

**Samford University
MH/SA EPF CONVERSION FOR
MENTAL HEALTH PARITY (MHP) COMPLIANCE
Blue Cross and Blue Shield of Alabama**

	Current Benefits	MHP Compliant Benefits Effective 01/01/2010
MENTAL HEALTH AND SUBSTANCE ABUSE		
Inpatient Hospital Note: Out-of-Network in Alabama not covered	In-Network: 100% after \$150 per day hospital copay days 1-5 for each admission Out-of-Network: 80% after \$400 inpatient per admission deductible Up to 30 days of inpatient treatment during any 12 consecutive months; no coverage after 30 days	In-Network: 100% after \$150 per day hospital copay days 1-5 for each admission Out-of-Network: 80% after \$400 inpatient per admission deductible
Inpatient Physician	In-Network: 80% subject to calendar year deductible Out-of-Network: 80% subject to calendar year deductible Up to 30 days of inpatient treatment during any 12 consecutive months; no coverage after 30 days	In-Network: 100% subject to calendar year deductible Out-of-Network: 80% subject to calendar year deductible; in Alabama covered at 50% subject to calendar year deductible
Outpatient Hospital	In-Network: 50% subject to calendar year deductible Out-of-Network: 50% subject to calendar year deductible Up to 20 visits per person per calendar year	Covered like all other medical outpatient hospital benefits.
Outpatient Physician	In-Network: 50% subject to calendar year deductible Out-of-Network: 50% subject to calendar year deductible Up to 20 visits per person per calendar year	In-Network: 100% after \$25 primary physician copay or \$40 specialist physician copay Out-of-Network: 80% subject to calendar year deductible; in Alabama covered at 50% subject to calendar year deductible

Notes:

The above comparison shows your current mental health and substance abuse (MH/SA) benefits with limitations and restrictions versus your proposed benefit to be in compliance with the Mental Health Parity Act. The proposed benefit removes all limitations and financial restrictions that were imposed on your current benefit.

Your MH/SA benefits will now be maximized when using a provider who participates in the Blue Choice Behavioral Health Network (BCBHN) within the state of Alabama. Our BCBHN services are provided through Managed Health Care Administration (MHCA). MH/SA professionals who have contracted with MHCA to participate in this network have agreed to accept the fee schedule as payment and members will be held harmless. Some PMD/PPO providers may be utilized for certain MH/SA diagnoses. When neither a BCBHN provider nor a PMD/PPO provider is used, the services will be covered at the same out-of-network level as regular medical/surgical benefits. When applicable, medical/surgical and MH/SA benefits will be subject to the same out-of-pocket and lifetime maximum amounts.

Services provided in other states will process according to regular contract benefits at the network level submitted by the local Blue Cross and Blue Shield plan.