



IT'S ABOUT YOU

At MHN, we're committed to understanding your unique needs and helping you manage a broad range of challenges – from everyday hassles to serious emotional health issues. Whether you need a simple helping hand or a whole new lifestyle, we're here to help.

When's the right time to seek help? *Before* a problem turns critical.

Call toll-free 24 hours a day, seven days a week:

(800) 227-1060

TDD callers, please dial: **(800) 327-0801**

or learn more at:

www.4cd.edu

Eligible members are entitled to as many telephonic or web-video consultations as needs warrant and **5** face-to-face clinical counseling sessions per incident, per calendar year.

MHN CAN HELP

you and your family with personal and daily living issues, including:

- » Achieving life balance
- » Stress and anxiety
- » Grief and depression
- » Health and wellness
- » Substance abuse
- » Marital, family and relationship issues
- » Domestic violence
- » Financial and legal issues
- » Identity theft

When you have a problem, call your SAP.

If you have a complaint or dispute about MHN's services or counselors, you may call the same toll-free number you use to access your SAP services, submit a complaint online at www.mhn.com, or submit a complaint in writing to:

MHN
Appeals & Grievances Department
P.O. Box 10697
San Rafael, CA 94912

Complaints are acknowledged within five business days and submitted for resolution to the appropriate department.

EVIDENCE OF COVERAGE AND DISCLOSURE

To see a detailed description of your SAP benefits in MHN's Combined Evidence of Coverage and Disclosure Form (EOC), please review the EOC, available through the district website – www.4cd.edu. You may also contact MHN at the number in this brochure for a copy of the EOC (California members only).

MHN is a licensed California specialized healthcare service plan. The Department of Managed Health Care (the "Department") is responsible for regulating healthcare service plans in California. If you have a grievance against MHN, you should first telephone MHN at the number in this brochure, and use MHN's grievance process, as described above, before contacting the Department. Utilizing this grievance procedure does not prohibit any potential legal rights or remedies that may be available to you.

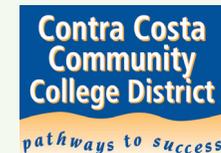
If you need help with a grievance involving an emergency, a grievance that has not been satisfactorily resolved by MHN, or a grievance that has remained unresolved for more than 30 days, you may call the Department. You may also be eligible for an Independent Medical Review ("IMR"). If you are, the IMR process will provide an impartial review of medical decisions made by a health plan related to the medical necessity of a proposed service or treatment, coverage decisions for treatments that are experimental or investigational in nature and payment disputes for emergency or urgent medical services.

The Department has a toll-free telephone number (1-888-HMO-2219) to receive complaints and a TDD line (1-877-688-9891) for the hearing and speech impaired. The Department's Internet website (<http://www.hmohelp.ca.gov>) has grievance forms, IMR application forms and instructions online.



IT'S ABOUT YOU

STUDENT ASSISTANCE PROGRAM





YOUR SAP SERVICES

The following services are provided by MHN and paid for by the community college district. This is just a summary. For detailed product and student/dependent eligibility information, please contact MHN or refer to your benefit documentation (such as an Evidence of Coverage booklet or Summary Plan Description), available through the district website – www.4cd.edu.

CLINICAL SUPPORT

Call your SAP any time for help with emotional health issues. A qualified intake specialist will assess your needs and connect or refer you to a professional who can help. We are available 24 hours a day, seven days a week to help you with:

- » Marriage, family and relationship issues
- » Stress and anxiety
- » Depression
- » Grief and loss
- » Anger management
- » Domestic violence
- » Alcohol and drug dependency
- » Other emotional health issues

There are three ways we deliver clinical support:

1. Face-to-face counseling – In-person sessions with an MHN network provider
2. Telephonic consultations – For maximum convenience and anonymity
3. Web-video consultations – Convenient and easy, but with a more personal touch than traditional telephonic

See the inside flap of this brochure for the number of sessions your plan includes.

SCHOOL & LIFE SERVICES

Your SAP also features services to help you balance school and life and take care of all kinds of chores and challenges. Telephonic consultations are available in the following areas:

Childcare and eldercare assistance – Needs assessment plus referrals to childcare and eldercare providers (depending on your plan, you may also be entitled to help with other parenting matters, and/or to referrals to providers with current, confirmed openings)

Financial services – Budgeting, credit and financial guidance (investment advice, loans and bill payments not included), retirement planning and assistance with tax issues

Legal services – Telephonic or face-to-face consultations for issues relating to civil, consumer, personal and family law, financial matters, business law, real estate, estate planning and more (excluding disputes or actions between you and your school, university or MHN)

Identity theft recovery services – Information on ID theft prevention, plus an ID theft emergency response kit and help from a fraud resolution specialist if you are victimized

Daily living services – Referrals to consultants and businesses that can help with everyday errands, travel, event planning and more (does not cover the cost nor guarantee delivery of vendors' services)

FREQUENTLY ASKED QUESTIONS

What is an SAP?

A Student Assistance Program – or SAP – is a program designed to help you cope with emotional health, family and other personal problems. Educational institutions provide an SAP to help their students be happy, healthy and productive.

Who provides the help?

An MHN intake representative or counselor provides your initial assessment. Depending on your needs, we may refer you to a network psychologist, social worker, marriage and family counselor, financial advisor, lawyer, childcare or eldercare provider or other trusted professional.

Will I have to pay for services?

No. Your school or university pays for your SAP services. There are no copayments, deductibles, or co-insurance payments, and you will not be liable to an MHN provider for any fees covered by your SAP. You will only be responsible for payment if you opt for services not covered by the SAP or choose a provider outside MHN's network.

Are SAP services confidential?

Yes. Your privacy is important to us. MHN abides by state and federal mandates governing confidentiality, and your identity is protected by law.

How do I get help?

Simply call the number in this brochure. An experienced intake representative will promptly answer your call. Based on your needs, the representative will either provide a referral to a counselor or consultant, or connect you with one.

Wallet card – detach below



For more information about your SAP or to schedule an appointment, please call:

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Or learn more at: www.4cd.edu

In an emergency, please call 911.