

Medical Insurance Plan (MIP HQ Staff)

While Aetna has added several nationwide mental health practices to its provider network, in many markets a considerable number of practitioners opt to stay out of all provider networks. To help address this issue, starting in 2023, the following changes were made:

- We have increased the coverage level for therapy visits for out-of-network mental health professionals to 90%. This will apply to outpatient and inpatient therapy. This change will help reduce your out-of-pocket expenses.
- The MIP reimbursement is determined on reasonable and customary charges for the services and the provider's training. Going forward, the plan will reimburse therapy services based on the provider's level of training (Psychiatrist, Psychologist, Counselor, etc.) in addition to the reasonable & necessary cost of the services provided.
- National Mental Health practices added to the Aetna network include Alma Health, Array at Home, Brightside, Headway Health, and TeleMind. These providers specialize in providing telehealth services for mental health issues.

Please also note that mental health professionals are available through Teladoc at no cost.

Medical Benefits Plan (MBP CO Staff)

In some countries, a shortage of mental health professionals creates challenges. To improve access to mental health services, the MBP has been changed as follows:

- Starting in 2023, country office staff and dependents can now access mental health professionals anywhere in the world, except for the US. The cost of care will be reimbursed based on the provider's location. In other words, your duty station's reasonable and customary charge will be waived. Note that the MBP will not pay for any travel costs related to mental health professionals as these services can be accessed virtually anywhere.
- The coverage will be set at 90% up to the reasonable and customary charge of the provider location. To find a mental health provider outside of your duty station, you can access the [Cigna website](#) and search for providers in the location of your preference.

Please note that mental health professionals are available through the Cigna Global Telehealth service at no cost.