



CHIROPRACTIC & ACUPUNCTURE UNDERWRITING GUIDELINES

LANDMARK THROUGH COPOWER

PRODUCT OFFERINGS

Product Combinations	Single plan option.
Plan Options	<p><u>Standard Chiropractic only or Chiropractic and Acupuncture:</u> Coverage for chiropractic or acupuncture services to treat acute conditions resulting from injury or illness. Such services must be "medically necessary." Landmark requires prior authorization after the eighth office visit for Chiropractic and sixth visit for Acupuncture.</p> <p><u>Expanded Chiropractic only or Chiropractic and Acupuncture:</u> In addition to coverage to treat acute conditions, the expanded plan covers services for preventative, maintenance, and wellness care for any condition and/or injury or illness. Services need not be pre-authorized and are not reviewed for medical necessity.</p>
Taxes and Fees	ACA Taxes and Fees do not apply.

ELIGIBILITY

Group Size	2-50 employees.
Stand-Alone	Group must also have medical.
Rate Guarantee	1 year.
Rates	Based on Employer Zip Code.
Admin Fee	None.
Contribution	At least 50% of employee and dependent cost.
Participation	100% of all employees and dependents covered on medical plan must enroll.
Voluntary Plans	Not available.
Carve-Outs	Medical Product Carve-Out allowed. Minimum of 5 enrolled in Carve-Out.
COBRA/Cal-COBRA	No limit on percentage on COBRA at intial enrollment.
Valid Waivers	None. Employees who waive group medical are not eligible (except if on spouse's group medical plan or a government program).
Out-of-State	Not eligible for plan. Employees must live or work in California to enroll.
Open Enrollment	Allowed.
Dependents	Covered to age 26.

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