

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.

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 – PPO Advantage Plan		
	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

Mental Health Benefits – PPO Choice Plan		
	In-Network Benefits	Out-of-Network Benefits
Outpatient Treatment	<ul style="list-style-type: none"> \$35 copay per visit, no deductible 	<ul style="list-style-type: none"> 50% 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 30% after deductible 	<ul style="list-style-type: none"> • \$250 copay per admission, plus 50% 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 30% after deductible • No copay if transferred from inpatient 	<ul style="list-style-type: none"> • \$250 copay per admission, plus 50% 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"> • 50% of U&C, after deductible

Alcohol/Substance Abuse Benefits

Inpatient and partial levels of care require pre-certification.

Alcohol/Substance Abuse Benefits – PPO Advantage Plan		
	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
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 – PPO Choice Plan		
	In-Network Benefits	Out-of-Network Benefits
Outpatient Treatment	<ul style="list-style-type: none"> • \$35 copay per visit 	<ul style="list-style-type: none"> • 50% of U&C after deductible
Inpatient Treatment (Up to 120 days maximum annually, combined with Inpatient Medical Benefit	<ul style="list-style-type: none"> • \$250 copay per admission plus 30%, after deductible 	<ul style="list-style-type: none"> • \$250 copay per admission, plus 50% of U&C after deductible



maximum)		
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 30%, after deductible • No copay if transferred from inpatient 	<ul style="list-style-type: none"> • \$250 copay per admission, plus 50% of U&C after deductible • No copay if transferred from inpatient
Testing (Not educational in nature)	<ul style="list-style-type: none"> • 30% after deductible 	<ul style="list-style-type: none"> • 50% 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.

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.

