A guide to complementary and alternative medicine: Part I

Acupuncture

The treatment: Acupuncture is a key component of traditional Chinese medicine that has been traced back more than 2,000 years. It involves the insertion of very thin needles into strategic points on the body that vary depending on the health problem being treated. The needles may be manipulated by hand or by electrical stimulation, according to the National Center for Complementary and Alternative Medicine.

What it treats: Acupuncture has been found effective at preventing and treating nausea and vomiting. In combination with other treatments, it also may help relieve pain due to migraines and other headaches, menstrual cramps, carpal tunnel syndrome, asthma, and postoperative pain. Some recent studies have shown that acupuncture can affect certain female hormones, thereby increasing fertility and the chance of pregnancy.

Is it covered by the Benefits Fund? Yes. Acupuncture treatments received in-network require a $20 copayment per visit and may need prior authorization. Out-of-network, participants will need to pay 20 percent of the usual, customary, and reasonable charge. Prior authorization may be needed. To find an in-network Landmark acupunctureist, call (800) 638-4557.

Biofeedback

The treatment: This technique uses mechanical feedback to help teach patients how to relax even when under stress. During the course of a treatment, painless electrodes monitor your heart rate, perspiration, skin temperature, and breathing, and also note changes in these functions. Working with your practitioner, you'll learn how to reduce stress using muscle relaxation, redirected thinking, or deep breathing.

What it treats: According to Consumer Health Interactive, biofeedback is known for alleviating many stress-related conditions such as headaches, insomnia, and digestive problems. In addition, it can also help manage conditions such as panic attacks, respiratory problems, irritable bowel disorder, epilepsy, circulatory problems, heart arrhythmia, high blood pressure, incontinence, muscle spasms, and addiction.

Is it covered by the Benefits Fund? No.

Chiropractic

The treatment: Chiropractic is the manipulation of joints and surrounding tissue, including muscles, tendons, and nerves. Spinal adjustments (or manipulation) are common practice in chiropractic care, and are normally pain-free. Manipulation or adjustment of the affected joints and tissues restores mobility, thereby alleviating pain and muscle tightness and allowing tissues to heal, explains the American Chiropractic Association.

What it treats: Chiropractic care is used most often to treat neuromusculoskeletal complaints, including back pain, neck pain, joint pain of the arms or legs, and headaches.

Is it covered by the Benefits Fund? Yes. Chiropractic care costs participants a $10 copayment if it’s received in-network. Out-of-network, participants will need to pay 20 percent of the UCR. Prior authorization may be required.

Massage

The treatment: Massage therapy, which actually encompasses more than 80 specific types, involves manipulation of the body’s soft tissues using varying pressure and movement in order to relax the tissues, increase blood and oxygen circulation to the massaged areas, and eventually decrease the pain.

What it treats: The National Center for Complementary and Alternative Medicine notes that massage is used in treating a wide variety of conditions such as reducing stress, anxiety, and depression, as well as relieving low back pain, improving surgical healing, and rehabilitating sports injuries.

Is it covered by the Benefits Fund? No. However, as a Benefits Fund participant, you’re eligible for a 25 percent discount on massage therapy services through a partnership between Health Net and Landmark Healthcare, Inc. To locate the participating Landmark massage therapist closest to you, go online to www.landmarkhealthcare.com and click on Participating Practitioners under the “Members” tab, or call (800) 638-4557.

For Part II of this series, check out our upcoming October 2008 issue of For Your Benefit.

For more information...

...on these and additional complementary and alternative medicine treatments, visit:

- Mayo Clinic: www.mayoclinic.com
- American Chiropractic Association: www.amerchiro.org
- Aetna Intelihealth: www.intelihealth.com
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Socializing could boost your smarts

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Living wisely and well
Inpatient hospital coverage

Benefits

Important:
The Benefits Fund does not cover parking fees. All parking fees in the Health Net participating facilities are paid at 100 percent for all participants. Any applicable deductibles before Health Net will pay are the responsibility of the participant. In addition, participants are required to pay any applicable deductible. After 30 days, these charges are paid by Health Net at 80 percent of facility charges. (Prior authorization may be required for these services. In addition, participants must meet the applicable deductible before Health Net will pay.)

Inpatient hospital services

Out-of-network: Charges are generally paid so that participants are responsible for 20 percent coinsurance, any charges over the UCR, plus any applicable deductible. Inpatient surgery charges if charges are within the UCR for these charges. Surgery charges are paid at 100 percent of the UCR. Health Net pays 100 percent of the charges up to the UCR for these inpatient hospital services.

Out-of-network: Charges are generally paid so that participants are responsible for 20 percent coinsurance, any charges over the UCR, plus any applicable deductible. Inpatient surgery charges if charges are within the UCR for these charges. Surgery charges are paid at 100 percent of the UCR. Health Net pays 100 percent of the charges up to the UCR for these inpatient hospital services.

In-network: Charges are generally paid so that participants are reimbursed by Health Net at 80 percent of facility charges. (Prior authorization may be required for these services. In addition, participants must meet the applicable deductible before Health Net will pay.)

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