

# What you need to know about PacifiCare SignatureFreedom<sup>SM</sup>

## Who is best suited for PacifiCare SignatureFreedom<sup>SM</sup>?

PacifiCare SignatureFreedom<sup>SM</sup> is right for you if you are:

- Employed but uninsured
- Self-employed, part-time worker
- Seeking coverage for yourself and/or your family (spouse/children)
- Covered at work, but the rest of the family isn't covered
- Seeking a more affordable health care plan.



## How does the PacifiCare SignatureFreedom<sup>SM</sup> plan reward you?

With PacifiCare SignatureFreedom<sup>SM</sup>, you'll get \$1,000 per year (\$250 per quarter) in a Self Directed Account (SDA). Use it for certain types of preventive care services including:

- Consultations
- Physical Exams
- Well Baby
- Well Woman
- Physician Home and Office Visits
- Diagnostic Testing
- Immunizations
- Office Radiology

# \$1,000\*

Plus, you'll also receive HealthCredits<sup>SM</sup> to use toward fitness products that help you stay healthy – like treadmills and exercise bikes.

## What if I don't use the entire \$1,000 in my SDA each year?

Any money from your SDA that you don't spend will be rolled over to use the next year and each year after that, allowing you to build "Savings" for health care expenses.

## What if I don't go to the doctor that often?

Then PacifiCare SignatureFreedom<sup>SM</sup> is just right for you. It's affordable, so you're not "overpaying" for services you'll never use, yet your SDA allows you to get the preventive care you need to stay healthy.

## Is it affordable?

Yes. In fact, you can get individual PacifiCare SignatureOptions<sup>SM</sup> (PPO) coverage starting at under \$100\* and whole-family coverage starting at under \$300\*.

**PacifiCare**<sup>®</sup>

Caring is good. Doing something is better.

## What are some other plan benefits?

High deductibles mean that if you need medical care that isn't covered by your SDA, like inpatient surgery or emergency room visits, your plan will cover what's left once you pay the deductible. Pharmacy benefits not only entitle you to prescription drug coverage, but access to our convenient mail service pharmacy as well. You can take advantage of a complete suite of online support tools that allow you to keep track of your SDA account, claim activity, status and more.

## Can I see any doctor I want?

Yes. PPO plan flexibility means you can choose just about any doctor or hospital you want. And if you choose a provider from our extensive network, you could be rewarded with lower costs.

## How do I enroll?

To enroll, visit [www.caringisgood.com](http://www.caringisgood.com) and click the link to your state. There you can request a free information guide by mail. Or call 1-800-577-0001.



## Who can I talk to for more information?

Just call one of our friendly, knowledgeable representatives about PacifiCare SignatureFreedom<sup>SM</sup> and other PacifiCare Individuals Plans at 1-800-577-0001.

## What if I'm already insured?

Switching is easy.

Just call 1-800-577-0001 to see how much  
You could be saving on health insurance.

## Any questions we haven't answered?

**Please call us at 1-800-577-0001  
for the information you need.**

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\* You will receive \$1,000 per year (\$250 per quarter) in the Self Directed Account (SDA). Rates effective 4/1/04, ages 25-29 for the PacifiCare SignatureFreedom<sup>SM</sup> 70-50/3000 plan in Los Angeles County. Rates effective 7/1/04 for the PacifiCare SignatureFreedom<sup>SM</sup> 70-50/3000 plan in Denver County. Family rates for male and female ages 25-29 with one child.

PacifiCare HealthCredits<sup>SM</sup> is offered by PacifiCare Health Plan Administrators, Inc. Programs subject to availability by state; components may change. PacifiCare HealthCredits<sup>SM</sup> is available to PacifiCare members.

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