

# Know Where to Go for Care

## A Guide to Navigate Mental Health



COVID-19 has changed the way we access healthcare, which includes how we care for our mental and emotional well-being. Now more than ever, it's a common practice to connect with a provider in a virtual environment whether for an acute condition or counseling services. If you find yourself in need of mental health support, there are a variety of outlets available either virtually or in-person. View the scenarios below and corresponding tips to know where to go for care.

COST COMPARISON	NO COST	LOW COST	LOW COST	HIGHER COST	HIGHEST COST
DECIDING WHERE TO GO	Employee Assistance Program	Telehealth e-Visit	Primary Care Doctor	Urgent Care Center	Emergency Room
Non-Emergency (feeling blue, work issues or general stress & anxiety)	●	●			
Workplace/work-life services	●				
Legal or financial consultation	●				
Caring for an elderly parent or family member	●	●	●		
Pediatric or adult counseling	●	●	●		
Eating disorders, adjustment/mood disorders	●	●	●		
Addiction or substance abuse issues, not including overdose	●	●	●	●	
Suicidal thoughts or emergencies		●	●		●
Financial & Legal Resources	●				



## How to locate covered care:



Employee Assistance Program (EAP): Through the EAP, you have access to a variety of resources to support your emotional and mental well-being. From online documentation to in-person counseling, you can leverage the guidance and tools you need to help you through tough times.

EAP also provides services for Elder care support, Legal and Financial concerns.

- By Phone: 866.248.4096.
- Online: [liveandworkwell.com](http://liveandworkwell.com)
- This service is fully confidential and no cost to you!



Telehealth: With telehealth through Teladoc, you can connect with leading board-certified physicians or therapists through the internet or telephone to assess and determine the best treatment options.

Teladoc also offers eVisits for counseling and psychiatry services to make recovery as easy as possible.

- By Phone: 800.835.2362.
- Online: [www.teladoc.com](http://www.teladoc.com)
- Telehealth services cost details, are displayed in the Benefit Plan document. .



Primary Care Doctor / Specialist: In-person care can be offered through a primary care doctor or a specialist for your condition. They are equipped to help you navigate and manage a treatment plan designed specifically for you. To locate an in-network physician in your area, go to

[www.myameriben.com](http://www.myameriben.com) For cost details, view below:

- Coordinated Care Plan: PCP \$30 copay / Specialist: \$50 copay
- Standard Plan In-Network PCP \$20 copay / Specialist: \$60 copay
- High Deductible Health Plan – 20% after deductible



Urgent Care Center: A team of medical professionals can diagnose and guide you on your path to recovery. They can provide you a referral and connect you to a long-term care provider of your choice.

With no appointment needed, you can locate an urgent care center by going to [www.ameriben.com](http://www.ameriben.com). Review your coverage details below:

- CCP: \$35 copay
- Standard Plan: \$35 copay
- HDHP: 20% after deductible



Emergency Room (ER): The ER should be used for life threatening emergencies such as suicidal thoughts or drug overdose. In a true emergency, you should go to the nearest ER and you will still be covered. Below is a highlight of your coverage and to locate the closest ER, go to

[www.myameriBen.com](http://www.myameriBen.com).

- CPP: \$250 copay, waived if admitted
- Standard Plan: \$300 copay, waived if admitted
- HDHP: 20% after deductible



Hartford's Beneficiary Assist: If you're covered under The Hartford's Group Life or Accident insurance policy, you have access to Beneficiary Assist Counseling services provided by ComPsych. Reach out to ComPsych at 800-411-7239

- Professional Health after a loss or terminal illness Up to five face-to-face sessions or equivalent professional time for one service or a combination of services.
- Legal advice, financial planning and emotional counseling for up to one year from the date the claim is filed.