



## 2012 UBH Employee Assistance Program and Behavioral Health – Standard PPO Benefit

Administered by United Behavioral Health (UBH): 1-800-788-5614

Managed Mental Health	Participating Provider Benefit	Non-Participating Provider Benefit*
<b>Employee Assistance Program (EAP)</b>	Eight visits at 100% coverage with pre-certification	N/A
<b>Outpatient</b> <ul style="list-style-type: none"> <li>Mental Health</li> <li>Chemical Dependency</li> </ul>	<ul style="list-style-type: none"> <li>\$15 co-payment per visit, then the Plan pays 100%</li> <li>\$15 co-payment per visit, then the Plan pays 100%</li> </ul>	<ul style="list-style-type: none"> <li>Plan pays 70%</li> <li>Plan pays 70%</li> </ul>
<b>Intermediate Care</b> <ul style="list-style-type: none"> <li>Mental Health</li> <li>Chemical Dependency</li> </ul>	<ul style="list-style-type: none"> <li>Plan pays 90%</li> <li>Plan pays 90%</li> </ul>	<ul style="list-style-type: none"> <li>Plan pays 70% after \$200 co-payment per admission</li> <li>Plan pays 70% after \$200 co-payment per admission</li> </ul>
<b>Inpatient</b> <ul style="list-style-type: none"> <li>Mental Health</li> <li>Chemical Dependency</li> </ul>	<ul style="list-style-type: none"> <li>Plan pays 90%</li> <li>Plan pays 90%</li> </ul>	<ul style="list-style-type: none"> <li>Plan pays 70% after \$200 co-payment per admission</li> <li>Plan pays 70% after \$200 co-payment per admission</li> </ul>
<b>Out-of-Pocket Maximum**</b>	Refer to your medical plan benefit summary for the applicable out-of-pocket maximum. In certain circumstances your behavioral out-of-pocket maximum may be lower.	Refer to your medical plan benefit summary for the applicable out-of-pocket maximum. In certain circumstances your behavioral out-of-pocket maximum may be lower.
<b>Lifetime Maximum</b>	None	

\* Any and all benefits paid are subject to Reasonable & Customary charge provisions; meaning charges are limited to the Maximum Allowance under the Plan and covered individuals will be responsible for amounts in excess of the Maximum Allowance as determined by UBH.

\*\* In accordance with federal mental health parity regulations, eligible out-of-pocket expenses for both the behavioral health and medical plans count toward the out-of-pocket maximum. There is no deductible in the behavioral health plan.

**Please note:** To ensure that you receive the maximum benefits available under the Plan, you should contact UBH at 1-800-788-5614 prior to receiving care. If the services are rendered as the result of an emergency, you or a family member should contact UBH within 48 hours.

**Notes:**

- Out-of-network benefits (outpatient) are subject to usual and customary rates.
- Out-of-network benefits (inpatient and intermediate care) are subject to retrospective review for medical necessity if not pre-authorized by UBH.
- In-network benefits (inpatient and outpatient) are subject to clinician/facility contracted rate.
- Due to state law, benefits will be slightly different for residents of Kansas.
- To receive the highest benefit available, all services must be provided by Mental Health/Substance Abuse (MHSA) specialists who are in the UBH network of participating providers. If you have any questions, please call UBH at **1-800-788-5614**.

**Additional services available through the UBH EAP include:**

- **Legal Assistance**—An initial 30-minute phone or in-person consultation with a local attorney or mediator (one per separate matter) at no cost. Additional services are available at a 25% discount with network attorneys and mediators.
- **Financial Services**—Credentialed financial counselors provide free phone consultations, not to exceed 60 minutes per problem, about budget planning, debt consolidation, investments and other financial issues. These services include referrals to local financial professionals and advisement resources, as well as a free document review service for budget plans, loan paperwork and more.
- **Adult/Elder Support Services**—Resources for people caring for adult and elder dependents, including caregiving and housing options, chronic illness support, transportation and meal services, and senior activity groups.
- **Child/Parenting Support Services**—Extensive services for families and children up to age 18, such as information and answers to parenting questions, plus resources for day care, summer camp, adoption, sick-child care and more.
- **Life Learning Support Services**—Educational resources for all ages and abilities, including help with locating and evaluating schools, finding classes for special-needs children and arranging tutoring services.
- **Chronic Condition Support Services**—Valuable information and support services for employees and dependents who have a chronic condition like diabetes, arthritis or asthma.

There is no limit on the use of these EAP services unless otherwise noted.

This summary highlights some of the features of this benefit plan. The summary is for illustrative purposes only and is subject to change at any time. The controlling terms and conditions of the benefit plan are contained in the Plan Document, Summary Plan Description and the certificate of insurance issued by United Behavioral Health (collectively, the “Documents”). If there are any conflicts between this summary and the terms of the Documents, the terms of the Documents shall control.