

SAME TERMS AND CONDITIONS THAT APPLY TO BENEFITS AVAILABLE UNDER THE CONTRACT OR CERTIFICATE FOR PHYSICAL ILLNESS; AND

2. ON OR AFTER JULY 1, 1995, AT LEAST EQUAL TO THE SAME TERMS AND CONDITIONS THAT APPLY TO THE BENEFITS AVAILABLE UNDER THE CONTRACT OR CERTIFICATE FOR PHYSICAL ILLNESS;

(II) SUBJECT TO SUBSECTION (F) OF THIS SECTION, WITH RESPECT TO BENEFITS FOR PARTIAL HOSPITALIZATION, AT LEAST 60 DAYS OF PARTIAL HOSPITALIZATION SHALL BE COVERED UNDER THE SAME TERMS AND CONDITIONS THAT APPLY TO THE BENEFIT AVAILABLE UNDER THE CONTRACT OR CERTIFICATE FOR PHYSICAL ILLNESS; AND

(III) WITH RESPECT TO OUTPATIENT COVERAGE, OTHER THAN FOR INPATIENT OR PARTIAL HOSPITALIZATION SERVICES, BENEFITS FOR COVERED EXPENSES ARISING FROM SERVICES WHICH ARE RENDERED TO TREAT MENTAL ILLNESS, EMOTIONAL DISORDERS, DRUG ABUSE AND ALCOHOL ABUSE SHALL BE AT A RATE WHICH IS, AFTER THE APPLICABLE DEDUCTIBLE, NOT LESS THAN:

1. 80 PERCENT FOR THE FIRST 5 VISITS IN ANY CALENDAR YEAR OR BENEFIT PERIOD OF NOT MORE THAN 12 MONTHS;

2. 65 PERCENT FOR THE 6TH ~~TO~~ THROUGH 30TH VISIT IN ANY CALENDAR YEAR OR BENEFIT PERIOD OF NOT MORE THAN 12 MONTHS; AND

3. 50 PERCENT FOR THE 31ST VISIT AND ANY VISIT AFTER THE 31ST VISIT IN ANY CALENDAR YEAR OR BENEFIT PERIOD OF NOT MORE THAN 12 MONTHS.

(C) (1) THE BENEFITS UNDER THIS SECTION SHALL BE REQUIRED ONLY FOR EXPENSES ARISING FOR TREATMENT OF MENTAL ILLNESSES, EMOTIONAL DISORDERS, DRUG ABUSE AND ALCOHOL ABUSE WHICH IN THE PROFESSIONAL JUDGMENT OF PRACTITIONERS IS MEDICALLY NECESSARY AND TREATABLE.

(2) THE BENEFITS REQUIRED UNDER THIS SECTION SHALL BE PROVIDED AS ONE SET OF BENEFITS COVERING MENTAL ILLNESSES, EMOTIONAL DISORDERS, DRUG ABUSE AND ALCOHOL ABUSE.

(3) THE BENEFITS REQUIRED UNDER THIS SECTION MAY BE DELIVERED UNDER A MANAGED CARE SYSTEM.

(4) EXCEPT AS SPECIFICALLY PROVIDED IN THIS SECTION, BENEFITS FOR ILLNESSES COVERED BY THIS SECTION AND THE BENEFITS FOR PHYSICAL ILLNESSES COVERED UNDER A CONTRACT OR CERTIFICATE SHALL HAVE THE SAME TERMS AND CONDITIONS.

(5) EXCEPT ~~AS PROVIDED~~ FOR THE COINSURANCE PROVISIONS IN SUBSECTION (B)(2)(III) OF THIS SECTION, A CONTRACT OR CERTIFICATE THAT IS SUBJECT TO THIS SECTION MAY NOT HAVE:

(I) SEPARATE LIFETIME MAXIMUMS FOR PHYSICAL ILLNESSES AND ILLNESSES COVERED UNDER THIS SECTION;