

SAVE OUR FUTURE HELP A LOVED ONE

Did you know that more than 68,500 Americans died from drug overdoses in 2018? Opioids now kill more people than Breast Cancer.

Plumbers Local Union No. 1 Welfare Fund



Mental Health and the Opioid Crisis



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Mental Health and Substance Use Benefits

It's hard to ignore the impact that opioids and other addictive substances have had throughout the U.S. in the last few years. Substance use disorder and mental illness affect all levels of society. As pressures of everyday living have increased, so have the number of people with substance use disorders, mental health problems and the related cost of treatment.

As addiction rates continue to rise, we would like to take a moment to highlight two of the resources available to help you and your family members manage mental health and substance use concerns.

Mental Health and Substance Use Benefit services are accessible to you and your eligible dependents either by your Employee Assistance Program (EAP) that's administered or under Substance and Mental Health Treatment Services managed by Optum.

Optum: Employee Assistance Program (EAP)

If you're looking to achieve a better work-life balance, your EAP offers confidential support, for \$0 copay, regardless of whether you're enrolled in a Plumbers Local Union medical plan. Your Employee Assistance Program (EAP) is designed to provide confidential support for those everyday challenges - available around the clock — anytime you need it. Any employee, spouses/dependents and household members are eligible for up to 3 no cost sessions for EAP services.

See below for additional in and out of network Mental Health/Substance Use Disorder treatment. Accessing your Employee Assistance Program is easy and available 24 hours a day by calling 1-844-884-1852. When you call, a specialist will listen to your needs and connect you to the appropriate resources. A specialist will ask you a few questions to help identify the nature of your problem and the appropriate resources to address it.

Optum: Substance and Mental Health Treatment Services

You can receive additional in-network and out-of-network mental health and substance use benefits from Optum. The following services are covered:

- Individual and family counseling services at an outpatient treatment facility, an in-network provider or through virtual visit technology.
 - Inpatient care
 - Out-of-network outpatient treatment.
- Hazelden Betty Ford: Referral and treatment walk in or by phone or email Hope@HazeldenBettyFord.org
 - Chelsea Location - 322 8th Ave, 12th Floor or Tribeca Location - 282 W Broadway
 - Take the first step, call to speak with a recovery expert (855) 348-7018 - Available 24 x 7

Obtaining Pre-Authorization: You must pre-authorize inpatient detoxification and treatment in order for the Plan to pay the full benefit amount. To receive pre-authorization, call Optum at (844) 884 – 1852. A care advocate will refer you to the appropriate hospital, facility or provider and send written confirmation of the authorized services.

SOMETIMES LIFE DOES NOT GO AS WE PLANNED

Benefit Summary Chart

We know cost is an important factor in determining how you will get the care you need. That's why, when you receive care from an in-network physician or facility, you will pay nothing for your mental/behavioral health and substance use treatments (except an occasional \$25 copay).

Optum providers are considered in-network providers.

Mental Health and Substance Use Benefits

	In-Network	Out-of-Network
Mental/Behavioral Health Outpatient Services	Office visit: \$25 copay/visit; Other outpatient service: no charge	20%, after the deductible
Mental/Behavioral Health Inpatient Services*	No charge	20%, after the deductible
Substance Use Disorder Outpatient Services	No charge	20%, after the deductible
Substance Use Disorder Inpatient Services*	No charge	20%, after the deductible

*Benefits may be reduced by 50% up to \$2,500 if you do not obtain pre-authorization for services.

Tips for Avoiding Dishonest Treatment Programs

The need for substance abuse treatment has risen dramatically. This led to a significant increase in the number of substance use treatment program openings nationwide. Unfortunately, some of these new programs were created solely as a means to take advantage of the huge number of insured individuals that were in need of addiction treatment. Here are some techniques frequently used by unethical treatment programs that you should look out for.

Attractive Websites and Promises to "Accept Your Insurance"; Patient Brokering; Hijacking Internet Searches; Frequent Unnecessary and Expensive Drug Testing; Exploiting Out-of-Network Repricing; Promises to Waive Deductibles and Copayments

Resources

- FBI: Chasing the Dragon –
 - <https://www.fbi.gov/video-repository/newss-chasing-the-dragon-the-life-of-an-opiate-addict/view>
- Fox: Inside the worst drug-induced epidemic in US history –
 - <http://video.foxnews.com/v/5393136383001/?#sp=show-clips>
- Opioids: A building epidemic –
 - <https://www.youtube.com/watch?v=YAgb0ynzGm4>
- PBS: How the opioid crisis decimated the American workforce –
 - <https://www.pbs.org/newshour/show/opioid-crisis-decimated-american-workforce>
- CNBC: American Greed –
 - <https://view.yahoo.com/show/american-greed/episode/60754971/pain-killer-profits>

Confidentiality

We are required by applicable federal and state law to maintain the privacy of your health information.

Questions?

If you have any questions about the information in this flyer, please use the contact list below.

- Optum (844) 884-1852
- Substance Use Disorder Helpline (855) 780-5955
- Fund Office - (718) 835 – 2700 or info@ualocal1funds.org
- Hazelden Betty Ford Referent Relations Team (855) 348-7018

BE SURE YOU CONTACT OPTUM BEFORE YOU RECEIVE TREATMENT