

CHIROPRACTIC AND ACUPUNCTURE PLANS

100% PARTICIPATION IS REQUIRED

AMERICAN SPECIALTY HEALTH PLANS OF CALIFORNIA, INC. (ASH)

Medical enrollment is required

American Specialty Health was the first “specialized healthcare service plan” in the nation to offer Chiropractic Benefits (1994) and Acupuncture Benefits (1997). You must use the chiropractic and acupuncture networks in California. There are over 2,200 chiropractic providers and over 800 acupuncture providers in the network. Coverage is available for firms with 2 or more enrolled owners and employees. Enrollment must match the medical enrollment including dependents.

Please call the phone number listed on the front cover of this booklet for rates and additional information.

THESE PLANS COVER THE FOLLOWING SERVICES WHEN THEY ARE PROVIDED BY AN ASH PROVIDER.

CALENDAR YEAR BENEFITS	CHIROPRACTIC	CHIROPRACTIC & ACUPUNCTURE
OFFICE VISITS Visits per calendar year No claim forms, no deductibles No medical referral required Initial and subsequent examinations Adjunctive therapy with or without adjustment (considered as one visit)	\$15 20 Covered Covered	\$15 20 combined Chiropractic/Acupuncture Covered Covered
CHIROPRACTIC APPLIANCE Braces & supports Orthotics Cervical collars	\$50 per calendar year	\$50 per calendar year
DIAGNOSTIC SERVICES Radiology Clinical laboratory	Covered Covered	Covered Covered
ASH PROVIDER	Obtains authorization for all services based on clinical necessity	Obtains authorization for all services based on clinical necessity
FLEXIBLE CHOICE	Service area includes all California counties Over 2,200 ASH Chiropractic providers 250 Ancillary radiology & clinical laboratory providers ASH provider chosen at point-of-service & no pre-designation required Change ASH provider at any time	Service area includes all California counties Over 2,200 ASH Chiropractic providers Over 800 ASH Acupuncture providers 250 Ancillary radiology & clinical laboratory providers ASH provider chosen at point-of-service & no pre-designation required Change ASH provider at any time

To find an ASH provider, visit www.ashcompanies.com or call (800) 848-3555.

This is only a summary and there may be details not included, the American Specialty Health Evidence of Coverage document supersedes any omissions or discrepancies in these plan descriptions. American Specialty's Evidence of Coverage for these Plans may be found online (see page 30).