

Complementary or Alternative Medicine (CAM Program)

The N.C. League of Municipalities' Health Benefits Trust is very proud of our Complementary or Alternative Medicine (CAM) Program, which is available to all individuals covered under our medical program. However, to continue this great program and keep it affordable, the Risk Management Board of Trustees have approved some benefit changes.

Effective July 1, 2019, the CAM program will implement the following benefit changes:

1. Every employee and covered dependent will have a benefit limit of \$1,000 per benefit year; and 2. There will be a \$30 copayment on the alternative treatments below listed.

- Acupuncture
- Homeopathy
- Acupressure
- Hypnotherapy
- Ayurvedic Medicine
- Integrative Medicine
- Biofeedback
- Massage Therapy

- Energy Medicine
- Naturopathy
- Functional Medicine
- Qi Gong
- Reiki
- Yoga Therapy
- Traditional Chinese /Asian Medicine

How to Use this Benefit

To use the CAM benefit, follow these easy steps:

- 1. Choose provider of service.
- 2. Pay for services rendered and retain a record of payment/receipt.
- 3. Complete the CAM Benefit claim form and mail it with the receipt to MedCost for reimbursement.

If you need a claim form, you may print one from our partner MedCost's website <u>www.medcost.com</u> or call (800) 795-1023. One is also enclosed with this letter.

The CAM Program does not have an approved provider network, and provider credentials <u>will not</u> be tied to reimbursement. This means that covered individuals may select a provider that they prefer and trust. Choosing a provider is a personal decision, and we encourage members to choose wisely; many alternative medical providers adhere to standards of practice set forth by state or national licensing boards, certifications and/or oversight.

If you have a qualified High Deductible Health Plan that has a Health Savings Account, the CAM Benefit treatment payments will count toward your deductible until it is met. All other PPO plans will reimburse 100% minus a \$30 copayment up to \$1,000 per participant per benefit year. We hope you will utilize this benefit and improve your wellness!

Julie Hall

Director of Health Programs