

**SAN DIEGO COUNTY AND IMPERIAL COUNTY SCHOOLS
PPO PLAN 1
MENTAL HEALTH & CHEMICAL DEPENDENCY
SCHEDULE OF BENEFITS**

EFFECTIVE: JANUARY 1, 2023

| Mental Health | In-Network (CIGNA Contracted Provider) | Out-of-Network* |
|---|--|---|
| Out-of-pocket Maximum – <u>Combined with Medical Plan OOP Maximum</u> | \$3,000 Individual \$6,000 Family | \$6,000 Individual \$12,000 Family |
| Lifetime/Annual Maximum | None | None |
| Calendar Year Deductible – <u>Combined with Medical Plan Deductible</u> | \$300 Individual \$900 Family | \$550 Individual \$1,650 Family |
| Inpatient Treatment Benefit (including Partial & Day Treatment) | Unlimited days covered at 80% after deductible | Unlimited days covered at 60% of UCR after deductible |
| Outpatient Mental Health Visits | 100% after \$25 Copayment | 60% of UCR after deductible |
| Chemical Dependency | In-Network (CIGNA Contracted Provider) | Out-of-Network* |
| Inpatient, Rehabilitation, Detoxification | Unlimited days covered at 80% after deductible | Unlimited days covered at 60% of UCR after deductible |
| Outpatient Chemical Dependency Visits | 100% after \$25 Copayment | 60% of UCR after deductible |
| Severe Mental Illness (SMI) | In-Network (CIGNA Contracted Provider) | Out-of-Network* |
| Inpatient Treatment Benefit (including Partial & Day Treatment) | Unlimited days covered at 80% after deductible | Unlimited days covered at 60% of UCR after deductible |
| Outpatient Mental Health Visits | 100% after \$25 Copayment | 60% of UCR after deductible |

- Severe Mental Illness diagnoses include: Anorexia Nervosa; Bipolar Disorder; Bulimia Nervosa; Major Depressive Disorder; Obsessive-Compulsive Disorder; Panic Disorder; Pervasive Developmental Disorder, including Autistic Disorder, Rett's Disorder, Childhood Disintegrative Disorder, Asperger's Disorder and Pervasive Developmental Disorder not otherwise specified, including Atypical Autism; Schizoaffective Disorder; Schizophrenia. In addition, the Severe Mental Illness Benefit includes coverage of Serious Emotional Disturbance of Children (SED).
- Intensive outpatient treatment (IOP) is considered as Inpatient benefit

** Payment for charges billed by an Out-of-Network Provider is limited to the usual, customary and reasonable charge (UCR). UCR is the amount determined to be the average amount charged for a medical service or supply within a geographical area. The amount reimbursed will be 100% of UCR. Members are liable for any amount that is determined to exceed UCR.*

If you need additional Medical ID Cards, have questions regarding eligibility, benefits coverage, claims, or need assistance locating a provider, please contact the San Diego & Imperial County Schools Fringe Benefits Consortium Insurance Services, LLC at 888-233-7915.