Coverage for Mental Health, Behavioral Health, and Substance Abuse Care

Mental Health, Behavioral Health and Substance Abuse benefits are payable in the same manner as any other primary care service. The coverage will be based on:

- How your provider codes the claim (office visit, outpatient services, etc.)
- The facility where the services were rendered (office/clinic setting, or at an outpatient facility, or inpatient hospital).

Mental health benefits are not tiered. If your provider is in the Behavioral health directory, they are in-network.

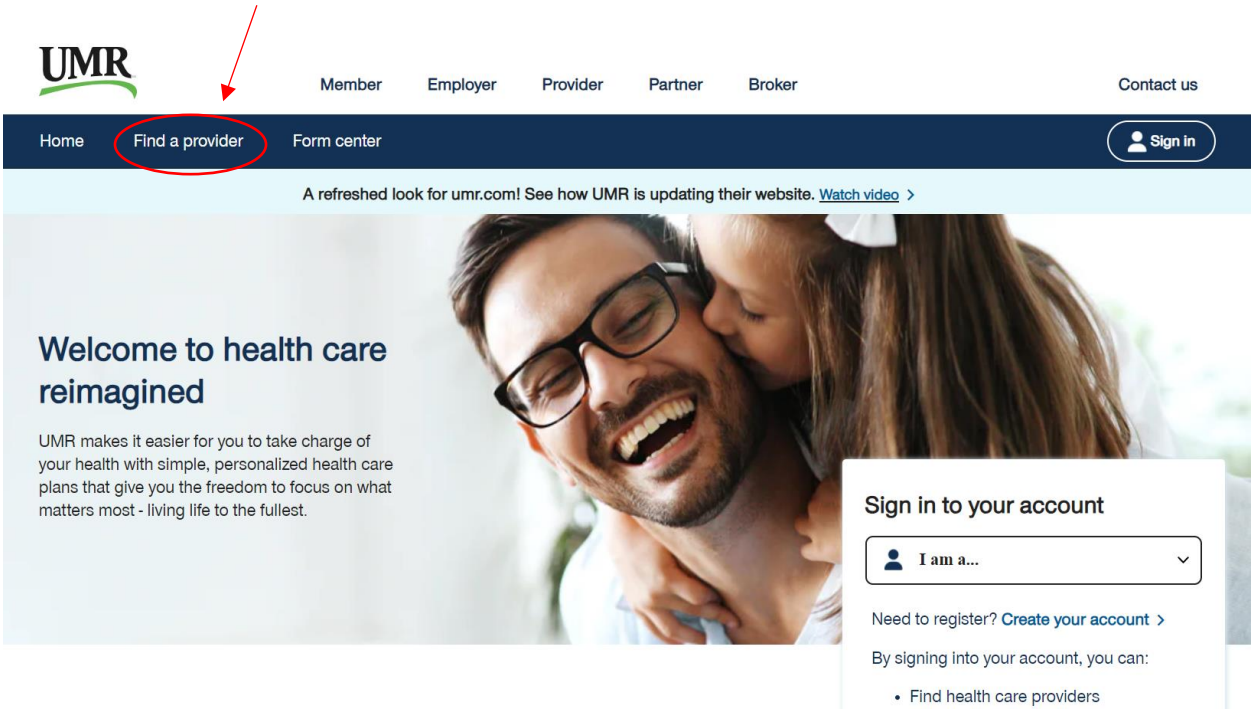
The following summary describes how mental health benefits are covered under both medical plans:

Where the Service is Rendered	PPO	HDHP
Office Visit	**In-Network provider**: Your copay is $0.00. **Out-of-Network provider**: Your cost after your deductible is met will be 50% of the cost of the service.	**In-Network provider**: Your cost after your deductible is met will be $0.00. **Out-of-Network provide**r: Your remaining cost after your deductible is met will be 50% of the cost of the service.
Outpatient Hospital	**In-Network provider:** Your cost after your deductible is met will be 15% of the cost of the service. **Out-of-Network provider:** Your cost after your deductible is met will be 50% of the cost of the service.	**In-Network provider:** Your cost after your deductible is met will be 15% of the cost of the service. **Out-of-Network provider:** Your cost after your deductible is met will be 50% of the cost of the service.
Inpatient Hospital	**In-Network provider:** Your cost after your deductible is met will be 15% of the cost of the service. **Out-of-Network provider:** Your cost after your deductible is met will be 50% of the cost of the service.	**In-Network provider:** Your cost after your deductible is met will be 15% of the cost of the service. **Out-of-Network provider:** Your cost after your deductible is met will be 50% of the cost of the service.

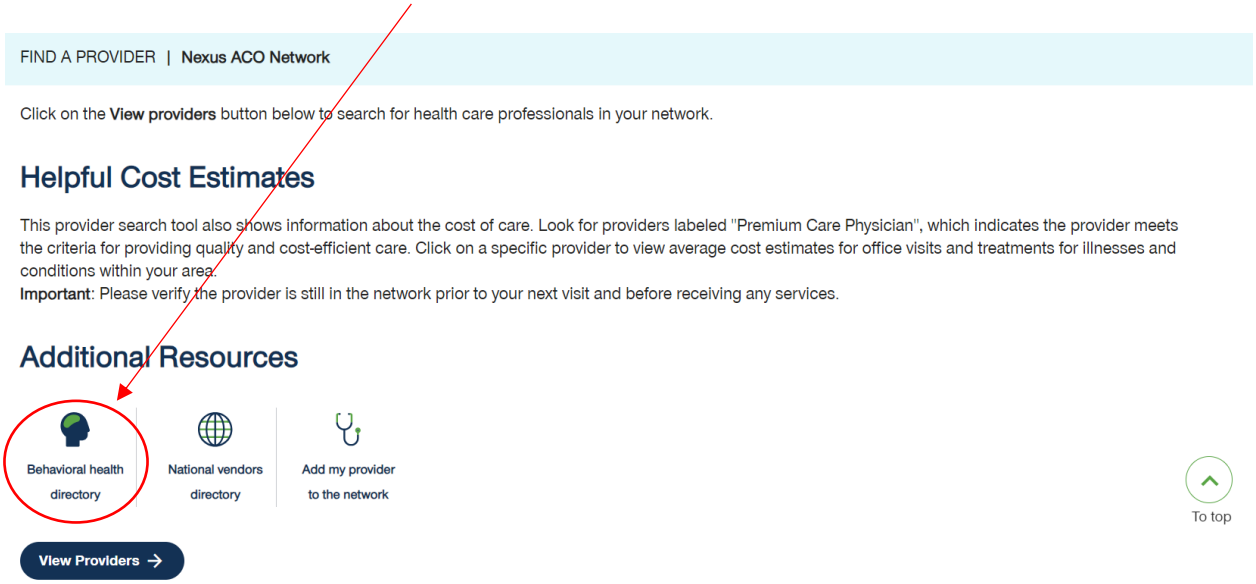
How to Search for a Mental Health Provider

1. Go to UMR.com (www.umr.com).

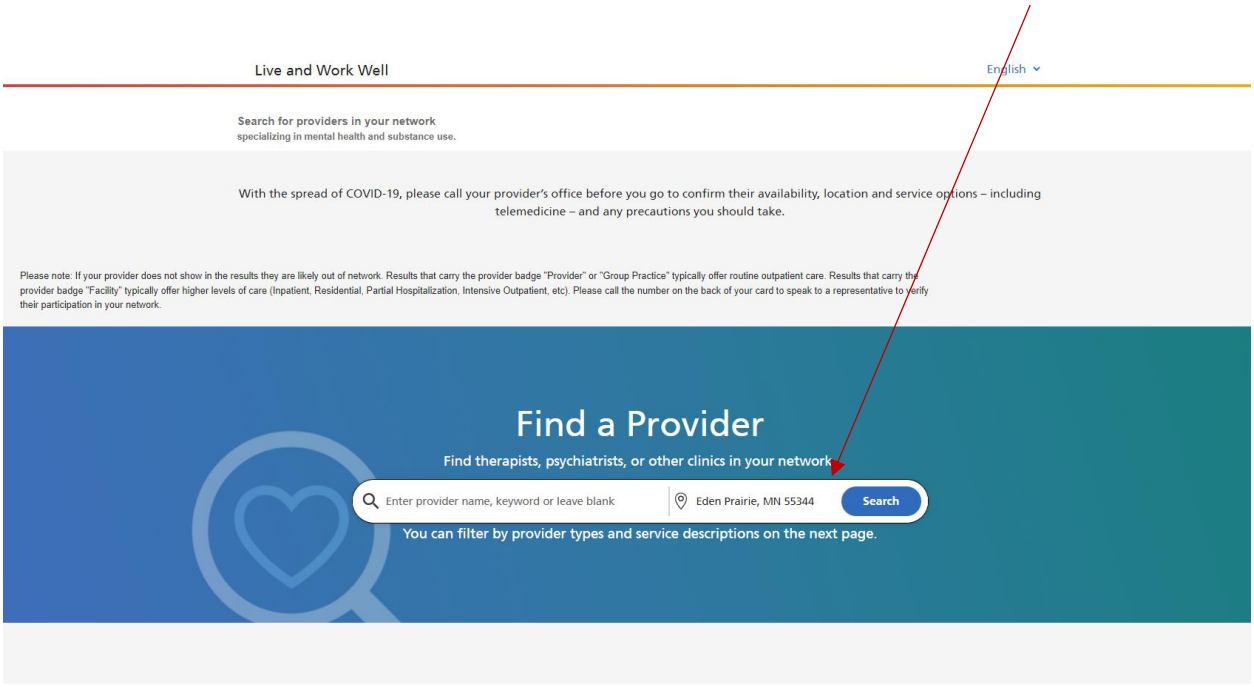
2. Click on “Find a provider”



3. Select the **UnitedHealthcare NexusACO Network (English)** and click Search. Scroll down on the page and click Behavioral health directory.



4. A new tab will open. Here, you can search by provider name, service type, or leave it blank. Click Search.
    - If the location prefills to something other than your city/state, type your location in the box.



5. On the results page, you can filter by distance, languages, license type, treatment options, specialty, and more. If a provider is in this system, they are in-network. If a provider is not in this system, they are out-of-network.

