

Acupuncture Benefits Rider

Your *Certificate of Coverage* is amended as described in this document. This Rider becomes a part of your Contract and is subject to all provisions. Please refer to all sections of your Contract, including your *Outline of Coverage*, for guidelines on coverage and Cost-Sharing details.

1. Covered Services

The chapter in your Certificate entitled "Covered Services" is hereby amended.

The following covered language is ADDED:

Acupuncture

We pay benefits for acupuncture performed by a licensed acupuncturist. You must use an applicable Provider specific to your Health Plan:

- Network Provider if you have a Vermont Health Partnership, Exclusive Provider Organization (PCP), Exclusive Provider Organization (EPO), Open Access, or Select Certificate; or
- Preferred Provider if you have a Vermont Freedom Plan Certificate; or
- Participating Provider if you have a Plan J/Comprehensive Certificate.

The following exclusion in the Chiropractic Services section in this chapter is STRICKEN:

Chiropractic Services

- acupuncture

2. General Exclusions

The chapter in your Certificate entitled "General Exclusions" is hereby amended.

The following exclusion is STRICKEN:

- Acupuncture, acupressure or massage therapy; hypnotherapy, rolfing, homeopathic or naturopathic remedies. (This exclusion for naturopathic remedies does not apply to Medically Necessary services that would otherwise be Covered services when such services are performed by a naturopath and within the scope of the naturopathic Provider's license.)

The following exclusion is ADDED:

- Acupressure or massage therapy; hypnotherapy, rolfing, homeopathic or naturopathic remedies. (This exclusion for naturopathic remedies does not apply to Medically Necessary services that would otherwise be Covered services when such services are performed by a naturopath and within the scope of the naturopathic Provider's license.)

3. Summary

Therefore, the following services are eligible for benefits and subject to the terms and conditions of your Contract, including the guidelines for coverage under your Plan:

- Acupuncture



Don C. George
President and CEO