

BENEFITS EXCLUSIONS AND LIMITATIONS

1. Treatment of organic mental disorders
2. Treatment of mental retardation or developmental disorders
3. Treatment of autism
4. Treatment for detoxification
5. Treatment for obesity or weight loss not associated with anorexia nervosa or bulimia
6. Tests or procedures conducted to rule out medical conditions
7. Additional medical care, supplies or services required by individuals who have concomitant problems
8. Care which is predominantly custodial in nature
9. Speech Therapy
10. Smoking cessation and smoking cessation programs
11. Treatment for chronic pain unless determined to be of predominantly psychological origin
12. Treatment for conditions such as sexual addiction, compulsive gambling, co-dependency, or adult children of alcoholics and non-abusing family members where these are the primary diagnosis
13. Structured sexual therapy programs including the use of sexual surrogates
14. Nutritionally based therapies
15. Treatment by telephone unless preauthorized by BHI
16. Health care services, treatment and/or supplies which BHI's Medical Director deems to be experimental, investigational, or primarily for research purposes
17. Services such as sleep therapy, employment counseling, training and/or educational therapy for learning disabilities, or other educational services such as educational testing will only be considered if preauthorized by BHI
18. Services and treatment which are solely focused on personal or professional growth and development
19. Services and treatments for children that the school system is required to provide by law
20. Academic education
21. Electroconvulsive therapy (ECT), unless preauthorized by BHI
22. Psychological testing, including neuropsychological testing, unless preauthorized by BHI.
23. Services for the treatment of chemical dependency without a co-existing mental health diagnosis