

# Your Chiropractic Care Options

**GET QUALITY, AFFORDABLE CARE WITHOUT A REFERRAL!**

Employers can add chiropractic coverage with their purchase of a Health Net small business group medical plan.<sup>1</sup> Check your coverage documentation to confirm if your plan includes this coverage.

With Health Net's chiropractic coverage you're always welcome to consult your primary care physician, but you won't need a referral to see a network chiropractor. You can self-refer to a participating American Specialty Health Plans of California, Inc. (ASH Plans) chiropractor from our chiropractic directory at any time!

## What is chiropractic care?

Chiropractic care is a form of medicine that treats disorders of the musculoskeletal system, especially the spine. Chiropractors practice this form of medicine.

## Chiropractic Rates

The **chiro rate per member, per month is \$3.00** for the following paired networks:

- Full Network HMO
- SmartCare HMO
- WholeCare HMO
- CommunityCare HMO
- Salud HMO y Más
- Full PPO

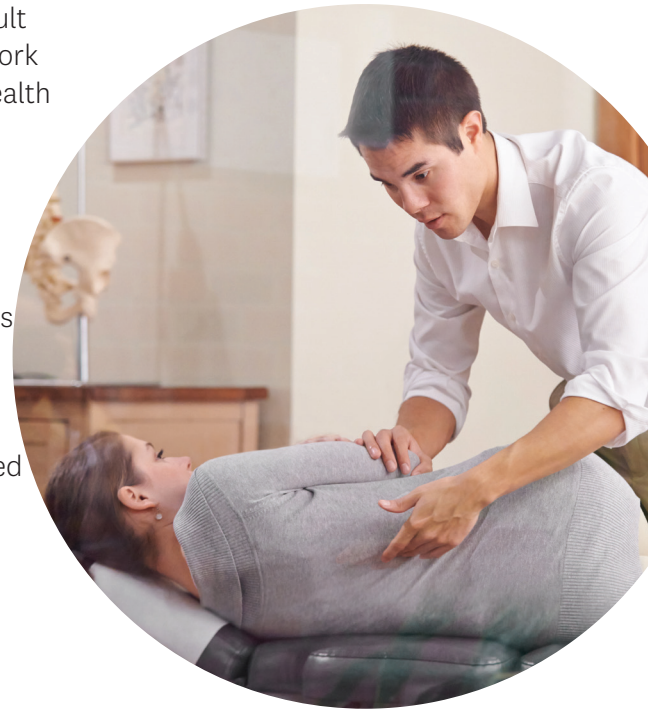
## What's covered?<sup>2</sup>

### Office visits

Initial examination, subsequent office visits, re-examination.

	HMO	CommunityCare HMO	PPO
<b>Copayment</b>	\$15	\$15	\$15
<b>Deductible</b>	N/A	Deductible waived	Non-HDHP: Deductible waived HDHP: Deductible applies
<b>Visits</b>	Unlimited	Unlimited	Unlimited
<b>Annual Appliance Allowance</b>	\$50 toward the purchase of medically necessary items such as supports, collars, pillows, heel lifts, ice packs, cushions, orthotics, rib belts, and home traction units.		

(continued)



## 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/ osteoarthrosis, 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**

**Note:** Covered services may require verification of medical necessity by ASH Plans except for:

- An initial examination by a network chiropractor, or
- Emergency or urgent care chiropractic services.

Once ASH Plans approves a treatment plan, the approved services for each office visit may include a brief re-examination, if deemed necessary by the network chiropractor, without added approval by ASH Plans.

## Definition of chiropractic covered services

Services provided by a network chiropractor are covered for the treatment of musculoskeletal and related conditions or pain syndromes when deemed to be medically necessary. Services from an out-of-network provider are covered when a referral is approved by ASH Plans. Emergency or urgent care chiropractic services are also covered.

## 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 (EOC) for more information.



Although you're always welcome to consult your primary care physician, you won't need a referral to see a participating chiropractor. To find a provider, go to [www.ashlink.com/ash/HnetCAcomm](http://www.ashlink.com/ash/HnetCAcomm).

### Limitations and exclusions<sup>3</sup>

- 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 musculoskeletal 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 more information, please contact Health Net at 800-522-0088.

This is only a summary. Consult your plan's EOC to see the exact terms and conditions of your coverage. You will receive an EOC after you enroll.

<sup>1</sup>When a group purchases the chiropractic rider, the chiropractic coverage and additional per member per month rate will be applied to all plan selections.

<sup>2</sup>Includes emergencies and urgent care visits, and referral visits to non-network chiropractors when referral is approved by ASH plans.

<sup>3</sup>Refer to the EOC for details.

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**English**

No Cost Language Services. You can get an interpreter. You can get documents read to you and some sent to you in your language. For help, call us at the number listed on your ID card or call 1-800-522-0088 (TTY: 711).

**Arabic**

خدمات اللغة مجانية. يمكنك الحصول على مترجم فوري. ويمكنك الحصول على وثائق مقروءة لك. للحصول على المساعدة، اتصل بنا على الرقم الموجود على بطاقة الهوية، أو اتصل على مركز الاتصال التجاري (TTY: 711) 1-800-522-0088

**Armenian**

Անվճար լեզվական ծառայություններ: Դուք կարող եք բանավոր թարգմանիչ ստանալ: Փաստաթղթերը կարող են կարդալ ձեզ համար: Օգնության համար զանգահարեք մեզ ձեր ID քարտի վրա նշված հեռախոսահամարով կամ զանգահարեք 1-800-522-0088 (TTY: 711).

**Chinese**

免費語言服務。您可使用口譯員。您可請人使用您的語言將文件內容唸給您聽，並請我們將有您語言版本的部分文件寄給您。如需協助，請致電您會員卡上所列的電話號碼與我們聯絡，或致電 1-800-522-0088 (TTY: 711)。

**Hindi**

बनिा लागत की भाषा सेवाएँ। आप एक दुभाषयिा प्राप्त कर सकते हैं। आपको दस्तावेज पढ़ कर सुनाए जा सकते हैं। मदद के लिए, आपके आईडी कार्ड पर दिए गए सूचीबद्ध नंबर पर हमें कॉल करें, या 1-800-522-0088 (TTY: 711)।

**Hmong**

Kev Pab Txhais Lus Dawb. Koj xav tau neeg txhais lus los tau. Koj xav tau neeg nyeem cov ntaub ntwav kom yog koj hom lus los tau. Xav tau kev pab, hu peb tau rau tus xov tooj ntwam koj daim npav los yog hu 1-800-522-0088 (TTY: 711).

**Japanese**

無料の言語サービス。通訳をご利用いただけます。文書をお読みします。援助が必要な場合は、IDカードに記載されている番号までお電話いただくか、1-800-522-0088 (TTY: 711)。

**Khmer**

សេវាកម្មសេរីសេវាឥតគិតថ្លៃ។ អ្នកអាចទទួលបានអ្នកបកប្រែផ្ទាល់មាត់។ អ្នកអាចស្តាប់គេអានឯកសារឱ្យអ្នក។ សម្រាប់ជំនួយ សូម ទាក់ទងយើងខ្ញុំតាមរយៈលេខទូរសព្ទដែលមាននៅលើកាតសម្គាល់ខ្លួនរបស់អ្នក ឬ ទាក់ទងទៅមជ្ឈមណ្ឌលទំនាក់ទំនងពាណិជ្ជកម្ម នៃក្រុមហ៊ុន 1-800-522-0088 (TTY: 711)។

**Korean**

무료 언어 서비스. 통역 서비스를 받을 수 있습니다. 귀하가 구사하는 언어로 문서의 낭독 서비스를 받으실 수 있습니다. 도움이 필요하시면 보험 ID 카드에 수록된 번호로 전화하십시오 1-800-522-0088 (TTY: 711).

**Navajo**

Saad Bee Áká E'eyeed T'áá Jíík'e. Ata' halne'ígíí hólq. T'áá hó hazaad k'ehjí naaltsoos hach'í' wóltah. Shíká a'doowoł nínízingo naaltsoos bee néího'dólzínígíí bikáa'gi béésh bee hane'í bikáa' áají' hodíílnih éí doodaii' 1-800-522-0088 (TTY: 711).

**Persian (Farsi)**

خدمات زبان به طور رایگان. می توانید یک مترجم شفاهی بگیرید. می توانید درخواست کنید که اسناد برای شما قرائت شوند. برای دریافت راهنمایی، با ما به شماره ای که روی کارت شناسایی شما درج شده تماس بگیرید یا با مرکز تماس بازرگانی . 1-800-522-0088 (TTY: 711)

### Panjabi (Punjabi)

ਬਨਿਾਂ ਕਸਿ ਲਾਗਤ ਤੇ ਭਾਸ਼ਾ ਸੇਵਾਵਾਂ। ਤੁਸੀਂ ਇੱਕ ਦੁਭਾਸ਼ੀਆ ਪ੍ਰਾਪਤ ਕਰ ਸਕਦੇ ਹੋ। ਤੁਹਾਨੂੰ ਦਸਤਾਵੇਜ਼ ਤੁਹਾਡੀ ਭਾਸ਼ਾ ਵਿਚਿ 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 прочесть 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 nakal istang 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).