

# SAMARITAN ALTERNATIVE CARE RIDER

## COVERAGE RIDER OPTION 1

The Samaritan Alternative Care Rider covers chiropractic, acupuncture, and massage services for you and your insured dependents as outlined in this Rider.

The Samaritan Alternative Care Rider is an additional benefit purchased by your employer. The Samaritan Alternative Care Rider allows you to choose any licensed provider to provide these services within the scope of their practice. However, there is a difference in cost sharing for participating providers (in-network) and non-participating providers (out-of-network).

### OPTION 1 - YOU PAY

<b>In Network</b>	\$15 Copay
<b>Out-of-Network</b>	70% Coinsurance

### BENEFIT DESCRIPTION

<b>Alternative Care Services and Supplies</b>	Generally, not subject to deductible, except as noted below. A copay may be charged for services provided by an Alternative Care in-network provider. When the Samaritan Alternative Care Rider is purchased and used in conjunction with a High Deductible Health Plan (HDHP) option, the coverage is subject to the deductible which must be satisfied prior to this benefit taking effect.
<b>Annual Benefit Limit</b>	<p>There is a combined \$2,500 maximum benefit for covered services per calendar year. The Samaritan Alternative Care Rider will only pay for the covered benefits listed above up to the allowable amount per individual, on a per calendar year basis. You will be responsible for costs once the maximum limit is met.</p> <p>The benefit limit applies to covered services for all Alternative Care benefits combined. Services and supplies for Alternative Care benefits covered under the Samaritan Alternative Care Rider do not accrue towards the member's annual out-of-pocket maximum for other medical services.</p>
<b>Alternative Care Provider</b>	Alternative Care Provider means a Naturopath, Chiropractor, Acupuncturist or Massage Therapist who is professionally licensed by the appropriate governmental agency to diagnose or treat an injury or illness and who provides covered services within the scope of that license. Based on the services provided and within the scope of practice, Naturopaths may also be Primary Care Providers (PCP).
<b>Alternative Care Network</b>	In addition to our direct contracts and First Choice network, Samaritan Health Plans contracts with Complimentary Healthcare Plan (The CHP Group) to utilize the network for chiropractic, licensed massage, and acupuncture services. Go to

[samhealthplans.org/groupfindcare](http://samhealthplans.org/groupfindcare) or call Customer Service for information on participating providers.

## **Exclusions**

The following are not covered benefits under this Rider:

- Non-prescription or prescription medications. Prescription coverage is based on your medical policy and prescription formulary.
- Any services that haven't been approved to meet standards of care for the treatment provided.
- Any services that have not been FDA approved.