AlaskaCare Benefit Clarification

<table>
<thead>
<tr>
<th>Benefit Title</th>
<th>Chiropractic/Rehabilitative Coverage</th>
<th>Group Number</th>
<th>866219-All</th>
</tr>
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<tbody>
<tr>
<td>Effective Date</td>
<td>January 1, 2014</td>
<td>Date Submitted</td>
<td>May 27, 2014</td>
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</table>

Applicable Benefit Plan (check all that apply):

- [x] Active
- [x] Retiree
- [ ] Long-Term Care
- [x] Medical
- [ ] Dental
- [ ] Vision
- [ ] Audio
- [ ] Pharmacy
- [ ] Other

Description: Physical therapy multiple therapy reductions claim adjudication policy

AlaskaCare Insurance Information Booklet Reference(s):
- Retiree January 1, 2014 amendment Section 2 – Visit Limits and Section 7 recognized charge/Aetna reimbursement policies
- AlaskaCare Employee Health Plan Section 2 – Visit Limits and Section 15 recognized charge/Aetna reimbursement policies

The AlaskaCare Retiree Health and the AlaskaCare Employee Health plans allow for reduction of the recognized charge when “multiple procedures are billed at the same time, but no additional overhead is required”.

Decision: Do not apply multiple physical therapy reduction to out-of-network providers.

Plan Administrator Approval:

Signature: Mike Banwell
Title: Deputy Commissioner
Department of Administration
Date: 5/29/14

Comments:

This benefit clarification applies to the AlaskaCare Employee Health Plan effective January 1, 2014 and the AlaskaCare Retiree Plan as amended January 1, 2014.

A benefit clarification is one mechanism by which the Plan Administrator provides guidance to the Third Party Administrator (TPA) as to the proper adjudication of a specific provision of the AlaskaCare Health Plan(s). A benefit clarification does not amend the AlaskaCare Health Plan(s); rather, it provides clarification as to the Plan Administrator's intent with regard to a specific provision of the plan document. No covered person will have any vested interest in a benefit clarification. The Commissioner of Administration, as administrator of the AlaskaCare Health Plans, reserves the right, in his sole discretion, to alter, amend, delete, cancel or otherwise modify this benefit clarification at any time and from time to time, and to any extent that he deems advisable.