharmacy or home delivery from Express Scripts Pharmacy®.**

**Important Note:** *You'll pay a higher cost* for a long-term medication if you fill it at a retail pharmacy other than a Smart90 pharmacy **after the third purchase**. The medications affected by this plan limit may change.

#### KEEP THIS INFORMATION

For more information about your plan, log in at [express-scripts.com](https://express-scripts.com) or call Member Services toll free at 800.918.8011.

**Drug conversion programs.** If you're prescribed a drug that isn't on your health plan's preferred list, yet an alternative plan-preferred drug exists, we may contact your doctor to ask whether that drug would be appropriate for you. If your doctor agrees to use a plan-preferred drug, you'll usually pay less.

**Use generics and preferred medications.** If you're taking a medication that's not on the preferred list, ask your doctor to consider prescribing a lower-cost generic or preferred brand-name drug. To find out whether your medication is preferred, just log in at [express-scripts.com](https://express-scripts.com) and choose **Price a Medication** from the menu under **Prescriptions**. Enter your drug's name and view cost and coverage information on the results page. You can also get pricing information from Member Services at 800.918.8011.

**Prior authorization: When is a coverage review necessary?** Some medications aren't covered unless you first receive approval through a coverage review (prior authorization). This review uses plan rules based on FDA-approved prescribing and safety information, clinical guidelines and uses that are considered reasonable, safe and effective.

There are other medications that may be covered, but with limits (for example, only for a certain amount or for certain uses), unless you receive approval through a coverage review. During this review, Express Scripts asks your doctor for more information than what's on the prescription before the medication may be covered under your plan. To find out whether a medication requires a coverage review, log in at [express-scripts.com](https://express-scripts.com) and select **Price a Medication** from the menu under **Prescriptions**. Enter your drug name and view coverage information on the results page.

**Specialty medications: Get individualized service through Accredo.** Specialty medications are drugs that are used to treat complex conditions, such as cancer, growth hormone deficiency, hemophilia, and hepatitis C. Accredo, an Express Scripts specialty pharmacy, is composed of therapy-specific teams that provide an enhanced level of individual service to patients with special therapy needs.

Whether they're administered by a healthcare professional, self-injected, or taken by mouth, specialty medications require an enhanced level of service. By ordering your specialty medications through Accredo, you can receive:

- Toll-free access to specialty-trained pharmacists and nurses 24 hours a day, 7 days a week
- Delivery of your medications within the United States, on a scheduled day, Monday through Friday, at no additional charge
- Most supplies, such as needles and syringes, provided with your medications
- Safety checks to help prevent potential drug interactions
- Refill reminders

**Automatic refills: A convenient service to help you avoid running out of your long-term medications.** Most prescriptions you order from Express Scripts Pharmacy can be enrolled in automatic refills. Then, when it's time to refill or renew your prescription, your order will automatically ship to you. We'll also notify you seven days before we begin processing your next refill. You have the option to change the next processing date or cancel the prescription from the service before processing begins.

**There are three easy ways to enroll in automatic refills:**

- Log in at [express-scripts.com](https://express-scripts.com) and choose **Automatic Refills** from the menu under **Prescriptions**.
- When refilling a prescription, we ask if you want to enroll it in automatic refills. If you answer "yes," we'll begin automatically refilling your prescription on all future refills.
- Call Member Services at 800.918.8011 and tell the patient care advocate you want to enroll.

**Extended payment program: Stretch your home delivery payments.** Instead of paying in full up front, you can spread your costs over three monthly credit or debit card installments. There's no waiting—your medication will be shipped from Express Scripts Pharmacy after the very first payment. When you enroll, the program applies to every home delivery prescription for you and your covered family members. To learn more or to enroll, log in at [express-scripts.com](https://express-scripts.com), choose **Payment Methods** from the menu under **Accounts**. Then click **Edit Information** and **Extended Payment Program**.

**Express Scripts manages your prescription plan for California Schools VEBA.**

**Corresponding Medical Plans: Performance HMO Plan B Network 2**