



2022 Medical & Dental Plan Changes

Physical Therapy:

Currently reads: Treatment or services rendered by a physical therapist, under direct supervision of a physician, in a home setting or a facility or institution whose primary purpose is to provide medical care for an illness or injury, or at a free standing duly licensed outpatient therapy facility. Coverage ends once a maximum medical recover has been achieved and further treatment is primarily for maintenance purposes. Only therapy designed to restore motor functions needed for activities of daily living (such as walking, eating, dressing, etc.) is covered.

2022 Update: Within a 12-month period, after a procedure, up to 24 visits as prescribed by a physician.

Massage Therapy by a Physical Therapist:

Currently reads: Not currently covered

2022 Coverage Added: Tied in to Physical Therapy and follow the same guidelines.

Naturopathic Medicine / Functional Medicine:

Currently reads: Not currently covered

2022 Coverage Added: Copay of \$45 and allow Meds to be covered through RxBenefits.

Dental & Orth Annual Maximum:

2022 Coverage: Increasing annual maximums to \$5,000

Ortho paid at 60% up to \$5,000 Lifetime Max per person

Hearing Aid Coverage:

2022 Changes: After plan deductible is met, covered at 100% up to plan max of \$2,000 per ear; and 1 hearing aid per ear every 3 years.

Medical Plan Out of Pocket Maximum:

2022 Changes:

In-Network & Out-of-Area – Individual = \$2,500 and Family = \$12,700

Out-of-Network – Individual = Unlimited and Family = Unlimited.