Chiropractic and Acupuncture Benefits
Attachment to Benefit Summary
Blue Shield of California

Additional coverage for the following Access+ and Local Access+ HMO plans:

- Access+ HMO® Premier 15
- Access+ HMO Premier 25
- Access+ HMO Premier 35
- Access+ HMO Premier 45
- Local Access+ HMO Premier 15
- Local Access+ HMO Premier 25
- Local Access+ HMO Premier 35
- Local Access+ HMO Premier 45
- Access+ HMO Enhanced 15
- Access+ HMO Enhanced 25
- Access+ HMO Enhanced 35
- Access+ HMO Enhanced 40
- Access+ HMO Enhanced 45
- Local Access+ HMO Enhanced 15
- Local Access+ HMO Enhanced 25
- Local Access+ HMO Enhanced 35
- Local Access+ HMO Enhanced 45

Blue Shield Chiropractic and Acupuncture Care coverage lets you self-refer to a network of more than 3,924 licensed chiropractors and more than 1,946 licensed acupuncturists. Benefits are provided through a contract with American Specialty Health Plans of California, Inc. (ASH Plans).

How the Program Works
You can visit any participating chiropractor in California from the ASH Plans network without a referral from your Local Access+ HMO and Access+ HMO Personal Physician. Simply call a participating provider to schedule an initial exam.

At the time of your first visit, you’ll present your Blue Shield identification card and pay only your copayment. Because participating chiropractors and acupuncturists bill ASH Plans directly, you’ll never have to file claim forms.

If you need further treatment, the participating chiropractor or acupuncturist will submit a proposed treatment plan to ASH Plans and obtain the necessary authorization from ASH Plans to continue treatment up to the calendar-year maximum of 30 combined visits.

Extensive Provider Network and Quality Programs
ASH Plans offers more than 3,924 licensed chiropractors and more than 1,946 licensed acupuncturists conveniently located throughout California. These participating practitioners are screened to meet rigorous credentialing standards by a quality management committee. In addition to overseeing the credentialing of ASH Plans Providers, this committee monitors quality improvement programs, quality of care issues, and the development of clinical policies and procedures.
What’s Covered

The plan covers medically necessary chiropractic and acupuncture services including:

- Initial and subsequent examinations
- Office visits and adjustments (subject to annual limits)
- Adjunctive therapies
- X-rays
- $50 calendar year chiropractic appliance benefit

All covered services, except the initial examination, are subject to prior authorization from ASH Plans.

Benefit Plan Design

<table>
<thead>
<tr>
<th>Service</th>
<th>Benefit Plan Design</th>
</tr>
</thead>
<tbody>
<tr>
<td>Calendar-year Maximum</td>
<td>30 Combined Visits</td>
</tr>
<tr>
<td>Calendar-year Deductible</td>
<td>None</td>
</tr>
<tr>
<td>Copayment Per Visit</td>
<td>$10</td>
</tr>
<tr>
<td>Calendar-year Chiropractic Appliance Benefit¹</td>
<td>$50</td>
</tr>
<tr>
<td>Out-of-network Coverage</td>
<td>None</td>
</tr>
</tbody>
</table>

Friendly Customer Service

Helpful ASH Plans Member Services representatives are available at (800) 678-9133 Monday through Friday from 6 a.m. to 5 p.m. to answer questions, assist with problems, or help locate a participating chiropractor or acupuncturist.

1. Chiropractic appliances are covered up to a maximum of $50 in a calendar-year as authorized by ASH Plans. As authorized by ASH Plans, this allowance is applied toward the purchase of items determined necessary, such as supports, collars, pillows, heel lifts, ice packs, cushions, orthotics, rib belts and home traction units.

This document is only a summary for informational purposes. It is not a contract. Please refer to the Evidence of Coverage and the plan contract for the exact terms and conditions of coverage as well as exclusions and limitations.