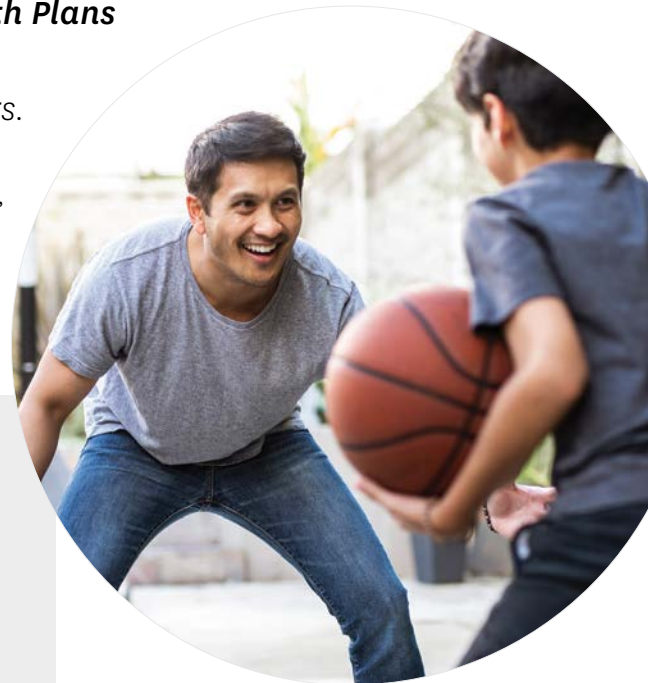


Combined Acupuncture and Chiropractic Program

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 for our HMO members.

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.



Chiropractic and Acupuncture care

Office visit copayment¹

\$10 per visit Up to **20** visits per calendar year



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

What's covered

Initial examination, subsequent office visits, re-examination

(continued)

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

Acupuncture Care

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

Chiropractic Care

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

\$50 annual chiropractic appliance allowance

for purchase of medically necessary items such as:

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



Definition of covered services

Acupuncture care

Medically necessary services provided by a participating acupuncturist for the following injuries, illnesses, diseases, functional disorders or conditions, when determined medically necessary.

Verification of medical necessity may be required. Your provider will manage any requirement. Exceptions include:

- 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. 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.

What's not covered

Acupuncture care

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

Chiropractic care

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 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

For additional information, please contact ASH Plans at 1-800-678-9133. This is only a summary. Consult your plan's *Evidence of Coverage*, which you receive after you enroll, to determine the exact terms and conditions of your coverage.

Refer to your *Evidence of Coverage* for complete details about your health coverage.

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