

# Welcome to **ChiroHealthUSA®**

The Network That Works for Chiropractic!

Everyone knows healthcare is expensive. We're all feeling it. We're paying more and getting less which is why we need options.

ChiroHealthUSA is a leading discount program for chiropractic patients like you. It is a network of clinics that works in conjunction with a Discount Medical Plan Organization to offer in-network discounts to you and your family.



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The Network That Works for Chiropractic!

Questions? Give us a call or visit us online!

**1-888-719-9990**

**[www.chirohealthusa.com](http://www.chirohealthusa.com)**



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*A Patient's Guide To*

**ChiroHealthUSA®**  
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## Disclosures

This discount medical plan is NOT insurance, a health insurance policy, or a qualified health plan under the Affordable Care Act. The plan only provides discounts on medical services and equipment offered by providers who have agreed to participate in the plan. The range of discounts for medical services and equipment offered under the plan will vary depending on the type of provider and medical services and equipment received. The plan does not make and is prohibited from making payments to providers for medical services or equipment received under the plan. The member is obligated to pay for all discounted medical services and equipment received under the plan, but will receive a discount on certain identified medical services and equipment from providers participating in the plan. The plan is subject to fees, requirements, and restrictions as specified in the membership agreement and includes a 30-day cancellation provision. Note to MA consumers: The plan is not insurance coverage and does not meet the minimum creditable coverage requirements under M.G.L. c. 111M and 956 CMR 5.00. Not available for sale in the state of Washington.

The Discount Medical Plan Organization/Discount Plan Organization is Perfectly Protected Practice, Inc. (d/b/a ChiroHealthUSA), 1307 Airport Rd. N, Suite 1A, Flowood, MS 39232, membership@chirohealthusa.com. You may call 1-888-719-9990 for more information and to request a list of program providers and the providers' city, state and specialty, located in your service area. You may also search for participating providers at [www.perfectlyprotectedpractice.com](http://www.perfectlyprotectedpractice.com).

If you cancel within the first 30 days after the effective date, you are entitled to a refund of membership fees paid. If you cancel after the first 30 days, you are eligible for a pro-rata refund of membership fees paid. If we cancel your membership for any reason, other than non-payment, you are eligible for a pro-rata refund of membership fees paid. Refunds will be issued within 30 days of cancellation. You may cancel by contacting us at 1-888-719-9990 or membership@chirohealthusa.com or Perfectly Protected Practice, Inc., 1307 Airport Rd. N, Suite 1A, Flowood, MS 39232. Members receive at least 5% off usual and customary rates.



## How ChiroHealthUSA Can Help.

***What happens when you don't have chiropractic coverage or your coverage does not cover your entire visit?***

You would be charged the clinic's actual fees UNLESS you are a member of a discount program such as ChiroHealthUSA.

### ***How Does ChiroHealthUSA Work?***

A simple one-time fee of \$49 covers you, and your legal dependents, for a year. You become members of the program and start saving money immediately. In fact, the membership fee is more than covered by the discounts you'll receive.

And the savings travel with you. You may use your membership at any of over 7,000 ChiroHealthUSA providers throughout the country, although the actual fees and discounts may vary by location.



## Frequently Asked Questions.

### ***Can I use ChiroHealthUSA with my insurance?***

Yes. ChiroHealthUSA may be used with insurance for non-covered services or when benefits are exhausted. Health plans differ so check with your plan administrator for any restrictions or limitations.

### ***How can I see what my discounts are?***

Your clinic will provide you with a summary of your discounts which will vary by location.

### ***Where do I sign up?***

You can join right in your chiropractor's office. Your member packet will be sent to your preferred email address.

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