

# Alternative Care HDHP 0% Plan

#### FOR HEALTH NET MEMBERS

Health Net has teamed up with American Specialty Health Group, Inc. (ASH Group) to offer quality, affordable coverage for acupuncture, chiropractic, therapeutic massage, and naturopathic care.

Although you're always welcome to consult your primary care physician, you won't need a referral to see a participating provider. With this program, you're free to obtain care by self-referring to a participating provider. Providers can be found online at **ashlink.com/ash/hnetorcom** or by calling 1-800-678-9133.

Benefits description	Plan benefits (deductible applies)		
	In-network member pays	Out-of-network member pays	Yearly maximum
Acupuncture care	0%	Not covered	24 visits
Chiropractic care	0%	Not covered	Unlimited
Therapeutic massage care	0%	Not covered	18 visits
Naturopathic care	Office visits are covered at the PCP cost share under your medical plan.		Unlimited

#### What's covered?

- Initial examination, subsequent office visits and re-examination are included in this benefit.
- All services, except for the initial exam, must be medically necessary, and may be subject to medical necessity verification. Your provider will obtain any needed verification.
- A \$50 annual chiropractic allowance is also available to purchase medically necessary items such as: supports, collars, pillows, heel lifts, ice packs, cushions, orthotics, rib belts, or home traction units.



(continued)

## **Covered conditions**

## Chiropractic care

- Musculoskeletal and related conditions, including conditions such as:
  - Sprain/strain injuries to the spine and extremities
  - Muscular and ligamentous injuries, joint injuries, cartilaginous and meniscus injuries
  - Fibromyalgia/myofascial pain
  - Extremity pain/bursitis/tennis elbow/carpal tunnel syndrome
  - Intervertebral disc injuries/ disorders
  - Muscular spasms and myalgias
  - Inflammatory disorders: tendonitis, synovitis, tenosynovitis, myositis, capsulitis, etc.
  - Entrapment/compressive syndromes: carpal tunnel, tarsal tunnel, etc.
  - Degenerative joint diseases/ arthropathies: osteoarthritis/ osteoarthrosis, degenerative disc disease, enthesopathies, etc.
  - Neurological conditions: radicular symptoms, sciatic, cervical/ lumbar radiculopathies, nerve plexus injuries, etc.
  - Headaches
  - Local pain syndromes

### Therapeutic massage care

- Myofascial/musculoskeletal disorders and functional disorders such as:
  - Sprain/strain injuries to the spine and extremities
  - Muscular spasms and myalgias
  - Fibromyalgia/myofascial pain
  - Extremity pain/bursitis/tennis elbow/carpal tunnel syndrome
  - Local pain syndromes

## Naturopathic care

Naturopaths can treat a wide variety
of health conditions, diseases or
illnesses using a system of practice
that bases the treatment on natural
laws governing the body using
physiotherapy, mechanotherapy or
natural modalities.

#### Acupuncture care

- Headache (e.g., tension-type headache, migraine headache).
- Hip or knee joint pain associated with osteoarthritis (OA).
- Other extremity joint pain (e.g., tennis elbow, carpal tunnel syndrome, shoulder pain, etc.).
- Other pain syndromes involving the joints and associated soft tissues.
- Musculoskeletal neck and back pain.
- Nausea associated with pregnancy, post-surgical recovery or chemotherapy.