

## Behavioral Health Resources For Any Circumstance



### IF YOU ARE PART OF AN EAP...

If you are a part of an employee assistance program (EAP), you will first exhaust the benefits or sessions provided by your pre-existing plan. After that, the Colorado Firefighter Benefits Trust will provide reimbursement for copays, deductibles, and other unreimbursed expenses for commonly covered behavioral health services.

### IF YOU HAVE HEALTH INSURANCE...

If you have commercial insurance through your employer or the state, you will first need to utilize your insurance benefits. For expenses incurred that goes beyond what is covered by your insurance plan, the Colorado Firefighter Benefits Trust will provide reimbursement.

### IF YOU DO NOT HAVE INSURANCE...

Even if you have no insurance, we have you covered. We have provided a list of recommended providers at [cfhtrust.com/behavioral](https://cfhtrust.com/behavioral). From this list, you can make an appointment directly with a clinician and begin treatment immediately.

### WHAT IS REIMBURSABLE?

Deductibles, co-pays, and other unreimbursed expenses, plus additional treatments and therapies beyond what your current plan benefits offers. **Please note that as of November 1, 2025, covered individuals have a lifetime aggregate benefit of \$2,000 for behavioral health services.**

## Utilizing the Behavioral Health Program

1. Pay provider or clinician out-of-pocket
2. Review the "Program Claims Process" at [cfhtrust.com/behavioral](https://cfhtrust.com/behavioral) to understand how the process works
3. Visit [cfhtrust.com/claims](https://cfhtrust.com/claims)
4. Fill out the Behavioral Health Claims Form and submit form to [claims@cfhtrust.com](mailto:claims@cfhtrust.com) or contact us for support at 1-844-769-6650

