



MiraCosta College *(For Kaiser Permanente Members Only)*
HMO Schedule of Benefits Effective January 1, 2021

MHN is available to you toll-free, 24 hours a day, 7 days a week, at 1-800-728-9899
 All pre-authorizations are based on medical necessity.

Mental Health	In-Network
Out-of-pocket Maximum	Individual - \$1,500 Family - \$3,000
Lifetime/Annual Maximum	None
Inpatient Deductible	None
Inpatient Per Admission Fee	No charge
Inpatient Treatment Benefit (including Partial & Day Treatment)	No charge for admission Individual - \$20/visit Group - \$10/visit
Outpatient Mental Health Visits	Individual OP MH - \$20/visit Group OP MH - \$10/visit
Chemical Dependency	In-Network
Inpatient, Rehabilitation, Detoxification	No charge
Outpatient Chemical Dependency Visits	No charge for admission Individual SUD - \$20/visit Group SUD - \$10/visit
Severe Mental Illness (SMI)	In-Network
Inpatient Deductible	None
Inpatient Per Admission Fee	No charge
Inpatient Treatment Benefit (including Partial & Day Treatment)	No charge for admission Individual - \$20/visit Group - \$10/visit
Outpatient Mental Health Visits	Individual OP MH - \$20/visit Group OP MH - \$10/visit

- Severe Mental Illness diagnoses include: Anorexia Nervosa; Bipolar Disorder; Bulimia Nervosa; Major Depressive Disorder; Obsessive-Compulsive Disorder; Panic Disorder; Pervasive Developmental Disorder, including Autistic Disorder, Rett's Disorder, Childhood Disintegrative Disorder, Asperger's Disorder and Pervasive Developmental Disorder not otherwise specified, including Atypical Autism; Schizoaffective Disorder; Schizophrenia. In addition, the Severe Mental Illness Benefit includes coverage of Serious Emotional Disturbance of Children (SED).
- Intensive outpatient treatment (IOP) is considered as Inpatient benefit