

Outline Chiropractic Benefits for Stark County School Employees 2025-09-01

1. Core Coverage

- **Manipulation Therapy Coverage**
 - In-Network: **90% covered**
 - Out-of-Network: **80% covered**
 - Includes musculoskeletal care (including vertebrae).
- **Maintenance Care**
 - Covered with plan approval after initial visits.

2. Visit & Treatment Limits

- **Manipulation Therapy**
 - Up to **25 visits per calendar year**.
 - After 25 visits, **plan approval required**.
- **Occupational & Physical Therapy (including chiropractic modalities)**
 - Combined **25 visits per year** limit.
 - Plan approval required after the limit.

3. Additional Therapy Integration

- Chiropractic modalities count toward Occupational/Physical Therapy visit limits.
- Not combined with Speech Therapy.
- Yes, combined with Physical Therapy.

4. Cost Protection & Deductibles

- **Annual Deductibles**
 - Individual (Network): **\$350**
 - Family (Network): **\$700**
- **Maximum Out-of-Pocket**
 - Individual: **\$1,400 (Network)**
 - Family: **\$2,800 (Network)**
- Out-of-pocket maximum includes deductibles, so patients are protected against runaway costs.

5. Key Notes for Employees

- Chiropractic care is treated as part of overall musculoskeletal health.
- Once the visit limit is reached, employees can still continue care with **plan approval**.
- Network coverage offers significant savings (90%).
- Prescription drugs and emergency care costs are also tracked under the out-of-pocket protection.

This information is provided to you as awareness of the fact that Stark County offers various benefits to its employees that can be used here at Vogelgesang Family Chiropractic. These are examples of benefits that have been represented to us by Stark County Education.

Vogelgesang Family Chiropractic is not responsible for the accuracy of these listed benefits.

Please check your benefits package from your employer for exact coverages provided to you.