BEHAVIORAL HEALTH PROGRAM

The Blue Cross of California Behavioral Health Program provides confidential, professional, and affordable services for the broad range of personal, family, mental health, and substance abuse problems. The program is designed to create easy access to initial evaluations for members, and to ensure that your benefits are used to your advantage. This integrated program features two types of services: (1) assessment and brief counseling, provided through the Employee Assistance Program provider network; and (2) ongoing and more intensive treatment, provided through the Behavioral Health provider network. How these services are defined and coordinated is explained below.

EAP - Employee Assistance Program
(Short term counseling)

Behavioral Health Program (BHP)

Behavioral Health
(Additional, more intensive counseling or specialized care)

Employee Assistance Program (EAP)

EAP encourages employees to use services early in the progression of a problem before situations significantly impact work. This is accomplished by promoting service for “normal problems in living” such as relationships, stress, legal and financial problems, career concerns, anxiety and depression. The EAP also serves more serious concerns such as alcohol and drug problems, family violence and threats of suicide.

EAP services are provided at no cost to you.

Blue Cross contracts with licensed mental health professionals to provide employee assistance services. Appointments are available upon referral by calling the telephone number listed below. If the problem originally addressed requires more lengthy or specialized treatment than the EAP is intended to provide, the EAP will refer you to a resource in the community or to a Blue Cross Behavioral Health Provider.

EAP services may be obtained by calling the 24-hour toll-free number listed below:

1-800-999-7222

Convenient access and prompt service ensure that employees and their dependents receive help when they need it. Employee assistance counseling is conducted in conveniently located offices to ensure confidentiality and privacy. Features of the EAP include:

- Evening hours, which reduce time off the job.
- Emergencies handled by staff members available by phone 24 hours a day on a toll-free basis.
- Every effort is made to see clients within 48 hours.
- Appointments are scheduled at employee’s convenience.
- People in crisis are provided same-day service.
- Management Consultations

Confidential, 24-hour access to licensed counseling for individuals and families provides immediate assistance for urgent situations.

- Critical Incident Debriefings
You and all members of your household are entitled to up to six evaluation and counseling sessions per course of treatment with an EAP provider, upon our referral if, in the judgment of the provider, your problems may be resolved by this short-term care.

**Behavioral Health Benefits**

If, in the judgment of the EAP provider, additional or more intensive or specialized care is needed than can be provided through the EAP, you will be referred to a Behavioral Health provider who will develop a treatment plan suited to your needs. **If you wish to access this level of benefit directly, you may call 800-399-2421.**

This program is designed to assure that the services you receive are medically necessary and appropriate.

Your behavioral health plan provides benefits for services and treatment for problems related to mental disorders and substance abuse. The maximum benefits are provided only when all the necessary reviews and authorizations are obtained, and (1) a referral was received from a BHP provider; (2) the plan has been notified in advance; or (3) the plan has been notified within 24 hours following the onset of an emergency, unless extraordinary circumstances prevent such notification within that time period.

**The BHP Care Manager**

Your BHP provider will contact Blue Cross and a care manager will be assigned to assist you. The care manager will be notified of all of the treatment steps proposed for your care. The care manager will conduct the required utilization reviews. If the care manager confirms the medical necessity of the treatment plan, your BHP provider will be given the authorization to begin care. The care manager follows up to see that care is provided, and helps to assure that BHP works for you. The care manager can be reached at: 1-800-399-2421.

**Network Providers**

The Behavioral Health Program includes an extensive network of specialized mental health professionals, such as:

- Psychiatrists (M.D.)
- Psychologists (Ph.D.)
- Psychiatric Mental Health Nurses
- Licensed Clinical Social Workers (L.C.S.W.)
- Marriage Family Therapists (M.F.T.)
- Inpatient treatment facilities
- Residential non-hospital facilities
- Outpatient treatment centers

**Finding Network Providers**

- **By Phone** - Claims & customer service 800-825-5541, EAP/BHP line 800-999-7222
- **Internet** – Go to [www.bluecrossca.com](http://www.bluecrossca.com) and select *Find a Doctor.* Select *Visitor Search* (1); then choose *Large Group Plans.* Select *Behavioral Health Network* (3) then *Type of provider* (4) next choose *Specialty* (5) then enter a name or search by location (6).
Benefit Plan Summary
Plan 2000

For Non-BHP Providers, Covered Expense will not exceed the lesser of billed charges or Reasonable Charge or the Customary and Reasonable Charge that Blue Cross has determined fall within the range of fees usually charged for services in the area where provided.

<table>
<thead>
<tr>
<th>Covered Services</th>
<th>With Authorization</th>
<th>With Authorization</th>
<th>Without Authorization</th>
</tr>
</thead>
<tbody>
<tr>
<td>EAP and BHP</td>
<td>In Network:</td>
<td>Out-of-Network:</td>
<td>(Network or Out-of-Network)</td>
</tr>
<tr>
<td>EAP</td>
<td>No charge</td>
<td>No Benefits</td>
<td>No Benefits</td>
</tr>
<tr>
<td>BHP</td>
<td></td>
<td>1-6 visits/incident</td>
<td></td>
</tr>
</tbody>
</table>

Counseling for Support & Encouragement

- Personal Related Stress & Parenting, Issues, Crisis Intervention, etc.
  - No charge
  - 1-6 visits/incident

Psychiatric and Chemical Dependency

- Outpatient Professional Services for Psychotherapy and Psychological Testing
  - 100%: 1-6 visits/year, then visits 7+ member $15/visit
  - 50% up to $50/visit
  - 50% up to $25/visit

- Inpatient Professional Services for Psychotherapy and Psychological Testing
  - 100%
  - No visit or day limit (medical necessity applies)
  - 50% up to $50/visit
  - 50% up to $25/visit

- Outpatient Day Treatment Center or Intensive Structured Outpatient Services
  - 100%
  - No visit or day limit (medical necessity applies)
  - 70% of Covered Expense; plus charges in excess of 60/day calendar year maximum
  - 50% of Covered Expense; plus charges in excess of 60/day calendar year maximum

Psychiatric

- Inpatient Psychiatric Facility or Residential Center
  - 100%
  - 50% of Covered Expense; after $450 deductible
  - 50% of Covered Expense; after $700 deductible

Chemical Dependency

- Inpatient Detoxification & Rehabilitation* (Acute hospital or residential center)
  - 100%
  - 70% of Covered Expense; after $450 deductible per admission
  - 70% of Covered Expense; after $700 deductible per admission

- Inpatient Detoxification Only
  - 100%
  - 50% of Covered Expense; after $450 deductible per admission
  - 50% of Covered Expense; after $700 deductible per admission

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1. Maximum 1 treatment/year; 2 treatments/lifetime
2. Maximum 5 days/admission; 28 days between admissions. This only applies to out-of-network providers (with or without authorization)
3. The 60 day calendar year maximum underlined above, applies to in-network providers (without authorization) and out-of-network providers (with or without authorization)

Emergency Admissions as defined by the plan: If you notify the Behavioral Health Program (BHP) within 24 hours of emergency treatment, 100% inpatient coverage is applied to non-participating treatment programs and admissions to an out-of-area facility which is certified as necessary and appropriate by BHP. Admittance to a participating facility will be arranged as soon as such a transfer is in the best interest of the patient.

Out of State Programs are subject to Blue Cross medical necessity criteria. Please be sure to contact BHP at 800-399-2421 prior to accessing these services.

This is a summary of benefits. Please carefully read the Evidence of Coverage Form for details.
Exclusions & Limitations

In addition to the exclusions and limitations in your Evidence of Coverage (EOC), no benefits will be provided under this plan in connection with any of the following items:

• BHP Providers. For service provider, any charge in excess of the BHP negotiated Rate.

• Non-BHP Providers. For services provided by a non-BHP provider, any charge in excess of the maximum allowable charge.

• Excess Services. More than six combined EAP evaluation and brief counseling sessions per course of treatment; any amounts in excess of any benefit maximum.

• Legal Proceeding. Evaluations or reports for legal proceedings.

• Fitness for Duty. Fitness for duty determinations or authorizations for leaves of absence or time off, if such services are beyond or outside the scope of an established and authorized treatment program or exceed the benefits of this plan.

• Mandated Counseling. Counseling mandated by a court or government agency or any treatment or therapy ordered or required as a condition of parole, probation, custody, visitation, or forensic evaluations exceeding the benefits of this plan or that are not obtained by prior referral and authorization by an EAP provider or the care manager.

• Unapproved Drugs. Any drug which has not been approved for general use by the Food and Drug Administration or by the State of California Department of Health.

• Self-Administered Drugs. Outpatient drugs and medications prescribed for the self-administration by the member.

• Ambulance. Ground or air ambulance transportation services, except when necessary to transfer you to a BHP provider and when prior authorization has been properly obtained.

• Not Defined. Treatment for any condition other than a mental disorder or substance abuse as defined in this plan. Services for conditions not attributable to substance abuse or to a mental disorder.

• Specific Conditions. Mental retardation or autistic disease of childhood. Academic or educational testing, counseling and remediation.

• Nicotine Dependency. Services for smoking cessation or reduction; nicotine use or addiction.

• Speech Therapy. Services primarily for correction of speech disorders including, but not limited to stuttering or stammering.

• Caffeine Addiction.

• Bulimia or Weight Reduction. Inpatient services primarily for the treatment of bulimia and/or bulimia nervosa (binge-purge) syndrome. Services for weight reduction or the treatment of obesity.

• Chronic Conditions. Chronic conditions not reasonably expected to improve with short-term, intensive symptom-focused treatment. Personality restructuring, self-discovery. Self–realization or psychoanalysis.

• Surgery.

• Gambling. Services or programs for treatment of pathological gambling.

• Codependency. Services or programs for treatment of codependency.

• Misrepresentation. Any services provided in connection with an attempt to commit fraud or a material misrepresentation of the facts.

• Telephone and Facsimile Machine Consultations. Consultations provided by telephone or facsimile machine, except as noted in the EOC.

• Services of a provider practicing outside the scope of the provider’s license.

The Power of Blue.

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www.bluecrossca.com

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