

Benefit	In Network	Out of Network
	limit: 36 visits/benefit period aggregate with occupational therapy and physical medicine	
Occupational Therapy	100% after \$20 copay	80% after deductible
	limit: 36 visits/benefit period aggregate with speech therapy and physical medicine	
Spinal Manipulations	100% after \$20 copay	80% after deductible
	limit: 12 visits/benefit period	

Other Therapy Services (Cardiac Rehab, Infusion Therapy, Chemotherapy, Radiation Therapy and Dialysis)

100%
Cardiac rehab only is limited to 36

