UFCW Health and Welfare Fund of Northeastern Pennsylvania

Schott North America – Behavioral Health Benefits Summary[1]

In-Network Benefits

Deductible: None

Out-of-Pocket Maximum:
- $2,650 Individual/$5,300 Family (thereafter covered 100% of the allowable rate)
- Expenses for behavioral health benefits and medical benefits are combined to satisfy the deductibles and the out-of-pocket maximums

Outpatient: $10 copayment (based on medical necessity)

Inpatient/Intensive Outpatient/Partial Hospitalization:
- Covered 100%
- Requires prior authorization and concurrent review to approve continued days based on medical necessity
- Emergency Room Claims: Covered 100% of the allowable rate (regardless of network participation status of facility). No copayment or balance billing.

Out-of-network benefits

Deductible: $100

Out-of-Pocket Maximum:
- $5,300 Individual/$10,600 Family (thereafter covered 100% of the allowable rate)
- Expenses for behavioral health benefits and medical benefits are combined to satisfy the deductibles and the out-of-pocket maximums

All Levels of Care – Outpatient/Inpatient/Intensive Outpatient/Partial Hospitalization:
- Fund coverage pays 75% of the allowable rate, after deductible
- Coinsurance: $25%
- Balance of bill is the patient's responsibility
- Emergency Room Claims: Deductible is waived. Covered 100% of the allowable rate (regardless of network participation status of facility). No copayment or balance billing.
- Inpatient/Intensive Outpatient/Partial Hospitalization: Requires prior authorization and concurrent review to approve continued days based on medical necessity

Exclusions

Court mandated treatment (if not medically necessary)

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[1] Behavioral health benefits are offered through the UFCW Health and Welfare Fund of Northeastern Pennsylvania ("Fund") and administered by Mental Health Consultants ("MHC"). Benefits run on a calendar year, beginning January 1st each year.