

Using

Your Mental Health & Substance Abuse Benefit

Your Mental Health and Substance Abuse (MHSA) benefit gives you the care and support you need when problems are too difficult to work through alone. You have access to a PPO network, in-person support and online resources for a wide range of concerns, such as:

- Stress
- Depression
- Grief and loss
- Alcohol or drug dependency
- Anger management
- Anxiety
- Mood disorders
- Eating disorders

The nationwide United Behavioral Health (UBH) network — made up of leading psychiatrists, psychologists, certified substance abuse counselors and other professionals — provides all levels of care, including:

- Individual outpatient therapy
- Family, marital and group therapy
- Acute inpatient care
- Residential treatment
- Partial hospitalization
- Medication management
- Halfway homes
- Alcohol or drug dependency programs

Accessing Your MHSA Benefit

Call us at **1-877-468-1016**. Professionals are available 24 hours-a-day, 7 days-a-week, to give you confidential telephone consultations and referrals to clinicians or facilities that can address your needs. All use of MHSA services is confidential.

Online Resources

You also have round-the-clock access to **liveandworkwell.com**, your one-stop online resource for health and wellness articles, self-assessment tests, financial calculators, preventive health programs, medication information, expert chats, and more. Simply log on to **www.liveandworkwell.com** (access code: 877-468-1016).

*All use of MHSA services
is confidential.*



Get the Most Out of Your MHSA Benefits

By seeing clinicians in the UBH network, you:

- Save Money — Network clinicians provide covered services at a reduced cost.
- Save Time — Network clinicians file claims for you, so you don't have to do the paperwork.

Call **1-877-468-1016** for a free referral to a clinician. When you call, we will consult with you and find the local network specialist or facility that best meets your needs. You have access to UBH's nationwide network of 60,404 clinicians and 2,900 facilities. You may also log on to www.liveandworkwell.com to find a clinician near you. Preauthorization for services is required and is easily obtained by calling **1-877-468-1016**. You do not need to preauthorize with UBH when Medicare is the primary payer.

Mental Health & Substance Abuse Inpatient Benefits		
Benefit	At Network Facility, you pay:	At Out-of-Network Facility, you pay:
Inpatient Hospital	Nothing	\$500 copayment per admission, 50% of Plan allowance; all charges after 50 days.
Treatment Facility	Nothing	\$300 treatment facility calendar year deductible, then 50% of Plan allowance and the difference, if any, between our allowance and the billed amount; all charges after 30 days.
Mental Health & Substance Abuse Outpatient Benefits		
Benefit	At Network Practitioner, you pay:	At Out-of-Network Practitioner, you pay:
Professional Services	\$20 copayment per office or outpatient visit; other services, 15% of Plan allowance after a \$250 MHSA calendar year deductible.	\$300 MHSA calendar year deductible, then 50% of Plan allowance, and the difference, if any, between our allowance and the billed amount; all charges after 30 visits.
Catastrophic Protection (your out-of-pocket maximum)***		
Benefit	At Network Practitioner, you pay:	At Out-of-Network Practitioner, you pay:
Mental Health & Substance Abuse Benefits	Nothing for the remainder of the calendar year after your coinsurance expenses total \$3000 for In-Network mental health and substance abuse providers/facilities.	Nothing for the remainder of the calendar year after your coinsurance expenses total \$8000 for Out-of-Network mental health and substance abuse inpatient hospital treatment (after 50 days you pay all charges).

***Some costs do not count towards this protection. Only some of the Plan's benefits are summarized. Refer to the NALC Health Benefit Plan brochure (RI 71-009) for complete details.