

Mental Health and Substance Abuse
(Provided Exclusively by The Holman Group 800-321-2843)

Benefit Schedule for:

ALADS HMO Members

BENEFITS	Holman HMO Plan Design	
Lifetime Maximum	Unlimited	
Deductible	None	
Emergency Room	\$25 co-pay (waived if admitted)	
MENTAL HEALTH and SUBSTANCE ABUSE		
	In-Network	Out-of-Network²
Out-patient	\$0.00 co-pay	Not Covered
Sub-Acute¹	\$0.00 co-pay	Not Covered
In-Patient	\$0.00 co-pay	Emergency Only \$0.00 co-pay
Annual Maximum	100 sub-acute days/calendar year ¹	Not Covered
Annual Out-of-Pocket Maximum	\$500 per member; \$1,500 per family (Coordinated with Medical Plan) <small>*Note: Not more than \$500 for any one member in the family</small>	
Ambulance	Benefit through Medical Plan	
<p>¹ 100 days/Calendar year in-network, combined mental health and substance abuse services.</p> <p>² Holman uses RBRVS (professional) and DRGs (hospital), as well as billing data collected by FairHealth, to calculate reimbursement for Non-Contracted Providers. Any disputes are to be negotiated directly with Holman Professional Counseling Centers. Every effort will be made to ensure that Enrollees of Holman Professional Counseling Centers are not subject to balance billing practices for covered services.</p> <p>RBRVS and DRGs are government approved reimbursement calculations for the reasonable and customary value of healthcare services rendered. They are based upon statistically credible information that is updated at least annually and takes into consideration:</p> <ul style="list-style-type: none"> (i) the provider's training, qualifications, and length of time in practice (ii) the nature of services provided (iii) the fees usually charged by the provider (iv) prevailing provider rates charged in general geographic areas in which services were rendered (v) other aspects of the economics of the medical provider's practice that are relevant, and (vi) any unusual circumstances in the case. 		