CAM Program (Complementary or Alternative Medicine)

$30 Copay per visit

Benefits limited to Benefit Year maximum of $1,000 per covered Employee, covered Spouse and covered Dependent.

MIT offers the CAM Program (Complementary or Alternative Medicine) for all covered members to encourage the pursuit of wellness.

When the Plan Participant is the recipient of one of the treatments listed below, the fee should be paid to the provider at the time the service is rendered. Please refer to Master Medical SPD, Claims Procedures and Appeals for claim steps in order to file for reimbursement. For a special claim form, visit www.medcost.com or contact MedCost Benefit Services Customer Service department at (800) 795-1023 or mbscs@medcost.com.

*The CAM Program provides coverage of the following complementary and alternative treatments of medical conditions.

Acupuncture – Acupuncture is a practice in which fine needles are inserted into the skin to stimulate specific points in the body.

Acupressure – Acupressure involves massaging certain points on the body to relax muscles, balance your natural energy flow, and relieve stress and pain.

Ayurvedic medicine – Ayurveda is 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 – Biofeedback is a 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. Please see Appendix B in Master Medical SPD for more information.

Homeopathy – Homeopathy is a 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 – Hypnotherapy uses 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. Please see Appendix B in Master Medical SPD for more information.

Massage therapy – Massage therapy is a form of hand-applied pressure-point treatment that can reduce pain, anxiety, fatigue, and nausea.

Naturopathy – Naturopathic medicine is a 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 – Qi Gong is a Chinese form of moving meditation.

Reiki – Reiki is a 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 – Yoga is a 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.

The above listed definitions are from https://www.webmd.com/ visited April 3, 2018.

NOTICE

By submitting a claim for reimbursement under this benefit, you are representing that the provider to be paid for the services rendered maintains all necessary and appropriate licensure and / or certification for the applicable services in the state where the services were rendered.

See also the Master Medical SPD, Appendix B, for more information on the subjects of complementary medicine, alternative medicine, integrative medicine, and functional medicine.