

Mental Health and Alcohol/Substance Abuse Coverage

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The Medical Plan includes mental health and alcohol/substance abuse coverage.

You don't have to enroll separately for this type of coverage.

In general, your benefits are higher when you receive care from network providers. You also have access to the Employee Assistance Program (EAP) — a free, confidential counseling and referral service that is available to all team members, even if you do not elect medical coverage from MPTN. See “Employee Assistance Program” within this section, for more information.

Employee Assistance Program

You are eligible to use the Employee Assistance Program (EAP) even if you do not elect medical coverage from MPTN.

How Mental Health and Alcohol/Substance Abuse Benefits Work

The PPO Plan makes a distinction between inpatient and outpatient mental health and alcohol/substance abuse care and provides different benefits for each type of care. Inpatient and outpatient benefits have limits on care, generally based on the number of days of inpatient care.

Please note that all inpatient mental health and alcohol/substance abuse treatment must be pre-certified by calling the number listed on your benefit card before you receive treatment.

The following is a brief summary of your mental health and alcohol/substance abuse benefits.

For More Information ...

... about your mental health or alcohol/substance abuse benefits, contact Pequot Plus Health Benefit Services at 1-888-779-6872. To pre-certify mental health or alcohol/substance abuse treatment, call the number listed on your benefit card.

Mental Health Benefits

Inpatient and partial levels of care require pre-certification.

Mental Health Benefits		
	In-Network Benefits	Out-of-Network Benefits
Outpatient Treatment	<ul style="list-style-type: none"> \$25 copay per visit, no deductible 	<ul style="list-style-type: none"> 30% of U&C after deductible
Inpatient Treatment (Up to 120 days maximum annually, combined with Inpatient Medical Benefit maximum)	<ul style="list-style-type: none"> \$250 copay per admission, plus 10% after deductible 	<ul style="list-style-type: none"> \$250 copay per admission, plus 30% of U&C, after deductible
Partial Hospital and Intensive Outpatient Treatment (Up to 120 days maximum annually, combined with Inpatient Medical Benefit maximum)	<ul style="list-style-type: none"> \$250 copay per admission, plus 10% after deductible No copay if transferred from inpatient 	<ul style="list-style-type: none"> \$250 copay per admission, plus 30% of U&C, after deductible No copay if transferred from inpatient
Testing (Not educational in nature)	<ul style="list-style-type: none"> 10% after deductible 	<ul style="list-style-type: none"> 30% of U&C, after deductible

Alcohol/Substance Abuse Benefits

Inpatient and partial levels of care require pre-certification.

Alcohol/Substance Abuse Benefits		
	In-Network Benefits	Out-of-Network Benefits
Outpatient Treatment	<ul style="list-style-type: none"> \$25 copay per visit 	<ul style="list-style-type: none"> 30% of U&C after deductible

<p>Inpatient Treatment (Up to 120 days maximum annually, combined with Inpatient Medical Benefit maximum)</p>	<ul style="list-style-type: none"> • \$250 copay per admission plus 10%, after deductible 	<ul style="list-style-type: none"> • \$250 copay per admission, plus 30% of U&C after deductible
<p>Partial Hospital and Intensive Outpatient Treatment (Up to 120 days maximum annually, combined with Inpatient Medical Benefit maximum)</p>	<ul style="list-style-type: none"> • \$250 copay per admission plus 10%, after deductible • No copay if transferred from inpatient 	<ul style="list-style-type: none"> • \$250 copay per admission, plus 30% of U&C after deductible • No copay if transferred from inpatient
<p>Testing (Not educational in nature)</p>	<ul style="list-style-type: none"> • 10% after deductible 	<ul style="list-style-type: none"> • 30% of U&C after deductible

Inpatient Treatment

Charges for an inpatient facility are limited to the semi-private room rate. Inpatient treatment must be pre-certified by the medical utilization company. Please see “Pre-Certification” in the *Preferred Provider Organization* section.

Employee Assistance Program (EAP)

MPTN team members may choose to take advantage of free counseling services through the Employee Assistance Program (EAP). EAP services include evaluation and short-term counseling. For circumstances requiring longer term counseling or inpatient treatment, your EAP professional may refer you to a licensed professional for ongoing treatment. If inpatient treatment is required, EAP professionals can help you coordinate the admission process. There is no charge for EAP services; however, any inpatient care must be pre-certified by the medical utilization company.

The EAP is made available to team members at a variety of locations and at varying times. For specific locations and hours, as well as to schedule an appointment, call 1-888-277-0007 (toll-free).

Cause Defined

“Cause” is defined by the PPO Plan as a continuous treatment prescribed within a clinical treatment plan following an initial admission until the end of the treatment episode.

For More Information...

... or to schedule an EAP Appointment, call toll-free 1-888-277-0007.