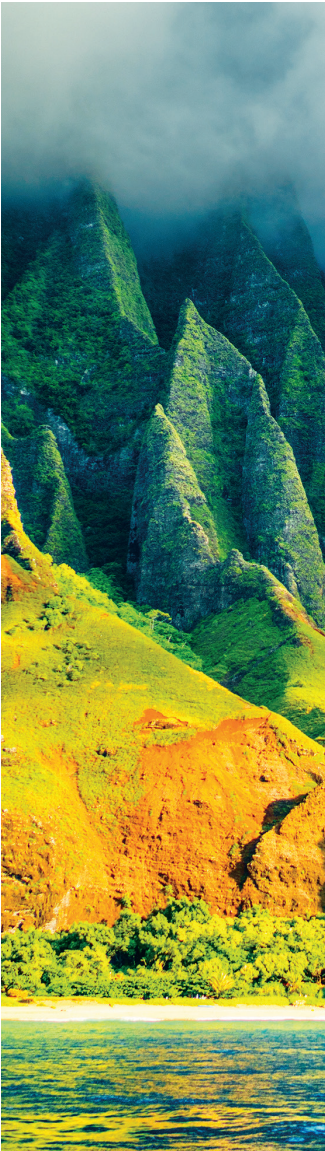


Plan Certificate

Chiropractic Rider



HAWAI'I MEDICAL SERVICE ASSOCIATION

Chiropractic Benefits Rider

I. ELIGIBILITY

This Rider provides coverage which is supplementary to coverage provided under the Association's medical plan. A Beneficiary's coverage under this Rider commences and ends as of the same dates the Beneficiary's coverage under the medical plan commences and ends.

II. PROVISIONS OF THE MEDICAL PLAN APPLICABLE

All definitions, provisions, limitations, exclusions and conditions of HMSA's Guide to Benefits shall apply to this Rider, except as specifically modified in this Rider.

III. DEFINITIONS

When used in this Rider:

"Chiropractor" means a person who is certified or licensed as a chiropractor by the appropriate government authority, renders services within the lawful scope of such certification or license, and is approved by the Association.

IV. CHIROPRACTIC BENEFITS

Subject to the provisions of this Rider, a Beneficiary is entitled to the following benefits from the Association for services performed or ordered by a Chiropractor:

(1) **Office Visits.** The Beneficiary owes the entire charge -- the Association reimburses the Beneficiary \$10 per visit for up to 12 office visits per Calendar Year. To be eligible for payment, chiropractic services must be necessary for the diagnosis and treatment of an Injury or illness of the back or spine.

(2) **X-ray Films.** The Beneficiary owes the entire charge -- the Association reimburses the Beneficiary 50% of Eligible Charges for x-ray films of the spine only, up to a maximum payment of \$50 per Calendar Year.

V. CLAIM AND PAYMENT FOR SERVICES

All payments made by the Association under this Rider may be made, in the sole discretion of the Association, directly to the Member.

Serving you

Meet with knowledgeable, experienced health plan advisers. We'll answer questions about your health plan, give you general health and well-being information, and more. Visit hmsa.com for directions.

HMSA Center @ Honolulu

818 Keeaumoku St.

Monday through Friday, 8 a.m.-5 p.m. | Saturday, 9 a.m.-2 p.m.

HMSA Center @ Pearl City

Pearl City Gateway | 1132 Kuala St., Suite 400

Monday through Friday, 9 a.m.-6 p.m. | Saturday, 9 a.m.-2 p.m.

HMSA Center @ Hilo

Waiakea Center | 303A E. Makaala St.

Monday through Friday, 9 a.m.-6 p.m. | Saturday, 9 a.m.-2 p.m.

HMSA Center @ Kahului

Puunene Shopping Center | 70 Hookele St.

Monday through Friday, 9 a.m.-6 p.m. | Saturday, 9 a.m.-2 p.m.

Customer Relations representatives are also available in person at our Kauai office, Monday through Friday, 8 a.m.-4 p.m.:

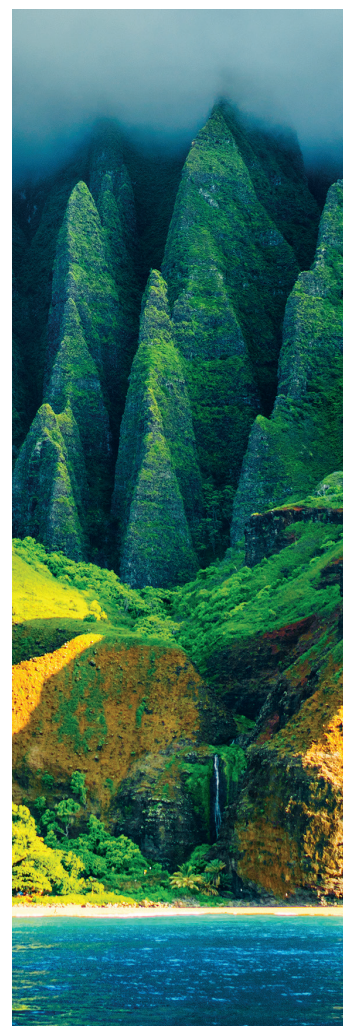
Lihue, Kauai

4366 Kukui Grove St., Suite 103 | Phone: (808) 245-3393

Contact HMSA. We're here with you.

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Together, we improve the lives of our members and the health of Hawaii.
Caring for our families, friends, and neighbors is our privilege.

