

# THE PRUDENTIAL INSURANCE COMPANY OF AMERICA

## POLICYHOLDER NOTICE

This Notice describes benefits provided by Your Policy.

As required by the federal Mental Health Parity and Addiction Equity Act (MHPAEA), Your Policy provides coverage for mental health conditions and substance use disorders subject to the same terms, conditions, and limitations, including any deductible and coinsurance, if applicable, that apply to all other sicknesses.

As required by Maryland law, Your Policy also provides coverage for the diagnosis and treatment of mental illness, emotional disorders, drug use disorders, and alcohol use disorders as follows:

Coverage is provided for expenses incurred for the diagnosis and treatment of mental illness, emotional disorders, drug use disorders, and alcohol use disorders as follows:

1. Coverage is provided for inpatient services provided in a licensed or certified facility, including a hospital or residential treatment center.
2. Coverage is provided for partial hospitalization for 60 days each calendar year. Partial hospitalization means the provision of medically directed intensive or intermediate short-term treatment to a Covered Person in a licensed or certified facility or program for mental illness, emotional disorders, drug misuse, or alcohol misuse for a period of less than 24 hours but more than 4 hours in a day.
3. Coverage is provided for outpatient and intensive outpatient services, including but not limited to all office visits, diagnostic evaluations, opioid treatment services, medication evaluation and management, and psychological and neuropsychological testing for diagnostic purposes.

Treatment of mental illnesses, emotional disorders, drug misuse, or alcohol misuse is covered only if, in the professional judgment of the health care provider:

1. the mental illness, emotional disorder, drug misuse or alcohol misuse is treatable; and
2. the treatment is medically necessary.

Except as set forth above, this coverage is subject to the same terms, conditions, and limitations, including any deductible and coinsurance, if applicable, that apply to all other sicknesses. Covered outpatient charges are subject to the same maximum benefits and limitations that apply to Additional Hospital Expense Benefits.

If You need further information about the coverage required under the MHPAEA or Maryland law for mental illness, emotional disorders, drug use disorders, and alcohol use disorders, You may contact the Maryland Insurance Administration at the address and telephone number listed below:

Maryland Insurance Administration  
200 St Paul Place, Suite 2700  
Baltimore, MD 21202  
Telephone: (410) 468-2000 or 1 (800) 492-6116 (toll free)  
TTY: 1 (800) 735-2258