

**Teamsters and Food Employers
Security Trust Fund**

**PO Box 1121
Alhambra, CA 91802-1121
(626) 284-4792**

TO: ALL INDEMNITY PARTICIPANTS

FROM: BOARD OF TRUSTEES
TEAMSTERS AND FOOD EMPLOYERS SECURITY TRUST FUND

RE: AMERICAN SPECIALTY HEALTH NETWORK (ASHN)
CHIROPRACTIC COVERAGE

DATE: FEBRUARY 2008

As a reminder, the Trust Fund has an exclusive Provider Network for chiropractic services through American Specialty Health Network (ASHN). Chiropractic services performed by non-ASHN preferred provider will not be covered, except as noted below.

Updates to ASHN Directories are made frequently. If you need to find a Preferred Provider in your area, please call ASHN at (800) 678-9133. **Please be sure to identify yourself as a participant of the *Teamsters and Food Employers Security Trust Fund* when calling ASHN.**

EXCEPTION

If there is not an ASHN Preferred Provider in the county where you reside, you will be reimbursed in accordance with the following schedule:

Basic Benefit	Allowance of \$5 per day subject to the maximum allowance under Doctor Call Benefits.
Major Medical Benefits	After the Major Medical Plan deductible, 80% of <u>covered</u> charges.
Frequency Guidelines	The following number of visits are allowable per month: <ul style="list-style-type: none">• 12 visits during the first month of treatment• 8 visits during each of the next two months• 4 visits in the fourth month Further treatment is subject to review by the Trust Fund Medical Consultant.

If you live outside of the ASHN provider area, you may also consider utilizing a chiropractor through your PPO network (Blue Cross for California residents or Beech Street for residents outside of California). However, if an ASHN provider becomes available in your county, you must change to the ASHN provider in order to be eligible for Plan benefits.