

Employee Assistance Program (EAP) and Behavioral Health Benefits administered by United Behavioral Health (UBH)

Plan Feature	In-Network Benefit	Out-of-Network Benefit **
Employee Assistance Program (EAP)	Pre-certified visits, 100% coverage	N/A
Outpatient Care	100% after \$15 co-pay If not precertified, coverage reduced to 70%	70% of UCR Substance abuse maximum of \$40 per visit. If notification is not obtained, non-SMI diagnosis reduced to 35% of UCR per visit. Substance abuse maximum of \$20 per visit.
Inpatient/Intermediate Care	90% coverage To ensure maximum coverage, care must be pre-certified	70% coverage after \$200 deductible per admission Substance abuse maximum: \$400 per inpatient day \$200 per intermediate day If notification not obtained, \$200 per admission penalty.
Out-of-Pocket Maximum	\$1,000 (excluding co-payments and deductibles)	N/A
Calendar Year Maximum (In-Network and Out-of-Network combined)	Mental Health Inpatient Days: Unlimited for SMI* diagnosis; 45 days for non-SMI diagnosis Outpatient: Unlimited for SMI diagnosis; 50 visits for non-SMI diagnosis Substance Abuse: Inpatient: 30 days Outpatient: 30 visits	
Lifetime Maximum (In-Network and Out-of-Network combined)	Mental Health: No lifetime maximum Substance abuse: 60 inpatient days; 60 outpatient visits	

* SMI - Severe Mental Illness

** Subject to usual, customary and reasonable (UCR) calculation which can be substantially lower than billed charges.

Notes:

Due to state laws, benefits will be different for residents of Connecticut, Kansas, Maine, Maryland, Massachusetts, Minnesota, New York, Ohio, Oregon, Wisconsin, Pennsylvania, Texas, Washington and Vermont.

Non-network and non-precertified services are subject to penalties and retrospective review for medical necessity. All services must be provided by MHSA specialists. To receive the highest benefit, call UBH at 1-800-788-5614.

Enhanced benefits for Severe Mental Illness (SMI) diagnosis' for residents of Illinois, Maine, Massachusetts, New Hampshire, New Jersey, Pennsylvania, South Dakota and Texas are defined by state mandates.

This summary highlights some of the features of this benefit plan and is for illustrative purposes only. The benefit plan's actual terms and conditions are contained in the program documents and policy/certificate of insurance issued by United HealthCare Insurance Company (collectively the "Documents"). If there is a conflict between this summary and the Documents, the Documents will govern.