



MENTAL HEALTH BENEFITS

Immediate help is available via the 988 Suicide & Crisis Lifeline (call or text 988)

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Confidential support for you and your eligible dependents.

Early support can make a big difference and help is available 24/7.

Why this matters

Mental health is a vital part of overall health and you don't have to handle challenges alone. The Plumbers Local Union No. 1 Welfare Fund mental/behavioral health benefits can help with stress, anxiety, depression, grief, relationship concerns and more. Reaching out early can make things feel more manageable and can lead to better outcomes. **Seeking help is not a sign of weakness; it's a brave, positive step toward feeling better and taking care of yourself and the people who count on you.** In New York City, nearly 1 in 4 adults experience a mental health disorder in a given year and many report diagnoses such as anxiety (18%) and major depression (11%).

What mental health benefits typically cover

- **Confidential assessment and treatment planning**
- **Outpatient therapy** (individual, family, and group counseling)
- **Psychiatry and medication management** when clinically appropriate
- **Intensive outpatient (IOP) / partial hospitalization (PHP)** for higher levels of support
- **Inpatient behavioral health treatment** when medically necessary
- **Virtual/telehealth visits**

Your Employee Assistance Program (EAP)

An EAP can provide short-term, confidential support. EAP services include help with stress, family concerns, work-life balance and referrals for ongoing care.

How to use your mental health benefits (simple steps)

1. **Call Optum, the Fund's mental/behavioral health or EAP at (844) 884-1852** and ask for **in-network** providers (therapy and/or psychiatry).
2. **Share what you're looking for** (talk therapy, medication support, couples/family therapy, child/adolescent support, etc.).
3. **Confirm costs** (copay/coinsurance), whether your deductible applies, and whether **pre-authorization** is required (commonly for inpatient/PHP/IOP).
4. **Schedule your visit** and ask about telehealth options if needed.
5. **If you need urgent help**, contact a crisis line or go to the nearest emergency room.

BE SURE YOU CONTACT OPTUM BEFORE YOU RECEIVE TREATMENT

In-network vs out-of-network: what to know

In-network care usually costs less and is simpler to use. **Out-of-network care** may cost more and often requires additional paperwork. Always confirm coverage before starting treatment.

Service	In-network (typical)	Out-of-network (typical)
Outpatient therapy	Lower member cost (often a copay)	Higher member cost (often coinsurance after deductible)
Psychiatry/medication management	Lower member cost (often a copay)	Higher member cost (often coinsurance after deductible)
IOP/PHP or inpatient behavioral health	Lower member cost; pre-authorization may be required	Higher member cost; pre-authorization often required

Note: Your exact coverage depends on your plan. Confirm your benefits and any pre-authorization requirements before admission or program start.

Your privacy: Confidentiality

Your health information is protected by federal and state privacy laws. You can ask your provider how your information is used, what you are asked to sign and how to request a copy of your records.

When to seek immediate help

- If you feel you might harm yourself or someone else
- If you're experiencing severe distress, panic, or you feel unsafe
- If a loved one is in crisis

Call **988** (Suicide & Crisis Lifeline) or 911 in an emergency or go to the nearest emergency room.

Questions or help getting started (Contacts)

- **Mental/Behavioral Health or EAP:** (844) 884-1852
- **Care coordination / behavioral health line:** (844) 884-1852
- **Fund Office:** (718) 223 – 4313 | info@nypl1f.org

Take the first step today: Support is available. Call the number on your insurance card or use the contacts above to find confidential, covered care.

Plumbers Local Union No. 1 Welfare Fund
Fund Office: (718) 223 – 4313 | info@nypl1f.org

SOMETIMES LIFE DOESN'T GO ACCORDING TO PLAN