

BLUE CARE NETWORK

An affiliate of
Blue Cross and Blue Shield of Michigan

BCN 10 MENTAL HEALTH INPATIENT RIDER

This Rider is issued to you in connection with your Certificate of Coverage. It is effective on the date indicated in your enrollment application. This Rider amends the section, "Mental (Behavioral) Health Care" in your Certificate to include inpatient mental health coverage as follows:

Inpatient treatment up to 30 days per calendar year. Treatment must be in a BCN approved facility.

- Covers only conditions that are not chronic and that are likely to show significant improvement during the admission.
- Covers acute episodes related to chronic conditions.
- Partial-day inpatient programs are covered when pre-approved by BCN.

NOTE: Two days, of partial-day inpatient care will be counted as the equivalent of one day of the inpatient hospital benefit, and your inpatient mental health benefit will be decreased by one day for every two days of partial-day inpatient care.

HOSPITAL COPAYMENT: 25% of each inpatient admission for mental health treatment up to a maximum of \$1,000 per individual or \$2,000 per contract during a calendar year.

NOTE: The inpatient mental health annual copayment maximum is separate from the medical annual copayment maximum.

All other provisions of the Certificate pertaining to Mental Health remain unchanged.

GENERAL PROVISIONS

1. A monthly premium is charged for this Rider in addition to the premium charged for the Certificate. The applicable rate is specified on the schedule

attached to the enrollment application and you agree to remit to BCN the Rider premium due, along with and on the same date as your regular Certificate premium.

2. In the event your coverage under the Certificate of Coverage terminates, this Rider will terminate automatically without further action or notice by BCN.
3. Until further notice, all terms, limitations, exclusions, and conditions of your Certificate remain unchanged except as provided in this Rider.

Notice: Attach this Rider to your Certificate.