

Plan D- Mental Health and Substance Use Disorders Benefit

| Benefit and Payment Provisions | In-Network | Out-of-Network |
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| 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. |