

CIGNA BEHAVIORAL HEALTH AND SUBSTANCE ABUSE BENEFITS FOR CHOICE FUND MEDICAL PLAN

Level of Care	In-network	Out-of-network
Inpatient	10% after plan deductible; 60 days combined maximum per plan year	30% after plan deductible; 60 days combined maximum per plan year
Outpatient	10% after plan deductible; unlimited visits per plan year	30% after plan deductible; unlimited visits per plan year
Outpatient Group Therapy <i>(One group therapy session equals one individual therapy session)</i>	10% after plan deductible	30% after plan deductible; unlimited visits per plan year
Intensive Outpatient Therapy <i>Maximum: Up to 3 programs per plan year based on ratio of 1:1 with outpatient MH visits</i>	50% after plan deductible	50% after plan deductible
Annual Limits:	None	

The premium for the behavioral health benefit is included in the medical premium.