

**Retiree without Medicare Health Benefits
Mental Health and Substance Abuse Benefits**

Where indicated, pre-certification of services must be obtained for benefits to be payable.

	PPN IN-NETWORK	PPN OUT-OF NETWORK	TRADITIONAL
Inpatient	<ul style="list-style-type: none"> 80% allowed benefit up to \$1,000 individual annual out-of-pocket maximum, then paid at 100% of allowed benefit per individual. \$3,000 annual out-of-pocket maximum per family. Pre-certification required. 	<ul style="list-style-type: none"> \$100 deductible per admission, then plan pays 70% up to \$1,500 individual out-of-pocket maximum per admission, then paid at 100% of allowed benefit. Pre-certification required. 	<ul style="list-style-type: none"> \$50 deductible per person for first admission in calendar year then covered at 100% allowed benefit. Pre-certification required.
Outpatient	<ul style="list-style-type: none"> 100% allowed benefit after \$25 co-pay. Pre-certification required by 8th visit. 	<ul style="list-style-type: none"> 80% allowed benefit. Pre-certification required by 8th visit. 	<ul style="list-style-type: none"> 100% allowed benefit. Pre-certification required by 8th visit.



GUIDE TO SERVICES

(866) 468-5633

To access Achieve Solutions, go to:
www.achievesolutions.net/baltimore

**Mental
Health and
Substance
Abuse (MHSA)**

Accessing psychiatric and
psychological care.



Are my phone call and treatment confidential?

All services through ValueOptions® are voluntary and confidential in accordance with state and federal laws. ValueOptions® will not disclose information to anyone without your explicit written authorization, except within federal and state guidelines for release of confidential information.

This brochure is for informational purposes only and does not guarantee eligibility for program services. ValueOptions® services do not replace regular medical care. In an emergency, seek help immediately.

MENTAL HEALTH AND SUBSTANCE ABUSE CARE

Referral and counseling services:

- » Assistance for depression, stress and anxiety
- » Referrals for therapy
- » Immediate mental health crisis assistance

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You or your family members can access the MHSA at any time – 24 hours a day, 365 days a year.

You are eligible for mental health/substance abuse (MHSA) benefits through ValueOptions®, a company that specializes in managing treatment for mental health and substance abuse conditions.

The ValueOptions® confidential help line is staffed 24 hours a day, seven days a week to help you with:

- Feelings of depression, stress and anxiety
- Referrals for therapy
- Immediate mental health crisis assistance

The ValueOptions® network includes psychiatrists, psychologists, psychiatric nurses and master’s-level counselors. They specialize in mental health issues such as depression, stress, substance abuse and anxiety, and offer services at convenient times and locations. Help is just a phone call away!

Online Provider Directory (PRS)

ValueOptions® has developed an innovative Web-based Provider Referral System (PRS) that offers members access to the wealth of ValueOptions® network resources, online, in real time. From the privacy of your computer, simply enter your location, the distance you are willing to travel, and the type of provider or facility you would like to locate. You may also type in the name of a particular provider or facility in order to learn if this is a ValueOptions® in-net-work option. Based on your search specifications, PRS supplies appropriate referrals, as well as a map to help you locate the provider or facility you selected.

How do I get help?

To access your benefits, simply call the toll-free number on the wallet card attached to this brochure or your ID card. You will be connected with a behavioral health care professional who will obtain information about your concerns and refer you to appropriate care.

You also have access to Achieve Solutions®, an online resource that offers valuable information.

Log on to Achieve Solutions® 24 hours a day to:

- Access a comprehensive library of educational materials, including information on stress, depression and anxiety.
- Complete self-assessment tools and interactive trainings.
- Read news briefs and feature stories, which are updated weekly.
- Health and Wellness Center
 - Assess Your Health/Health Risk Manager
 - Health Library: Evidenced-based Health Content
 - Multimedia Center

What services are covered?

ValueOptions® covers mental health and substance abuse services that are deemed clinically appropriate. You will receive a higher benefit when you use a ValueOptions® network provider. In most cases, you can still receive benefits if you use a non-network provider, but you may have increased copayments or deductibles. Some benefits may not be covered.

Active Health Benefits Mental Health and Substance Abuse Benefits

Where indicated, pre-certification of services must be obtained for benefits to be payable.

	IN-NETWORK	OUT-OF NETWORK
Inpatient	<ul style="list-style-type: none"> • Represented: 100% allowed benefit. Pre-certification required. • Maps/Unrepresented: 80% allowed benefit up to \$1,000 annual out of pocket max, then paid at 100% allowed benefit per individual. Family max not to exceed \$3,000 per year. Pre-certification required. 	<ul style="list-style-type: none"> • Represented: \$100 deductible per admission, then plan pays 80% up to \$1,500 out of pocket maximum per admission then 100% allowed benefit. Pre-certification required. • Maps/Unrepresented: \$100 deductible per admission, then plan pays 70% up to \$1,500 out of pocket maximum per admission then 100% allowed benefit. Pre-certification required.
Outpatient	<ul style="list-style-type: none"> • Represented: \$15 co-pay per visit; 100% allowed benefit. Pre-certification required by 8th visit. • Maps/Unrepresented: \$25 co-pay per visit 100% allowed benefit. Pre-certification required by 8th visit. 	<ul style="list-style-type: none"> • 80% allowed benefit. Pre-certification required by 8th visit.

What if I choose to see an out-of-network provider?

If you use a non-network provider, you are responsible for submitting a claim form within 12 months from the date the expense was incurred. Call your toll-free ValueOptions® phone number for details on how to submit your claim.



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