YOUR KAISER PERMANENTE CHIROPRACTIC BENEFIT

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

When you need chiropractic care, follow these simple steps:

1. Find an ASH Plans Participating Chiropractor near you
   • Online at ashcompanies.com
   • Or call 1-800-678-9133 (1-877-710-2746 TTY), weekdays from 5 a.m. to 6 p.m. Pacific time.

2. Schedule an appointment.

3. Pay for your office visit when you arrive for your appointment.

| Services | Copayments and Office Visit Maxima
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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 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 calendar year when prescribed and provided by an ASH Plans Participating Chiropractor as part of your chiropractic care.  
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 that has contracted with ASH Plans to provide those services. |

**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. The 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. The list of Participating Chiropractors is subject to change at any time without notice.

**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 services are medically necessary chiropractic services 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.

**Emergency Chiropractic Services**

Covered chiropractic services 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.

This is a summary and is intended to highlight only the most frequently asked questions about the benefit, including copayments. *This benefit is not to be offered in an HSA plan.* 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.