

## HENDERS N Employee Benefits

## CO-PAYS AND CO-INSURANCE ON MENTAL HEALTH BENEFITS THROUGH THE CITY SELF-FUNDED HEALTH PLAN ARE NOW \$0!

As of June 1, 2022, co-payments and co-insurance have been eliminated on mental health and substance abuse treatment benefits! This applies for both outpatient and in-patient treatment with in-network providers. Normal prior authorization rules for in-patient, residential, and partial-hospitalization services still apply.

**PPO Plan Members** – Because deductibles did not previously apply to these services on the PPO plan, this means that you and your dependents will not pay anything for mental health or substance abuse treatment when you utilize an in-network provider. This applies to both outpatient and in-patient treatment.

**CDHP Plan Members –** IRS rules around High Deductible Health Plans do not permit us to circumvent your deductible. This means that you and your dependents will still be required to meet your deductible, and once deductible has been met, there will be no further cost for you and your dependents for the year for mental health or substance abuse treatment when you use an in-network provider. This applies to both outpatient and in-patient treatment.

