

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), 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;

(II) SEPARATE DEDUCTIBLES AND COINSURANCE AMOUNTS FOR PHYSICAL ILLNESSES AND ILLNESSES COVERED UNDER THIS SECTION; OR

(III) SEPARATE OUT-OF-POCKET LIMITS IN A BENEFIT PERIOD OF NOT MORE THAN 12 MONTHS FOR PHYSICAL ILLNESSES AND ILLNESSES COVERED UNDER THIS SECTION.

(6) ANY COPAYMENTS REQUIRED UNDER A CONTRACT OR CERTIFICATE FOR BENEFITS FOR ILLNESSES COVERED UNDER THIS SECTION SHALL BE:

(I) ACTUARIALLY EQUIVALENT TO ANY COINSURANCE REQUIREMENTS UNDER THIS SECTION; OR

(II) WHERE THERE ARE NO COINSURANCE REQUIREMENTS, NOT GREATER THAN A COPAYMENT REQUIRED FOR ~~BENEFITS~~ A BENEFIT UNDER THE CONTRACT OR A CERTIFICATE FOR PHYSICAL ILLNESSES ~~PHYSICAL ILLNESSES~~ A PHYSICAL ILLNESS.