

# Copay

## \$15

Maximum **Calendar Year Benefit** \$500 per member

### Important information about your plan

These benefits are offered as an additional option to your medical plan. To view your plan details, register and log in at www.mvProvidence.com.

- With this benefit you have access to in-network gualified practitioners, including chiropractors and acupuncturists, for chiropractic manipulations and acupuncture.
- For most plans, your medical plan deductible does not apply to these benefits, and copayment or coinsurance does not apply to your medical plan out-of-pocket maximum.
- For Health Savings Account (HSA) plans, your deductible applies to these benefits. The deductible, copayment, or coinsurance accumulated toward these services do not apply to your plan out-of-pocket maximum and the annual limit on cost sharing.
- Limitations and exclusions apply to your benefits. See your Member Handbook for details.

### About your chiropractic and acupuncture benefits

This plan covers chiropractic manipulations and acupuncture when they are:

- Received from an in-network gualified practitioner, including licensed chiropractic physicians or acupuncturists, 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

- While you don't need a physician's referral to receive these benefits, you must see a Providence Health Plan in-network provider. To find an in-network provider in your area, go to www.ProvidenceHealthPlan.com/providerdirectory or call us.
- A copay is required per provider, per date of service. Unless you are enrolled in an HSA plan, you do not need to meet any applicable medical plan deductibles before receiving this benefit.
- Routine preventive care in the absence of an illness, injury, or disease is not covered.

#### Chiropractic manipulation covered services

- Manipulation of the spine, and re-evaluation as necessary.
- Services may require review for medical necessity.

#### Acupuncture covered services

- Acupuncture
- Services may require review for medical necessity.

Your guide to the words or phrases used to explain your benefits	
<b>Copay</b> The fixed dollar amount you pay to a health care provider for a covered service at the time care is provided.	Maximum calendar year benefit The total dollar amount of benefits that you can receive, per calendar year.
In-Network	Medical Necessity Review
Refers to services received from an extensive network of highly qualified	A process to ensure that the care delivered or proposed is safe and

physicians, health care providers and facilities contracted by Providence Health Plan for your specific plan. Generally, your out-of-pocket costs will be less when you receive covered services from in-network providers.

appropriate for the patient, and is for the treatment of an illness, injury, disease or its symptoms.



Portland Metro Area: 503-574-7500 All other areas: 800-878-4445 TTY: 503-574-8702 or 888-244-6642

