



November 2009

**New Behavioral Health Program
Effective January 1, 2010**

Dear Participant:

As the Trustees of the Chicago Regional Council of Carpenters Welfare Fund (“the Fund”) we continually review the Plan to ensure it provides you with quality benefits that meet your needs in the most effective manner. As a result of a recent review, the MAP and behavioral health program will be administered by ComPsych[®], The Guidance Resources[®] Company, effective January 1, 2010.

Information in this letter only affects behavioral health benefits; no other Plan benefits or changes are included in this mailing. Beginning January 1, 2010, specific changes include:

Your Member Assistance Program (MAP)

The MAP is designed to provide prompt, professional help when you or your dependents experience personal problems, stress, marital difficulties, and other similar problems.

This program offers additional, confidential, services, beyond the current benefit plan which are, free of charge to you and available 24 hours a day/7 days a week, such as:

- Short term counseling (up to 5 sessions that are not subject to the deductible or co-insurance) for a variety of personal/family issues with a ComPsych Guidance Resources network counselor. If the counselor determines that an issue cannot be addressed in the five free sessions, or if a more intensive level of care is required, the counselor will work with you or your dependent to locate a provider in the ComPsych Guidance Resources network – provided the care is covered under the Plan’s Mental Health and Substance Abuse provisions.
- Legal information, resources, consultation and referral to a discounted network of licensed attorneys.
- Financial information, resources and consultation.
- Work/Life information, referrals and resources for a variety of issues, including dependent and elder care.
- Online access to self-help sheets, tools, calculators, assessments and other support services.

More information about these great programs will be provided to you in the weeks to come.

The Fund’s MAP also will serve as the gateway for participants to access benefits for mental health and substance abuse treatment. By calling the new phone number listed in this correspondence, ComPsych Guidance Resources will assist you and your eligible dependents in finding the most appropriate and accessible provider in the network.

Your New Behavioral Health Provider

- ComPsych Guidance Resources will replace Magellan Behavioral Health as the network provider for mental health and substance abuse treatment. You must use a network provider for covered expenses to be paid at the in-network benefit level. ComPsych Guidance Resources offers an extensive nationwide network of professional therapists, hospitals, and alternate care facilities to ensure that you and your family receive the highest quality mental health and substance abuse treatment services.
- ComPsych Guidance Resources' phone number for pre-certification and referral to an in-network provider, and address for submitting all claims for mental health and substance abuse treatment, are as follows:

New Telephone Number: **(888) 860-1566**

New Claims Address: **ComPsych Corporation**
 P.O. Box 8379
 Chicago, IL 60680-8379

Pre-Certification Process Required

Inpatient: ComPsych Guidance Resources will be responsible for pre-certifying all inpatient mental health and substance abuse treatment. If you or an eligible dependent need mental health and/or substance abuse treatment on or after January 1, 2010, you must call ComPsych Guidance Resources for pre-certification before a hospital admission. In the event of an emergency hospital admission for mental health and/or substance abuse treatment, you must call within 3 business days after admission. **If you do not call for pre-certification, as required by the Plan, the expenses incurred during your stay will be paid at out-of-network benefit levels.**

Outpatient: On or after January 1, 2010, you or an eligible dependent must contact ComPsych Guidance Resources to obtain a referral to an in-network provider prior to scheduling any mental health or substance abuse services. Using ComPsych's provider network will save you and the Plan money, while failure to contact ComPsych Guidance Resources for an in-network referral will result in benefit payments at the Fund's out-of-network rates.

Contact ComPsych Guidance Resources® at (888) 860-1566 for pre-certification or to obtain a referral to a network provider.

If You Are Currently In Treatment - Transitional Benefits

If you or an eligible dependent are currently receiving outpatient mental health and/or substance abuse treatment, you must register your care prior to March 1, 2010 by contacting ComPsych Guidance Resources® at (888) 860-1566 or online at **www.guidanceresources.com/transition** for transitional benefits. Please have information about your current provider available when you contact ComPsych Guidance Resources. The Fund will provide a transition period from January 1, 2010 through February 28, 2010, during which time you or a covered dependent may continue to see your current provider and receive your current benefit coverage. Please note the following:

- If your provider for outpatient treatment is in the ComPsych Guidance Resources network, you will receive a certification letter from ComPsych Guidance Resources confirming your referral, and you will receive the in-network benefit level.
- If your provider for outpatient treatment is not in the ComPsych Guidance Resources® network your claims will be paid at the in-network benefit level **only** during this transition period.

If your current provider is not in the network, ComPsych Guidance Resources will invite your provider to join the network. You may want to discuss this option with your provider during the transition period. To be accepted into the ComPsych Guidance Resources® network, your provider must meet ComPsych Guidance Resources® credentialing standards and agree to contract with ComPsych Guidance Resources®. If your provider applies and is accepted by ComPsych Guidance Resources® for network participation, your treatment with that provider will be covered at the in-network benefit level using the ComPsych Guidance Resources provider rate.

If your provider does not apply or is not accepted into the network, any claim for mental health and/or substance abuse treatment by that provider after February 28, 2010 will be covered by the Plan at the out-of-network benefit level. For your treatment to be covered as in-network under the Fund's benefit, you will need to work with ComPsych Guidance Resources® to transition your care to a ComPsych Guidance Resources® network provider.

If you or an eligible dependent are hospitalized receiving inpatient behavioral health care prior to January 1, 2010, benefits will continue to be paid under the Magellan program until you are discharged, at which time you will be covered under the Plan's new behavioral health program through ComPsych Guidance Resources.

New ID Cards

You will receive a new medical Plan ID in January that includes the telephone number you need to call for pre-certification of benefits.

A Final Note

We are very pleased to offer you and your eligible dependents this benefit. Later this month, you will receive additional information on these benefits, including a benefit schedule. If you have questions about these changes, please contact the Fund Office at 312-787-9455, telephone option 3.

Sincerely,

Board of Trustees