Plan A- Mental Health and Substance Use Disorders Benefit		
Benefit and Payment Provisions	In-Network	Out-of-Network
MAP counseling sessions	Plan pays 100% of approved sessions.	Not covered.
Office visit with Mental Health/Substance Abuse Provider	\$15 copayment per visit.	Plan pays 60% of allowable charge after deductible.
In-Patient Services	Plan pays 80% after deductible.	Plan pays 60% of allowable charge after deductible.
Lab services/drug screening	Plan pays 80% after deductible.	Plan pays 60% of allowable charge after deductible. Please note: Additional documentation required to validate medical necessity.