

2026 Oregon Dual Choice PPO™ alternative care benefit (acupuncture, chiropractic, massage therapy) options

This benefit covers self-referred acupuncture, chiropractic, and/or massage therapy services. Members may choose to receive covered services from in-network providers or from out-of-network providers. In-network providers include Kaiser Permanente providers, The CHP Group providers, First Choice Health providers, First Health Network providers, and the Cigna HealthcareSM PPO Network.

Groups can select independently from the options below to meet needs for coverage of services, cost shares, and visit limits.

Self-Referred Services	Cost Share Options ¹ In-Network Providers	Cost Share Options ^{1,2} Out-of-Network Providers	Visit Limit Options ³
Acupuncture	\$10/\$25/\$40	40%	12 or 24
Chiropractic	\$10/\$25/\$40	40%	20 or 30
Massage	\$25	40%	12

Office visits

Members do not need a referral to make an appointment. There is no claim form to file for services from in-network providers; cost shares are directly paid to the provider when members receive care. Once the visit limit has been reached, members pay 100% of the cost of services for the remainder of the calendar year. For additional visits, members receive a discount of up to 20% when a provider from the CHP network is used.

In-network providers

In states where Kaiser Permanente operates, members can get care from The CHP Group and First Choice Health providers in Oregon and Washington and First Health Network providers in California, Colorado, Georgia, Hawaii, Maryland, Virginia, and Washington D.C.⁴ In all other states, members can visit the Cigna Healthcare PPO Network providers.⁵ Visit chpgroup.com for a list of in-network providers.

Out-of-network providers

Members may obtain care from licensed out-of-network community providers of their choice outside the networks listed above. Out-of-network providers may charge up to 100% of fees and members may be required to pay at the time of service. Members may submit a claim reimbursement request form to Kaiser Permanente for covered plan charges. Visit kp.org/choiceproducts/nw or contact Customer Service at **1-866-616-0047** for more information.

¹If added to an HSA-qualified deductible plan, this benefit is subject to the deductible.

²Members may need to file a claim for covered services at out-of-network providers.

³Visit limits for a covered service apply to in-network provider and out-of-network provider benefits combined.

⁴Kaiser Permanente states: California, Colorado, Georgia, Hawaii, Maryland, Oregon, Virginia, Washington, and Washington, D.C.

⁵The Cigna Healthcare PPO Network refers to the health care providers (doctors, hospitals, specialists) contracted as part of the Cigna Healthcare PPO for Shared Administration.

Cigna Healthcare is an independent company and not affiliated with Kaiser Foundation Health Plan, Inc., and its subsidiary health plans. Access to the Cigna Healthcare PPO Network is available through Cigna Healthcare's contractual relationship with the Kaiser Permanente health plans. The Cigna Healthcare PPO Network is provided exclusively by or through operating subsidiaries of The Cigna Group, including Cigna Health and Life Insurance Company. The Cigna Healthcare name, logo, and other marks are owned by Cigna Healthcare Intellectual Property, Inc.

Acupuncture services

Acupuncturists influence the health of the body by the insertion of very fine needles. Acupuncture treatment is primarily used to relieve pain, reduce inflammation, and promote healing. Covered services include:

- Evaluation and management.
- Acupuncture.
- Electro acupuncture.

Chiropractic services

Chiropractic and manual manipulation of the spine, joints, or soft tissue focuses on reducing pain and improving the function and structure of the body. It is a system of therapy that involves noninvasive care promoting science-based approaches to a variety of ailments. Covered services include:

- Evaluation and management.
- Musculoskeletal treatments.
- Physical therapy modalities such as hot and cold packs.

When prescribed during a chiropractic visit, X-ray procedures may be covered, as described in the *Evidence of Coverage (EOC)*.

Massage therapy services

Therapeutic massage involves the manipulation of soft tissue structures of the body to help alleviate pain, muscle discomfort, and stress by helping to promote health and wellness. Covered services include therapeutic massage procedures.

Alternative care exclusions

- Charges incurred as a result of a missed appointment or an appointment not canceled.
- Dermal friction technique.
- East asian massage and tui na.
- Laserpuncture.
- Nambudripad allergy elimination technique (NAET).
- Point injection therapy.
- Qi gong.
- Services designed to maintain optimal health in the absence of symptoms.
- Sonopuncture.