

## Sound Health & Wellness Trust

### Summary of SoundPlus PPO Plan Mental and Nervous Disorder Benefit

The following provides additional information regarding the mental and nervous disorder benefits under the SoundPlus PPO plan.

- Benefits for an inpatient hospitalization in a Preferred Hospital are subject to an annual deductible of \$150 for member only coverage, or to a \$300 deductible for family coverage. For a non-preferred provider (non-PPO), it is subject to a \$300 member only coverage deductible or \$600 family coverage deductible. After the deductible is met, benefits are payable at 85% of the preferred provider contract rate for a preferred provider, and 60% of the UCR (Usual, Customary, and Reasonable) rate for a non-preferred provider. Inpatient confinements must be pre-certified. Failure to pre-certify may result in a penalty of \$250.
- Benefits for out-of-hospital expenses incurred for treatment by a covered provider (listed below)

Physician	<b>Certified or Licensed:</b>
Psychologist	Mental Health Counselor
Registered Nurse Practitioner (ARNP)	Clinical Social Worker
	Marriage/Family Therapist

are subject to an annual deductible of \$150 for member only coverage or to a \$300 deductible for family coverage. For a non-preferred provider (non-PPO), it is subject to a \$300 member only coverage deductible or \$600 family coverage deductible. After the deductible is met, benefits are payable at 85% of the preferred provider contract rate for a preferred provider, and 60% of the UCR (Usual, Customary, and Reasonable) rate for a non-preferred provider, up to a maximum payment of \$50, for all visits in a calendar day. This includes psychological and neuro-psychological testing. There is a maximum of 50 visits per calendar year. *Benefits for covered providers other than a physician, psychologist, or ARNP require a referral by a physician, psychologist, or ARNP.*

- Before incurring any out-of-pocket costs, make sure your provider is **licensed** as one of the above listed types of providers by the state in which they practice. National certification or state-registered counselors are not covered under the Plan. Hospitals must be licensed as a hospital by the state in which they practice.
- There are no benefits for marital, or family counseling, social or behavioral disorders (including Attention Deficit Disorder; except charges for medication management), learning disabilities, anger management, developmental delay, or lifestyle, sexual or personal growth counseling.

Benefits are subject to eligibility and the Plan provisions at the time services are provided. This summary provides you with general information on the benefits available as of the date of this summary. Final benefit payments will be determined only when the claim is submitted to the Trust and will be processed according to the benefits in place at the time of service. Benefits may be reduced if there is other health coverage and this plan is secondary.