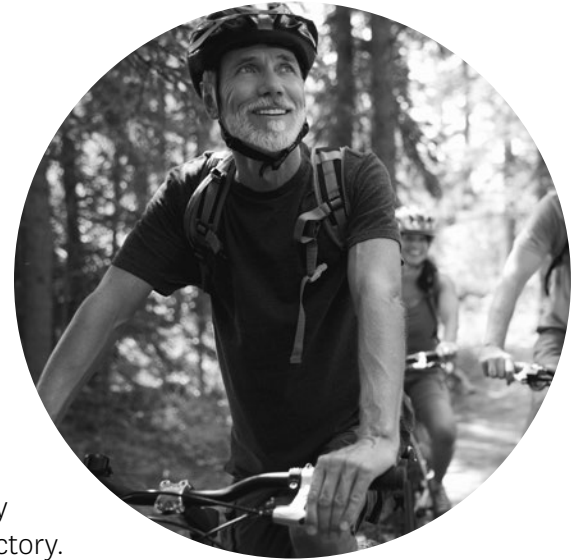


Combined Acupuncture and Chiropractic Program

QUALITY, AFFORDABLE COVERAGE THROUGH HEALTH NET AND ASH PLANS

Health Net has teamed up with American Specialty Health Plans of California, Inc. (ASH Plans) to offer quality, affordable acupuncture and chiropractic coverage.

Although you're always welcome to consult your primary care physician, you won't need a referral to see a participating acupuncturist and/or to see a participating chiropractor. With this program, you're free to obtain care by self-referring to a participating acupuncturist or chiropractor from our directory.



Acupuncture care

What's covered

Office visit copayment¹

\$25 / up to **10** visits
per visit / per calendar year

(visit maximums are combined for acupuncture and chiropractic services).



Initial examination, subsequent office visits, re-examination

Covered conditions



- Musculoskeletal and related conditions, including conditions such as fibromyalgia and myofascial pain
- Pain, including low back pain, post-operative pain and post-operative dental pain
- Nausea, including adult post-operative nausea and vomiting, chemotherapy nausea and vomiting, and nausea of pregnancy
- Carpal tunnel syndrome
- Headaches
- Osteoarthritis and other arthritis pain
- Tennis elbow

(continued)

¹Includes emergencies and urgent care visits and authorized referral visits to nonparticipating acupuncturists.

Chiropractic Care

What's covered

Office visit copayment¹

\$25 / up to **10** visits
per visit / per calendar year

(visit maximums are combined for acupuncture and chiropractic services).

\$50
annual chiropractic
appliance allowance

purchase of medically necessary items
such as:

- supports
- collars
- pillows
- heel lifts
- ice packs
- cushions
- orthotics
- rib belts
- home traction units

Covered conditions



- **Sprain/strain injuries to the spine and extremities:** muscular and ligamentous injuries, joint injuries, cartilaginous and meniscus injuries
- **Musculoskeletal and related conditions, including conditions such as:**
 - Fibromyalgia/myofascial pain
 - Extremity pain/bursitis/tennis elbow/carpal tunnel syndrome
- Intervertebral disc injuries/disorders
- **Degenerative joint diseases/arthropathies:** osteoarthritis/osteoarthritis, degenerative disc disease, enthesopathies, etc.
- **Neurological conditions:** radicular symptoms, sciatic, cervical/lumbar radiculopathies, nerve plexus injuries, etc.
- **Inflammatory disorders:** tendonitis, synovitis, tenosynovitis, myositis, capsulitis, etc.
- Headaches
- **Entrapment/compressive syndromes:** carpal tunnel, tarsal tunnel, etc.
- Muscular spasms and myalgias
- Local pain syndromes

¹Includes emergencies and urgent care visits, and authorized referral visits to nonparticipating chiropractors.

Definition of covered services

Acupuncture care

Medically necessary services provided by a participating acupuncturist (or a nonparticipating acupuncturist, when emergency acupuncture services are provided or a referral is approved by ASH Plans) for the following injuries, illnesses, diseases, functional disorders or conditions, when determined medically necessary.

All covered services require verification of medical necessity by ASH Plans except for:

- a. an initial examination by a participating acupuncturist and the provision or commencement, in the initial examination, of medically necessary services that are covered acupuncture services, to the extent consistent with professionally recognized standards of practice; and
- b. emergency acupuncture services¹. When ASH Plans approves a treatment plan, the approved services for subsequent office visits covered by the treatment plan not only include the authorized services but also include a brief re-evaluation

in each subsequent office visit if deemed necessary by the participating acupuncturist, without additional approval by ASH Plans.

Chiropractic care

Covered services provided by a participating chiropractor include the treatment of musculoskeletal and related disorders, or pain syndromes, when determined to be medically necessary. This is also true for nonparticipating chiropractors, when emergency or urgent care chiropractic services are provided, or a referral is approved by ASH Plans.

(continued)

Acupuncture care

What's not covered

Services or supplies excluded under the acupuncture care program may be covered under the medical benefits portion of your plan.

Consult your plan's *Evidence of Coverage* for more information.

Limitations and exclusions

- Devices, personal and comfort items
- Diagnostic scanning, MRI, CT scans or thermography
- Exams or treatment other than for musculoskeletal and related disorders, pain, nausea, or other covered conditions, as described under the definition of acupuncture services above
- Hypnotherapy, behavioral training, sleep therapy, weight programs, educational programs, self-help items or services, or physical exercise training
- Treatment or services not authorized by ASH Plans or delivered by an ASH Plans provider (except emergency acupuncture services or upon a referral to a nonparticipating provider approved by ASH Plans)

Chiropractic care

What's not covered

Services or supplies excluded under the chiropractic care program may be covered under the medical benefits portion of your plan.

Consult your plan's *Evidence of Coverage* for more information.

Limitations and exclusions

- Air conditioners, air purifiers, therapeutic mattresses, vitamins, minerals, nutritional supplements, durable medical equipment, appliances or comfort items
- Diagnostic scanning, MRI, CT scans or thermography
- Exams or treatment unrelated to Neuromusculoskeletal disorders
- Hypnotherapy, behavioral training, sleep therapy, weight programs, educational programs, nonmedical self-help or self-care, or any self-help physical exercise training
- Lab tests, X-rays, adjustments, or other services not chiropractically necessary or classified as experimental
- Pre-employment physicals or vocational rehabilitation arising from employment or covered under any public liability insurance
- Treatment for temporomandibular joint syndrome (TMJ)
- Treatment or services not authorized by ASH Plans or delivered by an ASH Plans provider (except emergency chiropractic services or upon a referral to a nonparticipating provider approved by ASH Plans)

For additional information, please contact ASH Plans at 1-800-678-9133.

This is only a summary. Chiropractic and acupuncture services can be added to any of our HMO, ELECT Open Access or SELECT 3-Tier POS plans. Consult your plan's Evidence of Coverage, which you receive after you enroll, to determine the exact terms and conditions of your coverage.

Nondiscrimination Notice

In addition to the State of California nondiscrimination requirements (as described in benefit coverage documents), Health Net of California, Inc. and Health Net Life Insurance Company (Health Net) comply with applicable federal civil rights laws and do not discriminate, exclude people or treat them differently on the basis of race, color, national origin, ancestry, religion, marital status, gender, gender identity, sexual orientation, age, disability, or sex.

HEALTH NET:

- Provides free aids and services to people with disabilities to communicate effectively with us, such as qualified sign language interpreters and written information in other formats (large print, accessible electronic formats, other formats).
- Provides free language services to people whose primary language is not English, such as qualified interpreters and information written in other languages.

If you need these services, contact Health Net's Customer Contact Center at 1-800-522-0088 (TTY: 711)

If you believe that Health Net has failed to provide these services or discriminated in another way based on one of the characteristics listed above, you can file a grievance by calling Health Net's Customer Contact Center at the number above and telling them you need help filing a grievance. Health Net's Customer Contact Center is available to help you file a grievance. You can also file a grievance by mail, fax or email at:

Health Net of California, Inc./Health Net Life Insurance Company Appeals & Grievances
PO Box 10348, Van Nuys, CA 91410-0348

Fax: 1-877-831-6019

Email: Member.Discrimination.Complaints@healthnet.com (Members) or
Non-Member.Discrimination.Complaints@healthnet.com (Applicants)

For HMO, HSP, EOA, and POS plans offered through Health Net of California, Inc.: If your health problem is urgent, if you already filed a complaint with Health Net of California, Inc. and are not satisfied with the decision or it has been more than 30 days since you filed a complaint with Health Net of California, Inc., you may submit an Independent Medical Review/Complaint Form with the Department of Managed Health Care (DMHC). You may submit a complaint form by calling the DMHC Help Desk at 1-888-466-2219 (TDD: 1-877-688-9891) or online at www.dmhc.ca.gov/FileaComplaint.

For PPO and EPO plans underwritten by Health Net Life Insurance Company: You may submit a complaint by calling the California Department of Insurance at 1-800-927-4357 or online at <https://www.insurance.ca.gov/01-consumers/101-help/index.cfm>.

If you believe you have been discriminated against because of race, color, national origin, age, disability, or sex, you can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights (OCR), electronically through the OCR Complaint Portal, at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or by mail or phone at: U.S. Department of Health and Human Services, 200 Independence Avenue SW, Room 509F, HHH Building, Washington, DC 20201, 1-800-368-1019 (TDD: 1-800-537-7697).

Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.

Panjabi (Punjabi)

ਬਨਿਾਂ ਕਸਿ ਲਾਗਤ ਤੇ ਭਾਸ਼ਾ ਸੇਵਾਵਾਂ। ਤੁਸੀਂ ਇੱਕ ਦੁਭਾਸ਼ਿਆ ਪ੍ਰਾਪਤ ਕਰ ਸਕਦੇ ਹੋ। ਤੁਹਾਨੂੰ ਦਸਤਾਵੇਜ਼ ਤੁਹਾਡੀ ਭਾਸ਼ਾ ਵਿੱਚ ਪੜ੍ਹ ਕੇ ਸੁਣਾਏ ਜਾ ਸਕਦੇ ਹਨ। ਮਦਦ ਲਈ, ਆਪਣੇ ਆਈਡੀ ਕਾਰਡ ਤੇ ਦਿੱਤੇ ਨੰਬਰ ਤੇ ਸਾਨੂੰ ਕਾਲ ਕਰੋ ਜਾਂ ਕਰਿਪਾ ਕਰਕੇ 1-800-522-0088 (TTY: 711).

Russian

Бесплатная помощь переводчиков. Вы можете получить помощь устного переводчика. Вам могут прочитать документы. За помощью обращайтесь к нам по телефону, приведенному на вашей идентификационной карточке участника плана. Кроме того, вы можете позвонить в 1-800-522-0088 (TTY: 711).

Spanish

Servicios de idiomas sin costo. Puede solicitar un intérprete. Puede obtener el servicio de lectura de documentos y recibir algunos en su idioma. Para obtener ayuda, llámenos al número que figura en su tarjeta de identificación o comuníquese con el 1-800-522-0088 (TTY: 711).

Tagalog

Walang Bayad na Mga Serbisyo sa Wika. Makakakuha kayo ng isang interpreter. Makakakuha kayo ng mga dokumento na babasahin sa inyo. Para sa tulong, tawagan kami sa nakalistang numero sa inyong ID card o tawagan ang 1-800-522-0088 (TTY: 711).

Thai

ไม่มีค่าบริการด้านภาษา คุณสามารถใช้ล่ามได้ คุณสามารถให้อ่านเอกสารให้ฟังได้ สำหรับความช่วยเหลือ โทรหาเราตาม หมายเลขที่ให้ไว้บนบัตรประจำตัวของคุณ หรือ โทรหาศูนย์ติดต่อเชิงพาณิชย์ของ 1-800-522-0088 (TTY: 711)

Vietnamese

Các Dịch Vụ Ngôn Ngữ Miễn Phí. Quý vị có thể có một phiên dịch viên. Quý vị có thể yêu cầu được đọc cho nghe tài liệu. Để nhận trợ giúp, hãy gọi cho chúng tôi theo số được liệt kê trên thẻ ID của quý vị hoặc gọi 1-800-522-0088 (TTY: 711).