



Summary of Benefits and Rate Guide

For plans effective January 1, 2021

Landmark: Chiropractic & Acupuncture

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Part of the CoPower *SELECT*[™] portfolio of plans underwritten by Landmark, and available through CoPower, Inc.

Landmark: Chiropractic & Acupuncture

?! Did You Know?

Injured workers with similar injuries are 28 times less likely to have spinal surgery if the first point of contact is a Doctor of Chiropractic (DC) rather than a surgeon (MD).¹

¹ Keeney BJ; Fulton-Kehoe D; Turner JA; Wickizer TM; Chan KC; Franklin GM; Early Predictors of Lumbar Spinal Surgery After Occupational Back Injury; Results from a Prospective Study of Workers in Washington State. Spine, May 2013.

Stand out from the crowd by choosing to offer Landmark's fully insured chiropractic and acupuncture benefit plans through CoPower. Since 1985, Landmark has been providing affordable access to a high-quality network of over 1,800 providers. As healthcare costs continue to rise, many employers are recognizing the challenges associated with maintaining quality health benefit plans that support productivity and foster healthy, happy employees.

Chiropractic and acupuncture are the lowest cost alternatives for treating physical pain and discomfort, and employees return to work more quickly and/or continue treatment while staying on the job.

Landmark's Expanded Plans offer open access to providers, allowing members to be treated not only for acute conditions caused by injury or illness, but also for preventive, wellness and on-going maintenance care. Treatment never requires preauthorization and are not reviewed for medical necessity.

LANDMARK PLANS		
Benefit Plans	2-50	51-199
Office Visit Copay Paid to provider at time of service	\$15 or \$20	\$10, \$15, or \$20
Office Visits Available Annual maximum per plan year	20	20 or 30
Durable Medical Equipment Annual maximum per plan year	\$50	\$50
X-Rays Annual maximum per plan year	\$75	\$75
PROGRAM GUIDELINES		
Group Eligibility	2-199 enrolled employees, plan available based on group size. Groups currently enrolled with Landmark are not eligible for administration through CoPower.	
Eligible Employees	Employees currently enrolled on a group's medical plan	
Employer Contribution	Minimum 50% for employer paid	
Participation	100% enrollees with medical participation; must reside or work in CA	
Carve-outs	Medical carve-outs only with minimum 5 enrolled.	
Out of Network Benefits	Excluded, except for emergencies	
Administrative Fees	None	
PLAN BENEFITS		
Covered Chiropractic Services <ul style="list-style-type: none"> • Examinations • Manipulation • Conjunctive Physiotherapy • X-Rays 	Services within the scope of chiropractic care that are supportive or necessary to help patients achieve the physical state enjoyed before an injury or illness, and that are determined by Landmark to be Medically Necessary, are pre-authorized by Landmark, and are generally furnished for the diagnosis and/or treatment of a neuromusculoskeletal condition associated with an injury or illness	
Covered Acupuncture Services <ul style="list-style-type: none"> • Acupuncture • Electro-acupuncture • Moxibustion • Cupping • Acupressure, only when acupuncture is contraindicated 	Services within the scope of acupuncture care that are pre-authorized by Landmark, and are supportive and Medically Necessary for the treatment of neuromusculoskeletal pain resulting from an injury or illness, or for the treatment of uncomplicated asthma (that which is not effected by another condition or disease), allergies, post-operative or chemotherapy nausea and vomiting, nausea of pregnancy, post-operative (including dental) pain, fibromyalgia, headaches, and low-back pain	
Health Advocate Health and Wellness Referrals and Coaching	Health Advocate provides personalized telephone access to health education, counseling and referral services. Administered by Health Advocate, participants have nationwide toll-free access to a wide array of counseling, education and referral services for: <ul style="list-style-type: none"> • Gym membership discounts • Massage therapy • Yoga, Tai Chi, and relaxation • Fitness and exercise programs • Smoking cessation • Prenatal and postnatal care, health, self-help, and parenting resources 	

Rates

All rates are based on number of enrolled employees.

LANDMARK PLAN RATES					2-24				25-50				51-199				
Plan	Region	Type	Copay	Visits	EE	ES	EC	FA	EE	ES	EC	FA	EE	ES	EC	FA	
Chiropractic Only	Bay Area	Expanded	\$10	20									4.25	8.51	6.49	12.35	
				30										4.90	9.79	7.46	14.20
			\$15	20	3.45	6.90	5.33	10.01	2.76	5.53	4.28	8.01	2.70	5.43	4.19	7.85	
				30									3.11	6.24	4.79	9.03	
			\$20	20	2.94	5.86	4.54	8.50	2.35	4.70	3.64	6.81	2.31	4.60	3.56	6.68	
				30									2.68	5.35	4.13	7.75	
	Non-Bay Area	Expanded	\$10	20										3.91	7.83	5.97	11.36
				30										4.51	9.00	6.87	13.06
			\$15	20	3.17	6.35	4.90	9.21	2.54	5.08	3.93	7.37	2.48	4.99	3.85	7.22	
				30									2.86	5.74	4.40	8.30	
			\$20	20	2.70	5.39	4.17	7.82	2.16	4.32	3.35	6.27	2.13	4.23	3.28	6.14	
				30									2.46	4.92	3.80	7.13	
Chiropractic and Acupuncture	Bay Area	Expanded	\$10	20									8.65	17.13	13.08	25.09	
				30										9.96	19.90	15.02	28.84
			\$15	20	7.04	14.06	10.71	20.41	5.62	11.26	8.56	16.34	5.39	10.80	8.22	15.69	
				30									6.24	12.48	9.44	18.07	
			\$20	20	5.52	11.86	9.02	17.19	4.74	9.48	7.22	13.75	4.54	9.11	6.93	13.20	
				30									5.28	10.53	7.99	15.24	
	Non-Bay Area	Expanded	\$10	20										7.49	14.96	11.33	21.70
				30										8.44	16.87	12.75	24.45
			\$15	20	5.98	11.97	9.13	17.34	4.78	9.57	7.29	13.87	4.68	9.38	7.15	13.59	
				30									5.29	10.60	8.04	15.35	
			\$20	20	5.05	10.09	7.71	14.64	4.04	8.06	6.16	11.70	3.96	7.90	6.03	11.48	
				30									4.49	8.96	6.83	12.98	

LANDMARK RATING REGIONS BY COUNTY

Bay Area

Alameda, Contra Costa, Marin, Santa Clara, San Francisco, San Mateo

Non-Bay Area

All CA counties not included in the Bay Area rating area

Enrollment Checklist

- CoPower *SELECT* Employer Application
- Enrolling employees may:
 - Use the CoPower *SELECT* Census Enrollment Form, **or**
 - Complete the CoPower Employee Enrollment/Change Form - All Plans
- CoPower Producer Agreement (First CoPower group only)
- Current medical bill
- Company check for first month's coverage made payable to CoPower
- For carve-out groups: Designate medical plan type, and provide bill showing all enrollees on the designated plan.

Note: No DE-9C quarterly wage statement required.

Plan Administration:

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While the information provided in this guide is believed to be accurate as of the print date, it is subject to change without notice. For the most up-to-date rates and information, contact CoPower.

The benefit information contained in this booklet is summary in nature. It does not include all services, limitations, or exclusions. Please refer to the carrier's Evidence of Coverage or Certificate of Insurance documents for terms and conditions of coverage.