	[Description of All NQT	L's & All Medical Necessity Crite	eria Used & Developed Under Each Benefit Category			
	N	on-Quantitative Treat	ment Limitations	Medical Necessity Criteria Used & Developed			
	Mental Health	Substance Use Disorder	Medical/Surgical	Mental Health	Substance Use Disorder	Medical/Surgical	
Pre-Authorization & on-going Auth. Review process:	N/A	N/A	N/A	N/A	N/A	N/A	
Concurrent Review Process:	N/A	N/A	N/A	N/A	N/A	N/A	
Retrospective Review Process:	N/A	N/A	_'s Individual Health policies treat mental health and substance use disorder coverage subject to the same terms, conditions and other limitations of the policy that apply to any other covered sicknesses. This would include all of the same Nonquantitative Treatment Limitations (NQTLs) that apply to all covered sicknesses under a particular policy, and there is no separate NQTL that applies to coverage of services for treatment of a mental health or substance use disorder which does not apply to coverage of services for treatment of other medical or surgical conditions. Although we have different policy designs dependent upon what a policyholder chose, any applicable NQTL for mental health or substance use disorder is the same as what would apply for any other covered sickness under the policy.	American Psychiatric Association - Adult American Academy of Child and Adolescent Psychiatry - Child	American Society of Addiction Medicine's Criteria	Subject to URAC standards	
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	D	escription of All N	IQTL's & All Medical Necessity Crite	eria Used & Developed Under Each Benefit Category			
	No	Non-Quantitative Treatment Limitations			Medical Necessity Criteria Used & Developed		
Emergency Services Process:	N/A	N/A		American Psychiatric Association - Adult American Academy of Child and Adolescent Psychiatry - Child	American Society of Addiction Medicine's Criteria	Subject to URAC standards	
Pharmacy Services Process:	N/A	N/A	_'s Individual Health policies treat mental health and substance use disorder coverage subject to the same terms, conditions and other limitations of the policy that apply to any other covered sicknesses. This would include all of the same Nonquantitative Treatment Limitations (NQTLs) that apply to all covered sicknesses under a particular policy, and there is no separate NQTL that applies to coverage of services for treatment of a mental health or substance use disorder which does not apply to coverage of services for treatment of other medical or surgical conditions. Although we have different policy designs dependent upon what a policyholder chose, any applicable NQTL for mental health or substance use disorder is the same as what would apply for any other covered sickness under the policy.	American Psychiatric Association - Adult American Academy of Child and Adolescent Psychiatry - Child	American Society of Addiction Medicine's Criteria	Subject to URAC standards	
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			IQTL's & All Medical Necessity Crite			
	Non-Quantitative Treatment Limitations			Medical Necessity Criteria Used & Developed		
Rx Formulary Design & Management:	N/A	N/A		American Psychiatric Association - Adult American Academy of Child and Adolescent Psychiatry - Child	American Society of Addiction Medicine's Criteria	Subject to URAC standards
Case Management Services & Medical Management of Specific Benefits:	N/A	N/A	_'s Individual Health policies treat mental health and substance use disorder coverage subject to the same terms, conditions and other limitations of the policy that apply to any other covered sicknesses. This would include all of the same Nonquantitative Treatment Limitations (NQTLs) that apply to all covered sicknesses under a particular policy, and there is no separate NQTL that applies to coverage of services for treatment of a mental health or substance use disorder which does not apply to coverage of services for treatment of other medical or surgical conditions. Although we have different policy designs dependent upon what a policyholder chose, any applicable NQTL for mental health or substance use disorder is the same as what would apply for any other covered sickness under the policy.	American Psychiatric Association - Adult American Academy of Child and Adolescent Psychiatry - Child	American Society of Addiction Medicine's Criteria	Subject to URAC standards
			_'s Individual Health policies treat mental			

Non-Quantitative Treatment Limitations Medical Necessity Criteria Used & Developed Process for assessing new technologies & treatments: N/A Image: Status and a characterization of the poly of any offic organization to poly of the same torquantitative treatments: American Necessity Criteria Used & Developed Process for assessing new technologies & treatments: N/A N/A Image: Status and a characterization of the poly of a synthetic covered skines using the same torquantitative treatments: American Society of Addiction Medicine's Criteria American Society of Addiction Medicine's Criteria Subject to URAC N/A N/A N/A N/A Image: Status and a characterization and subject to transmit of the same torquantitative covered skines under the same torquantitative covered skines under the same torquantitative and subject to use and the same torquantitative covered skines under the same torquantitative and subject to use and the same torquantitative and subject to use and the same torquantitative covered skines under the goly to cargo adspreder lagor that would apply for any other covered skines under the goly to cargo and relimbursement rates: American Society of Addiction Medicine's Criteria Subject to URAC Exclusions for failure to complete course of treatment: N/A N/A N/A N/A Medical would hole and adspreder dovered skines under the poly of the apply to any adspreder torquantitative treatment imations double and applies to corganisations. Addit is to sparate NOL hole, adspreder dovered skines under torquantitat		[escription of All NQT	L's & All Medical Necessity Crite				
Process for assessing new technologies & treatments: N/A A A		N	on-Quantitative Treat	ment Limitations	Medical Necessity Criteria Used & Developed			
and reimbursement rates:	and the second	N/A	N/A	the same terms, conditions and other limitations of the policy that apply to any other covered sicknesses. This would include all of the same Nonquantitative Treatment Limitations (NQTLs) that apply to all covered sicknesses under a particular policy, and there is no separate NQTL that applies to coverage of services for treatment of a mental health or substance use disorder which does not apply to coverage of services for treatment of other medical or surgical conditions. Although we have different policy designs dependent upon what a policyholder chose, any applicable NQTL for mental health or substance use disorder is the same as what would apply for any	Association - Adult American Academy of Child and Adolescent Psychiatry -		i i	
and reimbursement rates:								
Exclusions for failure to complete course of treatment: N/A N/A N/A Analysis Analysis Analysis Analysis Analysis Subject to URAC services for failure to complete course of treatment: N/A N/A N/A Analysis Analysis Analysis Analysis Analysis Subject to URAC addiscrete treatment: N/A N/A N/A Analysis Analysis Analysis Analysis Analysis Subject to URAC addiscrete which does not apply to any other covered sicknesses. This would include all of the same Nonquantitative Anaerican Psychiatric Association - Adult Anaerican Psychiatric Association - Adult It reatment timitations (VATLS that applies to coverage of services for treatment of a metal health or substance use disorder which does not apply to coverage of services for treatment of a metal health or substance use disorder which does not apply to coverage of services for treatment of a subtance use disorder not substance use disorder is the same as what would apply for any other covered sickness under the policy. Analysis Anaerican Society of Addiction Subject to URAC addiscret is the same as what would apply for any other covered sickness under the policy. Anaerican Society of Addiction Subject to URAC addiscret is the same as what would apply for any other covered sickness under the polic	Network Adequacy, provider network standards	N/A	N/A	N/A	N/A	N/A	N/A	
Exclusions for failure to complete course of treatment: N/A N/A N/A N/A Anerican Psychiatric association - Adult Adult Adult Association - Adult A	and reimbursement rates:							
Exclusions for failure to complete course of treatment: N/A N/A N/A N/A Anerican Psychiatric association - Adult Adult Adult Association - Adult A								
		N/A	N/A	health and substance use disorder coverage subject to the same terms, conditions and other limitations of the policy that apply to any other covered sicknesses. This would include all of the same Nonquantitative Treatment Limitations (NQTLs) that apply to all covered sicknesses under a particular policy, and there is no separate NQTL that applies to coverage of services for treatment of a mental health or substance use disorder which does not apply to coverage of services for treatment of other medical or surgical conditions. Although we have different policy designs dependent upon what a policyholder chose, any applicable NQTL for mental health or substance use disorder is the same as what would apply for any	Association - Adult American Academy of Child and Adolescent Psychiatry -			

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	No	on-Quantitative Tr	eatment Limitations	Medical Necessity Criteria Used & Developed		
Restrictions that limit duration or scope of benefits for services:	N/A	N/A	health and substance use disorder coverage subject to the same terms, conditions and other limitations of the policy that apply to any other covered sicknesses. This would include all of the same Nonquantitative Treatment Limitations (NQTLs) that apply to all covered sicknesses under a particular policy, and there is no separate NQTL that applies to coverage of services for treatment of a mental health or substance use disorder which does not apply to coverage of services for treatment of other medical or surgical conditions. Although we have different policy designs dependent upon what a policyholder chose, any applicable NQTL for mental health or substance use disorder is the same as what would apply for any other covered sickness under the policy.	American Psychiatric Association - Adult American Academy of Child and Adolescent Psychiatry - Child	American Society of Addiction Medicine's Criteria	Subject to URAC standards
Restrictions on provider billing codes:	N/A	N/A	's Individual Health policies treat mental health and substance use disorder coverage subject to the same terms, conditions and other limitations of the policy that apply to any other covered sicknesses. This would include all of the same Nonquantitative Treatment Limitations (NQTLs) that apply to all covered sicknesses under a particular policy, and there is no separate NQTL that applies to coverage of services for treatment of a mental health or substance use disorder which does not apply to coverage of services for treatment of other medical or surgical conditions. Although we have different policy designs dependent upon what a policyholder chose, any applicable NQTL for mental health or substance use disorder is the same as what would apply for any other covered sickness under the policy.	American Psychiatric Association - Adult American Academy of Child and Adolescent Psychiatry - Child	American Society of Addiction Medicine's Criteria	Subject to URAC standards

Providing a description of process used to develop and select criteria used to select Medical Necessity Criteria and a description of all the NQTL's applied to Mental Health, Substance Use Disorders and Medical/Surgical Benefits;

			L's & All Medical Necessity Crite			1177 (100) B
1	N	on-Quantitative Treat	tment Limitations	Medical	Necessity Criteria Used & [Developed
Method for determining usual, customary and reasonable charges:	N/A	N/A	health and substance use disorder coverage subject to the same terms, conditions and other limitations of the policy that apply to any other covered sicknesses. This would include all of the same Nonquantitative Treatment Limitations (NQTLs) that apply to all covered sicknesses under a particular policy, and there is no separate NQTL that applies to coverage of services for treatment of a mental health or substance use disorder which does not apply to coverage of services for treatment of other medical or surgical conditions. Although we have different policy designs dependent upon what a policyholder chose, any applicable NQTL for mental health or substance use disorder is the same as what would apply for any other covered sickness under the policy.	American Psychiatric Association - Adult American Academy of Child and Adolescent Psychiatry - Child	American Society of Addiction Medicine's Criteria	Subject to URAC standards

Part 2.

Disclosing a results analysis of all Evidentiary Standards, processes, strategies and other factors used in the development and qualification of each criteria used in the assessment of Medical Necessity and each NQTL applied under Mental Health, Substance Use Disorder and Medical/Surgical Benefits. Identifying any and all evidentiary standards and which are qualitative or quantitative in nature. If there are no evidentiary standards being applied to support a specific criteria or factor, please provide a clear description of that criteria or factor;

We do not believe an analysis applies as we do not differentiate, and we treat mental health and substance abuse claims subject to the same terms, conditions and other limitations applicable that ap

Part 3.

Provide all NQTL Comparative Analyses and results both "As-Written" and "In-Operation" (actual outcomes experienced from each NQTL) between MH, SUD and Med/Surg benefits, demonstrating that the Mental Health and Substance Use Disorder benefit practices are comparable and being applied no more stringently than to the equivalent Medical/Surgical benefits; please ensure that this summary includes all Six (6) Classifications: (1) In-Patient/INN (2) Out-Patient/INN (3) In-Patient/OON (4) Out-Patient/OON (5) Emergency Services (6) Pharmacy Services.

's Individual Health policies treat mental health and substance use disorder coverage subject to the same terms, conditions and other limitations of the policy that apply to any other covered sicknesses. This would include all of the same Nonquantitative Treatment Limitations (NQTLs) that apply to all covered sicknesses under a particular policy, and there is no separate NQTL that applies to coverage of services for treatment of a mental health or substance use disorder which does not apply to coverage of services for treatment of other medical or surgical conditions. Although we have different policy designs dependent upon what a policyholder chose, any applicable NQTL for mental health or substance use disorder is the same as what would apply for any other covered sickness under the policy.

Part 4.

Disclose information to sufficently demonstrate consistent compliance with Sec. 38a-477ee(b),(3),(E)

Providing a description of process used to develop and select criteria used to select Medical Necessity Criteria and a description of all the NQTL's applied to Mental Health, Substance Use Disorders and Medical/Surgical Benefits;

Description of All NQTL's & All Medical Necessity Criteria Used & Developed Under Each Benefit Category			
Non-Quantitative Treatment Limitations	Medical Necessity Criteria Used & Developed		

Our Individual Health policies coverage for mental health conditions and substance use disorders are subject to the same terms, conditions, and limitations, including any deductible and coinsurance, if applicable, that apply to all other sicknesses.

Part 5.

CERTIFICATION

THE FOLLOWING CERTIFICATION MUST BE COMPLETED BY AN OFFICER OF THE COMPANY

(Printed Name)

(Title of Officer)

(Company)

has provided is true and accurate on this _______ day of _March, 2021_____ and that he/she has the authority to execute such instrument.

Signature of Corporate Officer

(Signature)

(Print Name)