

Your emotional well-being is important: Know When To Use Behavioral Health Benefits vs. EAP

Caring for your emotional well-being is critical—especially in complicated times like these. That’s why HealthFlex offers generous behavioral health benefits and an Employee Assistance Program (EAP)—two programs to help support you in your times of need.



When to use each:

	Behavioral Health	EAP
What is it? When do I use it?	<p>Long-term relationship with a provider to help with emotional health, substance abuse, depression and anxiety, and more.</p> <p>If you’ve been seeing a counselor for a long time, you will most likely be using the behavioral health benefit.</p>	<p>Short-term counseling—up to 8 visits. If you aren’t sure if your concern can be resolved in 8 visits, you can still use the EAP and start using your behavioral health benefits beginning at visit 9. Think of it like a test-run. You can do it without the paperwork (claims).</p>
Important Notes	<ul style="list-style-type: none"> • Use your BCBS ID card for behavioral health services; if you were seeing a provider in 2019, make sure you give them the BCBS card for 2020. • Look for in-network providers on the BCBS website • View your Explanations of Benefits for behavioral health alongside your medical EOB • Virtual visits included during the COVID-19 crisis 	<ul style="list-style-type: none"> • Dedicated EAP team with training on the unique needs of the church • Phone Number: 1-866-881-6800
Generous offering	<ul style="list-style-type: none"> • Same outpatient counseling benefits whether your provider is in-network or not. Choose the counselor that is the best fit for you. 	<p>8 no-cost visits, in person or by phone</p>

(continued)

	Behavioral Health	EAP
How do I use it?	<p>To find an in-network provider, go to HealthFlex/WebMD > My HealthFlex Benefits > Medical and Behavioral Health-BCBS. Click Doctors and Hospitals > Find a doctor or hospital. Under Browse by Category, choose behavioral health.</p> <p>If you already have a provider and they are in-network with BCBS—just give them your BCBS ID card. Out-of-network—you may need to submit your own claims. Go to HealthFlex/WebMD, click My HealthFlex Benefits, then Medical and Behavioral Health-BCBS. Under “Forms and Documents”, select Form Type > Claim Form. You can:</p> <ul style="list-style-type: none">• Download and complete the form electronically if you have the right version of Adobe OR• Print, complete and attach the form with receipt in a message on the Message Center on the BCBS page OR• Mail it to the address on the form (PO Box 805107; Chicago IL 60680-4112)	<p>Call 1-866-881-6800.</p>
How much do I pay?	<p>It depends on which HealthFlex plan you are enrolled in:</p> <ul style="list-style-type: none">• B1000—\$15 for an outpatient visit• HRA plan—coinsurance; don’t have to meet the deductible first• HSA plan—full discounted rate until you meet the deductible (IRS rules!) and then coinsurance percentage	<p>Nothing. 8 free visits, in-person or virtual, per concern, per year.</p>
With everything going on with COVID-19, can I talk to someone virtually?	<p>Yes! If your provider is willing to provide virtual counseling, BCBS will currently allow it during this public health crisis.</p>	<p>Your 8 visits include virtual visits with an EAP counselor!</p>
Is there a difference if I select an in-network vs. out-of-network provider?	<p>Yes. First, you may also pay a lower fee for an in-network provider if you are in an HRA or HSA plan. Also, if you choose a provider in-network with BCBS, the provider will submit claims directly to BCBS. If not in-network, you’ll need to submit your claims directly via the instructions above.</p> <p>Note—each claim must be submitted separately with a claim form.</p>	<p>EAP always uses an in-network provider. Call to get authorization [By phone 24/7: 1-866-881-6800 or online Live and Work Well (log in with your Optum HealthSafe ID)]. If you end up using the provider for more than 8 visits, you’ll use the process to the left.</p>