

**The Cochise Combined Trust
Plan Document and Summary Plan Description
Exclusive Provider Organization (EPO) Plan
Buy-Up Exclusive Provider Organization (Buy-Up EPO) Plan
High Deductible Health Plan (HDHP)**

Amendment No. 1

Effective July 1, 2023, Cochise Combined Trust hereby amends the Cochise Combined Trust Plan Document and Summary Plan Description effective July 1, 2023, as follows:

Under SECTION VII-MEDICAL BENEFITS, B. Medical Plan Exclusions, REMOVE:

12. **Behavioral.** Diagnosis and treatment of behavioral problems and learning disabilities. Biofeedback, behavior modification, sensitivity training, hypnosis, or electro-hypnosis. Special education, counseling and therapy, or care for learning deficiencies or behavioral problems whether or not associated with a manifest *mental disorder* or other disturbances. This provision only applies to the extent such services are not covered as a *preventive care* service under the Preventive Care provision.

And REPLACE with:

12. **Behavioral.** Diagnosis and treatment of behavioral problems and learning disabilities. Biofeedback, behavior modification, sensitivity training, hypnosis, or electro-hypnosis. Special education, counseling and therapy, or care for learning deficiencies or behavioral problems whether or not associated with a manifest *mental disorder* or other disturbances. This provision only applies to the extent such services are not covered as a *preventive care* service under the Preventive Care provision, [or as otherwise covered herein](#).

Under SECTION VII-MEDICAL BENEFITS, B. Medical Plan Exclusions, REMOVE:

25. **Developmental Delay.** Special education: charges made by a special education facility, tutor, behavior *specialist*, or provider of any kind for testing or treatment of learning disabilities, or developmental disorders. This provision does not apply to ADD or ADHD. This provision only applies to the extent such services are not covered as a *preventive care* service under the Preventive Care provision.

And REPLACE with:

25. **Developmental Delay.** Special education: charges made by a special education facility, tutor, behavior *specialist*, or provider of any kind for testing or treatment of learning disabilities, or developmental disorders. This provision does not apply to ADD or ADHD. This provision only applies to the extent such services are not covered as a *preventive care* service under the Preventive Care provision, [or as otherwise covered herein](#).

Under SECTION VII-MEDICAL BENEFITS, A. Covered Medical Charges, REMOVE:

34. **Mental Disorders and Substance Use Disorder.** Coverage for mental health treatments are considered the same as benefits provided for other medical conditions. Charges for mental health treatment, including charges for *substance use disorder* and chemical dependency are considered *covered charges*.
- a. **Inpatient Treatment.** Alternative *outpatient* facility/day programs/intensive *outpatient* programs may be eligible under the *inpatient* benefit when provided in lieu of *inpatient* care and approved by the *Medical Review Administrator*. ***Pre-certification* is required for inpatient admissions and services.**
- b. **Outpatient Treatment.** *Outpatient* treatment for mental health care, treatment of chemical dependency or *substance* use disorder or family counseling. Expenses for the diagnostic testing to determine the diagnosis, treatment and medication management for attention deficit disorders (ADD and ADHD) will be covered under the mental health services provision of the *Plan*.

Family counseling services are covered when all of the following criteria are met:

- i. when performed by a covered *mental health/substance use disorder provider*
- ii. when the counseling is provided for a covered diagnosis

- c. **Psychological testing and neuropsychological testing are covered only if it is mandated by the condition and is pre-certified by the Medical Review Administrator.** If approved, testing is paid as shown in the applicable Schedule of Medical Benefits. **Pre-certification is required.**

And REPLACE with:

34. **Mental Disorders and Substance Use Disorder.** Coverage for mental health treatments are considered the same as benefits provided for other medical conditions. Charges for mental health treatment, including charges for *applied behavioral analysis (ABA) therapy*, *substance use disorder* and chemical dependency are considered *covered charges*.

- a. **Inpatient Treatment.** Alternative *outpatient* facility/day programs/intensive *outpatient* programs may be eligible under the *inpatient* benefit when provided in lieu of *inpatient* care and approved by the *Medical Review Administrator*. **Pre-certification is required for inpatient admissions and services.**

- b. **Outpatient Treatment.** *Outpatient* treatment for mental health care, treatment of chemical dependency or *substance* use disorder or family counseling. Expenses for the diagnostic testing to determine the diagnosis, treatment and medication management for attention deficit disorders (ADD and ADHD) will be covered under the mental health services provision of the *Plan*.

Family counseling services are covered when all of the following criteria are met:

- i. when performed by a covered *mental health/substance use disorder provider*
- ii. when the counseling is provided for a covered diagnosis
- c. **Psychological testing and neuropsychological testing are covered only if it is mandated by the condition and is pre-certified by the Medical Review Administrator.** If approved, testing is paid as shown in the applicable Schedule of Medical Benefits. **Pre-certification is required.**

Under SECTION VII-MEDICAL BENEFITS, B. Medical Plan Exclusions, REMOVE:

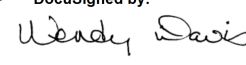
51. **Learning Disabilities.** Charges (including mental health care) related to treatment or testing of learning disabilities, developmental disorders, dyslexia, autism or mental retardation or any similar conditions. This provision does not apply to ADD or ADHD. Medications and office visits to monitor medications for these conditions will be eligible. This provision only applies to the extent such services are not covered as a *preventive care* service under the Preventive Care provision.

And REPLACE with:

51. **Learning Disabilities.** Charges (including mental health care) related to treatment or testing of learning disabilities, developmental disorders, dyslexia, autism or mental retardation or any similar conditions. This provision does not apply to ADD or ADHD. Medications and office visits to monitor medications for these conditions will be eligible. This provision only applies to the extent such services are not covered as a *preventive care* service under the Preventive Care provision, **or as otherwise covered herein.**

All other terms and conditions of this Cochise Combined Trust Plan Document and Summary Plan Description which are not affected by this amendment remain unchanged.

Cochise Combined Trust hereby adopts the provisions of this amendment of the Cochise Combined Trust Plan Document and Summary Plan Description, and its duly authorized officer has executed this amendment.

DocuSigned by:

 By: _____
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Date: 8/16/2023

CCT Chairperson
 Title: _____