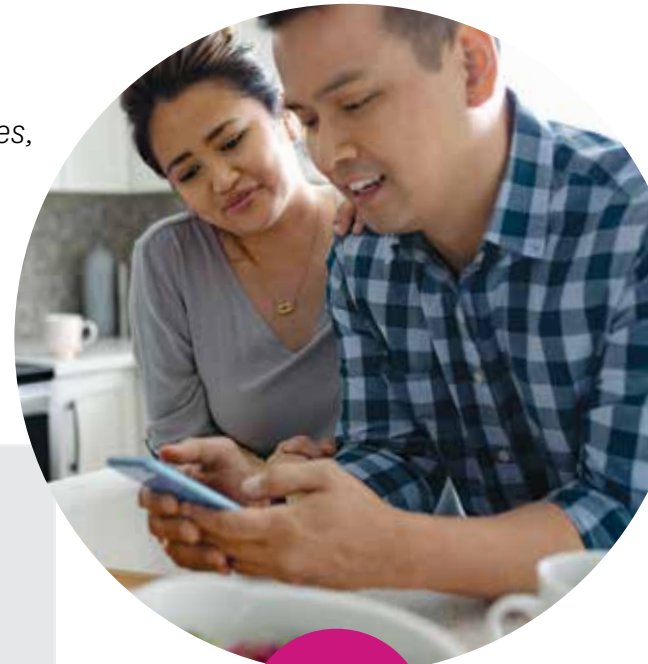


Here Are Your Behavioral Health Benefits

LIVING WELL MEANS TAKING CARE OF YOUR PHYSICAL HEALTH AND YOUR MENTAL HEALTH

Your behavioral health benefits, administered by MHN Services, provide treatment for mental health and substance use disorders. Behavioral health providers include:

- Therapists
- Clinical Social Workers
- Psychologists
- Psychiatrists



What services are covered?

Your mental health and substance use disorder benefits may include:

- Sessions with a therapist, psychologist, or psychiatrist.
- Treatment follow-up and aftercare.
- Other inpatient and outpatient services that are medically necessary.

How do I get help?

Simply call the number on the back of your Health Net ID card. MHN staff, including customer service reps and licensed clinical Care Managers, are available 24/7 to take your call. They can help you:

- Answer questions you have about your benefits.
- Find an MHN provider for you based on your needs.
- Get help right away if you are experiencing a crisis or emergency.
- Schedule an appointment if you are having difficulty.

You can find a therapist or psychiatrist at www.mhn.com/members.html, or call the Mental Health Benefits number listed on your Health Net ID card. You won't need approval for outpatient appointments.

(continued)

Why use an in-network provider?

It's best to use an in-network provider when you can. This is because:

- Your portion of the **cost will most likely be lower** than it would be with an out-of-network provider.
- **MHN can help** if you have a problem with the provider.
- There are **no claims** to file.

Refer to your plan documents (*Evidence of Coverage* or certificate) for details about:

- Who qualifies for plan benefits (subscriber and their enrolled dependents).
- Covered services.
- What services are covered when you use an out-of-network provider (some plans only cover in-network services).
- Your out-of-pocket costs.
- Benefit exclusions and limits.

You can also ask your employer for these details.



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