



Behavioral Healthcare Rider
Timothy's Law

Applicable to All Large Groups & Small Groups Upon Purchase

The following rider is an addendum to the "Group Subscriber Certificate of Coverage" which provides for the provision of all basic health services.

Definitions

The "Definitions" section of the Group Subscriber Certificate of Coverage is amended as follows:

Biologically based mental illness is defined as a mental, nervous, or emotional disorder caused by a biological disorder of the brain which results in a clinically significant, psychological syndrome or pattern that substantially limits the functioning of the person with the illness. Under the law, the following disorders satisfy the definition of biologically based mental illness: schizophrenia/psychotic disorders; major depression; bipolar disorder; delusional disorders; panic disorder; obsessive compulsive disorders, anorexia and bulimia.

Children with serious emotional disturbances is defined as those persons under the age of eighteen years who have a diagnosis of attention deficit disorders, disruptive behavior disorders, or pervasive development disorders and one or more of the following: serious suicidal symptoms or other life-threatening self-destructive behaviors; significant psychotic symptoms (hallucinations, delusion, bizarre behaviors); behavior caused by emotional disturbances that placed the child at risk of causing personal injury or significant property damage; or behavior caused by emotional disturbances that placed the child at substantial risk of removal from the household.

3. Covered Benefits – Behavioral Healthcare

Coverage is available for the services of a physician, psychiatrist, psychologist or certified social worker in connection with the diagnosis and treatment of mental, nervous or emotional disorders and ailments. Treatment consists of evaluation and, crisis intervention, and Medically Necessary inpatient hospitalization.

Refer to the "**SUMMARY OF BENEFITS**" for coverage limitations and applicable co-payments.

Timothy's Law Benefits

Benefits for behavioral healthcare are comparable to the medical coverage under the policy for adults and children with biologically based mental illness such as schizophrenia/psychotic disorder, major depression, bipolar disorder, delusional disorders, panic disorder, obsessive compulsive disorder, bulimia and anorexia and children with serious emotional disturbances.

Outpatient Mental Health

Covered services include outpatient treatment of mental, nervous or emotional disorders or ailments. Coverage is limited to twenty (20) visits per calendar year for treatment provided by a (i) a facility issued an operating certificate pursuant to Article 31 of the New York Mental Hygiene Law, (ii) a facility operated by the New York State Department of Mental Hygiene (iii) a licensed psychiatrist, psychologist or clinical social worker or (iv) a professional corporation or a university faculty practice corporation. Outpatient mental health services must be medically necessary and require prior authorization by Atlantis.

Inpatient Mental Health

Covered services include inpatient services for the treatment of mental, nervous or emotional disorders or ailments. Coverage is limited to thirty (30) days of active treatment per calendar year provided by a Provider that falls within the definition of a "hospital" under Section 1.03 of the New York Mental Hygiene Law. Partial hospitalization visits are covered at a ratio of two partial hospitalization visits equaling one inpatient day. Inpatient mental health services must be medically necessary and Pre-authorized by Atlantis.

Alcoholism and Substance Abuse

Coverage is also provided for the diagnosis and treatment of alcoholism and alcohol abuse and substance abuse and substance dependence. Services include inpatient detoxification and outpatient visits for rehabilitation.

Refer to the "**SUMMARY OF BENEFITS**" for coverage limitations and applicable co-payments.

Inpatient Detoxification

Coverage is limited to seven (7) days of active treatment per calendar year for detoxification services provided in a hospital or detoxification facility. Inpatient alcoholism and substance abuse services must be medically necessary and Pre-authorized by Atlantis.

Outpatient Alcoholism and Substance Abuse Services

Coverage is limited to sixty (60) visits per calendar year. Up to twenty (20) of the outpatient visits may be used by Members who are the family members of the person in need of treatment, even if the person in need of treatment has not received or is not receiving treatment for alcoholism or substance abuse. Coverage for family Members includes visits for remediation, through counseling and education, of the adverse effects on the physical and mental health of family Members resulting from a close relationship with the covered person receiving or in need of treatment for alcoholism or substance abuse.

Inpatient rehabilitation services for alcohol or substance abuse are not covered *unless benefits have been added by a Rider to the Group Contract*.

The "Covered Benefits" section of the Group Subscriber Certificate of Coverage is amended as follows:

Limitations and Exclusions

Timothy's Law does not apply to:

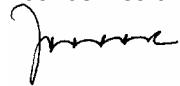
1. Individuals who are incarcerated, confined or committed to a local correctional facility or prison, or a custodial facility for youth operated by the office of children and family services;
2. Services solely because such services are ordered by a court; or
3. Services determined to be cosmetic on the grounds that changing or improving an individual's appearance is justified by the individual's mental health needs.

All of the terms, conditions and limitations of your Atlantis Health Plan Group Subscriber Contract to which this rider is attached also apply to this Rider, except where specifically changed by this Rider.

Nothing in this rider shall be construed to prevent the medical management or utilization review of mental health benefits, including the use of prospective, concurrent or retrospective utilization review, preauthorization, and appropriateness criteria as to the level and intensity of treatment applicable to behavioral health.

Nothing in this rider shall be construed to prevent a policy from providing services through a network of participating providers who shall meet certain requirements for participation, including provider credentialing.

Atlantis Health Plan, Inc.



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