



UBH Employee Assistance Program & Behavioral Health – Standard PPO Benefit

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

www.gbophb.org

Managed Mental Health	Network	Non-Network*
Employee Assistance Program (EAP)	Eight visits at 100% coverage with pre-certification	N/A
Outpatient	100% after \$15 co-payment with pre-certification	<ul style="list-style-type: none"> Mental Health: 70% coinsurance with notification Chemical Dependency: 70% up to maximum benefit of \$40 per visit with notification
Intermediate Care	90% with pre-certification	<ul style="list-style-type: none"> Mental Health: 70% coinsurance with notification after \$200 co-payment per admission Chemical Dependency: 70% up to maximum benefit of \$200 per day with notification after \$200 co-payment per admission
Inpatient	90% with pre-certification	<ul style="list-style-type: none"> Mental Health: 70% coinsurance with notification after \$200 co-payment per admission Chemical Dependency: 70% up to maximum benefit of \$400 per day with notification after \$200 co-payment per admission
Non-Certification Penalties (Network) Non-Notification Penalties (Non-Network)	Outpatient: <ul style="list-style-type: none"> Mental Health: Coinsurance reduced to 70% per visit Chemical Dependency: Coinsurance reduced to 70% per visit up to a max of \$40 per visit 	Inpatient and Intermediate: <ul style="list-style-type: none"> Mental Health and Chemical Dependency: \$200 per admission Outpatient: <ul style="list-style-type: none"> Mental Health: Coinsurance reduced to 35% per visit Chemical Dependency: Coinsurance reduced to 35% per visit up to a max of \$20 per visit
Out-of-Pocket Maximum	\$1,000 (excluding co-payments and deductibles)	N/A

(continued on back)

Managed Mental Health	Network	Non-Network*
Annual Maximum <ul style="list-style-type: none"> • Chemical Dependency • Mental Health 	For Network and Non-Network combined <ul style="list-style-type: none"> • Chemical Dependency Inpatient: 30 days • Chemical Dependency Outpatient: 30 visits • Mental Health Inpatient: <ul style="list-style-type: none"> - Severe Mental Illness: Unlimited - Non Severe Mental Illness: 45 Days • Mental Health Outpatient: <ul style="list-style-type: none"> - Severe Mental Illness: Unlimited - Non Severe Mental Illness: 50 visits 	
Lifetime Maximum <ul style="list-style-type: none"> • Chemical Dependency • Mental Health 	<ul style="list-style-type: none"> • Inpatient: 60 days • Outpatient: 60 days • No lifetime maximum 	

* **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 Kansas, Montana, New Hampshire and Washington.
- 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, Kansas, New Hampshire, Montana and Washington are defined by state mandates.

Additional services available through United Behavioral Health 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, unlimited phone consultations 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** – Provide 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 all kinds of parenting questions, plus resources for daycare, summer camps, 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 services.

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 documents, policies and the certificate of insurance issued by United Behavioral Health (collectively, the "Documents"). If there are any conflicts between the information in this summary and the terms of the Documents, the terms of the Documents shall control.