



**DISTRICT COUNCIL 16**  
**Northern California Health and Welfare Trust Fund**  
4160 Dublin Boulevard, Suite 100  
Dublin, CA 94568-7755  
Toll Free (800) 922-9902 Fax: (925) 833-7301  
Email: [Dc16info@hsba.com](mailto:Dc16info@hsba.com)  
[www.dc16trustfund.org](http://www.dc16trustfund.org)



Dear Kaiser Members:

There has been confusion recently about the Chiropractic benefit for Kaiser members. This note is intended to help bring clarity regarding this benefit. As a Kaiser member, you are used to getting all your benefits through Kaiser, including referrals from your primary care physician for ancillary care. For chiropractic benefits, your benefits are not provided through Kaiser. This means, you will need to find a chiropractor on your own. But this also means you will not need a referral from your Kaiser physician for chiropractic care. For chiropractic services:

- 1) Find a chiropractor of your choosing
- 2) Have your chiropractic provider call the trust fund office at 800-922-9902 to confirm eligibility and coverage
- 3) Chiropractic providers should mail claims for services to the trust fund office at: 4160 Dublin Blvd, Suite 100, Dublin, CA 94568 or members can seek reimbursement by submitting an itemized statement from the provider and proof of payment to the trust fund office at the same address.

The chart below explains your chiropractic coverage and can be found on page 88 of the Summary Plan Description (SPD).

**\*\*Kaiser participants are covered under the Non-PPO benefit\*\***

\*\*If more than 25 visits are needed then the provider must submit a pre-authorization to the trust fund office

**CHIROPRACTIC BENEFITS**

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<b>Schedule of Chiropractic Benefits</b>				
This chart explains the benefits of the Plan. See also the Exclusions and Definitions chapters of this document for important information.				
<b>*IMPORTANT: Out-of-Network providers are paid according to the Allowed Charge as defined in the Definitions chapter and could result in balance billing to you.</b>				
<b>Explanations and Limitations</b>		<b>Active Plan</b>		<b>Non-Medicare eligible Retiree Plan</b>
		<b>PPO</b>	<b>Non-PPO</b>	<b>PPO</b>
<ul style="list-style-type: none"><li>• Chiropractic visits are limited to 25 visits per Calendar Year;</li><li>• Chiropractic X-ray maximum per Calendar Year is \$200; and</li><li>• Chiropractic Medical Supply benefit maximum per Calendar Year is \$50.</li></ul>		<b>PPO Chiropractic visits</b> \$20 copay per visit (Deductible waived)	<b>Non-PPO Chiropractic visits:</b> 100% of Allowed Charges after a \$20 copay per visit (Deductible waived)	<b>PPO Chiropractic visits</b> \$20 copay per visit (Deductible waived)
				<b>Non-PPO Chiropractor:</b> 100% of Allowed Charges after a \$20 copay per visit (Deductible waived)