



NEW

Beginning July 1, 2008, all **HMO & POS** plans will have new Chiropractic PPO benefits provided by American Specialty Health!

Highlights of this plan include:

- Direct Access - **NO** referral from a Primary Care Physician is needed.
- \$10 co-payment for each visit.
- Up to 30 visits max per calendar year - Each dependent will have their own 30 visits per year -this is not 30 visits split amongst all dependents
- Out of Network coverage - 50% up to \$30 max benefit per visit.



UPDATE

Additionally:

- Finding a provider is easy! Go to www.ashcompanies.com and click on "Find a Provider. Or call Customer Service at 1-877-430-8092.
- Access is nationwide - ASH has providers in all states - this means if you are traveling or have a students attending college out of state, they will also be covered under this benefit!
- For out of network coverage, the provider or member must complete a claim form to be submitted to ASH. Depending on what box is checked on the form, determines to whom ASH pays the reimbursement to (member vs. provider). Reimbursement forms are available online at www.ashcompanies.com or by calling Customer Service at 1-877-430-8092.



Excellent

- Each employee will receive a paper ASHIC Insurance Card in the mail. Please watch for this and **do not** throw it away. It will now be separate from your medical card. You will need to present this card to the provider at time of service.
- Finally - All ASH providers go through an extensive credentialing process to ensure they operate under the same philosophy as ASH.