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 70% after deductible.	Plan pays 60% of allowable charge after deductible.
Lab services/drug screening	Plan pays 70% after deductible.	Plan pays 60% of allowable charge after deductible. Please note: Additional documentation required to validate medical necessity.

Plan C- Mental Health and Substance Use Disorders Benefit