

2026 Oregon PPO Plus 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 PPO providers or nonparticipating providers. PPO providers include Kaiser Permanente providers, First Choice Health providers, First Health Network providers, and Cigna HealthcareSM PPO Network providers.

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 PPO Providers	Cost Share Options ^{1,2} Nonparticipating 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 PPO 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.

PPO providers

In states where Kaiser Permanente operates, members can get care from 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

Nonparticipating providers

Members can get care from nonparticipating community providers of their choice.

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 nonparticipating providers.

³Visit limits for a covered service apply to PPO provider and nonparticipating 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.

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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.