

# Your Benefit Summary

## Traditional Option Chiropractic Care Plan



<b>Coinsurance</b> <b>20%</b> (after medical plan deductible)	<b>Maximum Annual Benefit</b> <b>\$1,500</b> per member
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### 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](http://myProvidence.org) 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.
- Benefits are based on Usual, Customary & Reasonable charges (UCR).
- 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 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

- You pay your Traditional Option Medical Plan Deductible, **then** 20% of the charges per office visit or manipulation session.
- In order to ensure the timely processing of claims, you are encouraged to submit a claim for treatment within 60 days of the date of service. Providence Health Plan will not pay claims received more than 365 days after the date of service. However, exceptions will be made if we receive documentation of your legal incapacitation.

- Submit your itemized claims to: **Providence Health Plan**  
**Attn: Claims Department**  
**P.O. Box 3125**  
**Portland, OR 97208-3125**

### 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

#### Coinsurance

The percentage of the cost that you will need to pay for a covered service.

#### Maximum annual benefit

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

#### Medical deductible

The dollar amount that an individual or family pays for covered medical services before your plan pays any benefits within a calendar year. Please see your medical plan summary of benefits for details.

#### 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 your services exceeds UCR amounts, you are responsible for paying the provider any difference. These amounts do not apply to your plan deductibles, out-of-pocket maximums, or maximum annual benefit.

### 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)