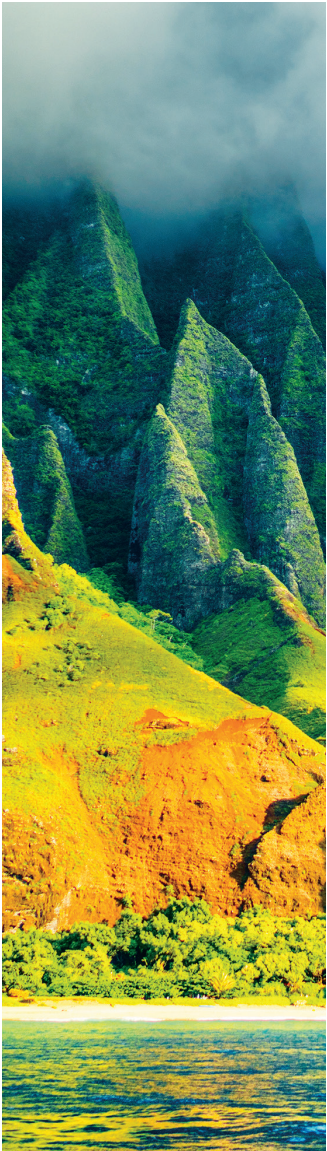


Plan Certificate

Complementary Care Rider



An Independent Licensee of the Blue Cross and Blue Shield Association

HAWAII MEDICAL SERVICE ASSOCIATION
Complementary Care Rider

I. ELIGIBILITY

This Rider provides coverage that supplements the coverage provided under the HMSA's medical plan. Your coverage under this Rider starts and ends on the same dates as your medical plan coverage.

For eligibility, benefit, or claim questions, call ASH Group's Customer Service at 1-800-678-9133 Monday through Friday between the hours of 3 a.m. and 6 p.m., and Saturday, between 10 a.m. to 6 p.m. Hawaii Standard Time. Hours adjusted during Daylight Savings Time: Monday through Friday 2 a.m. to 5 p.m. and Saturday 9 a.m. to 5 p.m. Hawaii Standard Time.

II. PROVISIONS OF THE MEDICAL PLAN APPLICABLE

All definitions, provisions, limitations, exclusions, and conditions of HMSA's Guide to Benefits shall apply to this Rider, except as specifically modified in this Rider.

III. DEFINITIONS

When used in this Rider:

(1) **"ASH Group"** means American Specialty Health Group, Inc. which has been contracted by HMSA to administer the benefits under this Rider.

(2) **"Acupuncture Services"** are services provided or made available to a Member by a Provider for the treatment or diagnosis of Musculoskeletal and Related Disorders, Nausea and Pain. Acupuncture is the stimulation of a certain point on or near the surface of the body by the insertion and removal of single-use, sterilized, disposable needles and/or electrical stimulation (electro-Acupuncture) to normalize physiological functions, to prevent or modify the perception of Pain, or to treat Musculoskeletal and Related Disorders, Nausea, or conditions that include Pain as a primary symptom. In addition, it may include such services as adjunctive physiotherapy modalities and procedures provided during the same Course of Treatment and in support of Acupuncture Services.

(3) **"Chiropractic Services"** are services provided or made available to a Member by a Chiropractor for treatment or diagnosis of Musculoskeletal and Related Disorders and Pain Syndromes. Chiropractic Services are limited to the management of Musculoskeletal and Related Disorders and Pain Syndromes primarily through chiropractic manipulation of the spine, joints, and/or musculoskeletal soft tissue. This includes: (1) differential diagnostic examinations and related diagnostic x-rays, radiological consultations, and clinical laboratory studies when used to determine the appropriateness of Chiropractic Services; and (2) the follow-up office visits that must include during the Course of Treatment the provision of chiropractic manipulation of the spine, joints, and/or musculoskeletal soft tissue. In addition, it may include such services as adjunctive physiotherapy modalities and procedures provided during the Course of Treatment and in support of chiropractic manipulation of the spine, joints, and/or musculoskeletal soft tissue.

(4) **"Chiropractor"** means a chiropractor who is duly licensed to practice chiropractic services in the state or jurisdictions in which Chiropractic Services are provided.

(5) **"Continuity of Care"** means that if you are in the course of treatment with a Participating Provider, should that provider end his or her participation in this plan, you may continue seeing that provider and receive participating benefits for a period of time until your documented treatment plan is concluded or you may be safely transferred to another Participating Provider. At such time, if you choose to continue receiving covered services from the provider, participating coverage is available only when the provider agrees to abide by the ASH Group requirements and fee schedule.

(6) **"Course of Treatment"** means a sequence or series of office visits directly related to a diagnosed disease state, illness, or injury and provided in conjunction with a defined clinical outcome.

(7) **"Established Patient"** means someone who has received professional services from the provider, or another

provider of the same specialty who belongs to the same group practice, within the past three years.

(8) **"Therapeutic Massage Services"** are services provided by a Provider for treatment of Myofascial/Musculoskeletal Disorders, Musculoskeletal Functional Disorders, Pain Syndromes, and/or lymphedema through physical actions, primarily by hand, performed on the body. This may include techniques such as compression, stroking, joint movement, friction, vibration, and percussion.

(9) **"Member Payments"** means charges (such as copayments) that are the direct financial responsibility of the Member and are payable directly to the provider for the provision of certain Covered Services as set forth in Section IV. Schedule of Benefits of this Rider. Member Payments may be collected by a provider (Participating or Nonparticipating) at the time services are provided or subsequently billed to the Member.

(10) **"Musculoskeletal and Related Disorders"** means 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. Musculoskeletal and Related Disorders include Myofascial/Musculoskeletal Disorders, Musculoskeletal Functional Disorders, and subluxation.

(11) **"Musculoskeletal Functional Disorders"** means disorders that are abnormal functions and/or activities-of-daily-living limitations of the body resulting from muscle stiffness, muscle restriction, and/or range of motion limitations.

(12) **"Myofascial Disorders"** means conditions with associated signs and symptoms related to the muscular and surrounding connective tissues. Myofascial Disorders are conditions typically categorized as structural, spasms, or inflammatory disorders or dysfunction of the muscles of the body.

(13) **"Myofascial/Musculoskeletal Disorders"** means conditions with signs and symptoms that relate to the muscular and related systems. Myofascial/Musculoskeletal Disorders are conditions that are typically categorized as structural, spasms, or inflammatory disorders or dysfunction of the muscles of the body, and/or related components of the motor unit (muscles, tendons, fascia, ligaments/capsules, discs, and synovial structures), and related manifestations or conditions.

(14) **"Nausea"** means an unpleasant sensation in the abdominal region associated with the desire to vomit that may be appropriately treated by a Provider of Acupuncture Services in accordance with professionally recognized, valid, evidence-based standards of practice and includes adult post-operative nausea and vomiting, chemotherapy nausea and vomiting, and nausea of pregnancy.

(15) **"New Patient"** means that a patient has not received any professional services from the provider, or another provider of the same specialty who belongs to the same group practice, within the past three years.

(16) **"Nonparticipating Provider"** means a provider who has not entered into an agreement with **ASH Group** to provide Covered Services to Members.

(17) **"Pain"** means the sensation of hurting or strong discomfort in some part of the body caused by an injury, illness, disease, functional disorder, or condition that may be appropriately treated in accordance with professionally recognized, valid, evidence-based standards of practice.

(18) **"Pain Syndrome"** means acute or chronic Musculoskeletal and Related Disorders including Myofascial/Musculoskeletal Disorder, or Musculoskeletal Functional Disorder, in which the primary symptom consists of sensations of hurting or strong discomfort in some part of the body caused by an injury, illness, disease, functional disorder, or condition that may be appropriately treated by a Chiropractor.

(19) **"Participating Provider"** means a provider who has entered into an agreement with ASH Group to provide Covered

Services to Members. Providers who are employees, independent contractors or owners of Professional Corporations or Group Practices who have not been accepted and credentialed to participate in ASH Group are not considered to be Participating Providers. A directory of participating providers is available at msa.com.

(20) “**Supports and Appliances**” means support-type devices prescribed by a Chiropractor. In order for Supports and Appliances to be covered, the Member must be receiving Chiropractic Services from a Chiropractor for Musculoskeletal and Related Disorders or Pain Syndrome and have the Supports and Appliances prescribed for that condition. See Section V of this Rider for details.

IV. SCHEDULE OF BENEFITS

(1) Copayments

(a) Participating Providers

1. \$10 per visit.
2. Copayments do not apply for x-rays, radiological consultations, clinical laboratory studies, or supports and appliances.

(b) Nonparticipating Providers

1. 50% of billed charges, up to a maximum of \$30 per visit including radiological consultations, clinical laboratory studies, or supports and appliances.

Here are two examples showing how the nonparticipating provider works.

- If the billed charge for covered services received during an office visit is \$50, then we would pay \$25 (50% of \$50). The amount you would owe is \$25 (\$50 less \$25).
- If the billed charge for covered services provided during an office visit is \$80, then we would pay a maximum of \$30 (50% of \$80 not to exceed \$30) and you would owe \$50 (\$80 less \$30).

(2) Benefit Maximum

(a) Participating Providers

1. No more than 24 visits per calendar year.

(b) Nonparticipating Providers

1. No more than 12 visits per calendar year.

Note: Eligibility for benefits for more than five visits per calendar year from a nonparticipating provider requires approval. See Section VIII of this Rider for details.

The Benefit Maximum for participating and nonparticipating providers is combined meaning that:

- Each visit in a calendar year to a participating provider reduces the number of visits available under the nonparticipating benefits for the rest of that calendar year; or
- Each visit in a calendar year to a nonparticipating provider reduces the number of visits available under the participating benefits for the rest of that calendar year.

(3) **Chiropractic Services.** When authorized by ASH Group, benefits are available for adjunctive therapy at each office visit. If adjunctive therapy is provided without an adjustment, the adjunctive therapy will count as an office visit toward the Benefit Maximum. If an exam or re-exam is supplied without an adjustment, it will count as an office visit toward the Benefit Maximum. All Chiropractic Services except for the initial evaluation must be approved by ASH Group as medically necessary for treatment of either Musculoskeletal and Related Disorders or Pain Syndromes or both.

V. COVERED SERVICES

(1) CHIROPRACTIC COVERED SERVICES

(a) **A New Patient exam or an Established Patient exam** for the initial evaluation of a patient with a new condition or new episode to determine the appropriateness of Chiropractic Services.

(b) **Established patient exams as needed to assess the need to initiate, continue, extend, or change a Course of Treatment.** The Established patient exam is only covered when used to determine the appropriateness of Chiropractic Services.

(c) **Follow-up office visits** include manipulation of the spine, joints, and/or musculoskeletal soft tissue, a reevaluation, and/or other services, in various combinations.

(d) **Adjunctive modalities and procedures** such as rehabilitative exercise, traction, ultrasound, electrical muscle

stimulation, and other therapies covered only when provided during the same Course of Treatment and in support of chiropractic manipulation of the spine, joints, and/or musculoskeletal soft tissue.

(e) **X-rays, radiological consultations, and clinical laboratory studies**

(f) **Chiropractic Supports and Appliances**

VI. LIMITATIONS AND EXCLUSIONS

(1) GENERAL EXCLUSIONS

(a) Acupuncture Services

(b) Therapeutic Massage Services and Supplies.

(c) BlueCard program.

(d) Services provided in excess of any Benefit Maximum.

(e) Any service or supply that is not permitted by state law with respect to the practitioner’s scope of practice.

(f) Any services provided for elective or maintenance care (e.g., services provided to a Member whose treatment records indicate he or she has reached maximum therapeutic benefit).

(g) Hospitalization, surgical procedures, anesthesia, manipulation under anesthesia, proctology, colonic irrigation, injections and injection services, or other related services.

(h) Hypnotherapy, behavior training, sleep therapy, and weight problems.

(i) Thermography, magnets used for diagnostic or therapeutic use, ion cord devices, manipulation or adjustments of the joints, physical therapy services, iridology, hormone replacements products, acupuncture point or trigger-point injections (including injectable substances), laser/laser biostimulation, colorpuncture, NAET diagnosis and/or treatment, and direct moxibustion.

(j) Education programs, non-medical lifestyle or self-help, or self-help physical training or any related diagnostic testing.

(k) Services or treatments for pre-employment physicals or vocational rehabilitation.

(l) Any services or treatments for conditions caused by or arising out of the course of employment or covered under Worker’s Compensation or similar laws.

(m) Air conditioners /purifiers, therapeutic mattresses, supplies, or any other similar devices or appliances.

(n) Auxiliary aids and services, including but not limited to, interpreters, transcription services, written materials, telecommunications devices, telephone handset amplifiers, television decoders, and telephones compatible with hearing aids.

(o) Any services provided by a person who is a Family Member. Family Member means a person who is related to the covered person in any of the following ways: spouse, domestic partner, brother-in-law, sister-in-law, son-in-law, daughter-in-law, mother-in-law, father-in-law, parent (including stepparent), brother or sister (including stepbrother or stepsister), or child (including legally adopted, step, or foster child). A Family Member also includes individuals who normally live in the covered person’s household.

(p) Dietary and nutritional supplements, including vitamins, minerals, herbs, herbals and herbal products, injectable supplements and injection services, or other similar products.

(q) Transportation costs, including local ambulance charges.

(2) CHIROPRACTIC EXCLUSIONS

(a) Magnetic resonance imaging, CAT scans, bone scans, nuclear radiology, therapeutic radiology and any diagnostic radiology other than covered plain film studies.

(b) Adjunctive physiotherapy modalities and procedures unless provided during the same Course of Treatment and in support of chiropractic manipulation of the spine, joints, and/or musculoskeletal soft tissue.

VII. FILING CLAIMS

(1) **For services you receive from a provider who does not file claims for you, follow these steps to receive reimbursement for Covered Services:**

(a) Complete a separate claim form for each provider of service.

(b) Provide all of the following information on the claim form (your treating provider can help you get this information):

1. Itemized date(s) of service.

2. Diagnosis code.
 3. Procedure code.
 4. Billed charge per service.
 5. Provider's name and credentials.
 6. Provider's full address.
 7. Provider's tax ID, employer identification number or Social Security number.
 8. National Provider Identifier (NPI) number.
- (c) Attach the itemized bill from the provider of service with a claim form.
- (d) Send the claim form and bill to:
 American Specialty Health Group, Inc.
 P.O. Box 509077
 San Diego, CA 92150

VIII. UTILIZATION REVIEW

(1) **For Covered Services you receive from a Participating Provider**, utilization review requirements are the responsibility of your provider, not you.

(2) **For services you receive from a Nonparticipating Provider**, utilization review requirements are your responsibility and include a review of medical records after the fifth visit per calendar year. The five-visit waiver applies to all nonparticipating providers who work in the same office under the same tax identification number. The utilization review process requires that you submit specific information. Without complete information, services may not be approved for reimbursement.

(a) **Complete** a Medical Records Cover Sheet or a Clinical Information Summary Sheet (one per patient), both of which are available at www.ashcompanies.com. To ensure your claim is reviewed without delay and to prevent denials resulting from a lack of information, provide complete information on the form.

1. Date of service and what services should be reviewed
2. Patient Age and Gender
3. Chief Complaint
4. Pain Severity
5. Mechanism or Onset
6. Pertinent findings supporting the patient's diagnosis and treatment plan as identified from the physical examination including, at a minimum, Inspection and Palpation findings.

(b) **Send the *Medical Records Cover Sheet* and either the *Clinical Information Summary Sheet* or the pertinent medical records to:**

ASH Group
 P.O. Box 509001
 San Diego, CA 92150-9001

Fax: California fax (877) 427-4777, all other states fax (877) 304-2746

Send Claims to:

Claims Departments
 ASH Group
 P.O. Box 509001
 San Diego, CA 92150-9001

(3) **ASH Group will respond within one week of receipt of the completed form.** Notification of the clinical decision will be mailed or faxed directly to the provider and will include the name and phone contact information of the peer-clinician who rendered the decision. Services provided during the review period will be reimbursed if they are approved by ASH Group.

IX. EXPLANATION OF BENEFITS (EOB)

ASH Group notifies you of any financial responsibilities you have (other than Copayments) in a document called the Explanation of Benefits (EOB). The EOB is not a bill, but rather, communicates important information about services you receive including the total amount charged, the allowed amount, the amount covered by ASH Group, and the amount that you pay.

Serving you

Meet with knowledgeable, experienced health plan advisers. We'll answer questions about your health plan, give you general health and well-being information, and more. Visit hmsa.com for directions.

HMSA Center @ Honolulu

818 Keeaumoku St.

Monday through Friday, 8 a.m.-5 p.m. | Saturday, 9 a.m.-2 p.m.

HMSA Center @ Pearl City

Pearl City Gateway | 1132 Kuala St., Suite 400

Monday through Friday, 9 a.m.-6 p.m. | Saturday, 9 a.m.-2 p.m.

HMSA Center @ Hilo

Waiakea Center | 303A E. Makaala St.

Monday through Friday, 9 a.m.-6 p.m. | Saturday, 9 a.m.-2 p.m.

HMSA Center @ Kahului

Puunene Shopping Center | 70 Hookele St.

Monday through Friday, 9 a.m.-6 p.m. | Saturday, 9 a.m.-2 p.m.

Customer Relations representatives are also available in person at our Kauai office, Monday through Friday, 8 a.m.-4 p.m.:

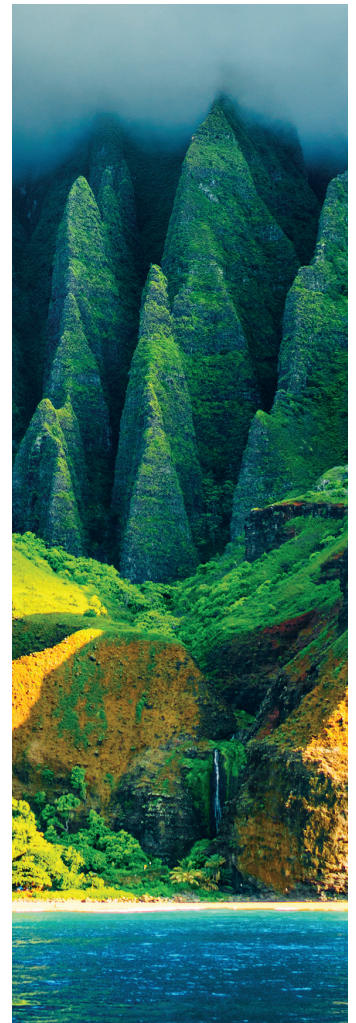
Lihue, Kauai

4366 Kukui Grove St., Suite 103 | Phone: (808) 245-3393

Contact HMSA. We're here with you.

Call (808) 948-6111 or 1 (800) 776-4672.

hmsa.com



Together, we improve the lives of our members and the health of Hawaii.
Caring for our families, friends, and neighbors is our privilege.

