

## PPO Mental Health Benefits

	<b>In-Network</b>	<b>Out-of-Network<sup>1</sup></b>
<b>*Office Visits</b>	Specialist Co-payment	Coinsurance / Out-of-Network Percentage ❖ Deductible does not apply (no deductible will have to be met before coinsurance is applied) ❖ Coinsurance will not be applied against the maximum coinsurance limit ❖ Member is responsible for the difference between the billed charge and allowed amount

Combined in- and out-of-network limit of **30 visits** per benefit period.

**\*The State Health Plan or its representative may agree in individual cases to provide coverage for additional services.**

<b>Inpatient/Outpatient Services</b>	Coinsurance / In-Network Percentage ❖ Deductible does not apply (no deductible will have to be met before coinsurance is applied) ❖ Coinsurance will not be applied against the maximum coinsurance limit ❖ Certification not obtained (in North Carolina) – the benefit will be denied to provider and the member will be held harmless ❖ Certification not obtained (outside North Carolina) – 25% penalty off allowed amount, then member pays in-network coinsurance	Coinsurance / Out-of-Network Percentage ❖ Deductible does not apply ❖ Does not apply to coinsurance maximum ❖ Certification not obtained – 25% penalty off allowed amount, then member pays out-of-network coinsurance and is responsible for the difference between the billed charge and allowed amount ❖ Certification obtained – out-of-network benefits apply and member is responsible for the difference between the billed charge and allowed amount
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Combined in- and out-of-network limit of **30 days** per benefit period

## PPO Substance Abuse Benefits

	In-Network	Out-of-Network <sup>1</sup>
<b>Office Visits</b>	Specialist Co-payment	Coinsurance / Out-of-Network Percentage ❖ Deductible does not apply ❖ Does not apply to coinsurance maximum ❖ Member is responsible for the difference between the billed charge and allowed amount
<b>Inpatient/Outpatient Services</b>	Coinsurance / In-Network Percentage ❖ Deductible does not apply ❖ Does not apply to coinsurance maximum ❖ Certification not obtained (in North Carolina) – the benefit will be denied to provider and the member will be held harmless ❖ Certification not obtained (outside North Carolina) – 25% penalty off allowed amount, then member pays in-network coinsurance	Coinsurance / Out-of-Network Percentage ❖ Deductible does not apply ❖ Does not apply to coinsurance maximum ❖ Certification not obtained – 25% penalty off allowed amount, then member pays out-of-network coinsurance and is responsible for the difference between the billed charge and allowed amount ❖ Certification obtained – out-of-network benefits apply and member is responsible for the difference between the billed charge and allowed amount

\$8,000 per benefit period maximum

\$16,000 per lifetime maximum

**Mental health and substance abuse services are not subject to the deductible.**

**Coinsurance for mental health and substance abuse do not apply toward the benefit period coinsurance maximum.**

### Mental Health and Substance Abuse Exclusions

- Psychoanalysis
- Counseling with relatives about a patient with mental illness, alcoholism, drug addiction or chemical dependency
- Inpatient confinements that are primarily intended as a change of environment
- Mental health services received in residential treatment facilities.

**1.** *If there is no access to care in-network and certification is obtained, the services are paid at the in-network benefit level. Member is not responsible for the difference between the billed charge and allowed amount.*