



PacifiCare Health Watch

Is it Urgent or An Emergency?

Worldwide, wherever you are, PacifiCare provides coverage for emergency medical services.

Emergency Services

You would seek emergency service for a serious or critical injury or condition that might:

- place your health in serious jeopardy;
- seriously impair your bodily functions; or
- cause serious dysfunction to any bodily part.

Some examples of emergency situations include heart attacks, strokes, poisonings and the sudden inability to breathe

What To Do When You Require Emergency Services

If you believe that you need Emergency Services you should:

- Call 911 or go directly to the nearest medical facility for treatment.

It is appropriate for you to use the 911 emergency response system or alternative emergency system in your area, for assistance in an emergency situation as described above when ambulance transport services are required and you reasonably believe that your condition is immediate and serious and requires emergency ambulance transport services to transport you to an appropriate facility. You must notify PacifiCare or your Participating or Contracting Medical Group within 24 hours or as soon as reasonably

possible after the initial receipt of Emergency Services to inform them of the location, duration and nature of the services provided.

Urgently Needed Services

You would seek urgent care services for non-emergency injuries or conditions such that treatment could be delayed without further risk to your health. Some examples of conditions for which urgent care would be appropriate include:

- non-life-threatening cuts which nevertheless require immediate suturing to ensure proper healing,
- acute illnesses when you are outside the PacifiCare service area and the delay necessary to return to the service area or to contact your Participating or Contracting Medical Group would result in a serious deterioration in your health.

What To Do When You Require Urgently Needed Services

If you believe that you require Urgently Needed Services, you should:

- If possible, call, or have someone on your behalf call, your Primary Care Physician or Participating Medical Group. The telephone numbers for your Primary Care Physician and Participating Medical Group are on the front of your PacifiCare ID card. Assistance is available 24 hours a day, seven days a week.

*Please refer
to your Evidence
of Coverage
booklet for
more detailed
information
on Urgent
and Emergency
Care Services.*

*You'll be glad to
know that
PacifiCare provides
coverage for
emergency medical
services worldwide.
Keep this handy
brochure where you
can easily see it, if
you require Urgent
or Emergency Care.*

- Identify yourself as a PacifiCare Member and ask to speak to a physician. If you are calling during non-business hours and a physician is not immediately available, ask to have the physician-on-call paged. A physician should call you back shortly.
- Explain your situation and follow the instructions provided

If you are unable to contact your Primary Care Physician or Participating or Contracting Medical Group, you should seek care for Urgently Needed Services from a licensed medical professional where you are located.

You must notify PacifiCare or your Participating or Contracting Medical Group within 24 hours or as soon as reasonably possible after the initial receipt of Urgently Needed Services to inform them of the location, duration and nature of the services provided.

Note: Emergency and Urgently Needed Services are covered only under the "In-Network" benefit. If the services received are determined not to be Emergency or Urgently Needed Services as defined above, but are Medically Necessary, those services will be payable under your "Out-of-Network" coverage and subject to the annual deductible and "Out-of-Network" Copayments.

Post-Stabilization and Follow-Up Care

If you require additional services following stabilization of an emergency or urgently needed condition, you should obtain these services from or with the authorization of your Primary Care Physician in your Participating or Contracting Medical Group or the PacifiCare Out-of-Area Unit. The PacifiCare Out-of-Area Unit can be reached at

1-800-762-8456. Follow-up care provided in an emergency room is not a covered benefit unless you obtain prior authorization from your Primary Care Physician or PacifiCare.

Out-of-Area follow-up care includes, but is not limited to: Routine follow-up care to Emergency or Urgently Needed Services, such as treatments, procedures, X-rays, lab work and doctor's visits, as well as Rehabilitation Services, Skilled Nursing Care or home health care. Prior authorization must be obtained from your Participating or Contracting Medical Group or PacifiCare for follow-up care to be covered.

Receiving Medical Care "After Hours"

You may need to talk to or see your contracting Primary Care Physician after his or her office has closed for the day. Just call the 24-hour number located on the front of your PacifiCare ID card. The medical professional on-call will advise you how to proceed.

Non-Qualifying Services

Medical or Hospital Services which do not qualify as Emergency or Urgently Needed Services received without prior authorization from your Primary Care Physician in your Participating or Contracting Medical Group are not covered. Thus, for example, medical care provided outside the PacifiCare Service Area will not be covered if the need for care is for a known or chronic condition that is not showing acute symptoms.