

# Your Benefit Summary

## Chiropractic Care Plan



### Co-Pay

**\$15**

### Maximum Annual Benefit

**\$1,500** per member

## Important information about your plan

This chiropractic care benefit is offered as an additional option to your medical plan. This summary provides only highlights of your benefits. To view all your plan details, including your Member Handbook, register for [myProvidence](#) at

[www.providence.org/php/getstarted](http://www.providence.org/php/getstarted)

- Not sure what a word or phrase means? See the end of this summary for definitions.
- Your co-pays do not apply to your plan's medical out-of-pocket maximums.
- Limitations and exclusions apply to your benefits. See your Member Handbook for details.

## About your chiropractic care benefit

This plan covers chiropractic care services when they are:

- Received from a participating licensed chiropractic physician who is practicing within the scope of his or her license;
- Determined by your plan to be medically necessary; and
- Not listed as an exclusion in your Member Handbook.

## What you need to know before you use this benefit

- While you don't need a physician's referral to see a chiropractic provider, you must see a Providence Health Plan participating provider. To find a participating provider in your area, go to [www.providence.org/php/providerdirectory](http://www.providence.org/php/providerdirectory) or call us.
- Only one co-pay is required per date of service, regardless of the number of covered services received during the visit. You do not need to meet any applicable medical plan deductibles before receiving this benefit.

## Using a non-participating provider

- In rare circumstances our national network of participating providers may not include a provider in your area. If this occurs, please contact us before making an appointment with a non-participating provider. If, after contacting us, we are unable to locate a participating provider within a reasonable distance, we will authorize the use of a non-participating provider.
- Non-participating providers must be licensed in the state in which they are practicing and must practice within the scope of their license.
- You will need to pay the non-participating provider directly for the full cost of the services received and submit your itemized billing statement to us for reimbursement.
- If you do not contact us prior to receiving covered services from a non-participating provider, you may still submit your itemized billing to us. Once received, your claim will be reviewed for approval (submission of a claim does not guarantee payment).
- Providence Health Plan's payment is based upon Usual, Customary, and Reasonable (UCR) charges. Amounts in excess of UCR are your responsibility.
- You are responsible for obtaining prior authorization for services from Providence Health Plan or its authorizing agent.

## What is covered

Benefits for outpatient chiropractic services include:

- Office visits;
- Manipulation of the spine, joints and/or musculoskeletal soft tissue, a re-evaluation, and/or other services, in various combinations;
- Adjunctive physiotherapy which may include ultrasound, hot packs, cold packs, electrical muscle stimulation or other therapies and procedures which are medically necessary for the treatment of neuromusculoskeletal disorders;
- Related diagnostic x-rays and laboratory services.

## Your guide to the words and phrases used to explain your benefits

### **Co-pay**

The fixed dollar amount you pay to a health care provider for a covered service at the time care is provided.

### **Maximum annual benefit**

The total dollar amount of benefits that you can receive, per calendar year.

### **Non-participating provider**

Any health care professional who does not participate in Providence Health Plan's network of participating physicians and providers of health care services.

### **Participating provider**

A physician or provider of health care services who belongs to Providence Health Plan's participating provider network. To find a participating provider, go to the online directory at [www.providence.org/php/providerdirectory](http://www.providence.org/php/providerdirectory)

### **Usual Customary & Reasonable (UCR)**

Describes predefined charges established by your plan for services that you receive from an out-of-plan provider. When the cost of out-of-plan services exceeds UCR amounts, you are responsible for paying the provider any difference. These amounts do not apply to your plan deductibles or out-of-pocket maximums.

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### **Contact us**

Headquartered in Portland, our customer service professionals have been proudly serving our members since 1986.



Portland Metro Area: **503-574-7500**  
All other areas: **1-800-878-4445**  
TTY: **503-574-8702** or **1-888-244-6642**



Have questions about your benefits and want to contact us via e-mail? Go to our Web site at:

[www.providence.org/php/contactus](http://www.providence.org/php/contactus)