

Chiropractic and acupuncture plan for the Kaiser Permanente PPO Insurance Plan—\$15 Copay/20 visits

Features	Monthly premium rates
Office visit copayment: \$15 per visit	Employee \$4.08
Office visit limit: 20 visits per calendar year	Employee + spouse \$8.16
	Employee + child(ren) \$6.12
	Family \$12.24

Services

You can obtain chiropractic and acupuncture services from any participating provider without a referral from a physician. Except for the initial examination, your chiropractic benefits are limited to medically necessary chiropractic services for the treatment or diagnosis of neuromusculoskeletal disorders that are due to subluxation and are treatable by manual manipulation of the spine.

Office visits: Covered services are limited to medically necessary chiropractic and acupuncture services authorized and provided by a Private Healthcare Systems (PHCS) network provider.¹

How to obtain services

You must receive chiropractic or acupuncture services from a participating provider in the PHCS network.² Choose from more than 2,000 providers in California and thousands of others nationwide. To find a provider near you, visit multiplan.com/kaiser. Deductibles or copayments paid under the chiropractic and acupuncture coverage do not count toward satisfying your medical deductible and out-of-pocket maximum.

Note: This benefit cannot be offered with the \$40/\$2,500 PPO Plan with HSA Option.

Chiropractic and acupuncture coverage for the Kaiser Permanente \$40/\$1,000 PPO Insurance Plan is underwritten by Kaiser Permanente Insurance Company (KPIC), a subsidiary of Kaiser Foundation Health Plan, Inc. This is only a summary of your benefits and is intended to highlight only the most frequently asked questions about the chiropractic and acupuncture benefit, including copayments. Benefits may vary depending on the terms of your plan. Please refer to your KPIC *Certificate of Insurance* and *Schedule of Coverage* for a detailed description of your chiropractic and acupuncture benefits, including exclusions, limitations, and emergency chiropractic services.

¹ It is possible that your chiropractor may perform physical therapy–related services not covered under your chiropractic benefits. Please refer to your KPIC *Certificate of Insurance* for complete details about which services are covered.

² KPIC has contracted with PHCS to give you access to providers with a commitment to keeping out-of-pocket costs low through contracted rates.