

Chiropractic Care Update



Important Message for the Members of the NY44 Health Benefits Plan Trust
Effective January 1, 2022, there will be a change to the number of chiropractic visits per year for NY44 members enrolled in the Traditional Plan*. The Traditional Plan coverage option currently provides coverage for medically necessary chiropractic care without limitation. (Maintenance chiropractic care is excluded from coverage.)

The Trustees, at the recommendation of the Benefits Subcommittee the Trust's internal auditor, Independent Health and MVP, made the decision to limit the number of visits to balance the need to provide the chiropractic benefit while managing costs and solving administrative issues. This was done in part to reduce the risk of benefit abuse and out-of-network costs. All chiropractic services must still be medically necessary and the Plan's exclusion for maintenance therapy will still apply.

The Trustees have approved a change to the Traditional Plan to limit the number of visits to **36 per calendar year**. This applies to both in-network and out-of-network benefits combined.

If you have any questions or need more information regarding the change to the chiropractic benefits for the Traditional Plan, please reach out to your Benefits Administrator or visit the Trust website at www.ny44.e1b.org.