

THE HANOVER INSURANCE COMPANY

EXHIBIT B

Diagnostic Tests that are subject to Decision Point Review:

1. Brain audio evoked potentials (BAEP);
2. Brain evoked potentials (BEP);
3. Computer assisted tomograms (CT, CAT scan);
4. Dynatron/cybex station/cybex studies;
5. Electroencephalogram (EEG);
6. H-reflex studies;
7. Magnetic resonance imaging (MRI);
8. Needle electromyography (EMG);
9. Nerve conduction velocity (NCV);
10. Somatosensory evoked potential (SSEP);
11. Sonogram/ultrasound;
12. Videofluoroscopy;
13. Visual evoked potential (VEP);
14. Bone scans;
15. Myelograms;
16. Brain mapping;
17. Thermography.

Any other diagnostic test that is subject to the requirements of our Decision Point Review Plan by New Jersey law or regulation.

The following services require pre-certification:

1.	Non-emergency in-patient and out-patient hospital care (including the appropriateness and duration of the hospital stay);
2.	Non-emergency surgery (performed in a hospital, freestanding surgical center, office, etc.);
3.	Durable medical equipment (including orthotics and prosthetics) with a cost or monthly rental in excess of \$50;
4.	Extended care and rehabilitation;
5.	Home health care;
6.	Infusion therapy;
7.	Outpatient psychological/psychiatric testing and/or services;
8.	All physical, occupational, cognitive, speech or other restorative therapy, or body part manipulation except that provided for Identified Injuries in accordance with Decision Point Review; and,
9.	All pain management services except that provided for Identified Injuries in accordance with Decision Point Review;
10.	Non-emergency dental restoration;
11.	Non-emergency dental services including temporomandibular disorders or any oral facial syndrome.
12.	Outpatient care for soft tissue/disc injuries of the insured person's neck, back and related structures not included within the diagnoses covered by the Care Paths