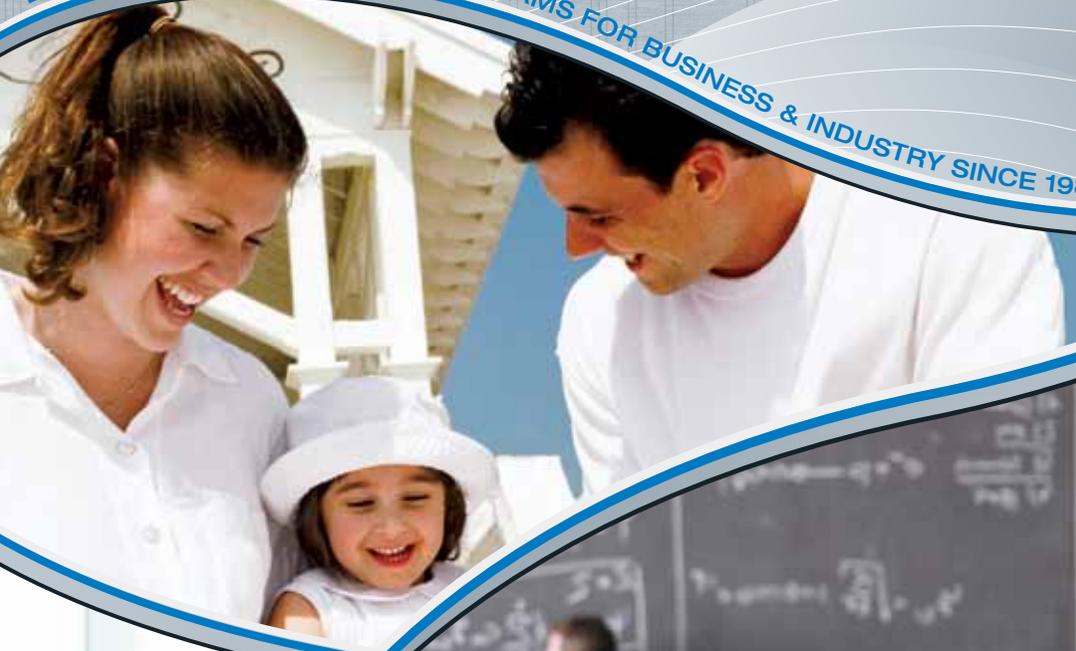




BEHAVIORAL HEALTH SYSTEMS

BEHAVIORAL HEALTHCARE PROGRAMS FOR BUSINESS & INDUSTRY SINCE 1989



“WE HAVE DEPENDED ON **BHS** FOR OUR ASSOCIATE ASSISTANCE PLAN AND OUR CARVED-OUT MENTAL AND NERVOUS COVERAGE FOR OVER TEN YEARS. NOT ONLY DO WE SAVE SUBSTANTIALLY ON OUR MEDICAL PLAN COSTS, OUR ASSOCIATES CONSIDER IT ONE OF OUR MOST VALUABLE BENEFITS. QUALITY SERVICE, QUALITY CARE AND SUBSTANTIAL SAVINGS – A REAL WIN-WIN SITUATION!”

*Melinda Carroll,
Mayer Electric Supply Company*



*Deborah L. Stephens
Founder, Chairman & CEO
Behavioral Health Systems, Inc.*

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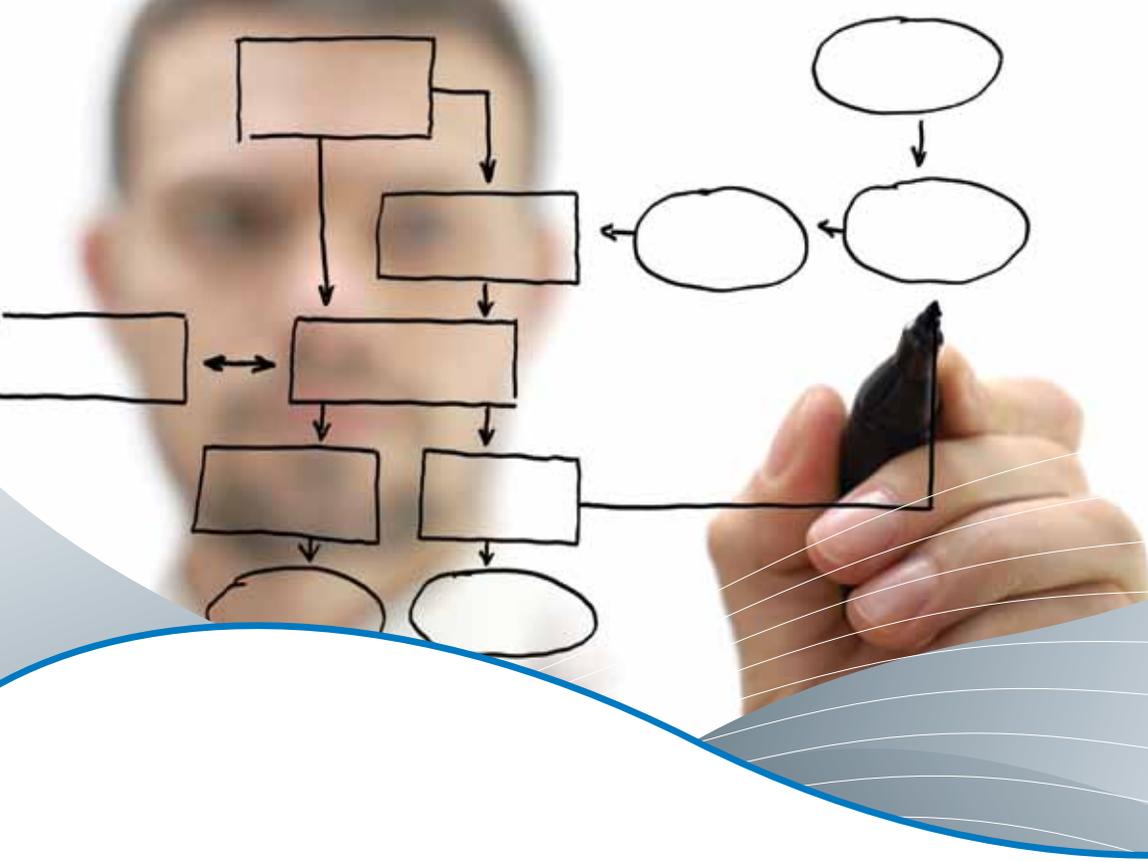
Why Focus on Behavioral Health?

Behavioral Health Systems has three primary objectives:

- ◆ To reduce employer's medical benefit costs through access to negotiated provider rates, expert problem identification and treatment planning, referral to optimal treatment settings, and continuous care management;
- ◆ To ensure every beneficiary has access to comprehensive behavioral health benefits and resources, through development of a comprehensive benefit plan and continuum of care network, expanded coverage limits, reduced out-of-pocket costs, and expert personal assistance throughout care;
- ◆ To build and maintain an exclusive network of providers representing a complete range of treatment settings and specialties across a broad geographic area, who render uniformly high quality care at reasonable rates, who share common treatment values and performance standards, and who are responsive to the needs of the purchaser.



**BHS has produced
cost savings in
excess of \$20,000,000
for clients
while greatly expanding
their benefit plans.**



The Problem

Signs and Symptoms

- ◆ Excessive Admits
- ◆ Resource Over-Utilization
- ◆ “Magical” 28-Day Cure
- ◆ Lack of Alternatives
- ◆ Limited Insurer Focus
- ◆ Little or No Data

The Solution

An Effective Behavioral Health Benefit Program

- ◆ Practical Benefit Plan
- ◆ Alternative Treatment Programs
- ◆ Managed Care Approach
- ◆ Preferred Provider Network
- ◆ Centralized Management / “QA”
- ◆ Management Information System

Our Company... Exists to Serve Your Company

Behavioral Health Systems is a privately held corporation. Founded in 1989, its ownership reflects the collaborative efforts of private individuals from the business community. They recognized the problems faced by employers in the area of mental and nervous disorders, including substance abuse, and the need to make available cost-effective management and treatment services provided by experts in the field.

Our mission is to provide behavioral health services to business and industry, which is high-quality and state-of-the-art, cost-effective and accountable, uniformly accessible over a broad geographic area and care continuum, and managed within the least restrictive treatment approach.

Through our central Birmingham, AL office, BHS administers behavioral health programs throughout the United States and internationally. We also employ a certified medical language line which provides interpreter service in over 140 languages. And because we are not owned or controlled by any hospital or physician group, BHS can unilaterally represent and support the interests of employers it serves.

Our Behavioral Health Focus... It's All We Do, So We Better Do It Well!

Behavioral Health Systems has developed its programs and services to meet the needs of private employers and their covered beneficiaries. In this effort, BHS recognizes the importance of flexibility of plan design, ease of coordination and access, and cost-effective, high-quality services. Our programs are tailored to meet the unique needs and philosophy of the employer and work in tandem with your other medical benefit plans.

We offer:

- ◆ National PPO
- ◆ Managed Care Services
- ◆ Employee Assistance Program
- ◆ BHS Wellness
- ◆ Critical Incident Stress Debriefings
- ◆ BHS Coaching
- ◆ Behavioral Workers' Comp Management
- ◆ Disease Management
- ◆ Safety First® Drug Testing



Our Reputation Continues to Grow

While the number of our clients continues to grow, we take the most pride in our retention rate – 92% since inception.

Since 1989, **BHS** has received the highest level of endorsement by business coalitions across the country in recognition of our superior managed care/PPO program and our unique pricing structure, which affords maximum savings potential to the employer.

Who Can Benefit from Our Services?

Any size company with a self-funded benefit structure, or the flexibility to offer an alternative to a fully insured plan, can benefit from our programs. For example, our PPO Managed Care plan can be ‘carved out’ of your current medical plan and function independently with a full complement of support (claims processing, information reports) and with minimal conversion impact on your employees.

All of our programs are ideal for companies with multi-site employee locations.

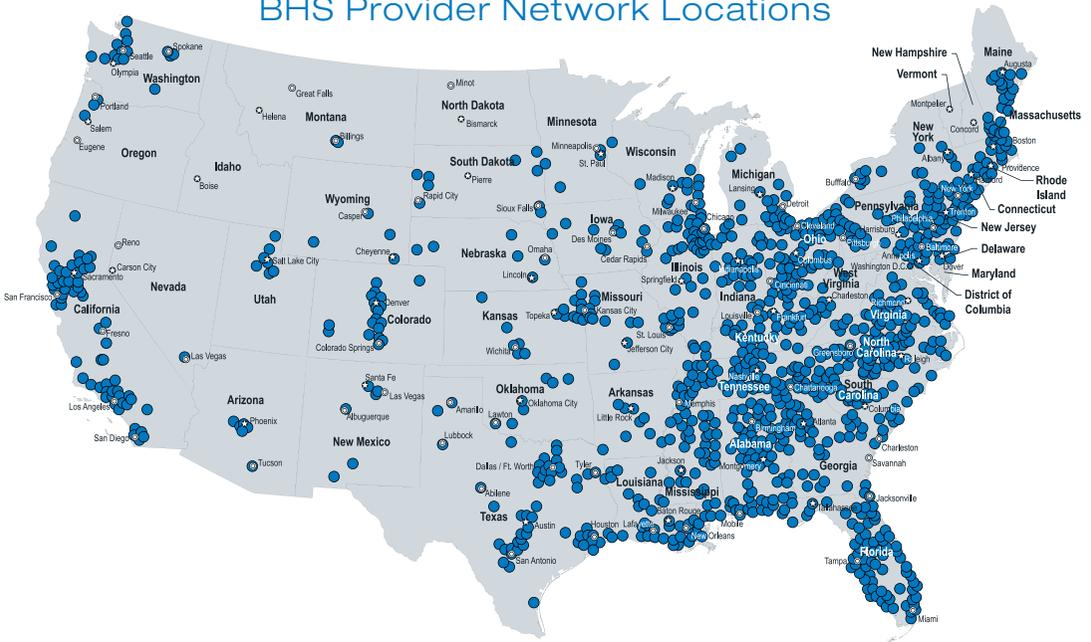
Our Preferred Provider Organization Offers Broad Coverage with Maximum Flexibility

BHS has developed a national network of 10,000+ inpatient and outpatient providers with the capabilities to uniformly serve all your employee sites.

BHS believes in maximum freedom of choice so a wide range of providers are available to your employees. In each employee region, the provider network includes a full continuum of acute and non-acute treatment resources to allow placement or progression into the most effective treatment setting.

BHS providers adhere to a common set of performance standards and treatment values. They must continue to meet strict qualification criteria and peer review screens. All BHS providers share a commitment to the least restrictive treatment approach.

BHS Provider Network Locations



Since BHS maintains an “Open” Network, we are continually adding providers across the nation to our PPO.



Our Continuum of Care Includes:

- ◆ Inpatient Psychiatric Hospitals and Units
- ◆ Substance Abuse Rehabilitation Facilities
- ◆ Outpatient Substance Abuse Programs
- ◆ Outpatient Clinics/Day Treatment Programs
- ◆ Private Outpatient Practitioners (Psychiatrists, Psychologists, Professional Counselors)
- ◆ Assessment/Case Management Clinicians



Our Managed Care Program Promotes the Most Effective Treatment in the Optimal Treatment Setting

Our managed care program is a fully integrated behavioral health management program whereby BHS administers, monitors, and evaluates all aspects of an employer's mental health and substance abuse benefits and services rendered on behalf of covered beneficiaries. This comprehensive program combines the resources of our national PPO network with expert initial assessment, carefully guided referrals, and case-by-case management services throughout acute/non-acute treatment. Under our "carve-out" program approach, BHS provides third-party claims administration and a comprehensive management information system tailored to the needs of the employer.

This program is ideal for companies with multi-site locations. In addition to generating a significant cost savings for the employer, employees benefit from an enhanced mental/nervous benefit plan with reduced out-of-pocket costs and maximum flexibility in provider options.



“BHS has given us confidence that our people will get the help they need when they need it, at a good price. They have also demonstrated they can deal with unusual and challenging situations.”

*Rick Finch,
Drummond Company*

Included under our Managed Care plan are:

- ◆ Benefit Plan Consultation
- ◆ Employee/Employer Orientation
- ◆ Access to our Preferred Provider Organization
- ◆ Initial Face-to-Face Assessment to determine patient diagnosis, proposed treatment plan, goals and timelines, optimal treatment settings, and appropriate referral resources
- ◆ Treatment at the most appropriate level of care
- ◆ Intensive, case-by-case management, which includes precertification and concurrent review of inpatient care with involved parties, discharge planning, and post-treatment follow-up
- ◆ Third-party claims administration
- ◆ Management Information System detailing costs, utilization, and outcomes
- ◆ Centralized management and coordination through our Birmingham, AL office
- ◆ Patient Satisfaction Measurement System

Our Employee Assistance Program... Stands Alone or May Be Integrated Into a Total Managed Care Approach

The BHS Employee Assistance Program (BHS A.S.S.I.S.T.) is a professional service which provides confidential assessment, referral, and short-term counseling services to employees for behavioral problems including substance abuse.

BHS offers stand-alone Employee Assistance Programs (EAP), or can provide a fully integrated EAP-Managed Care approach. When an EAP is integrated with a PPO and Managed Care Program, maximum benefits are realized by the employee and employer.

We offer a uniform program approach across all employee locations, and, with our unique pricing plan, you only pay when services are rendered. Plus, your employees have maximum flexibility in provider choice since all treatment services are provided through independent expert clinicians. Promotional services such as posters, newsletters and educational seminars are also a part of the BHS A.S.S.I.S.T. program.

Features of the BHS Employee Assistance Program are:

- ◆ Tailored benefit plans that include 3-6 EAP visits per member
- ◆ Access to a 10,000+ national preferred provider network of licensed social workers and professional counselors, psychologists and psychiatrists
- ◆ Designated Master's-prepared BHS Care Coordinator
- ◆ Access to BHS A.S.S.I.S.T. services (Work/Life and website resources)
- ◆ Expert referral and care coordination with medical plan
- ◆ Professional supervisory referral resources
- ◆ Claims processing and comprehensive annual management reports
- ◆ 24-hour toll-free access with live voice reception at all times
- ◆ Patient Satisfaction Survey on every case

**EAPs provide a minimum
return on investment
of 5 to 1 and can decrease
the amount of sick leave
and lost work hours
by 40 percent.**



Education & Training

In addition to providing traditional EAP services, BHS A.S.S.I.S.T. also includes education and training programs to promote professional and personal growth as well as to meet state and federal mandates. BHS will also work with you to develop customized materials to meet the needs of your workgroup.

Training topics for supervisors and employees include:

- ◆ Recognizing & Assisting the Troubled Employee
- ◆ Sexual Harassment & the Hostile Work Environment
- ◆ Stress Management
- ◆ Grief in the Workplace
- ◆ Addiction – Compulsive Gambling, Internet & Substance Abuse
- ◆ Identifying & Coping with Depression

Structured trainings designed for those behavioral changes that do not respond well to short-term intervention include: **QUIT for LIFE** (smoking cessation), **De-STRESS for LIFE**, **HEART HEALTHY for LIFE** and **HEALTHY EATING for LIFE**.

BHS Wellness

It is our desire at Behavioral Health Systems to create wellness programs that are tailored to each client company's needs. All employee groups are not alike, and health risks differ based upon work environment, geographical patterns, age configuration of employees, history of medical expenditures, and cultural norms in the workgroup. Therefore, all wellness programs are not alike. Effective wellness programs are developed after examining the unique makeup of your company and employee needs.

While it is a fact that most high medical costs are connected to the unhealthy behaviors of individuals, a majority of wellness programs fail to address the psychological and behavioral components of lifestyle change. In addition to customizing our programs to meet your company's unique needs, we address all areas of health, which leads to more successful outcomes for your wellness program.

The BHS Wellness Program includes:

- ◆ An Online Health Risk Appraisal (HRA) for each employee, which also includes a personal wellness profile along with lifestyle change recommendations to assist employees in establishing their wellness goals.
- ◆ Onsite wellness trainings. Specific trainings are determined by the HRA results. BHS provides education on a variety of topics such as: Healthy Eating, Personal Fitness, Impact of Depression and Stress on Physical Health, Motivational Factors, Readiness for Change, and Coping with Chronic Pain.
- ◆ Intensive onsite wellness training programs to address more challenging behavioral and lifestyle changes. Employees learn and practice new skills through participation in ongoing trainings and support groups.
- ◆ Onsite metabolic screening staff along with support materials to complete screenings with immediate results.
- ◆ Promotional materials including a newsletter on wellness and health topics.



Critical Incident Stress Debriefing (CISD)

Through the CISD services, BHS provides immediate response, 24 hours a day, 7 days a week, to help employees manage stress reactions to work-related incidents (robbery, injury, death, natural disaster) occurring on- and off-premises.

Debriefing services involve confidential, non-evaluative discussions of the involvement, thoughts, reactions, and feelings resulting from the incident.

The goal of the debriefing is to explain and normalize traumatic stress reactions and to identify healthy coping mechanisms through educational and informational components.

Studies have shown that when CISD services are utilized, the employer will recoup \$7.00 for every \$1.00 spent.

BHS Coaching

BHS Coaching is a personalized service for employees who may benefit from short-term, change-oriented coaching. Through regular contact with BHS' qualified professional staff, employees are assisted in maintaining high levels of motivation toward the achievement of personal goals. One-on-one guidance is available through pre-scheduled telephonic sessions or face-to-face contact with a BHS network provider.

Through structured wellness programs, coaching can serve as an effective alternative to resources available in the community or onsite for employees who lack motivation on their own. Coaching services are appropriate for the employee who would benefit from the educational support and personalized guidance provided, as well as persons who demonstrate increased health risks.

Behavioral Comp Management

Specializing in Unique Psychological Issues Related to the Injured Worker

Some employees, despite extensive state-of-the-art medical care, fail to recover from their injuries to the point that they can return to work. This represents a loss of over \$60 billion a year to business and industry, with 50% of all worker's compensation claims attributable to substance abuse. The dilemma facing human resources and risk management professionals is quite perplexing.

- ◆ Is the claimant malingering?
- ◆ Is his/her pain real?
- ◆ Why can't he/she cope?
- ◆ What is the secondary gain?
- ◆ Could depression, anxiety or substance abuse be causing the case to have a prolonged or poor outcome?

Behavioral Comp Management provides evaluation and professional care management of behavioral healthcare conditions and addictions related to the injured worker. The BCM model of intervention addresses issues such as malingering, secondary gain, and pre-existing conditions head-on. Our goal is to ensure accurate and objective diagnosis, evaluation, and treatment of behavioral problems with timely return to work. ADA consulting and job analysis services are also available.

A specialized network of mental health professionals who have experience in this unique area is available.

Early intervention may prevent negative or self-defeating behaviors from developing in a worker determined to be a high risk for a psychological injury claim. BCM assures the most cost-effective and successful outcome by aggressively managing each case and using well-trained and experienced providers from our worker's compensation network.



Disease Management

BHS provides a higher level of case management for covered members with serious, chronic behavioral health conditions. Current medical records and pharmacy data is provided for BHS to prepare recommendations and coordinate services. Based on this information, the BHS Care Coordinator works with the provider to develop an individualized disease management plan (DM).

The Disease Management Program:

- ◆ Specifies the least restrictive setting in which progress can be achieved;
- ◆ Projects the necessary length of treatment;
- ◆ Contains recommendations regarding types of treatment provider(s) best suited to the patient's needs;
- ◆ Determines appropriate educational material to be provided;
- ◆ Establishes a frequency of contact by the Care Coordinator to ensure compliance with the recommended plan of care.

The primary goal of the BHS disease management program is a quality clinical outcome demonstrating improvement in the functioning and productivity of employees being treated for a serious behavioral health condition. Additionally, emphasis is given to one of the primary concerns of many employers: the increasing cost of psychotropic medications. With this in mind, goals are to ensure the appropriate level of care, offer alternatives to patients being treated for behavioral health condition by a non-psychiatrist, and eliminate inappropriate and excessive use of prescription drugs.

Use Our Safety First® Program to Ensure a Drug-Free Environment

Safety First is a division of BHS offering a comprehensive drug testing/screening program which provides testing for reasonable cause, post-accident, return to duty, pre-employment, and random sampling. All services are coordinated through the BHS central office in compliance with SAMSHA regulations. Safety First administers all laboratory testing/collection/Medical Review Officer (MRO) services, centralized claims processing, management reports, and a computerized random selection process. Our program is designed to accommodate multi-site locations with a minimal effort by the employer.

Safety First currently has a network of (negotiated fee) certified laboratories and collection sites across the nation with the capability to expand that network to accommodate new employee locations or company preferences. Medical review services are provided in strict compliance with SAMSHA/DOT regulations. Our MROCC-certified Medical Review Officers are board-certified physicians with a combined 50 years' experience in occupational medicine.

Features of the Safety First Program include:

- ◆ Corporate Policy Development and Program Design
- ◆ Management/Staff Education and Training
- ◆ Collection Site/Laboratory PPO
- ◆ MRO Services
- ◆ Centralized Claims Processing, Management Reporting, and Quality Assurance
- ◆ Electronic Results Reporting System

SAFE A.S.S.I.S.T.

SAFE A.S.S.I.S.T. is an integrated drug testing and employee assistance program (EAP) designed for the smaller, fully insured employer. The program combines BHS' exclusive provider network with Safety First drug testing services by offering a 3-5 visit EAP with a basic drug testing program. Advantages include volume pricing and uniform services delivered through one vendor for all employees and dependents.



“BHS has been exceptional in providing services to our employees...those who have utilized services have had nothing but praise for BHS staff, the provider network... the whole process!”

*Forrest Cook,
NCP Solutions*

The BHS Managed Care System

EASY ACCESS TO BHS



INITIAL ASSESSMENT / EAP



PREFERRED PROVIDER NETWORK



CASE MANAGEMENT



CLAIMS ADMINISTRATION



MANAGEMENT REPORTS



BEHAVIORAL HEALTH SYSTEMS

Behavioral Healthcare Programs for Business & Industry Since 1989

Two Metroplex Drive, Suite 500
Birmingham, Alabama 35209
205-879-1150 • 800-245-1150

www.behavioralhealthsystems.com