When you need chiropractic or acupuncture care, follow these simple steps:

1. Find an ASH Participating Provider near you:
   - Go to ashlink.com/ash/kp, or
   - Call 1-800-678-9133 (TTY 711), Monday through Friday, 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.
   (See the reverse for more details.)
YOUR KAISER PERMANENTE COMBINED CHIROPRACTIC AND ACUPUNCTURE BENEFIT

<table>
<thead>
<tr>
<th>Services</th>
<th>Cost Sharing and Office Visit Maximums</th>
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| Chiropractic Services are covered when provided by an ASH Participating Provider and Medically Necessary to treat and diagnose Musculoskeletal and Related Disorders. Acupuncture Services are covered when an ASH Participating Provider finds that the Services are Medically Necessary to treat or diagnose Musculoskeletal and Related Disorders, nausea, or pain. You can obtain Services from any ASH Participating Providers without a referral from a Kaiser Permanente Plan Physician. | Office visit cost share: $10 copay per visit  
Office visit limit: 20 visits per year  
Chiropractic appliance benefit: If the amount of the appliance in the ASH Plans fee schedule exceeds $50, you will pay the amount in excess of $50, and that payment will not apply toward the Plan Deductible or Plan Out-of-Pocket Maximum. Covered chiropractic appliances are limited to: elbow supports, back supports, cervical collars, cervical pillows, heel lifts, hot or cold packs, lumbar braces and supports, lumbar cushions, orthotics, wrist supports, rib belts, home traction units, ankles braces, knee braces, rib supports, and wrist braces. |

Office visits: Covered Services are limited to Medically Necessary Chiropractic and Acupuncture Services authorized and provided by ASH Participating Providers except for the initial examination, emergency and urgent Chiropractic and Acupuncture Services, and Services that are not available from ASH Participating Providers or other licensed providers with which ASH contracts to provide covered care. Each office visit counts toward any visit limit, if applicable, even if acupuncture or a chiropractic adjustment is not provided during the visit.

X-rays and laboratory tests: Medically Necessary X-rays and laboratory tests are covered at no charge when prescribed as part of covered chiropractic care and an ASH Participating Provider provides the Services or refers you to another licensed provider with which ASH contracts for the Services.

ASH Participating Providers

ASH Plans contracts with ASH Participating Providers and other licensed providers to provide covered Chiropractic Services (including laboratory tests, X-rays, and chiropractic appliances) and covered Acupuncture Services. You must receive covered Services from an ASH Participating Provider or another licensed provider with which ASH contracts, except for Emergency Chiropractic Services, Emergency Acupuncture Services, Urgent Chiropractic Services, and Urgent Acupuncture Services, and Services that are not available from ASH Participating Providers or other licensed providers with which ASH contracts to provide covered Services that are authorized in advance by ASH Plans. The list of ASH Participating Providers is available on the ASH Plans website at ashlink.com/ash/kp or from the ASH Plans Customer Service Department at 1-800-678-9133 (TTY 711). The list of ASH Participating Providers is subject to change at any time without notice.

How to Obtain Covered Services

To obtain covered Services, call an ASH Participating Provider to schedule an initial examination. If additional Services are required, verification that the Services are Medically Necessary may be required. Your ASH Participating Provider will request any medical necessity determinations. An ASH Plan's clinician in the same or similar specialty as the provider of Services under review will decide whether Services are or were Medically Necessary. ASH Plans will disclose to you, upon request, the written criteria it uses to make the decision to authorize, modify, delay, or deny a request for authorization. If you have questions or concerns, please contact the ASH Plans Customer Service Department.

Second Opinions

You may request a second opinion in regard to covered Services by contacting another ASH Participating Provider. An ASH Participating Provider may also request a second opinion in regard to covered Services by referring you to another ASH Participating Provider in the same or similar specialty.

Your Costs

When you receive covered services, you must pay your Cost Share as described in the Combined Chiropractic and Acupuncture Services Amendment of your Health Plan Evidence of Coverage. The Cost Share does not apply toward the Plan Out-of-Pocket Maximum described in the Health Plan Evidence of Coverage.

Emergency and Urgent Chiropractic and Acupuncture Services

We cover Emergency Chiropractic Services, Emergency Acupuncture Services, Urgent Chiropractic Services, and Urgent Acupuncture Services provided by both ASH Participating Providers and Non-Participating Providers. We do not cover follow-up or continuing care from a Non-Participating Provider unless ASH Plans has authorized the services in advance. Also, we do not cover services from a Non-Participating Provider that ASH Plans determines are not Emergency Chiropractic Services, Emergency Acupuncture Services, Urgent Chiropractic Services, or Urgent Acupuncture Services.

Getting Assistance

If you have questions about the Services you can get from an ASH Participating Provider or another licensed provider with which ASH contracts, you may call ASH Plans Customer Service Department at 1-800-678-9133 (TTY 711), weekdays from 5 a.m. to 6 p.m. Pacific time.
Grievances

You can file a grievance with Kaiser Permanente regarding any issue. Your grievance must explain your issue, such as the reasons why you believe a decision was in error or why you are dissatisfied with Services you received. You may submit your grievance orally or in writing to Kaiser Permanente as described in your Health Plan Evidence of Coverage.

Exclusions and Limitations

• Acupuncture Services for conditions other than Musculoskeletal and Related Disorders, nausea, and pain
• Services for asthma or addiction, such as nicotine addiction
• Hypnotherapy, behavior training, sleep therapy, and weight programs
• Thermography
• Experimental or investigational Services
• CT scans, MRIs, PET scans, bone scans, nuclear medicine, and any other types of diagnostic imaging or radiology other than X-rays covered under the “Covered Services” section of your Combined Chiropractic and Acupuncture Services Amendment
• Ambulance and other transportation
• Education programs, nonmedical self-care or self-help, any self-help physical exercise training, and any related diagnostic testing
• Services for pre-employment physicals or vocational rehabilitation
• Acupuncture performed with reusable needles
• Air conditioners, air purifiers, therapeutic mattresses, chiropractic appliances, durable medical equipment, supplies, devices, appliances, and any other item except those listed as covered in your Combined Chiropractic and Acupuncture Services Amendment
• Drugs and medicines, including non-legend or proprietary drugs and medicines
• Services you receive outside the state of California, except for Emergency Chiropractic Services, Emergency Acupuncture Services, Urgent Chiropractic Services, or Urgent Acupuncture Services
• Hospital services, anesthesia, manipulation under anesthesia, and related services
• For Chiropractic Services, adjunctive therapy not associated with spinal, muscle, or joint manipulations
• For Acupuncture Services, adjunctive therapies unless provided during the same course of treatment and in conjunction with acupuncture
• Dietary and nutritional supplements, such as vitamins, minerals, herbs, herbal products, injectable supplements, and similar products
• Massage therapy
• Services provided by a chiropractor that are not within the scope of licensure for a chiropractor licensed in California
• Services provided by an acupuncturist that are not within the scope of licensure for an acupuncturist licensed in California
• Maintenance care (services provided to Members whose treatment records indicate that they have reached maximum therapeutic benefit)

Definitions

Acupuncture Services: The stimulation of certain points on or near the surface of the body by the insertion of needles to prevent or modify the perception of pain or to normalize physiological functions (including adjunctive therapies, such as hot/cold packs, infrared heat, or acupuncture, when provided during the same course of treatment and in conjunction with acupuncture) when provided by an acupuncturist for the treatment of your Musculoskeletal and Related Disorder, nausea (such as nausea related to chemotherapy, postsurgical pain, or pregnancy), or pain (such as lower back pain, shoulder pain, joint pain, or headaches).


ASH Participating Provider: An acupuncturist who is licensed to provide acupuncture services in California and who has a contract with ASH Plans to provide Medically Necessary Acupuncture Services to you, or a chiropractor who is licensed to provide chiropractic services in California and who has a contract with ASH Plans to provide Medically Necessary Chiropractic Services to you.

Chiropractic Services: Chiropractic manipulative services (including adjunctive therapies such as ultrasound, therapeutic exercise, or electrical muscle stimulation, when provided during the same course of treatment and in conjunction with chiropractic manipulative services), and other services provided or prescribed by a chiropractor (including laboratory tests, X-rays, and chiropractic supports and appliances) for the treatment of your Musculoskeletal and Related Disorder.

Emergency Acupuncture Services: Covered Acupuncture Services provided for the treatment of a Musculoskeletal and Related Disorder, nausea, or pain, which manifests itself by acute symptoms of sufficient severity (including severe pain) such that a reasonable person could expect the absence of immediate Acupuncture Services to result in serious jeopardy to your health or body functions or organs.

Emergency Chiropractic Services: Covered Chiropractic Services provided for the treatment of a Musculoskeletal and Related Disorder which manifests itself by acute symptoms of sufficient severity (including severe pain) such that a reasonable person could expect the absence of immediate Chiropractic Services to result in serious jeopardy to your health or body functions or organs.
Definitions (continued)

Musculoskeletal and Related Disorders: Conditions with signs and symptoms related to the nervous, muscular, and/or skeletal systems. Musculoskeletal and Related Disorders are conditions typically categorized as structural, degenerative, or inflammatory disorders; or biomechanical dysfunction of the joints of the body and/or related components of the muscle or skeletal systems (muscles, tendons, fascia, nerves, ligaments/capsules, discs, and synovial structures), and related manifestations or conditions.

Non-Participating Provider: A provider other than an ASH participating Provider.

Urgent Acupuncture Services: Acupuncture Services that meet all of the following requirements:
• They are necessary to prevent serious deterioration of your health resulting from an unforeseen illness, injury, or complication of an existing condition, including pregnancy.
• They cannot be delayed until you return to the Service Area.

Urgent Chiropractic Services: Chiropractic Services that meet all of the following requirements:
• They are necessary to prevent serious deterioration of your health, resulting from an unforeseen illness, injury, or complication of an existing condition, including pregnancy.
• They cannot be delayed until you return to the Service Area.

This is a summary and is intended to highlight only the most frequently asked questions about the chiropractic and acupuncture benefit, including cost shares. Please refer to the Combined Chiropractic and Acupuncture Services Amendment of the Kaiser Foundation Health Plan, Inc., Evidence of Coverage for a detailed description of the chiropractic and acupuncture benefits, including exclusions and limitations, Emergency Chiropractic Services, Emergency Acupuncture Services, Urgent Chiropractic Services, or Urgent Acupuncture Services.

Kaiser Foundation Health Plan, Inc. (Health Plan) contracts with American Specialty Health Plans of California, Inc. (ASH Plans) to make the ASH Plans network of ASH Participating Providers available to you. You can obtain covered Services from any ASH Participating Provider without a referral from a Plan Physician. Your Cost Share is due when you receive covered Services. Please see the definitions section of your Combined Chiropractic and Acupuncture Services Amendment of the Kaiser Foundation Health Plan, Inc., Evidence of Coverage for terms you should know.
ATTENTION: If you speak English, language assistance services, free of charge, are available to you. Call 1-800-678-9133 (TTY: 1-877-257-2746).

מטרתו: إذا كنت تتحدث اللغة الإنجليزية، فإن خدمات المساعدة اللغوية متوفرة لك باللغة الإنجليزية مجانًا. اتصل برقم 1-800-678-9133 (رقم جاف للصم والصم 1-877-257-2746).

To an English speaker: If you speak English, you can call 1-800-678-9133 (TTY: 1-877-257-2746) for free language assistance services.

หมาย: หากคุณสื่อสารภาษาไทย ฉันจะสามารถให้คุณคำแนะนำโดยไม่คิดค่าใช้จ่าย.

หมาย: ถ้าคุณใช้ภาษาจีน ฉันสามารถให้คำแนะนำโดยไม่คิดค่าใช้จ่าย.

注意：如果您使用繁體中文，您可以免費獲得語言援助服務。請致電 1-800-678-9133 (TTY: 1-877-257-2746)。