

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/Dry Needling: 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. (Note that claims are based on individual massage sessions)

Naturopathy: System that uses natural remedies (including massage, acupuncture, exercise, and nutritional counseling) to help the body heal itself.

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: Involves specific poses or sets of movements that can be combined with deep breathing to help ease stress, anxiety, and fatigue. (Not to exceed six-session package per claim submission and must be submitted after last date of package)

See back page for
more info

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 the CAM Claim form and send it to camsprogram@aetna.com with your receipt. You can find this form at the end of this flyer or at <https://www.nclm.org/insurance-risk-management/health-benefits-trust/medical-program/>

Copay Structured Plans

Members with a copay structured plan are 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.

High Deductible Health Plan

Members with a High Deductible Health Plan (HDHP) must 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 and 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.



HBT CAM CLAIM FORM



Our local government employees have critical responsibilities that come with unique stressors. The Health Benefits Trust is proud to offer complementary 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 services and procedures that are not typically covered by insurance. Please see the CAM flyer for more details on covered items.

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

How to Access CAM Benefits:

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 the form below, attach your itemized receipt and send to camsprogram@aetna.com

Any person who knowingly and with intent to injure, defraud, or deceives any insurance company or other person files an application for insurance or statement of claim containing any materially false information or conceals, for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which may be a crime and subjects such person to criminal and civil penalties.

Subscriber Name (employee/retiree name)

Aetna ID (W#)

Patient Name (if not the same as subscriber)

Date of Birth

Mailing Address (where reimbursement gets mailed to)

Service Rendered (i.e. Massage)

Provider Name

Date of Service

Provider Address

Signature

Questions? Call Aetna Concierge team at 855-221-1536.

You can also contact a member of your NCLM Health Benefits Trust team:

General Health Benefits Trust Phone Number: (919)715-4000 (Press 7)

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