



Additional Covered Charges Under the Comprehensive Major Medical Benefit

Contact the EAP-Modern Assistance Programs, Inc. (MAP) at (617) 774-0331 to ensure that you obtain the full benefits available to you under this benefit provision.

The maximum number of days for Inpatient treatment of mental health is 30 days per calendar year. An additional 30 days may be granted with approval from MAP.

Mental Health Benefits

The Plan pays for the treatment of Mental Health. These benefits will be payable only when the EAP has pre-approved the treatment program.

Inpatient Treatment

The Plan pays for Covered Charges you or your eligible Dependents incur for treatment as an inpatient, provided you receive treatment:

- as an inpatient in a Hospital under the direction and supervision of the Department of Mental Health; or
- in a private hospital licensed by the Department of Health.

Fast Facts

- You and your family are eligible to receive mental health and substance abuse benefits under the Major Medical Benefit.
- Benefits for treatment of mental health or alcohol and drug abuse are payable only when they've been pre-approved by the Employee Assistance Program (EAP).
- Active employees may be entitled to receive alternative or complementary care benefits up to \$750 per covered person, per calendar year.

Inpatient Mental Health Benefits	With EAP Approval	Without EAP Approval
Inpatient Treatment of Mental Health	Maximum: Up to 30 days per calendar year with an additional 30 days available upon approval from Modern Assistance Programs	Not covered

You must get pre-approval of inpatient mental health treatment through the EAP in order for benefits to be payable. Call the EAP at 617-774-0331.

Partial Hospitalization benefits may also be available if approved by the EAP. "Partial Hospitalization" means continuous treatment of not less than four hours and not more than 12 hours. Two days of Partial Hospitalization equal one day of Inpatient treatment.

Outpatient Treatment

The plan also provides benefits for outpatient treatment of Mental Health.

Outpatient Mental Health Benefits	With EAP Approval	Without EAP Approval
Outpatient Treatment of Mental Health	100% of Reasonable and Customary charges for the first 7 visits per calendar year. Then, after the deductible has been satisfied, 80% of the Reasonable and Customary charges for an additional 7 visits that calendar year.	50% of Reasonable and Customary charges covered for a maximum of 7 visits per calendar year.

Covered Charges will include only services provided by:

- a comprehensive health services organization;
- a licensed or accredited Hospital;
- a community mental health center or other mental health clinic or day care center which provides mental health services, subject to the approval of the Department of Mental Health; or
- a licensed Physician, a licensed psychologist, a licensed independent clinical social worker, or a licensed psychotherapist who devotes a substantial portion of his time to the practice of psychiatry. Covered Charges include services only for consultations or diagnostic and treatment sessions.

Substance Abuse Benefits

Pre-Approval by Employee Assistance Program

Benefits for treatment of alcoholism and/or drug abuse are payable only when the EAP has pre-approved the treatment program. Contact the EAP by calling Modern Assistance Programs, Inc. (MAP) at 617-774-0331 for pre-approval.

Emergency Treatment

In case of emergency, you or your Dependents must be treated in the emergency room of the nearest general Hospital for benefits to be payable. Maximum Benefits will be payable as long as you notify EAP within 48 hours of admission.

Inpatient Treatment

You and/or your family are eligible to receive inpatient treatment for a maximum of 30 days per calendar year for alcohol and drug rehabilitation. The calendar year maximum includes up to seven days for detoxification treatment. Benefits are subject to a maximum of two admissions per lifetime if you are an inpatient in a Hospital or residential facility licensed by the Department of Public Health for treatment of alcoholism or drug abuse.

Substance Abuse Benefits	With EAP Approval	Without EAP Approval
Inpatient Treatment of Substance Abuse	Maximum: Up to 30 days per calendar year including any detoxification days subject to two inpatient stays per lifetime	Not covered

Outpatient Treatment

The plan also provides benefits for outpatient treatment of Substance Abuse.

Substance Abuse Benefits	With EAP Approval	Without EAP Approval
Outpatient Treatment of Substance Abuse	100% of Reasonable and Customary charges for the first 7 visits per calendar year. Then, after the deductible has been satisfied, 80% of the Reasonable and Customary charges for an additional 7 visits that calendar year.	50% of Reasonable and Customary charges covered; for a maximum of 7 visits per calendar year.

Partial Hospitalization

Partial Hospitalization benefits may also be available if approved by the EAP. "Partial Hospitalization" means continuous treatment of not less than four hours and not more than 12 hours. Two days of Partial Hospitalization equal one day of Inpatient treatment.

Limitations

No benefits will be paid for court-ordered treatment for alcoholism or drug abuse, for treatment obtained in anticipation of court-ordered treatment, or for any treatment in conjunction with criminal proceeding.