

Chiropractic benefit—\$15/20 visit

Chiropractic services are administered by American Specialty Health Plans of California, Inc.® (ASH Plans)

Chiropractic benefit—\$15/20 visit

Office visit copayment: \$15 per visit

Office visit limit: 20 visits per calendar year

Chiropractic appliance benefit: Chiropractic appliances are provided up to a maximum of \$50 per year when prescribed and provided by an ASH Plans participating chiropractor as part of your chiropractic care.

X-ray and laboratory tests: \$0

Monthly premiums

Employee	\$2
Employee + spouse	\$4
Employee + child(ren)	\$3
Family	\$6

Services

Chiropractic services are covered when a participating chiropractor finds that the services are medically necessary to treat or diagnose neuromusculoskeletal disorders. You can obtain services from any ASH Plans participating chiropractor without a referral from a Plan physician.

Office visits: Covered services are limited to medically necessary chiropractic services authorized and provided by an ASH Plans participating chiropractor.

X-rays and laboratory tests: Medically necessary X-rays and laboratory tests are covered at no charge when prescribed as part of your chiropractic care by a participating chiropractor and provided by an appropriately licensed participating provider who has contracted with ASH Plans to provide those services.

Emergency services: Covered chiropractic services are provided for the sudden and unexpected onset of an injury or condition affecting the neuromusculoskeletal system that manifests itself by acute symptoms of sufficient severity, including severe pain, such that a reasonable layperson with no special knowledge of health, medicine, or chiropractic care could reasonably expect that a delay of immediate chiropractic care could result in (1) placing your (or your unborn child's) health in serious jeopardy, (2) serious impairment to your bodily functions, or (3) serious dysfunction of any bodily organ or part.

Participating chiropractors

ASH Plans contracts with participating chiropractors and other participating providers to provide covered chiropractic services, including laboratory tests, X-rays, and chiropractic appliances. You must receive covered services from a participating provider, except for emergency chiropractic services and services that are not available from participating providers that are prior authorized by ASH Plans. A list of participating chiropractors is available on the ASH Plans Web site at ashcompanies.com or from the ASH Plans Member Services Department at 1-800-678-9133.

How to obtain services

To obtain covered services, call a participating chiropractor to schedule an initial examination. If additional services are required, your participating chiropractor will prepare a treatment plan. The ASH Plans clinical services manager will authorize the treatment plan if the chiropractic services are medically necessary for you. ASH Plans will disclose to you, upon request, the process that it uses to authorize a treatment plan. If you have questions or concerns, please contact ASH Plans Member Services Department.

This is a summary and is intended to highlight only the most frequently asked questions about the chiropractic benefit, including copayments. Please refer to the *Chiropractic Services Amendment of the Kaiser Foundation Health Plan, Inc., Evidence of Coverage* for a detailed description of the chiropractic benefit, including exclusions and limitations and emergency chiropractic services.