



Coventry Health and Life Insurance Company

CHIROPRACTIC SERVICES RIDER

This Chiropractic Services Rider is an attachment to the Coventry Health and Life Insurance Company (“Coventry”) Certificate of Insurance (the “Health Plan”).

SECTION 1 - COVERED SERVICES

Subject to the exclusions, limitations, Deductibles, Coinsurance and terms described herein, the following chiropractic benefits will be provided if they meet Chiropractic Necessity:

- Initial examinations
- Routine x-rays
- Spinal manipulations for neuromuscular conditions
- Acute, Medically Necessary treatment
- Authorized visits
- Maintenance visits

Benefits	Visits Per Year	Member Pays In-Network (Participating Chiropractic Provider)	Member Pays Out-of-Network (Non-Participating Provider)
Outpatient Visits	6 Visits, In-Network and Out-of-Network combined	\$25 Copayment per visit	You pay the applicable Out-of-Network Deductible and Coinsurance under Your Health Plan. (Listed in Your Schedule of Benefits)

Payments you make for Covered Services under this Rider do not count toward the Deductible or Out-of-Pocket Maximum under the Health Plan.

SECTION 2 - EXCLUSIONS

The following services are not covered under this Rider:

1. Vax-D
2. Sports physicals
3. Surface EMG/NC Studies
4. Structural supports and/or supplies
5. Massage therapy
6. Vitamins and supplements
7. Unlisted modalities
8. Group therapeutic procedures
9. X-Rays of the foot, ankle, elbow or wrist
10. Lab tests
11. Maintenance/preventive care visits that exceed one visit every (30) days or the total number of visits allowed per this rider.
12. Therapeutic activities and procedures

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SECTION 3 - DEFINITIONS

Chiropractic Necessity. The use of services and/or supplies provided, or to be provided, to a Member under this Rider which are determined to be:

- a) Appropriate for the symptoms, diagnosis or treatment of the Member's chiropractic condition, disease, illness or injury;
- b) In accordance with standards of good chiropractic practice;
- c) Not primarily for the convenience of the Member, his or her chiropractor, Participating Provider, Hospital or any other health care provider;
- d) The most appropriate supply or level of service which can safely be provided to the Member. When specifically applied to a Member who is inpatient, it further means that the Member's chiropractic symptoms or condition require that the diagnosis or treatment cannot safely be provided to the Member as an outpatient; and
- e) Provided for the diagnosis, treatment or direct care of the Member's chiropractic condition, disease, illness or injury.

Chiropractic Services. Those usual and customary professional services provided to Members by a Participating Chiropractor Provider.

Maintenance Visit. Care provided that is preventive in nature and not due to an acute injury. Maintenance visits are limited to one every thirty (30) days and are not to exceed the number of total visits (combined acute and maintenance visits) authorized under this rider.

Non-Participating Provider. A duly licensed chiropractor, health professional, or health care facility who has not entered into a contract with Coventry.

Participating Chiropractic Provider. A chiropractor, health professional, or any other entity or institutional health care provider currently contracted directly or indirectly with Coventry to provide covered Chiropractic Services to Members.



Vice President
Coventry Health and Life Insurance Company