

## COMPLEMENTARY AND ALTERNATIVE MEDICINE

Our local government employees have critical responsibilities that come with unique stressors. The Health Benefits Trust is proud to offer complimentary and alternative medicine options to help our members find better work/life balance.

The CAM Program is available to groups that have medical coverage through HBT, and provides coverage for the following treatments:

- **Acupuncture:** Practice in which fine needles are inserted into the skin to stimulate specific points in the body.
- **Acupressure:** Massaging certain points on the body to relax muscles, balance your natural energy flow, and relieve stress and pain.
- **Ayurvedic Medicine:** Based on the belief that health and wellness depend on a delicate balance between the mind, body, and spirit. Its main goal is to promote good health, not fight disease.
- **Biofeedback:** Method used to help a person learn stress-reduction skills by providing information about muscle tension, heart rate, and other vital signs as the person attempts to relax.
- **Energy medicine:** (see Qi Gong and Reiki)
- **Functional medicine:** (see Appendix B in Master Medical SPD for more information)
- **Homeopathy:** Medical system based on the belief that the body can cure itself. Those who practice it use tiny amounts of natural substances, like plants and minerals.
- **Hypnotherapy:** Treatment using guided relaxation, intense concentration, and focused attention to achieve a heightened state of awareness. Hypnotherapy can help some people change certain behaviors, such as to stop smoking or nail-biting. It can also help in treating certain kinds of pain.
- **Integrative medicine:** (see Appendix B in Master Medical SPD for more information)
- **Massage therapy:** Form of hand-applied pressure-point treatment that can reduce pain, anxiety, fatigue, and nausea.
- **Naturopathy:** System that uses natural remedies (including herbs, massage, acupuncture, exercise, and nutritional counseling) to help the body heal itself. The Plan covers herbs purchased from the provider only / excludes retail purchase of herbs.
- **Qi Gong:** Chinese form of moving meditation.
- **Reiki:** Form of “touch” therapy that realigns your body’s energy balance. It can make it easier to manage pain, stress, and worry.
- **Traditional Chinese / Asian medicine**
- **Yoga therapy:** Form of exercise with specific poses or sets of movements that can be combined with deep breathing to help ease stress, anxiety, and fatigue, and help you sleep better.

See back page for more info explaining both HDHP & Copay



# COMPLEMENTARY AND ALTERNATIVE MEDICINE

## Enjoying these treatments is simple!

When the Plan Participant participates in a CAM Program treatment, the fee should be paid to the provider at the time the service is rendered.

After participation and payment, fill out a Statement of Medical Claim form and send it to **mbscs@medcost.com** with your receipt.

You can find this form at **www.medcost.com** in the 'Forms' section, or contact **MedCost Benefit Services Customer Service department at 1-800-795-1023 or mbscs@medcost.com**.

## COPAY STRUCTURED PLANS

Members with a copay structured plan will be responsible for a \$30 copay for CAM benefits. After services are received (like a massage) the employee will pay 100% of the cost to the provider. The employee will then fill out a claim form and attach a receipt for services. The employee will be reimbursed all but \$30.

For example, if I received a \$100 massage, I would pay the provider in full. I would then file a claim. A reimbursement of \$70 would arrive in the mail.

This benefit has a \$1000 per year max benefit.

## HIGH DEDUCTIBLE HEALTH PLAN

Members with a High Deductible Health Plan (HDHP) will have to meet their deductible before reimbursement. When services are rendered (like a massage) the employee will pay 100% of the cost to the provider. The employee will then fill out a claim form and attach a receipt for services. The employee will not be reimbursed until their deductible is met. This will count towards their deductible accumulation. After the deductible is met CAM Benefits will be reimbursed at 100%.

For example, if I received a \$100 massage, I would pay the provider in full. I would then file a claim. If my deductible has already been met, I would receive all \$100 back in the mail.

This benefit has a \$1,000 per year max benefit.

Running a local government is difficult. Make sure that your wellness needs are met through the League's health coverage!

**If you have any questions related to your benefits, please contact MedCost Customer Service at 1-800-795-1023.** Your online account also offers secure access to your benefits information whenever you need it.

**If you have any questions, you may also email the League at [MIT@nclm.org](mailto:MIT@nclm.org).**



**Working as one. Advancing all.**