

SERFF Tracking Number: UHLC-128167554 State: Arkansas
Filing Company: UnitedHealthcare Insurance Company State Tracking Number:
Company Tracking Number: MHPAMD.I.09.AR REV2
TOI: H16G Group Health - Major Medical Sub-TOI: H16G.001C Any Size Group - Other
Product Name: MHPAMD.I.09.AR REV2
Project Name/Number: MHPAMD.I.09.AR REV2/MHPAMD.I.09.AR REV2

Filing at a Glance

Company: UnitedHealthcare Insurance Company

Product Name: MHPAMD.I.09.AR REV2 SERFF Tr Num: UHLC-128167554 State: Arkansas
TOI: H16G Group Health - Major Medical SERFF Status: Closed-Approved State Tr Num:
Sub-TOI: H16G.001C Any Size Group - Other Co Tr Num: MHPAMD.I.09.AR State Status: Approved-Closed
REV2

Filing Type: Form

Reviewer(s): Donna Lambert
Author: Kelly Smith Disposition Date: 04/16/2012
Date Submitted: 03/13/2012 Disposition Status: Approved

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: MHPAMD.I.09.AR REV2 Status of Filing in Domicile: Not Filed
Project Number: MHPAMD.I.09.AR REV2 Date Approved in Domicile:
Requested Filing Mode: Review & Approval Domicile Status Comments:
Explanation for Combination/Other: Market Type: Group
Submission Type: Resubmission Previous Filing Number: UHLC - 127378376
Group Market Size: Large Group Market Type: Employer
Overall Rate Impact: Filing Status Changed: 04/16/2012
State Status Changed: 04/16/2012

Deemer Date:

Created By: Kelly Smith

Submitted By: Kelly Smith

Corresponding Filing Tracking Number:
MHPAMD.I.09.AR REV2

PPACA: Not PPACA-Related

PPACA Notes: null

Healthcare.gov ID:

Filing Description:

Revised Hearing Aid, Autism Spectrum Disorder, Mental Health Parity and Addiction Equity Act of 2008 (MHPAEA)
Amendment against the 2009 COC POL.I.09.AR. Redline comparison is attached under Form Filings Tab.

State Narrative:

Company and Contact

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Filing Contact Information

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Filing Company Information

UnitedHealthcare Insurance Company CoCode: 79413 State of Domicile: Connecticut
 185 Asylum Street Group Code: 707 Company Type: Life and Health
 Hartford, CT 06103 Group Name: State ID Number:
 (860) 702-5000 ext. [Phone] FEIN Number: 36-2739571

Filing Fees

Fee Required? Yes
 Fee Amount: \$50.00
 Retaliatory? No
 Fee Explanation:
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
UnitedHealthcare Insurance Company	\$50.00	03/13/2012	57086883

SERFF Tracking Number: UHLC-128167554 State: Arkansas
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Form Schedule

Lead Form Number: MHPAMD.I.09.AR REV 2

Schedule Item	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Approved 04/16/2012	MHPAMD.I.09.AR REV2	Policy/Contract/ Fraternal	MHPAMD.I.09.AR REV2	Revised	Replaced Form #: MHPAMD.I.09.AR REV2 Previous Filing #: MHPAMD.I.09.AR	50.400	MHPAMD.I.09.AR Rev2.pdf MHPAMD.I.09.AR Rev2 Redline Compare.pdf

Hearing Aid, Autism Spectrum Disorder, Mental Health Parity and Addiction Equity Act of 2008 (MHPAEA) Amendment

[UnitedHealthcare Insurance Company]

As described in this Amendment, the Policy is modified as stated below.

Contract Issuance: *Include only if the Amendment is to be mailed separate from the COC and if the 2009 series is modified by other amendments. Do not include when amendment is issued as part of the COC.*

[Because this Amendment reflects changes in requirements of Federal law, to the extent it may conflict with any Amendment issued to you previously, the provisions of this Amendment will govern.]

Because this Amendment is part of a legal document (the group Policy), we want to give you information about the document that will help you understand it. Certain capitalized words have special meanings. We have defined these words in the *Certificate of Coverage (Certificate)* in *Section 9: Defined Terms* and in this Amendment below.

For Choice, do not include any of the pre-service benefit confirmation provisions below other than the first sentence.

Prior authorization requirements listed under *[Mental Health Services]* *[and]* *[Substance Use Disorder Services]* in the *Schedule of Benefits* are deleted. *[The following [services are] [service is] added to the list of services requiring pre-service notification under *Pre-service Benefit Confirmation* in the *Schedule of Benefits*:*

[Pre-service Benefit Confirmation]

¹*Include for Choice Plus.*

²*Include for Options PPO and Non-Differential PPO.*

[¹When you choose to receive certain Covered Health Services from non-Network providers, you] [²You] are responsible for notifying us before you receive these services.

To notify us, call the telephone number for *Customer Care* on your ID card.

Covered Health Services which require pre-service notification:

- [Mental Health Services - inpatient services (including Partial Hospitalization/Day Treatment and services at a Residential Treatment Facility); intensive outpatient program treatment; outpatient electro-convulsive treatment; psychological testing; extended outpatient treatment visits beyond 45 - 50 minutes in duration, with or without medication management; outpatient treatment provided in your home.]
- [Neurobiological Disorders - Autism Spectrum Disorder Services - inpatient services (including Partial Hospitalization/Day Treatment and services at a Residential Treatment Facility), intensive outpatient program treatment; psychological testing; extended outpatient treatment visits beyond 45 - 50 minutes in duration, with or without medication management; outpatient treatment provided in your home; [Applied Behavioral Analysis (ABA).]]
- [Substance Use Disorder Services - inpatient services (including Partial Hospitalization/Day Treatment and services at a Residential Treatment Facility); intensive outpatient program treatment; psychological testing; outpatient treatment of opioid dependence; extended outpatient

treatment visits beyond 45 - 50 minutes in duration, with or without medication management; outpatient treatment provided in your home.]]

[Mental Health Services [,] [and] [Neurobiological Disorders - Autism Spectrum Disorder Services] [and] [Substance Use Disorder Services] in the Certificate, Section 1: Covered Health Services [is] [are] deleted and replaced with the following:

Note: The bracketed covered health service numbers here and in the schedule will not be included when the document is issued in amendment format only; including it will be used only to support accurately embedding amendment provisions into the COC or Schedule where permitted.

Include when group purchases plan with MH benefits.

[#] [Mental Health Services]

[Mental Health Services include those received on an inpatient basis in a Hospital or an Alternate Facility, and those received on an outpatient basis in a provider's office or at an Alternate Facility.

Benefits include the following services provided on either an outpatient or inpatient basis:

- Diagnostic evaluations and assessment.
- Treatment planning.
- Referral services.
- Medication management.
- Individual, family, therapeutic group and provider-based case management services.
- Crisis intervention.

Benefits include the following services provided on an inpatient basis:

- Partial Hospitalization/Day Treatment.
- Services at a Residential Treatment Facility.

Benefits include the following services provided on an outpatient basis:

- Intensive Outpatient Treatment.

The Mental Health/Substance Use Disorder Designee determines coverage for all levels of care. If an Inpatient Stay is required, it is covered on a Semi-private Room basis.

We encourage you to contact the Mental Health/Substance Use Disorder Designee for referrals to providers and coordination of care.

Special Mental Health Programs and Services

Special programs and services that are contracted under the Mental Health/Substance Use Disorder Designee may become available to you as a part of your Mental Health Services Benefit. The Mental Health Services Benefits and financial requirements assigned to these programs or services are based on the designation of the program or service to inpatient, Partial Hospitalization/Day Treatment, Intensive Outpatient Treatment, outpatient or a Transitional Care category of Benefit use. Special programs or services provide access to services that are beneficial for the treatment of your Mental Illness which may not otherwise be covered under the Policy. You must be referred to such programs through the Mental Health/Substance Use Disorder Designee, who is responsible for coordinating your care or through other pathways as described in the program introductions. Any decision to participate in such a program or service is at the discretion of the Covered Person and is not mandatory.]

Include when group purchases plan with benefits for autism spectrum disorders. When Mental Health Benefits are included, core autism benefits will always be included because medical benefits for autism treatment are paid under the medical plan based on place of service (parity issue).

Contract Specialist: Use this section to support mental health components of state mandates for autism. If the mandate includes other medical benefits, the separate mandate section should address only the medical components and refer back to this section for mental health benefits for autism disorders. Delete this instruction prior to filing.

[#] [Neurobiological Disorders - Autism Spectrum Disorder Services]

[Psychiatric services for Autism Spectrum Disorders that are both of the following:

- Provided by or under the direction of an experienced psychiatrist and/or an experienced licensed psychiatric provider.
- Focused on treating maladaptive/stereotypic behaviors that are posing danger to self, others and property, and impairment in daily functioning.

Note to contract specialist: ¹Include when no autism specific benefit has been added per state law. ²Include and modify coverage section title accordingly when state law requires a specific benefit be included. (Note that when a specific medical/rehab benefit is required for autism, you should also refer back to this category for the psychiatric component.) Delete this instruction prior to filing.

This section describes only the psychiatric component of treatment for Autism Spectrum Disorders. Medical treatment of Autism Spectrum Disorders is a Covered Health Service for which Benefits are available [¹under the applicable medical Covered Health Services categories in this *Certificate*] [²as described under [autism benefit section name] below]. [Services limited to children under eighteen (18) years of age].

Benefits include the following services provided on either an outpatient or inpatient basis:

- Diagnostic evaluations and assessment.
- Treatment planning.
- Referral services.
- Medication management.
- Individual, family, therapeutic group and provider-based case management services.
- Crisis intervention.

Benefits include the following services provided on an inpatient basis:

- Partial Hospitalization/Day Treatment.
- Services at a Residential Treatment Facility.

Benefits include the following services provided on an outpatient basis:

- Intensive Outpatient Treatment.

Include when expanded services for autism are sold.

Note to contract specialist: This section should be utilized to support the mental health component of state mandates for autism spectrum disorders for intensive behavioral therapies such as ABA. Delete this instruction prior to filing.

[Enhanced Autism Spectrum Disorder services that are focused on educational/behavioral intervention that are habilitative in nature and that are backed by credible research demonstrating that the services or supplies have a measurable and beneficial health outcome. Benefits are provided for intensive behavioral therapies (educational/behavioral services that are focused on primarily building skills and capabilities in communication, social interaction and learning such as *Applied Behavioral Analysis (ABA)*).]

The Mental Health/Substance Use Disorder Designee determines coverage for all levels of care. If an Inpatient Stay is required, it is covered on a Semi-private Room basis.

We encourage you to contact the Mental Health/Substance Use Disorder Designee for referrals to providers and coordination of care.]

Include when group purchases plan with SUD benefits.

[#] [Substance Use Disorder Services]

[Substance Use Disorder Services include those received on an inpatient basis in a Hospital or an Alternate Facility, and those received on an outpatient basis in a provider's office or at an Alternate Facility.

Benefits include the following services provided on either an outpatient or inpatient basis:

- Diagnostic evaluations and assessment.
- Treatment planning.
- Referral services.
- Medication management.
- Individual, family, therapeutic group and provider-based case management services.
- Crisis intervention.

Benefits include the following services provided on an inpatient basis:

- Partial Hospitalization/Day Treatment.
- Services at a Residential Treatment Facility.

Benefits include the following services provided on an outpatient basis:

- Intensive Outpatient Treatment.

The Mental Health/Substance Use Disorder Designee determines coverage for all levels of care. If an Inpatient Stay is required, it is covered on a Semi-private Room basis.

We encourage you to contact the Mental Health/Substance Use Disorder Designee for referrals to providers and coordination of care.

Special Substance Use Disorder Programs and Services

Special programs and services that are contracted under the Mental Health/Substance Use Disorder Designee may become available to you as a part of your Substance Use Disorder Services Benefit. The Substance Use Disorder Services Benefits and financial requirements assigned to these programs or services are based on the designation of the program or service to inpatient, Partial Hospitalization/Day Treatment, Intensive Outpatient Treatment, outpatient or a Transitional Care category of Benefit use. Special programs or services provide access to services that are beneficial for the treatment of your substance use disorder which may not otherwise be covered under the Policy. You must be referred to such programs through the Mental Health/Substance Use Disorder Designee, who is responsible for coordinating your care or through other pathways as described in the program introductions. Any decision to participate in such a program or service is at the discretion of the Covered Person and is not mandatory.]

[The following Covered Health Service description for *Hearing Aids* is added to the *Schedule of Benefits*:]

<i>¹Include for Choice Plus and Options PPO. ²Include for Choice. Delete both for Non-Differential PPO.</i>			
<i>¹ When Benefit limits apply, the limit refers to any combination of [Designated Network Benefits,] Network Benefits and Non-Network Benefits unless otherwise specifically stated.]</i>			
<i>² When Benefit limits apply, the limit stated includes Covered Health Services provided at a Designated Network level of Benefits unless otherwise specifically stated.]</i>			
Covered Health Service	Benefit (The Amount We Pay, based on Eligible Expenses)	Apply to the Out-of-Pocket Maximum?	Must You Meet Annual Deductible?
<i>¹Include Network and Non-Network references for Choice Plus and Options PPO; delete references and the Non-Network row for Choice and Non-Differential PPO.</i>			
[9.] Hearing Aids			
<i>Include the limit selected by the group. Limit must be the same as annual limits selected for Durable Medical Equipment and Prosthetics, or \$5,000 per year if DME and Prosthetic limits exceed \$5,000 per year.</i>	<i>¹ Network</i> [[50 - 100]%]	[Yes] [No]	[Yes] [No]
<i>[Limited to [\$2,500-\$5,000] per [calendar year] [Contract Period], but shall at least be \$1,400 per ear. [Benefits are limited to a single purchase (including repair/replacement) every [year] [[two-three] years]].] No [Copayment[,] [Coinsurance] [or] [Deductible] will be applicable to Hearing Aid Coverage.]</i>	<i>¹ Non-Network</i> [[50 - 100]%]	[Yes] [No]	[Yes] [No]

[Mental Health Services [,] [and] [Neurobiological Disorders] - [Autism Spectrum Disorder Services] [and] [Substance Use Disorder Services] in the *Schedule of Benefits* [is] [are] deleted and replaced with the following:

<i>¹Include for Choice Plus and Options PPO. ²Include for Choice. Delete both for Non-Differential PPO.</i>			
<i>¹ When Benefit limits apply, the limit refers to any combination of [Designated Network Benefits,] Network Benefits and Non-Network Benefits unless otherwise specifically stated.]</i>			
<i>² When Benefit limits apply, the limit stated includes Covered Health Services provided at a Designated Network level of Benefits unless otherwise specifically stated.]</i>			

Covered Health Service	Benefit (The Amount We Pay, based on Eligible Expenses)	Apply to the Out-of-Pocket Maximum?	Must You Meet Annual Deductible?
<p><i>Include for groups that purchase mental health benefits.</i></p> <p>[#.] [Mental Health Services]</p>			
<p><i>Do not include Pre-Service Notification Requirement for Choice.</i></p>			
<p align="center">[Pre-Service Notification Requirement]</p>			
<p>¹<i>Include for Choice Plus.</i></p>			
<p>[For ¹Non-Network Benefits for] a scheduled admission for Mental Health Services (including an admission for Partial Hospitalization/Day Treatment and services at a Residential Treatment Facility), you must notify us prior to the admission, or as soon as is reasonably possible for non-scheduled admissions (including Emergency admissions).</p> <p>In addition, [¹for Non-Network Benefits] you must notify us before the following services are received: intensive outpatient program treatment; outpatient electro-convulsive treatment; psychological testing; extended outpatient treatment visits beyond 45 - 50 minutes in duration, with or without medication management; outpatient treatment provided in your home.</p> <p>If you fail to notify us as required, Benefits will be reduced to [50 - 95]% of Eligible Expenses.]</p>			
<p>¹<i>Include Network and Non-Network references for Choice Plus and Options PPO; delete references and the Non-Network row for Choice and Non-Differential PPO.</i></p> <p><i>Limits will not apply to groups of 51+.</i></p> <p>[Inpatient Mental Health Services are limited to [10 - 100] days per year.]</p> <p>[Outpatient Mental Health Services are limited to [10 - 100] visits per year.]</p> <p>[Non-Network Benefits for inpatient Mental Health Services are limited to [10 - 100] days per year.]</p>	<p>¹ [Network]</p> <p><i>[Inpatient]</i></p> <p>[[50 - 100]%</p> <p>[100% after you pay a Copayment of \$[100 - 1,000] per day]</p> <p>[100% after you pay a Copayment of \$[100 - 2,000] per Inpatient Stay]</p> <p>[100% after you pay a Copayment of \$[100 - 1,000] per day to a maximum Copayment of \$[100 - 5,000] per Inpatient Stay]</p>	<p>[Yes] [No]</p>	<p>[Yes] [No]</p>
<p>[Non-Network Benefits for outpatient Mental Health Services are limited to [10 - 100] visits per year.]</p> <p>[Benefits for any combination of Mental Health Services described in this section and Neurobiological Disorder Services described below are limited as follows:</p> <ul style="list-style-type: none"> [10 - 100] days per year for inpatient Mental Health Services and Neurobiological Disorder 	<p><i>[Outpatient]</i></p> <p>[[50 - 100]%</p> <p>[100% after you pay a Copayment of \$[5 - 100] per visit]</p> <p>[100% after you pay a Copayment of \$[5 - 75] per individual visit; \$[5 - 75] per group visit.]</p> <p>[100% for visits for</p>	<p>[Yes] [No]</p>	<p>[Yes] [No]</p>

¹Include for Choice Plus and Options PPO. ²Include for Choice. Delete both for Non-Differential PPO.

¹ When Benefit limits apply, the limit refers to any combination of [Designated Network Benefits,] Network Benefits and Non-Network Benefits unless otherwise specifically stated.]

² When Benefit limits apply, the limit stated includes Covered Health Services provided at a Designated Network level of Benefits unless otherwise specifically stated.]

Covered Health Service	Benefit (The Amount We Pay, based on Eligible Expenses)	Apply to the Out-of-Pocket Maximum?	Must You Meet Annual Deductible?
<p>Services.</p> <ul style="list-style-type: none"> [10 - 100] visits per year for outpatient <i>Mental Health Services</i> and <i>Neurobiological Disorder Services</i>.] <p>[Benefits for any combination of <i>Mental Health Services</i> described in this section and <i>Substance Use Disorder Services</i> described below are limited as follows:</p> <ul style="list-style-type: none"> [10 - 100] days per year for Inpatient <i>Mental Health Services</i> and <i>Substance Use Disorder Services</i>. [10 - 100] visits per year for outpatient <i>Mental Health Services</i> and <i>Substance Use Disorder Services</i>.] 	<p>medication management]</p> <p>¹ Non-Network</p> <p>[Inpatient]</p> <p>[[50 - 100]%]</p> <p>[100% after you pay a Copayment of \$[100 - 1,000] per day]</p> <p>[100% after you pay a Copayment of \$[100 - 2,000] per Inpatient Stay]</p> <p>[100% after you pay a Copayment of \$[100 - 1,000] per day to a maximum Copayment of \$[100 - 5,000] per Inpatient Stay]</p>	<p>[Yes] [No]</p>	<p>[Yes] [No]</p>
<p>[Benefits for any combination of <i>Mental Health Services</i> described in this section and <i>Neurobiological Disorder Services</i> and <i>Substance Use Disorder Services</i> described below are limited as follows:</p> <ul style="list-style-type: none"> [10 - 100] days per year for inpatient <i>Neurobiological Disorder Services</i>, <i>Mental Health Services</i> and <i>Substance Use Disorder Services</i>. [10 - 100] visits per year for outpatient <i>Neurobiological Disorder Services</i>, <i>Mental Health Services</i> and <i>Substance Use Disorder Services</i>.] 	<p>[Outpatient]</p> <p>[[50 - 100]%]</p> <p>[100% after you pay a Copayment of \$[5 - 100] per visit]</p> <p>[100% after you pay a Copayment of \$[5 - 75] per individual visit; \$[5 - 75] per group visit.]</p> <p>[100% for visits for medication management]</p>	<p>[Yes] [No]</p>	<p>[Yes] [No]</p>
<p>Include for groups that purchase</p>			

¹Include for Choice Plus and Options PPO. ²Include for Choice. Delete both for Non-Differential PPO.

¹ When Benefit limits apply, the limit refers to any combination of [Designated Network Benefits,] Network Benefits and Non-Network Benefits unless otherwise specifically stated.]

² When Benefit limits apply, the limit stated includes Covered Health Services provided at a Designated Network level of Benefits unless otherwise specifically stated.]

Covered Health Service	Benefit (The Amount We Pay, based on Eligible Expenses)	Apply to the Out-of-Pocket Maximum?	Must You Meet Annual Deductible?
<p><i>mental health benefits.</i></p> <p>[#.] [Neurobiological Disorders]- [Autism Spectrum Disorder Services]</p>			
<p><i>Do not include Pre-Service Notification Requirement for Choice.</i></p>			
<p align="center">[Pre-Service Notification Requirement]</p>			
<p>¹Include for Choice Plus.</p>			
<p>[For ¹Non-Network Benefits for] a scheduled admission for Neurobiological Disorders - Autism Spectrum Disorder Services (including an admission for Partial Hospitalization/Day Treatment and services at a Residential Treatment Facility), you must notify us prior to the admission, or as soon as is reasonably possible for non-scheduled admissions (including Emergency admissions).</p> <p>In addition, [¹for Non-Network Benefits] you must notify us before the following services are received: intensive outpatient program treatment; psychological testing; extended outpatient treatment visits beyond 45 - 50 minutes in duration, with or without medication management; outpatient treatment provided in your home[; Applied Behavioral Analysis].</p> <p align="center">If you fail to notify us as required, Benefits will be reduced to [50 - 95]% of Eligible Expenses.]</p>			
<p>¹Include Network and Non-Network references for Choice Plus and Options PPO; delete references and the Non-Network row for Choice and Non-Differential PPO.</p> <p><i>Limits will not apply to groups of 51+.</i></p> <p>[Inpatient Neurobiological Disorder Services are limited to [10 - 100] days per year.]</p> <p>[Outpatient Neurobiological Disorder Services are limited to [10 - 100] visits per year.]</p> <p>[Non-Network Benefits for inpatient Neurobiological Disorder Services are limited to [10 - 100] days per year.]</p>	<p>[¹ Network]</p> <p><i>[Inpatient]</i></p> <p>[[50 - 100]%]</p> <p>[100% after you pay a Copayment of \$[100 - 1,000] per day]</p> <p>[100% after you pay a Copayment of \$[100 - 2,000] per Inpatient Stay]</p> <p>[100% after you pay a Copayment of \$[100 - 1,000] per day to a maximum Copayment of \$[100 - 5,000] per Inpatient Stay]</p>	<p>[Yes] [No]</p>	<p>[Yes] [No]</p>
<p>[Non-Network Benefits for outpatient Neurobiological Disorder Services are limited to [10 - 100] visits per year.]</p> <p>[Benefits for any combination of</p>	<p><i>[Outpatient]</i></p> <p>[[50 - 100]%]</p> <p>[100% after you pay a</p>	<p>[Yes] [No]</p>	<p>[Yes] [No]</p>

¹Include for Choice Plus and Options PPO. ²Include for Choice. Delete both for Non-Differential PPO.

¹ When Benefit limits apply, the limit refers to any combination of [Designated Network Benefits,] Network Benefits and Non-Network Benefits unless otherwise specifically stated.]

² When Benefit limits apply, the limit stated includes Covered Health Services provided at a Designated Network level of Benefits unless otherwise specifically stated.]

Covered Health Service	Benefit (The Amount We Pay, based on Eligible Expenses)	Apply to the Out-of-Pocket Maximum?	Must You Meet Annual Deductible?
<p><i>Neurobiological Disorder Services</i> described in this section and <i>Mental Health Services</i> described above are limited as follows:</p> <ul style="list-style-type: none"> [10 - 100] days per year for inpatient <i>Neurobiological Disorder Services</i> and <i>Mental Health Services</i>. [10 - 100] visits per year for outpatient <i>Neurobiological Disorder Services</i> and <i>Mental Health Services</i>.]] <p>[Benefits for any inpatient and outpatient combination of <i>Autism Spectrum Disorder Services</i>, for children under (18) years of age, described in this section are limited as follows: [Limited to \$50,000 in Eligible Expenses per year for covered <i>Autism Spectrum Disorder Services</i>]</p> <p>[Benefits for any combination of <i>Neurobiological Disorder Services</i> described in this section, <i>Mental Health Services</i> described above and <i>Substance Use Disorder Services</i> described further below are limited as follows:</p> <ul style="list-style-type: none"> [10 - 100] days per year for inpatient <i>Neurobiological Disorder Services</i>, <i>Mental Health Services</i> and <i>Substance Use Disorder Services</i>. [10 - 100] visits per year for outpatient <i>Neurobiological Disorder Services</i>, <i>Mental Health Services</i> and <i>Substance Use Disorder Services</i>.]] <p>[Benefits for any inpatient and outpatient combination of <i>Autism Spectrum Disorder Services</i></p>	<p>Copayment of \$[5 - 100] per visit]</p> <p>[100% after you pay a Copayment of \$[5 - 75] per individual visit; \$[5 - 75] per group visit.]</p> <p>[100% for visits for medication management]</p> <p>¹ Non-Network</p> <p>[Inpatient]</p> <p>[[50 - 100]%</p> <p>[100% after you pay a Copayment of \$[100 - 1,000] per day]</p> <p>[100% after you pay a Copayment of \$[100 - 2,000] per Inpatient Stay]</p> <p>[100% after you pay a Copayment of \$[100 - 1,000] per day to a maximum Copayment of \$[100 - 5,000] per Inpatient Stay]</p>	<p>[Yes] [No]</p>	<p>[Yes] [No]</p>

<i>¹Include for Choice Plus and Options PPO. ²Include for Choice. Delete both for Non-Differential PPO.</i>			
<i>[¹ When Benefit limits apply, the limit refers to any combination of [Designated Network Benefits,] Network Benefits and Non-Network Benefits unless otherwise specifically stated.]</i>			
<i>[² When Benefit limits apply, the limit stated includes Covered Health Services provided at a Designated Network level of Benefits unless otherwise specifically stated.]</i>			
Covered Health Service	Benefit (The Amount We Pay, based on Eligible Expenses)	Apply to the Out-of-Pocket Maximum?	Must You Meet Annual Deductible?
described in this section are limited as follows: [Limited to \$50,000 in Eligible Expenses per year for covered Autism Spectrum Disorder Services]			
	<i>[Outpatient]</i> [[50 - 100] %] [100% after you pay a Copayment of \$[5 - 100] per visit] [100% after you pay a Copayment of \$[5 - 75] per individual visit; \$[5 - 75] per group visit.] [100% for visits for medication management]	[Yes] [No]	[Yes] [No]
<i>Include for groups that purchase substance use disorder benefits.</i>			
[#.] [Substance Use Disorder Services]			
<i>Do not include Pre-Service Notification Requirement for Choice.</i>			
[Pre-Service Notification Requirement]			
<i>¹Include for Choice Plus.</i>			
[For [¹ Non-Network Benefits for] a scheduled admission for Substance Use Disorder Services (including an admission for Partial Hospitalization/Day Treatment and services at a Residential Treatment Facility), you must notify us prior to the admission, or as soon as is reasonably possible for non-scheduled admissions (including Emergency admissions). In addition, [¹ for Non-Network Benefits] you must notify us before the following services are received: Services requiring pre-service notification: intensive outpatient program treatment; psychological testing; outpatient treatment of opioid dependence; extended outpatient treatment visits beyond 45 - 50 minutes in duration, with or without medication management; outpatient treatment provided in your home. If you fail to notify us as required, Benefits will be reduced to [50 - 95] % of Eligible Expenses.]			
<i>¹Include Network and Non-Network references for Choice Plus and Options PPO; delete references and</i>	<i>[¹ Network]</i> <i>[Inpatient]</i>	[Yes] [No]	[Yes] [No]

¹Include for Choice Plus and Options PPO. ²Include for Choice. Delete both for Non-Differential PPO.

¹ When Benefit limits apply, the limit refers to any combination of [Designated Network Benefits,] Network Benefits and Non-Network Benefits unless otherwise specifically stated.]

² When Benefit limits apply, the limit stated includes Covered Health Services provided at a Designated Network level of Benefits unless otherwise specifically stated.]

Covered Health Service	Benefit (The Amount We Pay, based on Eligible Expenses)	Apply to the Out-of-Pocket Maximum?	Must You Meet Annual Deductible?
<p><i>the Non-Network row for Choice and Non-Differential PPO.</i></p> <p><i>Limits will not apply to groups of 51+.</i></p> <p>[Inpatient Substance Use Disorder Services are limited to [10 - 100] days per year.]</p> <p>[Outpatient Substance Use Disorder Services are limited to [10 - 100] visits per year.]</p> <p>[Non-Network Benefits for inpatient Substance Use Disorder Services are limited to [10 - 100] days per year.]</p> <p>[Non-Network Benefits for outpatient Substance Use Disorder Services are limited to [10 - 100] visits per year.]</p> <p>[Benefits for any combination of Substance Use Disorder Services described in this section and Mental Health Services described above are limited as follows:</p> <ul style="list-style-type: none"> • [10 - 100] days per year for inpatient Mental Health Services and Substance Use Disorder Services. • [10 - 100] visits per year for outpatient Mental Health Services and Substance Use Disorder Services.] 	<p>[[50 - 100]%</p> <p>[100% after you pay a Copayment of \$[100 - 1,000] per day]</p> <p>[100% after you pay a Copayment of \$[100 - 2,000] per Inpatient Stay]</p> <p>[100% after you pay a Copayment of \$[100 - 1,000] per day to a maximum Copayment of \$[100 - 5,000] per Inpatient Stay]</p>		
<p>[Benefits for any combination of Substance Use Disorder Services described in this section and Mental Health Services and Neurobiological Disorder Services described above are limited as follows:</p> <ul style="list-style-type: none"> • [10 - 100] days per year for inpatient Neurobiological Disorder Services, Mental Health Services and Substance Use Disorder Services. 	<p><i>[Outpatient]</i></p> <p>[[50 - 100]%</p> <p>[100% after you pay a Copayment of \$[5 - 100] per visit]</p> <p>[100% after you pay a Copayment of \$[5 - 75] per individual visit; \$[5 - 75] per group visit.]</p>	<p>[Yes] [No]</p>	<p>[Yes] [No]</p>

¹Include for Choice Plus and Options PPO. ²Include for Choice. Delete both for Non-Differential PPO.

¹ When Benefit limits apply, the limit refers to any combination of [Designated Network Benefits,] Network Benefits and Non-Network Benefits unless otherwise specifically stated.]

² When Benefit limits apply, the limit stated includes Covered Health Services provided at a Designated Network level of Benefits unless otherwise specifically stated.]

Covered Health Service	Benefit (The Amount We Pay, based on Eligible Expenses)	Apply to the Out-of-Pocket Maximum?	Must You Meet Annual Deductible?
<ul style="list-style-type: none"> [10 - 100] visits per year for outpatient <i>Neurobiological Disorder Services, Mental Health Services and Substance Use Disorder Services.</i>] 	<p>[100% for visits for medication management]</p> <p>¹ Non-Network</p> <p><i>[Inpatient]</i></p> <p>[[50 - 100]%]</p> <p>[100% after you pay a Copayment of \$[100 - 1,000] per day]</p> <p>[100% after you pay a Copayment of \$[100 - 2,000] per Inpatient Stay]</p> <p>[100% after you pay a Copayment of \$[100 - 1,000] per day to a maximum Copayment of \$[100 - 5,000] per Inpatient Stay]</p>	<p>[Yes] [No]</p>	<p>[Yes] [No]</p>
	<p><i>[Outpatient]</i></p> <p>[[50 - 100]%]</p> <p>[100% after you pay a Copayment of \$[5 - 100] per visit]</p> <p>[100% after you pay a Copayment of \$[5 - 75] per individual visit; \$[5 - 75] per group visit.]</p> <p>[100% for visits for medication management]</p>	<p>[Yes] [No]</p>	<p>[Yes] [No]</p>

Exclusions for *Mental Health, Neurobiological Disorders - Autism Spectrum Disorders* and *Substance Use Disorders* in the *Certificate under Section 2: Exclusions and Limitations* are deleted and replaced with the following:

[#] Mental Health

Introductory sentence and exclusions 1-9 apply when plan design includes benefits for mental health services.

Exclusion 10 applies when plan design does not include benefits for mental health services. Renumber exclusion to #1.

[Exclusions listed directly below apply to services described under *Mental Health Services* in *Section 1: Covered Health Services*.]

- [1.] [Services performed in connection with conditions not classified in the current edition of the *Diagnostic and Statistical Manual of the American Psychiatric Association*.]
- [2.] [Mental Health Services as treatments for V-code conditions as listed within the current edition of the *Diagnostic and Statistical Manual of the American Psychiatric Association*.]
- [3.] [Mental Health Services as treatment for a primary diagnosis of insomnia and other sleep disorders, sexual dysfunction disorders, feeding disorders, neurological disorders and other disorders with a known physical basis.]
- [4.] [Treatments for the primary diagnoses of learning disabilities, conduct and impulse control disorders, personality disorders and paraphilias.]
- [5.] [Educational/behavioral services that are focused on primarily building skills and capabilities in communication, social interaction and learning.]
- [6.] [Tuition for or services that are school-based for children and adolescents under the *Individuals with Disabilities Education Act*.]
- [7.] [Learning, motor skills and primary communication disorders as defined in the current edition of the *Diagnostic and Statistical Manual of the American Psychiatric Association*.]
- [8.] [Mental retardation and autism spectrum disorder as a primary diagnosis defined in the current edition of the *Diagnostic and Statistical Manual of the American Psychiatric Association*. Benefits for autism spectrum disorder as a primary diagnosis are described under *Neurobiological Disorders - Autism Spectrum Disorder Services* in *Section 1: Covered Health Services*.]
- [9.] [Services or supplies for the diagnosis or treatment of Mental Illness that, in the reasonable judgment of the Mental Health/Substance Use Disorder Designee, are any of the following:
 - Not consistent with generally accepted standards of medical practice for the treatment of such conditions.
 - Not consistent with services backed by credible research soundly demonstrating that the services or supplies will have a measurable and beneficial health outcome, and therefore considered experimental.
 - Not consistent with the Mental Health/Substance Use Disorder Designee's level of care guidelines or best practices as modified from time to time.
 - Not clinically appropriate for the patient's Mental Illness or condition based on generally accepted standards of medical practice and benchmarks.]

¹*Applies when the group provides benefits for mental health services under a separate plan.*

- [10.] [Services for the treatment of mental illness or mental health conditions [¹that the Enrolling Group has elected to provide through a separate benefit plan].]

[#] Neurobiological Disorders - Autism Spectrum Disorders

Introductory sentence and exclusions 1-8 apply when plan design includes benefits for neurobiological disorder/autism spectrum disorder services.

Exclusion 9 applies when plan design does not include benefits for neurobiological disorder/autism spectrum disorder services. Renumber exclusion to #1.

[Exclusions listed directly below apply to services described under *Neurobiological Disorders - Autism Spectrum Disorder Services* in *Section 1: Covered Health Services*.]

- [1.] [Services as treatments of sexual dysfunction and feeding disorders as listed in the current edition of the *Diagnostic and Statistical Manual of the American Psychiatric Association*.]
- [2.] [Any treatments or other specialized services designed for Autism Spectrum Disorder that are not backed by credible research demonstrating that the services or supplies have a measurable and beneficial health outcome and therefore considered Experimental or Investigational or Unproven Services.]
- [3.] [Mental retardation as the primary diagnosis defined in the current edition of the *Diagnostic and Statistical Manual of the American Psychiatric Association*.]
- [4.] [Tuition for or services that are school-based for children and adolescents under the *Individuals with Disabilities Education Act*.]
- [5.] [Learning, motor skills and primary communication disorders as defined in the current edition of the *Diagnostic and Statistical Manual of the American Psychiatric Association* and which are not a part of Autism Spectrum Disorder.]
- [6.] [Treatments for the primary diagnoses of learning disabilities, conduct and impulse control disorders, personality disorders and paraphilias.]

Applies when plan design does not include benefits for expanded autism spectrum disorder.

- [7.] [Intensive behavioral therapies such as applied behavioral analysis for Autism Spectrum Disorder.]
- [8.] [Services or supplies for the diagnosis or treatment of Mental Illness that, in the reasonable judgment of the Mental Health/Substance Use Disorder Designee, are any of the following:
 - Not consistent with generally accepted standards of medical practice for the treatment of such conditions.
 - Not consistent with services backed by credible research soundly demonstrating that the services or supplies will have a measurable and beneficial health outcome, and therefore considered experimental.
 - Not consistent with the Mental Health/Substance Use Disorder Designee's level of care guidelines or best practices as modified from time to time.
 - Not clinically appropriate for the patient's Mental Illness or condition based on generally accepted standards of medical practice and benchmarks.]

Applies when plan design does not include benefits for neurobiological disorder/autism spectrum disorder services.

¹*Applies when the group provides benefits for autism spectrum disorders under a separate plan.*

- [9.] [Services for the treatment of autism spectrum disorders as the primary diagnosis [¹that the Enrolling Group has elected to provide through a separate benefit plan]. (Autism spectrum disorders are a group of neurobiological disorders that includes *Autistic Disorder, Rhett's Syndrome, Asperger's Disorder, Childhood Disintegrated Disorder* and *Pervasive Development Disorders Not Otherwise Specified (PDDNOS)*.)]

[#] Substance Use Disorders

Introductory sentence and exclusions 1-4 apply when plan design includes benefits for substance use disorders services.

Exclusion 5 applies when plan design does not include benefits for substance use disorders services. Renumber exclusion to #1.

[Exclusions listed directly below apply to services described under *Substance Use Disorder Services* in *Section 1: Covered Health Services*.]

- [1.] [Services performed in connection with conditions not classified in the current edition of the *Diagnostic and Statistical Manual of the American Psychiatric Association*.]
- [2.] [Methadone treatment as maintenance, L.A.A.M. (1-Alpha-Acetyl-Methadol), Cyclazocine, or their equivalents.]
- [3.] [Educational/behavioral services that are focused on primarily building skills and capabilities in communication, social interaction and learning.]
- [4.] [Services or supplies for the diagnosis or treatment of alcoholism or substance use disorders that, in the reasonable judgment of the Mental Health/Substance Use Disorder Designee, are any of the following:
 - Not consistent with generally accepted standards of medical practice for the treatment of such conditions.
 - Not consistent with services backed by credible research soundly demonstrating that the services or supplies will have a measurable and beneficial health outcome, and therefore considered experimental.
 - Not consistent with the Mental Health/Substance Use Disorder Designee's level of care guidelines or best practices as modified from time to time.
 - Not clinically appropriate for the patient's substance use disorder or condition based on generally accepted standards of medical practice and benchmarks.]

Applies when plan does not include benefits for substance use disorders.

¹*Applies when the group provides benefits for substance use disorders under a separate plan.*

- [5.] [Services for the treatment of substance use disorder services [¹that the Enrolling Group has elected to provide through a separate benefit plan].]

The definition of Intermediate Care is deleted.

Contract Issuance: *Include Effective Date only if Amendment is to be mailed separate from the COC. Do not include effective date when amendment is issued as part of the COC.*

[Effective Date of this Amendment: _____]

(Name and Title)

Hearing Aid, Autism Spectrum Disorder, Mental Health Parity and Addiction Equity Act of 2008 (MHPAEA) Amendment

[UnitedHealthcare Insurance Company]

As described in this Amendment, the Policy is modified as stated below.

Contract Issuance: *Include only if the Amendment is to be mailed separate from the COC and if the 2009 series is modified by other amendments. Do not include when amendment is issued as part of the COC.*

[Because this Amendment reflects changes in requirements of Federal law, to the extent it may conflict with any Amendment issued to you previously, the provisions of this Amendment will govern.]

Because this Amendment is part of a legal document (the group Policy), we want to give you information about the document that will help you understand it. Certain capitalized words have special meanings. We have defined these words in the *Certificate of Coverage (Certificate)* in *Section 9: Defined Terms* and in this Amendment below.

For Choice, do not include any of the pre-service benefit confirmation provisions below other than the first sentence.

Prior authorization requirements listed under *[Mental Health Services]* *[and]* *[Substance Use Disorder Services]* in the *Schedule of Benefits* are deleted. *[The following [services are] [service is] added to the list of services requiring pre-service notification under *Pre-service Benefit Confirmation* in the *Schedule of Benefits*:*

[Pre-service Benefit Confirmation]

¹*Include for Choice Plus.*

²*Include for Options PPO and Non-Differential PPO.*

[¹When you choose to receive certain Covered Health Services from non-Network providers, you] [²You] are responsible for notifying us before you receive these services.

To notify us, call the telephone number for *Customer Care* on your ID card.

Covered Health Services which require pre-service notification:

- [Mental Health Services - inpatient services (including Partial Hospitalization/Day Treatment and services at a Residential Treatment Facility); intensive outpatient program treatment; outpatient electro-convulsive treatment; psychological testing; extended outpatient treatment visits beyond 45 - 50 minutes in duration, with or without medication management; outpatient treatment provided in your home.]
- [Neurobiological Disorders - Autism Spectrum Disorder Services - inpatient services (including Partial Hospitalization/Day Treatment and services at a Residential Treatment Facility), intensive outpatient program treatment; psychological testing; extended outpatient treatment visits beyond 45 - 50 minutes in duration, with or without medication management; outpatient treatment provided in your home; [Applied Behavioral Analysis (ABA).]]
- [Substance Use Disorder Services - inpatient services (including Partial Hospitalization/Day Treatment and services at a Residential Treatment Facility); intensive outpatient program treatment; psychological testing; outpatient treatment of opioid dependence; extended outpatient

treatment visits beyond 45 - 50 minutes in duration, with or without medication management; outpatient treatment provided in your home.]]

[Mental Health Services [,] [and] [Neurobiological Disorders - Autism Spectrum Disorder Services] [and] [Substance Use Disorder Services] in the Certificate, Section 1: Covered Health Services [is] [are] deleted and replaced with the following:

Note: The bracketed covered health service numbers here and in the schedule will not be included when the document is issued in amendment format only; including it will be used only to support accurately embedding amendment provisions into the COC or Schedule where permitted.

Include when group purchases plan with MH benefits.

[#] [Mental Health Services]

[Mental Health Services include those received on an inpatient basis in a Hospital or an Alternate Facility, and those received on an outpatient basis in a provider's office or at an Alternate Facility.

Benefits include the following services provided on either an outpatient or inpatient basis:

- Diagnostic evaluations and assessment.
- Treatment planning.
- Referral services.
- Medication management.
- Individual, family, therapeutic group and provider-based case management services.
- Crisis intervention.

Benefits include the following services provided on an inpatient basis:

- Partial Hospitalization/Day Treatment.
- Services at a Residential Treatment Facility.

Benefits include the following services provided on an outpatient basis:

- Intensive Outpatient Treatment.

The Mental Health/Substance Use Disorder Designee determines coverage for all levels of care. If an Inpatient Stay is required, it is covered on a Semi-private Room basis.

We encourage you to contact the Mental Health/Substance Use Disorder Designee for referrals to providers and coordination of care.

Special Mental Health Programs and Services

Special programs and services that are contracted under the Mental Health/Substance Use Disorder Designee may become available to you as a part of your Mental Health Services Benefit. The Mental Health Services Benefits and financial requirements assigned to these programs or services are based on the designation of the program or service to inpatient, Partial Hospitalization/Day Treatment, Intensive Outpatient Treatment, outpatient or a Transitional Care category of Benefit use. Special programs or services provide access to services that are beneficial for the treatment of your Mental Illness which may not otherwise be covered under the Policy. You must be referred to such programs through the Mental Health/Substance Use Disorder Designee, who is responsible for coordinating your care or through other pathways as described in the program introductions. Any decision to participate in such a program or service is at the discretion of the Covered Person and is not mandatory.]

Include when group purchases plan with benefits for autism spectrum disorders. When Mental Health Benefits are included, core autism benefits will always be included because medical benefits for autism treatment are paid under the medical plan based on place of service (parity issue).

Contract Specialist: Use this section to support mental health components of state mandates for autism. If the mandate includes other medical benefits, the separate mandate section should address only the medical components and refer back to this section for mental health benefits for autism disorders. Delete this instruction prior to filing.

[#] [Neurobiological Disorders - Autism Spectrum Disorder Services]

[Psychiatric services for Autism Spectrum Disorders that are both of the following:

- Provided by or under the direction of an experienced psychiatrist and/or an experienced licensed psychiatric provider.
- Focused on treating maladaptive/stereotypic behaviors that are posing danger to self, others and property, and impairment in daily functioning.

Note to contract specialist: ¹Include when no autism specific benefit has been added per state law. ²Include and modify coverage section title accordingly when state law requires a specific benefit be included. (Note that when a specific medical/rehab benefit is required for autism, you should also refer back to this category for the psychiatric component.) Delete this instruction prior to filing.

This section describes only the psychiatric component of treatment for Autism Spectrum Disorders. Medical treatment of Autism Spectrum Disorders is a Covered Health Service for which Benefits are available [¹under the applicable medical Covered Health Services categories in this *Certificate*] [²as described under [autism benefit section name] below]. [Services limited to children under eighteen (18) years of age].

Benefits include the following services provided on either an outpatient or inpatient basis:

- Diagnostic evaluations and assessment.
- Treatment planning.
- Referral services.
- Medication management.
- Individual, family, therapeutic group and provider-based case management services.
- Crisis intervention.

Benefits include the following services provided on an inpatient basis:

- Partial Hospitalization/Day Treatment.
- Services at a Residential Treatment Facility.

Benefits include the following services provided on an outpatient basis:

- Intensive Outpatient Treatment.

Include when expanded services for autism are sold.

Note to contract specialist: This section should be utilized to support the mental health component of state mandates for autism spectrum disorders for intensive behavioral therapies such as ABA. Delete this instruction prior to filing.

[Enhanced Autism Spectrum Disorder services that are focused on educational/behavioral intervention that are habilitative in nature and that are backed by credible research demonstrating that the services or supplies have a measurable and beneficial health outcome. Benefits are provided for intensive behavioral therapies (educational/behavioral services that are focused on primarily building skills and capabilities in communication, social interaction and learning such as *Applied Behavioral Analysis (ABA)*).]

The Mental Health/Substance Use Disorder Designee determines coverage for all levels of care. If an Inpatient Stay is required, it is covered on a Semi-private Room basis.

We encourage you to contact the Mental Health/Substance Use Disorder Designee for referrals to providers and coordination of care.]

Include when group purchases plan with SUD benefits.

[#] [Substance Use Disorder Services]

[Substance Use Disorder Services include those received on an inpatient basis in a Hospital or an Alternate Facility, and those received on an outpatient basis in a provider's office or at an Alternate Facility.

Benefits include the following services provided on either an outpatient or inpatient basis:

- Diagnostic evaluations and assessment.
- Treatment planning.
- Referral services.
- Medication management.
- Individual, family, therapeutic group and provider-based case management services.
- Crisis intervention.

Benefits include the following services provided on an inpatient basis:

- Partial Hospitalization/Day Treatment.
- Services at a Residential Treatment Facility.

Benefits include the following services provided on an outpatient basis:

- Intensive Outpatient Treatment.

The Mental Health/Substance Use Disorder Designee determines coverage for all levels of care. If an Inpatient Stay is required, it is covered on a Semi-private Room basis.

We encourage you to contact the Mental Health/Substance Use Disorder Designee for referrals to providers and coordination of care.

Special Substance Use Disorder Programs and Services

Special programs and services that are contracted under the Mental Health/Substance Use Disorder Designee may become available to you as a part of your Substance Use Disorder Services Benefit. The Substance Use Disorder Services Benefits and financial requirements assigned to these programs or services are based on the designation of the program or service to inpatient, Partial Hospitalization/Day Treatment, Intensive Outpatient Treatment, outpatient or a Transitional Care category of Benefit use. Special programs or services provide access to services that are beneficial for the treatment of your substance use disorder which may not otherwise be covered under the Policy. You must be referred to such programs through the Mental Health/Substance Use Disorder Designee, who is responsible for coordinating your care or through other pathways as described in the program introductions. Any decision to participate in such a program or service is at the discretion of the Covered Person and is not mandatory.]

[The following Covered Health Service description for *Hearing Aids* is added to the Schedule of Benefits:]

¹Include for Choice Plus and Options PPO. ²Include for Choice. Delete both for Non-Differential PPO.

¹ When Benefit limits apply, the limit refers to any combination of [Designated Network Benefits,] Network Benefits and Non-Network Benefits unless otherwise specifically stated.]

² When Benefit limits apply, the limit stated includes Covered Health Services provided at a Designated Network level of Benefits unless otherwise specifically stated.]

Covered Health Service	Benefit (The Amount We Pay, based on Eligible Expenses)	Apply to the Out-of-Pocket Maximum?	Must You Meet Annual Deductible?
¹ Include Network and Non-Network references for Choice Plus and Options PPO; delete references and the Non-Network row for Choice and Non-Differential PPO.			
[9.] Hearing Aids			
<p>Include the limit selected by the group.</p> <p>Limit must be the same as annual limits selected for Durable Medical Equipment and Prosthetics, or \$5,000 per year if DME and Prosthetic limits exceed \$5,000 per year.</p> <p>[Limited to [\$2,500-\$5,000] per [calendar year] [Contract Period], but shall at least be \$1,400 per ear. [Benefits are limited to a single purchase (including repair/replacement) every [year] [[two-three] years]].] No [Copayment[,] [Coinsurance] [or] [Deductible] will be applicable to Hearing Aid Coverage.]</p>	<p>¹ Network]</p> <p>[[50 - 100]%</p>	[Yes] [No]	[Yes] [No]
	¹ Non-Network]	[Yes] [No]	[Yes] [No]

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[Mental Health Services [,] [and] [Neurobiological Disorders] - [Autism Spectrum Disorder Services] [and] [Substance Use Disorder Services] in the Schedule of Benefits [is] [are] deleted and replaced with the following:

¹Include for Choice Plus and Options PPO. ²Include for Choice. Delete both for Non-Differential PPO.

¹ When Benefit limits apply, the limit refers to any combination of [Designated Network Benefits,] Network Benefits and Non-Network Benefits unless otherwise specifically stated.]

² When Benefit limits apply, the limit stated includes Covered Health Services provided at a Designated Network level of Benefits unless otherwise specifically stated.]

Covered Health Service	Benefit (The Amount We Pay, based on Eligible Expenses)	Apply to the Out-of-Pocket Maximum?	Must You Meet Annual Deductible?
<p><i>Include for groups that purchase mental health benefits.</i></p> <p>[#.] [Mental Health Services]</p>			
<p><i>Do not include Pre-Service Notification Requirement for Choice.</i></p>			
<p>[Pre-Service Notification Requirement]</p>			
<p>¹<i>Include for Choice Plus.</i></p>			
<p>[For ¹Non-Network Benefits for] a scheduled admission for Mental Health Services (including an admission for Partial Hospitalization/Day Treatment and services at a Residential Treatment Facility), you must notify us prior to the admission, or as soon as is reasonably possible for non-scheduled admissions (including Emergency admissions).</p> <p>In addition, [¹for Non-Network Benefits] you must notify us before the following services are received: intensive outpatient program treatment; outpatient electro-convulsive treatment; psychological testing; extended outpatient treatment visits beyond 45 - 50 minutes in duration, with or without medication management; outpatient treatment provided in your home.</p> <p>If you fail to notify us as required, Benefits will be reduced to [50 - 95]% of Eligible Expenses.]</p>			
<p>¹<i>Include Network and Non-Network references for Choice Plus and Options PPO; delete references and the Non-Network row for Choice and Non-Differential PPO.</i></p> <p><i>Limits will not apply to groups of 51+.</i></p> <p>[Inpatient Mental Health Services are limited to [10 - 100] days per year.]</p> <p>[Outpatient Mental Health Services are limited to [10 - 100] visits per year.]</p> <p>[Non-Network Benefits for inpatient Mental Health Services are limited to [10 - 100] days per year.]</p>	<p>[¹ Network]</p> <p><i>[Inpatient]</i></p> <p>[[50 - 100]%</p> <p>[100% after you pay a Copayment of \$[100 - 1,000] per day]</p> <p>[100% after you pay a Copayment of \$[100 - 2,000] per Inpatient Stay]</p> <p>[100% after you pay a Copayment of \$[100 - 1,000] per day to a maximum Copayment of \$[100 - 5,000] per Inpatient Stay]</p>	<p>[Yes] [No]</p>	<p>[Yes] [No]</p>
<p>[Non-Network Benefits for outpatient Mental Health Services are limited to [10 - 100] visits per year.]</p> <p>[Benefits for any combination of Mental Health Services described in this section and Neurobiological Disorder Services described below are limited as follows:</p> <ul style="list-style-type: none"> [10 - 100] days per year for inpatient Mental Health Services and Neurobiological Disorder 	<p><i>[Outpatient]</i></p> <p>[[50 - 100]%</p> <p>[100% after you pay a Copayment of \$[5 - 100] per visit]</p> <p>[100% after you pay a Copayment of \$[5 - 75] per individual visit; \$[5 - 75] per group visit.]</p> <p>[100% for visits for</p>	<p>[Yes] [No]</p>	<p>[Yes] [No]</p>

¹Include for Choice Plus and Options PPO. ²Include for Choice. Delete both for Non-Differential PPO.

¹ When Benefit limits apply, the limit refers to any combination of [Designated Network Benefits,] Network Benefits and Non-Network Benefits unless otherwise specifically stated.]

² When Benefit limits apply, the limit stated includes Covered Health Services provided at a Designated Network level of Benefits unless otherwise specifically stated.]

Covered Health Service	Benefit (The Amount We Pay, based on Eligible Expenses)	Apply to the Out-of-Pocket Maximum?	Must You Meet Annual Deductible?
<p>Services.</p> <ul style="list-style-type: none"> [10 - 100] visits per year for outpatient <i>Mental Health Services</i> and <i>Neurobiological Disorder Services</i>.] <p>[Benefits for any combination of <i>Mental Health Services</i> described in this section and <i>Substance Use Disorder Services</i> described below are limited as follows:</p> <ul style="list-style-type: none"> [10 - 100] days per year for Inpatient <i>Mental Health Services</i> and <i>Substance Use Disorder Services</i>. [10 - 100] visits per year for outpatient <i>Mental Health Services</i> and <i>Substance Use Disorder Services</i>.] 	<p>medication management]</p> <p>¹ Non-Network]</p> <p><i>[Inpatient]</i></p> <p>[[50 - 100]%]</p> <p>[100% after you pay a Copayment of \$[100 - 1,000] per day]</p> <p>[100% after you pay a Copayment of \$[100 - 2,000] per Inpatient Stay]</p> <p>[100% after you pay a Copayment of \$[100 - 1,000] per day to a maximum Copayment of \$[100 - 5,000] per Inpatient Stay]</p>	<p>[Yes] [No]</p>	<p>[Yes] [No]</p>
<p>[Benefits for any combination of <i>Mental Health Services</i> described in this section and <i>Neurobiological Disorder Services</i> and <i>Substance Use Disorder Services</i> described below are limited as follows:</p> <ul style="list-style-type: none"> [10 - 100] days per year for inpatient <i>Neurobiological Disorder Services</i>, <i>Mental Health Services</i> and <i>Substance Use Disorder Services</i>. [10 - 100] visits per year for outpatient <i>Neurobiological Disorder Services</i>, <i>Mental Health Services</i> and <i>Substance Use Disorder Services</i>.] 	<p><i>[Outpatient]</i></p> <p>[[50 - 100]%]</p> <p>[100% after you pay a Copayment of \$[5 - 100] per visit]</p> <p>[100% after you pay a Copayment of \$[5 - 75] per individual visit; \$[5 - 75] per group visit.]</p> <p>[100% for visits for medication management]</p>	<p>[Yes] [No]</p>	<p>[Yes] [No]</p>
<p><i>Include for groups that purchase</i></p>			

¹Include for Choice Plus and Options PPO. ²Include for Choice. Delete both for Non-Differential PPO.

¹ When Benefit limits apply, the limit refers to any combination of [Designated Network Benefits,] Network Benefits and Non-Network Benefits unless otherwise specifically stated.]

² When Benefit limits apply, the limit stated includes Covered Health Services provided at a Designated Network level of Benefits unless otherwise specifically stated.]

Covered Health Service	Benefit (The Amount We Pay, based on Eligible Expenses)	Apply to the Out-of-Pocket Maximum?	Must You Meet Annual Deductible?
<p>mental health benefits.</p> <p>[#.] [Neurobiological Disorders]- [Autism Spectrum Disorder Services]</p>			
<p>Do not include Pre-Service Notification Requirement for Choice.</p> <p style="text-align: center;">[Pre-Service Notification Requirement]</p>			
<p>¹Include for Choice Plus.</p> <p>[For ¹Non-Network Benefits for] a scheduled admission for Neurobiological Disorders - Autism Spectrum Disorder Services (including an admission for Partial Hospitalization/Day Treatment and services at a Residential Treatment Facility), you must notify us prior to the admission, or as soon as is reasonably possible for non-scheduled admissions (including Emergency admissions).</p> <p>In addition, ¹for Non-Network Benefits] you must notify us before the following services are received: intensive outpatient program treatment; psychological testing; extended outpatient treatment visits beyond 45 - 50 minutes in duration, with or without medication management; outpatient treatment provided in your home[; Applied Behavioral Analysis].</p> <p>If you fail to notify us as required, Benefits will be reduced to [50 - 95]% of Eligible Expenses.]</p>			
<p>¹Include Network and Non-Network references for Choice Plus and Options PPO; delete references and the Non-Network row for Choice and Non-Differential PPO.</p> <p>Limits will not apply to groups of 51+.</p> <p>[Inpatient Neurobiological Disorder Services are limited to [10 - 100] days per year.]</p> <p>[Outpatient Neurobiological Disorder Services are limited to [10 - 100] visits per year.]</p> <p>[Non-Network Benefits for inpatient Neurobiological Disorder Services are limited to [10 - 100] days per year.]</p>	<p>¹ Network</p> <p><i>[Inpatient]</i></p> <p>[[50 - 100]%]</p> <p>[100% after you pay a Copayment of \$[100 - 1,000] per day]</p> <p>[100% after you pay a Copayment of \$[100 - 2,000] per Inpatient Stay]</p> <p>[100% after you pay a Copayment of \$[100 - 1,000] per day to a maximum Copayment of \$[100 - 5,000] per Inpatient Stay]</p>	<p>[Yes] [No]</p>	<p>[Yes] [No]</p>
<p>[Non-Network Benefits for outpatient Neurobiological Disorder Services are limited to [10 - 100] visits per year.]</p> <p>[Benefits for any combination of</p>	<p><i>[Outpatient]</i></p> <p>[[50 - 100]%]</p> <p>[100% after you pay a</p>	<p>[Yes] [No]</p>	<p>[Yes] [No]</p>

¹Include for Choice Plus and Options PPO. ²Include for Choice. Delete both for Non-Differential PPO.

¹ When Benefit limits apply, the limit refers to any combination of [Designated Network Benefits,] Network Benefits and Non-Network Benefits unless otherwise specifically stated.]

² When Benefit limits apply, the limit stated includes Covered Health Services provided at a Designated Network level of Benefits unless otherwise specifically stated.]

Covered Health Service	Benefit (The Amount We Pay, based on Eligible Expenses)	Apply to the Out-of-Pocket Maximum?	Must You Meet Annual Deductible?
<p><i>Neurobiological Disorder Services</i> described in this section and <i>Mental Health Services</i> described above are limited as follows:</p> <ul style="list-style-type: none"> [10 - 100] days per year for inpatient <i>Neurobiological Disorder Services</i> and <i>Mental Health Services</i>. [10 - 100] visits per year for outpatient <i>Neurobiological Disorder Services</i> and <i>Mental Health Services</i>.] <p>[Benefits for any inpatient and outpatient combination of <i>Autism Spectrum Disorder Services</i>, for children under (18) years of age, described in this section are limited as follows: [Limited to \$50,000 in Eligible Expenses per year for covered <i>Autism Spectrum Disorder Services</i>]</p> <p>[Benefits for any combination of <i>Neurobiological Disorder Services</i> described in this section, <i>Mental Health Services</i> described above and <i>Substance Use Disorder Services</i> described further below are limited as follows:</p> <ul style="list-style-type: none"> [10 - 100] days per year for inpatient <i>Neurobiological Disorder Services</i>, <i>Mental Health Services</i> and <i>Substance Use Disorder Services</i>. [10 - 100] visits per year for outpatient <i>Neurobiological Disorder Services</i>, <i>Mental Health Services</i> and <i>Substance Use Disorder Services</i>.] <p>[Benefits for any inpatient and outpatient combination of <i>Autism Spectrum Disorder Services</i></p>	<p>Copayment of \$[5 - 100] per visit]</p> <p>[100% after you pay a Copayment of \$[5 - 75] per individual visit; \$[5 - 75] per group visit.]</p> <p>[100% for visits for medication management]</p> <p>¹ Non-Network</p> <p><i>[Inpatient]</i></p> <p>[[50 - 100]%</p> <p>[100% after you pay a Copayment of \$[100 - 1,000] per day]</p> <p>[100% after you pay a Copayment of \$[100 - 2,000] per Inpatient Stay]</p> <p>[100% after you pay a Copayment of \$[100 - 1,000] per day to a maximum Copayment of \$[100 - 5,000] per Inpatient Stay]</p>	<p>[Yes] [No]</p>	<p>[Yes] [No]</p>

¹Include for Choice Plus and Options PPO. ²Include for Choice. Delete both for Non-Differential PPO.

¹ When Benefit limits apply, the limit refers to any combination of [Designated Network Benefits,] Network Benefits and Non-Network Benefits unless otherwise specifically stated.]

² When Benefit limits apply, the limit stated includes Covered Health Services provided at a Designated Network level of Benefits unless otherwise specifically stated.]

Covered Health Service	Benefit (The Amount We Pay, based on Eligible Expenses)	Apply to the Out-of-Pocket Maximum?	Must You Meet Annual Deductible?
described in this section are limited as follows: [Limited to \$50,000 in Eligible Expenses per year for covered Autism Spectrum Disorder Services]			
	<p>[Outpatient]</p> <p>[[50 - 100] %]</p> <p>[100% after you pay a Copayment of \$[5 - 100] per visit]</p> <p>[100% after you pay a Copayment of \$[5 - 75] per individual visit; \$[5 - 75] per group visit.]</p> <p>[100% for visits for medication management]</p>	[Yes] [No]	[Yes] [No]
<p>Include for groups that purchase substance use disorder benefits.</p> <p>[#.] [Substance Use Disorder Services]</p>			
<p>Do not include Pre-Service Notification Requirement for Choice.</p>			
<p>[Pre-Service Notification Requirement]</p>			
<p>¹Include for Choice Plus.</p>			
<p>[For ¹Non-Network Benefits for] a scheduled admission for Substance Use Disorder Services (including an admission for Partial Hospitalization/Day Treatment and services at a Residential Treatment Facility), you must notify us prior to the admission, or as soon as is reasonably possible for non-scheduled admissions (including Emergency admissions).</p> <p>In addition, ¹for Non-Network Benefits] you must notify us before the following services are received: Services requiring pre-service notification: intensive outpatient program treatment; psychological testing; outpatient treatment of opioid dependence; extended outpatient treatment visits beyond 45 - 50 minutes in duration, with or without medication management; outpatient treatment provided in your home.</p> <p>If you fail to notify us as required, Benefits will be reduced to [50 - 95] % of Eligible Expenses.]</p>			
<p>¹Include Network and Non-Network references for Choice Plus and Options PPO; delete references and</p>	<p>[¹ Network] [Inpatient]</p>	[Yes] [No]	[Yes] [No]

¹Include for Choice Plus and Options PPO. ²Include for Choice. Delete both for Non-Differential PPO.

¹ When Benefit limits apply, the limit refers to any combination of [Designated Network Benefits,] Network Benefits and Non-Network Benefits unless otherwise specifically stated.]

² When Benefit limits apply, the limit stated includes Covered Health Services provided at a Designated Network level of Benefits unless otherwise specifically stated.]

Covered Health Service	Benefit (The Amount We Pay, based on Eligible Expenses)	Apply to the Out-of-Pocket Maximum?	Must You Meet Annual Deductible?
<p><i>the Non-Network row for Choice and Non-Differential PPO.</i></p> <p><i>Limits will not apply to groups of 51+.</i></p> <p>[Inpatient <i>Substance Use Disorder Services</i> are limited to [10 - 100] days per year.]</p> <p>[Outpatient <i>Substance Use Disorder Services</i> are limited to [10 - 100] visits per year.]</p> <p>[Non-Network Benefits for inpatient <i>Substance Use Disorder Services</i> are limited to [10 - 100] days per year.]</p> <p>[Non-Network Benefits for outpatient <i>Substance Use Disorder Services</i> are limited to [10 - 100] visits per year.]</p> <p>[Benefits for any combination of <i>Substance Use Disorder Services</i> described in this section and <i>Mental Health Services</i> described above are limited as follows:</p> <ul style="list-style-type: none"> [10 - 100] days per year for inpatient <i>Mental Health Services</i> and <i>Substance Use Disorder Services</i>. [10 - 100] visits per year for outpatient <i>Mental Health Services</i> and <i>Substance Use Disorder Services</i>.] 	<p>[[50 - 100]%]</p> <p>[100% after you pay a Copayment of \$[100 - 1,000] per day]</p> <p>[100% after you pay a Copayment of \$[100 - 2,000] per Inpatient Stay]</p> <p>[100% after you pay a Copayment of \$[100 - 1,000] per day to a maximum Copayment of \$[100 - 5,000] per Inpatient Stay]</p>		
<p>[Benefits for any combination of <i>Substance Use Disorder Services</i> described in this section and <i>Mental Health Services</i> and <i>Neurobiological Disorder Services</i> described above are limited as follows:</p> <ul style="list-style-type: none"> [10 - 100] days per year for inpatient <i>Neurobiological Disorder Services</i>, <i>Mental Health Services</i> and <i>Substance Use Disorder Services</i>. 	<p><i>[Outpatient]</i></p> <p>[[50 - 100]%]</p> <p>[100% after you pay a Copayment of \$[5 - 100] per visit]</p> <p>[100% after you pay a Copayment of \$[5 - 75] per individual visit; \$[5 - 75] per group visit.]</p>	<p>[Yes] [No]</p>	<p>[Yes] [No]</p>

¹Include for Choice Plus and Options PPO. ²Include for Choice. Delete both for Non-Differential PPO.

¹ When Benefit limits apply, the limit refers to any combination of [Designated Network Benefits,] Network Benefits and Non-Network Benefits unless otherwise specifically stated.]

² When Benefit limits apply, the limit stated includes Covered Health Services provided at a Designated Network level of Benefits unless otherwise specifically stated.]

Covered Health Service	Benefit (The Amount We Pay, based on Eligible Expenses)	Apply to the Out-of-Pocket Maximum?	Must You Meet Annual Deductible?
<ul style="list-style-type: none"> [10 - 100] visits per year for outpatient <i>Neurobiological Disorder Services, Mental Health Services and Substance Use Disorder Services.</i>] 	<p>[100% for visits for medication management]</p> <p>¹ Non-Network</p> <p><i>[Inpatient]</i></p> <p>[[50 - 100] %]</p> <p>[100% after you pay a Copayment of \$[100 - 1,000] per day]</p> <p>[100% after you pay a Copayment of \$[100 - 2,000] per Inpatient Stay]</p> <p>[100% after you pay a Copayment of \$[100 - 1,000] per day to a maximum Copayment of \$[100 - 5,000] per Inpatient Stay]</p>	<p>[Yes] [No]</p>	<p>[Yes] [No]</p>
	<p><i>[Outpatient]</i></p> <p>[[50 - 100] %]</p> <p>[100% after you pay a Copayment of \$[5 - 100] per visit]</p> <p>[100% after you pay a Copayment of \$[5 - 75] per individual visit; \$[5 - 75] per group visit.]</p> <p>[100% for visits for medication management]</p>	<p>[Yes] [No]</p>	<p>[Yes] [No]</p>

Exclusions for *Mental Health, Neurobiological Disorders - Autism Spectrum Disorders and Substance Use Disorders* in the *Certificate under Section 2: Exclusions and Limitations* are deleted and replaced with the following:

[#] Mental Health

Introductory sentence and exclusions 1-9 apply when plan design includes benefits for mental health services.

Exclusion 10 applies when plan design does not include benefits for mental health services. Renumber exclusion to #1.

[Exclusions listed directly below apply to services described under *Mental Health Services* in *Section 1: Covered Health Services*.]

- [1.] [Services performed in connection with conditions not classified in the current edition of the *Diagnostic and Statistical Manual of the American Psychiatric Association*.]
- [2.] [Mental Health Services as treatments for V-code conditions as listed within the current edition of the *Diagnostic and Statistical Manual of the American Psychiatric Association*.]
- [3.] [Mental Health Services as treatment for a primary diagnosis of insomnia and other sleep disorders, sexual dysfunction disorders, feeding disorders, neurological disorders and other disorders with a known physical basis.]
- [4.] [Treatments for the primary diagnoses of learning disabilities, conduct and impulse control disorders, personality disorders and paraphilias.]
- [5.] [Educational/behavioral services that are focused on primarily building skills and capabilities in communication, social interaction and learning.]
- [6.] [Tuition for or services that are school-based for children and adolescents under the *Individuals with Disabilities Education Act*.]
- [7.] [Learning, motor skills and primary communication disorders as defined in the current edition of the *Diagnostic and Statistical Manual of the American Psychiatric Association*.]
- [8.] [Mental retardation and autism spectrum disorder as a primary diagnosis defined in the current edition of the *Diagnostic and Statistical Manual of the American Psychiatric Association*. Benefits for autism spectrum disorder as a primary diagnosis are described under *Neurobiological Disorders - Autism Spectrum Disorder Services* in *Section 1: Covered Health Services*.]
- [9.] [Services or supplies for the diagnosis or treatment of Mental Illness that, in the reasonable judgment of the Mental Health/Substance Use Disorder Designee, are any of the following:
 - Not consistent with generally accepted standards of medical practice for the treatment of such conditions.
 - Not consistent with services backed by credible research soundly demonstrating that the services or supplies will have a measurable and beneficial health outcome, and therefore considered experimental.
 - Not consistent with the Mental Health/Substance Use Disorder Designee's level of care guidelines or best practices as modified from time to time.
 - Not clinically appropriate for the patient's Mental Illness or condition based on generally accepted standards of medical practice and benchmarks.]

¹*Applies when the group provides benefits for mental health services under a separate plan.*

- [10.] [Services for the treatment of mental illness or mental health conditions [¹that the Enrolling Group has elected to provide through a separate benefit plan].]

[#] Neurobiological Disorders - Autism Spectrum Disorders

Introductory sentence and exclusions 1-8 apply when plan design includes benefits for neurobiological disorder/autism spectrum disorder services.

Exclusion 9 applies when plan design does not include benefits for neurobiological disorder/autism spectrum disorder services. Renumber exclusion to #1.

[Exclusions listed directly below apply to services described under *Neurobiological Disorders - Autism Spectrum Disorder Services* in *Section 1: Covered Health Services*.]

- [1.] [Services as treatments of sexual dysfunction and feeding disorders as listed in the current edition of the *Diagnostic and Statistical Manual of the American Psychiatric Association*.]
- [2.] [Any treatments or other specialized services designed for Autism Spectrum Disorder that are not backed by credible research demonstrating that the services or supplies have a measurable and beneficial health outcome and therefore considered Experimental or Investigational or Unproven Services.]
- [3.] [Mental retardation as the primary diagnosis defined in the current edition of the *Diagnostic and Statistical Manual of the American Psychiatric Association*.]
- [4.] [Tuition for or services that are school-based for children and adolescents under the *Individuals with Disabilities Education Act*.]
- [5.] [Learning, motor skills and primary communication disorders as defined in the current edition of the *Diagnostic and Statistical Manual of the American Psychiatric Association* and which are not a part of Autism Spectrum Disorder.]
- [6.] [Treatments for the primary diagnoses of learning disabilities, conduct and impulse control disorders, personality disorders and paraphilias.]

Applies when plan design does not include benefits for expanded autism spectrum disorder.

- [7.] [Intensive behavioral therapies such as applied behavioral analysis for Autism Spectrum Disorder.]
- [8.] [Services or supplies for the diagnosis or treatment of Mental Illness that, in the reasonable judgment of the Mental Health/Substance Use Disorder Designee, are any of the following:
 - Not consistent with generally accepted standards of medical practice for the treatment of such conditions.
 - Not consistent with services backed by credible research soundly demonstrating that the services or supplies will have a measurable and beneficial health outcome, and therefore considered experimental.
 - Not consistent with the Mental Health/Substance Use Disorder Designee's level of care guidelines or best practices as modified from time to time.
 - Not clinically appropriate for the patient's Mental Illness or condition based on generally accepted standards of medical practice and benchmarks.]

Applies when plan design does not include benefits for neurobiological disorder/autism spectrum disorder services.

¹*Applies when the group provides benefits for autism spectrum disorders under a separate plan.*

- [9.] [Services for the treatment of autism spectrum disorders as the primary diagnosis [¹that the Enrolling Group has elected to provide through a separate benefit plan]. (Autism spectrum disorders are a group of neurobiological disorders that includes *Autistic Disorder, Rhetts Syndrome, Asperger's Disorder, Childhood Disintegrated Disorder* and *Pervasive Development Disorders Not Otherwise Specified (PDDNOS)*.)]

[#] Substance Use Disorders

Introductory sentence and exclusions 1-4 apply when plan design includes benefits for substance use disorders services.

Exclusion 5 applies when plan design does not include benefits for substance use disorders services. Renumber exclusion to #1.

[Exclusions listed directly below apply to services described under *Substance Use Disorder Services in Section 1: Covered Health Services.*]

- [1.] [Services performed in connection with conditions not classified in the current edition of the *Diagnostic and Statistical Manual of the American Psychiatric Association.*]
- [2.] [Methadone treatment as maintenance, L.A.A.M. (1-Alpha-Acetyl-Methadol), Cyclazocine, or their equivalents.]
- [3.] [Educational/behavioral services that are focused on primarily building skills and capabilities in communication, social interaction and learning.]
- [4.] [Services or supplies for the diagnosis or treatment of alcoholism or substance use disorders that, in the reasonable judgment of the Mental Health/Substance Use Disorder Designee, are any of the following:
 - Not consistent with generally accepted standards of medical practice for the treatment of such conditions.
 - Not consistent with services backed by credible research soundly demonstrating that the services or supplies will have a measurable and beneficial health outcome, and therefore considered experimental.
 - Not consistent with the Mental Health/Substance Use Disorder Designee's level of care guidelines or best practices as modified from time to time.
 - Not clinically appropriate for the patient's substance use disorder or condition based on generally accepted standards of medical practice and benchmarks.]

Applies when plan does not include benefits for substance use disorders.

¹*Applies when the group provides benefits for substance use disorders under a separate plan.*

- [5.] [Services for the treatment of substance use disorder services [¹that the Enrolling Group has elected to provide through a separate benefit plan].]

The definition of Intermediate Care is deleted.

Contract Issuance: *Include Effective Date only if Amendment is to be mailed separate from the COC. Do not include effective date when amendment is issued as part of the COC.*

[Effective Date of this Amendment: _____]

(Name and Title)

SERFF Tracking Number: UHLC-128167554 State: Arkansas
 Filing Company: UnitedHealthcare Insurance Company State Tracking Number:
 Company Tracking Number: MHPAMD.I.09.AR REV2
 TOI: H16G Group Health - Major Medical Sub-TOI: H16G.001C Any Size Group - Other
 Product Name: MHPAMD.I.09.AR REV2
 Project Name/Number: MHPAMD.I.09.AR REV2/MHPAMD.I.09.AR REV2

Supporting Document Schedules

	Item Status:	Status Date:
Satisfied - Item: Flesch Certification	Approved	04/16/2012
Comments:		
Attachment: MHPAMD.I.09.AR Compliance.pdf		

	Item Status:	Status Date:
Bypassed - Item: Application	Approved	04/16/2012
Bypass Reason: Not Applicable. No Rates associated with the filing.		
Comments:		

	Item Status:	Status Date:
Bypassed - Item: PPACA Uniform Compliance Summary	Approved	04/16/2012
Bypass Reason: Not Applicable. No Rates associated with the filing.		
Comments:		

	Item Status:	Status Date:
Satisfied - Item: MHPAMD.I.09.AR Cover letter	Approved	04/16/2012
Comments:		
Attachment: MHPAMD.I.09.AR Cover Letter.pdf		

	Item Status:	Status Date:
Satisfied - Item: MHPAMD.I.09.AR REV2 Redline Comparison to previously filed form is attached	Approved	04/16/2012

SERFF Tracking Number: UHLC-128167554 State: Arkansas
Filing Company: UnitedHealthcare Insurance Company State Tracking Number:
Company Tracking Number: MHPAMD.I.09.AR REV2
TOI: H16G Group Health - Major Medical Sub-TOI: H16G.001C Any Size Group - Other
Product Name: MHPAMD.I.09.AR REV2
Project Name/Number: MHPAMD.I.09.AR REV2/MHPAMD.I.09.AR REV2

Comments:

Attachment:

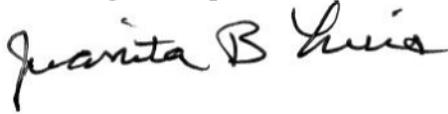
MHPAMD.I.09.AR Rev2 Redline Compare.pdf

**Certificate of Compliance with
Arkansas Rule and Regulation 19**

Insurer: UnitedHealthcare Insurance Company

Form Number(s): MHPAMD.I.09.AR

I hereby certify that the filing above meets all applicable Arkansas requirements including the requirements of Rule and Regulation 19.



Signature of Company Officer

Juanita B Luis

Name

Assistant Secretary

Title

August 18, 2011

Date



August 19, 2011

Ms. Rosalyn Minor
Arkansas Insurance Department
1200 West 3rd Street
Little Rock, Arkansas 72201

Re: UnitedHealthcare Insurance Company
NAIC No. 79413

**Hearing Aid, Autism Spectrum Disorder, Mental Health Parity and Addiction Equity Act of 2008
Amendment: MHPAMD.I.09.AR**

Flesch Score: 50.4

Dear Ms. Minor,

On behalf of UnitedHealthcare Insurance Company, I am submitting the enclosed group health amendment for your Department's review and approval. We are requesting to use this amendment in conjunction with our approved 2009 product series, form filing Policy.I.09.AR et al, approved on 09-30-2009 under DOI file number UHLC-126344374. This amendment is being filed to incorporate mental health parity requirements as required under The Mental Health Parity and Addiction Equity Act of 2008, as well as Hearing Aid and Autism Spectrum Disorder Mandates.

Revisions made to comply with the Federal Mental Health Parity Interim Rules are described below:

- Previous prior authorization requirement language changed to achieve parity in notification requirements with medical benefits. For example: 1) " Authorization requirement" language changed to "pre-service notification" language and 2) the list of non-network services that require notification is now revised to include specific outpatient services under the mental health, substance use disorder and neurobiological disorder benefit categories.
- Cost sharing language that referenced that cost sharing is dependent upon where the covered service is provided has been removed under the mental health, substance use disorders and the neurobiological disorders benefit categories. Parity requirements for cost sharing will be accommodated via the filed variable costing sharing provisions.
- Exclusions for mental health, neurobiological disorders and substance use disorders revised.

Our intent is to use this amendment for large and small employer groups.

Because the enclosed form has been modified to reflect the laws and regulations of Arkansas, it will not be filed with Connecticut, our State of Domicile.

Our intent is to use this form to convey deletion of, addition of, or change in the specifics of a provision previously filed with your Department.

Explanation Variable Text

Included in this amendment are the following features:

- **Non-variable Text** that always appears in an issued document.
- **Variable Text** that may or may not appear in an issued document depending on the specific product and plan design selected by the Enrolling Group. Variable text is enclosed in [brackets]. Whenever text is bracketed, we have included text that explains the logic of the variable; brackets do not appear in the document issued to a member.

Instruction text provides the logic for when text is included or removed. Please note that instruction text appears only in the filing copy and will not appear in the document issued to a member. Following are two examples of instruction text:

Information contained within this form may also be used in an online format with appropriate changes in font, format and design to more easily accommodate online viewing or issuance. We want to assure the Department that education will be provided to the brokers, employer groups and the employees regarding access and alternatives to electronic issuance.

If you have any questions or concerns regarding this submission, please feel free to call me at the number shown below.

Sincerely,

Kelly Smith
Manager, Regulatory Affairs

Kelly_smith@uhc.com
Phone: 240-632-8061

Hearing Aid, Autism Spectrum Disorder, Mental Health Parity and Addiction Equity Act of 2008 (MHPAEA) Amendment

[UnitedHealthcare Insurance Company]

As described in this Amendment, the Policy is modified as stated below.

Contract Issuance: *Include only if the Amendment is to be mailed separate from the COC and if the 2009 series is modified by other amendments. Do not include when amendment is issued as part of the COC.*

[Because this Amendment reflects changes in requirements of Federal law, to the extent it may conflict with any Amendment issued to you previously, the provisions of this Amendment will govern.]

Because this Amendment is part of a legal document (the group Policy), we want to give you information about the document that will help you understand it. Certain capitalized words have special meanings. We have defined these words in the *Certificate of Coverage (Certificate)* in *Section 9: Defined Terms* and in this Amendment below.

For Choice, do not include any of the pre-service benefit confirmation provisions below other than the first sentence.

Prior authorization requirements listed under *[Mental Health Services]* *[and]* *[Substance Use Disorder Services]* in the *Schedule of Benefits* are deleted. *[The following [services are] [service is] added to the list of services requiring pre-service notification under *Pre-service Benefit Confirmation* in the *Schedule of Benefits*:*

[Pre-service Benefit Confirmation]

¹*Include for Choice Plus.*

²*Include for Options PPO and Non-Differential PPO.*

[¹When you choose to receive certain Covered Health Services from non-Network providers, you] [²You] are responsible for notifying us before you receive these services.

To notify us, call the telephone number for *Customer Care* on your ID card.

Covered Health Services which require pre-service notification:

- [Mental Health Services - inpatient services (including Partial Hospitalization/Day Treatment and services at a Residential Treatment Facility); intensive outpatient program treatment; outpatient electro-convulsive treatment; psychological testing; extended outpatient treatment visits beyond 45 - 50 minutes in duration, with or without medication management; outpatient treatment provided in your home.]
- [Neurobiological Disorders - Autism Spectrum Disorder Services - inpatient services (including Partial Hospitalization/Day Treatment and services at a Residential Treatment Facility), intensive outpatient program treatment; psychological testing; extended outpatient treatment visits beyond 45 - 50 minutes in duration, with or without medication management; outpatient treatment provided in your home; [Applied Behavioral Analysis (ABA).]]
- [Substance Use Disorder Services - inpatient services (including Partial Hospitalization/Day Treatment and services at a Residential Treatment Facility); intensive outpatient program treatment; psychological testing; outpatient treatment of opioid dependence; extended outpatient

treatment visits beyond 45 - 50 minutes in duration, with or without medication management; outpatient treatment provided in your home.]]

[Mental Health Services [,] [and] [Neurobiological Disorders - Autism Spectrum Disorder Services] [and] [Substance Use Disorder Services] in the Certificate, Section 1: Covered Health Services [is] [are] deleted and replaced with the following:

Note: The bracketed covered health service numbers here and in the schedule will not be included when the document is issued in amendment format only; including it will be used only to support accurately embedding amendment provisions into the COC or Schedule where permitted.

Include when group purchases plan with MH benefits.

[#] [Mental Health Services]

[Mental Health Services include those received on an inpatient basis in a Hospital or an Alternate Facility, and those received on an outpatient basis in a provider's office or at an Alternate Facility.

Benefits include the following services provided on either an outpatient or inpatient basis:

- Diagnostic evaluations and assessment.
- Treatment planning.
- Referral services.
- Medication management.
- Individual, family, therapeutic group and provider-based case management services.
- Crisis intervention.

Benefits include the following services provided on an inpatient basis:

- Partial Hospitalization/Day Treatment.
- Services at a Residential Treatment Facility.

Benefits include the following services provided on an outpatient basis:

- Intensive Outpatient Treatment.

The Mental Health/Substance Use Disorder Designee determines coverage for all levels of care. If an Inpatient Stay is required, it is covered on a Semi-private Room basis.

We encourage you to contact the Mental Health/Substance Use Disorder Designee for referrals to providers and coordination of care.

Special Mental Health Programs and Services

Special programs and services that are contracted under the Mental Health/Substance Use Disorder Designee may become available to you as a part of your Mental Health Services Benefit. The Mental Health Services Benefits and financial requirements assigned to these programs or services are based on the designation of the program or service to inpatient, Partial Hospitalization/Day Treatment, Intensive Outpatient Treatment, outpatient or a Transitional Care category of Benefit use. Special programs or services provide access to services that are beneficial for the treatment of your Mental Illness which may not otherwise be covered under the Policy. You must be referred to such programs through the Mental Health/Substance Use Disorder Designee, who is responsible for coordinating your care or through other pathways as described in the program introductions. Any decision to participate in such a program or service is at the discretion of the Covered Person and is not mandatory.]

Include when group purchases plan with benefits for autism spectrum disorders. When Mental Health Benefits are included, core autism benefits will always be included because medical benefits for autism treatment are paid under the medical plan based on place of service (parity issue).

Contract Specialist: Use this section to support mental health components of state mandates for autism. If the mandate includes other medical benefits, the separate mandate section should address only the medical components and refer back to this section for mental health benefits for autism disorders. Delete this instruction prior to filing.

[#] [Neurobiological Disorders - Autism Spectrum Disorder Services]

[Psychiatric services for Autism Spectrum Disorders that are both of the following:

- Provided by or under the direction of an experienced psychiatrist and/or an experienced licensed psychiatric provider.
- Focused on treating maladaptive/stereotypic behaviors that are posing danger to self, others and property, and impairment in daily functioning.

Note to contract specialist: ¹Include when no autism specific benefit has been added per state law. ²Include and modify coverage section title accordingly when state law requires a specific benefit be included. (Note that when a specific medical/rehab benefit is required for autism, you should also refer back to this category for the psychiatric component.) Delete this instruction prior to filing.

This section describes only the psychiatric component of treatment for Autism Spectrum Disorders. Medical treatment of Autism Spectrum Disorders is a Covered Health Service for which Benefits are available [¹under the applicable medical Covered Health Services categories in this *Certificate*] [²as described under [autism benefit section name] below]. [Services limited to children under eighteen (18) years of age].

Benefits include the following services provided on either an outpatient or inpatient basis:

- Diagnostic evaluations and assessment.
- Treatment planning.
- Referral services.
- Medication management.
- Individual, family, therapeutic group and provider-based case management services.
- Crisis intervention.

Benefits include the following services provided on an inpatient basis:

- Partial Hospitalization/Day Treatment.
- Services at a Residential Treatment Facility.

Benefits include the following services provided on an outpatient basis:

- Intensive Outpatient Treatment.

Include when expanded services for autism are sold.

Note to contract specialist: This section should be utilized to support the mental health component of state mandates for autism spectrum disorders for intensive behavioral therapies such as ABA. Delete this instruction prior to filing.

[Enhanced Autism Spectrum Disorder services that are focused on educational/behavioral intervention that are habilitative in nature and that are backed by credible research demonstrating that the services or supplies have a measurable and beneficial health outcome. Benefits are provided for intensive behavioral therapies (educational/behavioral services that are focused on primarily building skills and capabilities in communication, social interaction and learning such as *Applied Behavioral Analysis (ABA)*).]

The Mental Health/Substance Use Disorder Designee determines coverage for all levels of care. If an Inpatient Stay is required, it is covered on a Semi-private Room basis.

We encourage you to contact the Mental Health/Substance Use Disorder Designee for referrals to providers and coordination of care.]

Include when group purchases plan with SUD benefits.

[#] [Substance Use Disorder Services]

[Substance Use Disorder Services include those received on an inpatient basis in a Hospital or an Alternate Facility, and those received on an outpatient basis in a provider's office or at an Alternate Facility.

Benefits include the following services provided on either an outpatient or inpatient basis:

- Diagnostic evaluations and assessment.
- Treatment planning.
- Referral services.
- Medication management.
- Individual, family, therapeutic group and provider-based case management services.
- Crisis intervention.

Benefits include the following services provided on an inpatient basis:

- Partial Hospitalization/Day Treatment.
- Services at a Residential Treatment Facility.

Benefits include the following services provided on an outpatient basis:

- Intensive Outpatient Treatment.

The Mental Health/Substance Use Disorder Designee determines coverage for all levels of care. If an Inpatient Stay is required, it is covered on a Semi-private Room basis.

We encourage you to contact the Mental Health/Substance Use Disorder Designee for referrals to providers and coordination of care.

Special Substance Use Disorder Programs and Services

Special programs and services that are contracted under the Mental Health/Substance Use Disorder Designee may become available to you as a part of your Substance Use Disorder Services Benefit. The Substance Use Disorder Services Benefits and financial requirements assigned to these programs or services are based on the designation of the program or service to inpatient, Partial Hospitalization/Day Treatment, Intensive Outpatient Treatment, outpatient or a Transitional Care category of Benefit use. Special programs or services provide access to services that are beneficial for the treatment of your substance use disorder which may not otherwise be covered under the Policy. You must be referred to such programs through the Mental Health/Substance Use Disorder Designee, who is responsible for coordinating your care or through other pathways as described in the program introductions. Any decision to participate in such a program or service is at the discretion of the Covered Person and is not mandatory.]

[The following Covered Health Service description for *Hearing Aids* is added to the Schedule of Benefits:]

¹Include for Choice Plus and Options PPO. ²Include for Choice. Delete both for Non-Differential PPO.

¹ When Benefit limits apply, the limit refers to any combination of [Designated Network Benefits,] Network Benefits and Non-Network Benefits unless otherwise specifically stated.]

² When Benefit limits apply, the limit stated includes Covered Health Services provided at a Designated Network level of Benefits unless otherwise specifically stated.]

Covered Health Service	Benefit (The Amount We Pay, based on Eligible Expenses)	Apply to the Out-of-Pocket Maximum?	Must You Meet Annual Deductible?
¹ Include Network and Non-Network references for Choice Plus and Options PPO; delete references and the Non-Network row for Choice and Non-Differential PPO. [9.] Hearing Aids			
Include the limit selected by the group. Limit must be the same as annual limits selected for Durable Medical Equipment and Prosthetics, or \$5,000 per year if DME and Prosthetic limits exceed \$5,000 per year. [Limited to [\$2,500-\$5,000] per [calendar year] [Contract Period], but shall at least be \$1,400 per ear. [Benefits are limited to a single purchase (including repair/replacement) every [year] [[two-three] years]].] No [Copayment[,] [Coinsurance] [or] [Deductible] will be applicable to Hearing Aid Coverage.]	¹ Network [[50 - 100]%]	[Yes] [No]	[Yes] [No]
	¹ Non-Network [[50 - 100]%]	[Yes] [No]	[Yes] [No]

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[Mental Health Services [,] [and] [Neurobiological Disorders] - [Autism Spectrum Disorder Services] [and] [Substance Use Disorder Services] in the Schedule of Benefits [is] [are] deleted and replaced with the following:

¹Include for Choice Plus and Options PPO. ²Include for Choice. Delete both for Non-Differential PPO.

¹ When Benefit limits apply, the limit refers to any combination of [Designated Network Benefits,] Network Benefits and Non-Network Benefits unless otherwise specifically stated.]

² When Benefit limits apply, the limit stated includes Covered Health Services provided at a Designated Network level of Benefits unless otherwise specifically stated.]

Covered Health Service	Benefit (The Amount We Pay, based on Eligible Expenses)	Apply to the Out-of-Pocket Maximum?	Must You Meet Annual Deductible?
<p><i>Include for groups that purchase mental health benefits.</i></p> <p>[#.] [Mental Health Services]</p>			
<p><i>Do not include Pre-Service Notification Requirement for Choice.</i></p>			
<p>[Pre-Service Notification Requirement]</p>			
<p>¹<i>Include for Choice Plus.</i></p>			
<p>[For ¹Non-Network Benefits for] a scheduled admission for Mental Health Services (including an admission for Partial Hospitalization/Day Treatment and services at a Residential Treatment Facility), you must notify us prior to the admission, or as soon as is reasonably possible for non-scheduled admissions (including Emergency admissions).</p> <p>In addition, [¹for Non-Network Benefits] you must notify us before the following services are received: intensive outpatient program treatment; outpatient electro-convulsive treatment; psychological testing; extended outpatient treatment visits beyond 45 - 50 minutes in duration, with or without medication management; outpatient treatment provided in your home.</p> <p>If you fail to notify us as required, Benefits will be reduced to [50 - 95]% of Eligible Expenses.]</p>			
<p>¹<i>Include Network and Non-Network references for Choice Plus and Options PPO; delete references and the Non-Network row for Choice and Non-Differential PPO.</i></p> <p><i>Limits will not apply to groups of 51+.</i></p> <p>[Inpatient Mental Health Services are limited to [10 - 100] days per year.]</p> <p>[Outpatient Mental Health Services are limited to [10 - 100] visits per year.]</p> <p>[Non-Network Benefits for inpatient Mental Health Services are limited to [10 - 100] days per year.]</p>	<p>[¹ Network]</p> <p><i>[Inpatient]</i></p> <p>[[50 - 100]%</p> <p>[100% after you pay a Copayment of \$[100 - 1,000] per day]</p> <p>[100% after you pay a Copayment of \$[100 - 2,000] per Inpatient Stay]</p> <p>[100% after you pay a Copayment of \$[100 - 1,000] per day to a maximum Copayment of \$[100 - 5,000] per Inpatient Stay]</p>	<p>[Yes] [No]</p>	<p>[Yes] [No]</p>
<p>[Non-Network Benefits for outpatient Mental Health Services are limited to [10 - 100] visits per year.]</p> <p>[Benefits for any combination of Mental Health Services described in this section and Neurobiological Disorder Services described below are limited as follows:</p> <ul style="list-style-type: none"> [10 - 100] days per year for inpatient Mental Health Services and Neurobiological Disorder 	<p><i>[Outpatient]</i></p> <p>[[50 - 100]%</p> <p>[100% after you pay a Copayment of \$[5 - 100] per visit]</p> <p>[100% after you pay a Copayment of \$[5 - 75] per individual visit; \$[5 - 75] per group visit.]</p> <p>[100% for visits for</p>	<p>[Yes] [No]</p>	<p>[Yes] [No]</p>

¹Include for Choice Plus and Options PPO. ²Include for Choice. Delete both for Non-Differential PPO.

¹ When Benefit limits apply, the limit refers to any combination of [Designated Network Benefits,] Network Benefits and Non-Network Benefits unless otherwise specifically stated.]

² When Benefit limits apply, the limit stated includes Covered Health Services provided at a Designated Network level of Benefits unless otherwise specifically stated.]

Covered Health Service	Benefit (The Amount We Pay, based on Eligible Expenses)	Apply to the Out-of-Pocket Maximum?	Must You Meet Annual Deductible?
<p>Services.</p> <ul style="list-style-type: none"> [10 - 100] visits per year for outpatient <i>Mental Health Services</i> and <i>Neurobiological Disorder Services</i>.] <p>[Benefits for any combination of <i>Mental Health Services</i> described in this section and <i>Substance Use Disorder Services</i> described below are limited as follows:</p> <ul style="list-style-type: none"> [10 - 100] days per year for Inpatient <i>Mental Health Services</i> and <i>Substance Use Disorder Services</i>. [10 - 100] visits per year for outpatient <i>Mental Health Services</i> and <i>Substance Use Disorder Services</i>.] 	<p>medication management]</p> <p>¹ Non-Network]</p> <p><i>[Inpatient]</i></p> <p>[[50 - 100]%]</p> <p>[100% after you pay a Copayment of \$[100 - 1,000] per day]</p> <p>[100% after you pay a Copayment of \$[100 - 2,000] per Inpatient Stay]</p> <p>[100% after you pay a Copayment of \$[100 - 1,000] per day to a maximum Copayment of \$[100 - 5,000] per Inpatient Stay]</p>	<p>[Yes] [No]</p>	<p>[Yes] [No]</p>
<p>[Benefits for any combination of <i>Mental Health Services</i> described in this section and <i>Neurobiological Disorder Services</i> and <i>Substance Use Disorder Services</i> described below are limited as follows:</p> <ul style="list-style-type: none"> [10 - 100] days per year for inpatient <i>Neurobiological Disorder Services</i>, <i>Mental Health Services</i> and <i>Substance Use Disorder Services</i>. [10 - 100] visits per year for outpatient <i>Neurobiological Disorder Services</i>, <i>Mental Health Services</i> and <i>Substance Use Disorder Services</i>.] 	<p><i>[Outpatient]</i></p> <p>[[50 - 100]%]</p> <p>[100% after you pay a Copayment of \$[5 - 100] per visit]</p> <p>[100% after you pay a Copayment of \$[5 - 75] per individual visit; \$[5 - 75] per group visit.]</p> <p>[100% for visits for medication management]</p>	<p>[Yes] [No]</p>	<p>[Yes] [No]</p>
<p><i>Include for groups that purchase</i></p>			

¹Include for Choice Plus and Options PPO. ²Include for Choice. Delete both for Non-Differential PPO.

¹ When Benefit limits apply, the limit refers to any combination of [Designated Network Benefits,] Network Benefits and Non-Network Benefits unless otherwise specifically stated.]

² When Benefit limits apply, the limit stated includes Covered Health Services provided at a Designated Network level of Benefits unless otherwise specifically stated.]

Covered Health Service	Benefit (The Amount We Pay, based on Eligible Expenses)	Apply to the Out-of-Pocket Maximum?	Must You Meet Annual Deductible?
<p>mental health benefits.</p> <p>[#.] [Neurobiological Disorders]- [Autism Spectrum Disorder Services]</p>			
<p>Do not include Pre-Service Notification Requirement for Choice.</p> <p>[Pre-Service Notification Requirement]</p>			
<p>¹Include for Choice Plus.</p> <p>[For ¹Non-Network Benefits for] a scheduled admission for Neurobiological Disorders - Autism Spectrum Disorder Services (including an admission for Partial Hospitalization/Day Treatment and services at a Residential Treatment Facility), you must notify us prior to the admission, or as soon as is reasonably possible for non-scheduled admissions (including Emergency admissions).</p> <p>In addition, ¹for Non-Network Benefits] you must notify us before the following services are received: intensive outpatient program treatment; psychological testing; extended outpatient treatment visits beyond 45 - 50 minutes in duration, with or without medication management; outpatient treatment provided in your home[; Applied Behavioral Analysis].</p> <p>If you fail to notify us as required, Benefits will be reduced to [50 - 95]% of Eligible Expenses.]</p>			
<p>¹Include Network and Non-Network references for Choice Plus and Options PPO; delete references and the Non-Network row for Choice and Non-Differential PPO.</p> <p>Limits will not apply to groups of 51+.</p> <p>[Inpatient Neurobiological Disorder Services are limited to [10 - 100] days per year.]</p> <p>[Outpatient Neurobiological Disorder Services are limited to [10 - 100] visits per year.]</p> <p>[Non-Network Benefits for inpatient Neurobiological Disorder Services are limited to [10 - 100] days per year.]</p>	<p>¹ Network</p> <p><i>[Inpatient]</i></p> <p>[[50 - 100]%]</p> <p>[100% after you pay a Copayment of \$[100 - 1,000] per day]</p> <p>[100% after you pay a Copayment of \$[100 - 2,000] per Inpatient Stay]</p> <p>[100% after you pay a Copayment of \$[100 - 1,000] per day to a maximum Copayment of \$[100 - 5,000] per Inpatient Stay]</p>	<p>[Yes] [No]</p>	<p>[Yes] [No]</p>
<p>[Non-Network Benefits for outpatient Neurobiological Disorder Services are limited to [10 - 100] visits per year.]</p> <p>[Benefits for any combination of</p>	<p><i>[Outpatient]</i></p> <p>[[50 - 100]%]</p> <p>[100% after you pay a</p>	<p>[Yes] [No]</p>	<p>[Yes] [No]</p>

¹Include for Choice Plus and Options PPO. ²Include for Choice. Delete both for Non-Differential PPO.

¹ When Benefit limits apply, the limit refers to any combination of [Designated Network Benefits,] Network Benefits and Non-Network Benefits unless otherwise specifically stated.]

² When Benefit limits apply, the limit stated includes Covered Health Services provided at a Designated Network level of Benefits unless otherwise specifically stated.]

Covered Health Service	Benefit (The Amount We Pay, based on Eligible Expenses)	Apply to the Out-of-Pocket Maximum?	Must You Meet Annual Deductible?
<p><i>Neurobiological Disorder Services</i> described in this section and <i>Mental Health Services</i> described above are limited as follows:</p> <ul style="list-style-type: none"> [10 - 100] days per year for inpatient <i>Neurobiological Disorder Services</i> and <i>Mental Health Services</i>. [10 - 100] visits per year for outpatient <i>Neurobiological Disorder Services</i> and <i>Mental Health Services</i>.] <p>[Benefits for any inpatient and outpatient combination of <i>Autism Spectrum Disorder Services</i>, for children under (18) years of age, described in this section are limited as follows: [Limited to \$50,000 in Eligible Expenses per year for covered <i>Autism Spectrum Disorder Services</i>]</p> <p>[Benefits for any combination of <i>Neurobiological Disorder Services</i> described in this section, <i>Mental Health Services</i> described above and <i>Substance Use Disorder Services</i> described further below are limited as follows:</p> <ul style="list-style-type: none"> [10 - 100] days per year for inpatient <i>Neurobiological Disorder Services</i>, <i>Mental Health Services</i> and <i>Substance Use Disorder Services</i>. [10 - 100] visits per year for outpatient <i>Neurobiological Disorder Services</i>, <i>Mental Health Services</i> and <i>Substance Use Disorder Services</i>.] <p>[Benefits for any inpatient and outpatient combination of <i>Autism Spectrum Disorder Services</i></p>	<p>Copayment of \$[5 - 100] per visit]</p> <p>[100% after you pay a Copayment of \$[5 - 75] per individual visit; \$[5 - 75] per group visit.]</p> <p>[100% for visits for medication management]</p> <p>¹ Non-Network</p> <p><i>[Inpatient]</i></p> <p>[[50 - 100]%</p> <p>[100% after you pay a Copayment of \$[100 - 1,000] per day]</p> <p>[100% after you pay a Copayment of \$[100 - 2,000] per Inpatient Stay]</p> <p>[100% after you pay a Copayment of \$[100 - 1,000] per day to a maximum Copayment of \$[100 - 5,000] per Inpatient Stay]</p>	<p>[Yes] [No]</p>	<p>[Yes] [No]</p>

¹Include for Choice Plus and Options PPO. ²Include for Choice. Delete both for Non-Differential PPO.

¹ When Benefit limits apply, the limit refers to any combination of [Designated Network Benefits,] Network Benefits and Non-Network Benefits unless otherwise specifically stated.]

² When Benefit limits apply, the limit stated includes Covered Health Services provided at a Designated Network level of Benefits unless otherwise specifically stated.]

Covered Health Service	Benefit (The Amount We Pay, based on Eligible Expenses)	Apply to the Out-of-Pocket Maximum?	Must You Meet Annual Deductible?
described in this section are limited as follows: [Limited to \$50,000 in Eligible Expenses per year for covered Autism Spectrum Disorder Services]			
	<p>[Outpatient]</p> <p>[[50 - 100]%]</p> <p>[100% after you pay a Copayment of \$[5 - 100] per visit]</p> <p>[100% after you pay a Copayment of \$[5 - 75] per individual visit; \$[5 - 75] per group visit.]</p> <p>[100% for visits for medication management]</p>	[Yes] [No]	[Yes] [No]
<p>Include for groups that purchase substance use disorder benefits.</p> <p>[#.] [Substance Use Disorder Services]</p>			
<p>Do not include Pre-Service Notification Requirement for Choice.</p>			
<p>[Pre-Service Notification Requirement]</p>			
<p>¹Include for Choice Plus.</p>			
<p>[For ¹Non-Network Benefits for] a scheduled admission for Substance Use Disorder Services (including an admission for Partial Hospitalization/Day Treatment and services at a Residential Treatment Facility), you must notify us prior to the admission, or as soon as is reasonably possible for non-scheduled admissions (including Emergency admissions).</p>			
<p>In addition, ¹for Non-Network Benefits] you must notify us before the following services are received: Services requiring pre-service notification: intensive outpatient program treatment; psychological testing; outpatient treatment of opioid dependence; extended outpatient treatment visits beyond 45 - 50 minutes in duration, with or without medication management; outpatient treatment provided in your home.</p>			
<p>If you fail to notify us as required, Benefits will be reduced to [50 - 95]% of Eligible Expenses.]</p>			
<p>¹Include Network and Non-Network references for Choice Plus and Options PPO; delete references and</p>	<p>[¹ Network] [Inpatient]</p>	[Yes] [No]	[Yes] [No]

¹Include for Choice Plus and Options PPO. ²Include for Choice. Delete both for Non-Differential PPO.

¹ When Benefit limits apply, the limit refers to any combination of [Designated Network Benefits,] Network Benefits and Non-Network Benefits unless otherwise specifically stated.]

² When Benefit limits apply, the limit stated includes Covered Health Services provided at a Designated Network level of Benefits unless otherwise specifically stated.]

Covered Health Service	Benefit (The Amount We Pay, based on Eligible Expenses)	Apply to the Out-of-Pocket Maximum?	Must You Meet Annual Deductible?
<p><i>the Non-Network row for Choice and Non-Differential PPO.</i></p> <p><i>Limits will not apply to groups of 51+.</i></p> <p>[Inpatient <i>Substance Use Disorder Services</i> are limited to [10 - 100] days per year.]</p> <p>[Outpatient <i>Substance Use Disorder Services</i> are limited to [10 - 100] visits per year.]</p> <p>[Non-Network Benefits for inpatient <i>Substance Use Disorder Services</i> are limited to [10 - 100] days per year.]</p> <p>[Non-Network Benefits for outpatient <i>Substance Use Disorder Services</i> are limited to [10 - 100] visits per year.]</p> <p>[Benefits for any combination of <i>Substance Use Disorder Services</i> described in this section and <i>Mental Health Services</i> described above are limited as follows:</p> <ul style="list-style-type: none"> [10 - 100] days per year for inpatient <i>Mental Health Services</i> and <i>Substance Use Disorder Services</i>. [10 - 100] visits per year for outpatient <i>Mental Health Services</i> and <i>Substance Use Disorder Services</i>.] 	<p>[[50 - 100]%]</p> <p>[100% after you pay a Copayment of \$[100 - 1,000] per day]</p> <p>[100% after you pay a Copayment of \$[100 - 2,000] per Inpatient Stay]</p> <p>[100% after you pay a Copayment of \$[100 - 1,000] per day to a maximum Copayment of \$[100 - 5,000] per Inpatient Stay]</p>		
<p>[Benefits for any combination of <i>Substance Use Disorder Services</i> described in this section and <i>Mental Health Services</i> and <i>Neurobiological Disorder Services</i> described above are limited as follows:</p> <ul style="list-style-type: none"> [10 - 100] days per year for inpatient <i>Neurobiological Disorder Services</i>, <i>Mental Health Services</i> and <i>Substance Use Disorder Services</i>. 	<p><i>[Outpatient]</i></p> <p>[[50 - 100]%]</p> <p>[100% after you pay a Copayment of \$[5 - 100] per visit]</p> <p>[100% after you pay a Copayment of \$[5 - 75] per individual visit; \$[5 - 75] per group visit.]</p>	<p>[Yes] [No]</p>	<p>[Yes] [No]</p>

¹Include for Choice Plus and Options PPO. ²Include for Choice. Delete both for Non-Differential PPO.

¹ When Benefit limits apply, the limit refers to any combination of [Designated Network Benefits,] Network Benefits and Non-Network Benefits unless otherwise specifically stated.]

² When Benefit limits apply, the limit stated includes Covered Health Services provided at a Designated Network level of Benefits unless otherwise specifically stated.]

Covered Health Service	Benefit (The Amount We Pay, based on Eligible Expenses)	Apply to the Out-of-Pocket Maximum?	Must You Meet Annual Deductible?
<ul style="list-style-type: none"> [10 - 100] visits per year for outpatient <i>Neurobiological Disorder Services, Mental Health Services and Substance Use Disorder Services.</i>] 	<p>[100% for visits for medication management]</p> <p>¹ Non-Network</p> <p><i>[Inpatient]</i></p> <p>[[50 - 100] %]</p> <p>[100% after you pay a Copayment of \$[100 - 1,000] per day]</p> <p>[100% after you pay a Copayment of \$[100 - 2,000] per Inpatient Stay]</p> <p>[100% after you pay a Copayment of \$[100 - 1,000] per day to a maximum Copayment of \$[100 - 5,000] per Inpatient Stay]</p>	<p>[Yes] [No]</p>	<p>[Yes] [No]</p>
	<p><i>[Outpatient]</i></p> <p>[[50 - 100] %]</p> <p>[100% after you pay a Copayment of \$[5 - 100] per visit]</p> <p>[100% after you pay a Copayment of \$[5 - 75] per individual visit; \$[5 - 75] per group visit.]</p> <p>[100% for visits for medication management]</p>	<p>[Yes] [No]</p>	<p>[Yes] [No]</p>

Exclusions for *Mental Health, Neurobiological Disorders - Autism Spectrum Disorders and Substance Use Disorders* in the *Certificate under Section 2: Exclusions and Limitations* are deleted and replaced with the following:

[#] Mental Health

Introductory sentence and exclusions 1-9 apply when plan design includes benefits for mental health services.

Exclusion 10 applies when plan design does not include benefits for mental health services. Renumber exclusion to #1.

[Exclusions listed directly below apply to services described under *Mental Health Services* in *Section 1: Covered Health Services*.]

- [1.] [Services performed in connection with conditions not classified in the current edition of the *Diagnostic and Statistical Manual of the American Psychiatric Association*.]
- [2.] [Mental Health Services as treatments for V-code conditions as listed within the current edition of the *Diagnostic and Statistical Manual of the American Psychiatric Association*.]
- [3.] [Mental Health Services as treatment for a primary diagnosis of insomnia and other sleep disorders, sexual dysfunction disorders, feeding disorders, neurological disorders and other disorders with a known physical basis.]
- [4.] [Treatments for the primary diagnoses of learning disabilities, conduct and impulse control disorders, personality disorders and paraphilias.]
- [5.] [Educational/behavioral services that are focused on primarily building skills and capabilities in communication, social interaction and learning.]
- [6.] [Tuition for or services that are school-based for children and adolescents under the *Individuals with Disabilities Education Act*.]
- [7.] [Learning, motor skills and primary communication disorders as defined in the current edition of the *Diagnostic and Statistical Manual of the American Psychiatric Association*.]
- [8.] [Mental retardation and autism spectrum disorder as a primary diagnosis defined in the current edition of the *Diagnostic and Statistical Manual of the American Psychiatric Association*. Benefits for autism spectrum disorder as a primary diagnosis are described under *Neurobiological Disorders - Autism Spectrum Disorder Services* in *Section 1: Covered Health Services*.]
- [9.] [Services or supplies for the diagnosis or treatment of Mental Illness that, in the reasonable judgment of the Mental Health/Substance Use Disorder Designee, are any of the following:
 - Not consistent with generally accepted standards of medical practice for the treatment of such conditions.
 - Not consistent with services backed by credible research soundly demonstrating that the services or supplies will have a measurable and beneficial health outcome, and therefore considered experimental.
 - Not consistent with the Mental Health/Substance Use Disorder Designee's level of care guidelines or best practices as modified from time to time.
 - Not clinically appropriate for the patient's Mental Illness or condition based on generally accepted standards of medical practice and benchmarks.]

¹*Applies when the group provides benefits for mental health services under a separate plan.*

- [10.] [Services for the treatment of mental illness or mental health conditions [¹that the Enrolling Group has elected to provide through a separate benefit plan].]

[#] Neurobiological Disorders - Autism Spectrum Disorders

Introductory sentence and exclusions 1-8 apply when plan design includes benefits for neurobiological disorder/autism spectrum disorder services.

Exclusion 9 applies when plan design does not include benefits for neurobiological disorder/autism spectrum disorder services. Renumber exclusion to #1.

[Exclusions listed directly below apply to services described under *Neurobiological Disorders - Autism Spectrum Disorder Services* in *Section 1: Covered Health Services*.]

- [1.] [Services as treatments of sexual dysfunction and feeding disorders as listed in the current edition of the *Diagnostic and Statistical Manual of the American Psychiatric Association*.]
- [2.] [Any treatments or other specialized services designed for Autism Spectrum Disorder that are not backed by credible research demonstrating that the services or supplies have a measurable and beneficial health outcome and therefore considered Experimental or Investigational or Unproven Services.]
- [3.] [Mental retardation as the primary diagnosis defined in the current edition of the *Diagnostic and Statistical Manual of the American Psychiatric Association*.]
- [4.] [Tuition for or services that are school-based for children and adolescents under the *Individuals with Disabilities Education Act*.]
- [5.] [Learning, motor skills and primary communication disorders as defined in the current edition of the *Diagnostic and Statistical Manual of the American Psychiatric Association* and which are not a part of Autism Spectrum Disorder.]
- [6.] [Treatments for the primary diagnoses of learning disabilities, conduct and impulse control disorders, personality disorders and paraphilias.]

Applies when plan design does not include benefits for expanded autism spectrum disorder.

- [7.] [Intensive behavioral therapies such as applied behavioral analysis for Autism Spectrum Disorder.]
- [8.] [Services or supplies for the diagnosis or treatment of Mental Illness that, in the reasonable judgment of the Mental Health/Substance Use Disorder Designee, are any of the following:
 - Not consistent with generally accepted standards of medical practice for the treatment of such conditions.
 - Not consistent with services backed by credible research soundly demonstrating that the services or supplies will have a measurable and beneficial health outcome, and therefore considered experimental.
 - Not consistent with the Mental Health/Substance Use Disorder Designee's level of care guidelines or best practices as modified from time to time.
 - Not clinically appropriate for the patient's Mental Illness or condition based on generally accepted standards of medical practice and benchmarks.]

Applies when plan design does not include benefits for neurobiological disorder/autism spectrum disorder services.

¹*Applies when the group provides benefits for autism spectrum disorders under a separate plan.*

- [9.] [Services for the treatment of autism spectrum disorders as the primary diagnosis [¹that the Enrolling Group has elected to provide through a separate benefit plan]. (Autism spectrum disorders are a group of neurobiological disorders that includes *Autistic Disorder, Rhetts Syndrome, Asperger's Disorder, Childhood Disintegrated Disorder* and *Pervasive Development Disorders Not Otherwise Specified (PDDNOS)*.)]

[#] Substance Use Disorders

Introductory sentence and exclusions 1-4 apply when plan design includes benefits for substance use disorders services.

Exclusion 5 applies when plan design does not include benefits for substance use disorders services. Renumber exclusion to #1.

[Exclusions listed directly below apply to services described under *Substance Use Disorder Services in Section 1: Covered Health Services.*]

- [1.] [Services performed in connection with conditions not classified in the current edition of the *Diagnostic and Statistical Manual of the American Psychiatric Association.*]
- [2.] [Methadone treatment as maintenance, L.A.A.M. (1-Alpha-Acetyl-Methadol), Cyclazocine, or their equivalents.]
- [3.] [Educational/behavioral services that are focused on primarily building skills and capabilities in communication, social interaction and learning.]
- [4.] [Services or supplies for the diagnosis or treatment of alcoholism or substance use disorders that, in the reasonable judgment of the Mental Health/Substance Use Disorder Designee, are any of the following:
 - Not consistent with generally accepted standards of medical practice for the treatment of such conditions.
 - Not consistent with services backed by credible research soundly demonstrating that the services or supplies will have a measurable and beneficial health outcome, and therefore considered experimental.
 - Not consistent with the Mental Health/Substance Use Disorder Designee's level of care guidelines or best practices as modified from time to time.
 - Not clinically appropriate for the patient's substance use disorder or condition based on generally accepted standards of medical practice and benchmarks.]

Applies when plan does not include benefits for substance use disorders.

¹*Applies when the group provides benefits for substance use disorders under a separate plan.*

- [5.] [Services for the treatment of substance use disorder services [¹that the Enrolling Group has elected to provide through a separate benefit plan].]

The definition of Intermediate Care is deleted.

Contract Issuance: *Include Effective Date only if Amendment is to be mailed separate from the COC. Do not include effective date when amendment is issued as part of the COC.*

[Effective Date of this Amendment: _____]

(Name and Title)