



Massage Therapy Rider

At the request of the Employer Group, this rider is to provide coverage for massage therapy services. The Samaritan Massage Therapy Rider provides you access to licensed massage therapists, for massage therapy for you and your insured dependents as outlined below. This rider allows you to choose any one of those listed licensed providers to provide these services within the scope of their practice. However, there is a difference in cost sharing for participating providers (in-network) and non-participating providers (out-of-network).

This rider is an amending attachment to the Medical, Surgical, Pharmacy and Hospital Insurance Group Certificate, the Benefit Schedule, and all supplemental benefit riders. All terms, conditions, exclusions and definitions of the Medical, Surgical, Pharmacy and Hospital Insurance Group Certificate and its attachments as it relates to the member continue to apply.

Copay	
In-Network	\$25
Out-of-Network	\$60

Calendar year benefit limit
\$2500

Alternative Care Services and Supplies

Generally, a copay may be charged for services provided by an in-network provider, which will not be subject to the deductible, except as noted below. When the Samaritan Massage Therapy Rider is purchased and used in conjunction with a High Deductible Health Plan (HDHP) option, the coverage is subject to the deductible which must be satisfied prior to this benefit taking effect.

Annual Benefit Limit

There is a maximum benefit for covered massage therapy services for all Alternative Care benefits combined per calendar year.

Exclusions

The following are not covered benefits under this rider:

- Non-prescription or prescription medications. Prescription coverage is based on your medical policy and prescription formulary.
- Any service that has not been approved by the FDA.