

General Information

Sharp Health Plan provides the following supplemental evidence of coverage for chiropractic and acupuncture benefits in addition to the coverage described in your Member Handbook. Under this supplemental benefit plan, you are entitled to receive the benefits described below, subject to all the terms, conditions, exclusions and limitations described in this supplemental evidence of coverage and the Member Handbook. The glossary on the reverse of this handout defines the italicized words used throughout.

How Does This Plan Work for Me?

- You do not need a referral from your Primary Care Physician to access *Plan Chiropractors and Acupuncturists* for chiropractic and acupuncture benefits.
- Chiropractic and acupuncture benefits must be obtained through a *Plan Chiropractor or Acupuncturist*. Go to www.ashplans.com or call American Specialty Health Plans at 1-800-678-9133 to find a *Plan Chiropractor or Acupuncturist* near your home or work.
- The Plan does not cover services or treatments that are not provided by a *Plan Chiropractor or Acupuncturist*, and you must pay for those services yourself.
- Chiropractic and acupuncture benefits require pre-approval by American Specialty Health Plans, except for a *New Patient Examination* or *Emergency Chiropractic and Acupuncture Services*.
- Ask *Plan Chiropractors and Acupuncturists* to inform you if something will not be covered. Ask your provider to verify eligibility prior to receiving services.
- You pay the Copayments listed below for covered Chiropractic and Acupuncture Benefits.

What Are My Covered Chiropractic and Acupuncture Benefits and Copayments?

Covered chiropractic and acupuncture benefits are Medically Necessary services and supplies provided for the treatment or diagnosis of *Neuromuscular-skeletal Disorders* (and nausea and pain, in the case of acupuncture services).

The Plan covers the following chiropractic and acupuncture services and appliances as outlined when they are provided by a *Plan Chiropractor or Acupuncturist*:

- **Office Visits**
Each Member is eligible for up to **20 visits** (chiropractic and acupuncture combined) per calendar year for consultation, treatment and diagnostic testing. The member pays a **\$10 Copayment** to the *Plan Chiropractor or Acupuncturist* for each visit.
- **Chiropractic Appliances**
The Plan covers *Chiropractic Appliances* subject to a maximum of \$50 per Member per calendar year. The Member pays any amount above the maximum.

What Is Not Covered?

The Plan excludes or limits the services and supplies listed below from this supplemental benefit:

- Any services or treatments not approved by American Specialty Health Plans except for a *New Patient Examination* or *Emergency Chiropractic and Acupuncture Services*
- Any services or treatments not listed as covered in this supplemental benefit plan or not Medically Necessary
- Any services or treatments not provided by a *Plan Chiropractor or Acupuncturist*, except *Emergency Chiropractic and Acupuncture Services*
- Adjunctive therapy not associated with spinal, muscle or joint manipulation
- Air conditioners, air purifiers, therapeutic mattresses, supplies or any other similar devices or appliances
- Education program, non-medical self-care or self-help, or any self-help physical exercise training or any related diagnostic training
- Hospitalization, anesthesia, manipulation under anesthesia or other related services

Supplemental Benefit Plan

Chiropractic and Acupuncture AC4 (continued)

What Is Not Covered? (continued)

The Plan excludes or limits the services and supplies listed below from this supplemental benefit:

- Hypnotherapy, behavior training, sleep therapy or weight programs
- Magnetic resonance imaging, CAT scans, bone scans, nuclear radiology and any type of diagnostic radiology other than covered plain film studies
- Physical therapy not related to a spinal or joint adjustment
- Prescription drugs or medicines including a non-legend or proprietary medicine or medication not requiring a prescription order
- Services not related to *Neuromuscular-skeletal Disorders* (or nausea or pain, in the case of acupuncture services)
- Thermography
- Transportation costs including local ambulance charges
- Vitamins, minerals, nutritional supplements or other similar products

Glossary

We have italicized the following words throughout the handout to let you know they are defined in this glossary. These words pertain only to the chiropractic and acupuncture benefits described in this handout.

- **Chiropractic Appliances** are prescribed by a Plan Chiropractor and include elbow supports, back supports (thoracic), cervical collars, cervical pillows, heel lifts, hot or cold packs, lumbar braces and supports, lumbar cushions, orthotics, wrist supports, rib belts, home traction units (cervical or lumbar), ankle braces, knee braces, rib supports and wrist braces or other related services.
- **Emergency Chiropractic and Acupuncture Services** are Emergency Services for the treatment of a *Neuromuscular-skeletal Disorders* (or nausea or pain, in the case of acupuncture services).
- **Neuromuscular-skeletal Disorders** are misalignments of the skeletal structure and muscular weakness; osteopathic imbalances and disorders related to the spinal cord, neck and joints.
- **New Patient Examination** is an examination by a *Plan Chiropractor or Acupuncturist* to determine the nature of the Member's problem and may include the provision or commencement, in the new patient examination, of Medically Necessary services that are covered chiropractic and acupuncture benefits, to the extent consistent with professionally recognized standards of practice.
- **Plan Chiropractor and Acupuncturist** is any doctor of chiropractic or acupuncture care licensed by the state of California and contracted with American Specialty Health Plans who provides covered chiropractic and acupuncture benefits to Members through an agreement with the Plan.

If you have questions regarding your coverage under this supplemental benefit plan, please contact Sharp Health Plan Customer Care at (858) 499-8300, toll-free at 1-800-359-2002, or visit www.SharpHealthPlan.com.