

 The Summary of Benefits and Coverage (SBC) document will help you choose a health [plan](#). The SBC shows you how you and the [plan](#) would share the cost for covered health care services. NOTE: Information about the cost of this [plan](#) (called the [premium](#)) will be provided separately.

This is only a summary. For more information about your coverage, or to get a copy of the complete terms of coverage, visit www.hmsa.com.

For general definitions of common terms, such as [allowed amount](#), [balance billing](#), [coinsurance](#), [copayment](#), [deductible](#), [provider](#), or other underlined terms see the Glossary. You can view the Glossary at <http://www.healthcare.gov/sbc-glossary/> or call 1-800-776-4672 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible ?	For network providers \$0 For out-of-network providers \$100 individual / \$300 family	Generally, you must pay all of the costs from providers up to the deductible amount before this plan begins to pay. If you have other family members on the plan , each family member must meet their own individual deductible until the total amount of deductible expenses paid by all family members meets the overall family deductible .
Are there services covered before you meet your deductible ?	Yes. All services received from a participating or in-network provider will be covered before you meet your deductible .	This plan covers some items and services even if you haven't yet met the deductible amount. But a copayment or coinsurance may apply. For example, this plan covers certain preventive services without cost-sharing and before you meet your deductible . See a list of covered preventive services at https://www.healthcare.gov/coverage/preventive-care-benefits/ .
Are there other deductibles for specific services?	No.	You don't have to meet deductibles for specific services.
What is the out-of-pocket limit for this plan ?	\$2,000 individual / \$4,000 family.	The out-of-pocket limit is the most you could pay in a year for covered services. If you have other family members in this plan , they have to meet their own out-of-pocket limits until the overall family out-of-pocket limit has been met.
What is not included in the out-of-pocket limit ?	Premiums , balance-billed charges , payments for services subject to a maximum once you reach the maximum, any amounts you owe in addition to your copayment for covered services, and health care this plan doesn't cover.	Even though you pay these expenses, they don't count toward the out-of-pocket limit .
Will you pay less if you use a network provider ?	Yes. See http://www.hmsa.com/search/providers or call 1-800-776-4672 for a list of network providers .	This plan uses a provider network . You will pay less if you use a provider in the plan's network . You will pay the most if you use an out-of-network provider , and you might receive a bill from a provider for the difference between the provider's charge and what your plan pays (balance billing). Be aware, your network provider might use an out-of-network provider for some services (such as lab work). Check with your provider before you get services.
Do you need a referral to see a specialist ?	No.	You can see the specialist you choose without a referral .



All [copayment](#) and [coinsurance](#) costs shown in this chart are after your [deductible](#) has been met, if a [deductible](#) applies.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out of Network Provider (You will pay the most)	
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	10% coinsurance	30% coinsurance	---none---
	Specialist visit	10% coinsurance	30% coinsurance	---none---
	Other practitioner office visit:			
	Physical and Occupational Therapist	10% coinsurance	30% coinsurance	Services may require preauthorization . Benefits may be denied if preauthorization is not obtained.
	Psychologist	10% coinsurance	30% coinsurance	---none---
	Nurse Practitioner	10% coinsurance	30% coinsurance	---none---
	Preventive care (Well Child Physician Visit)	No charge	30% coinsurance ; deductible does not apply	Age and frequency limitations may apply. You may have to pay for services that aren't preventive . Ask your provider if the services needed are preventive . Then check what your plan will pay for.
	Screening	No charge	30% coinsurance	
	Immunization (Standard and Travel)	No charge	30% coinsurance	
If you have a test	Diagnostic test			
	Inpatient	10% coinsurance	30% coinsurance	Services may require preauthorization . Benefits may be denied if preauthorization is not obtained.
	Outpatient	10% coinsurance	30% coinsurance	
	X-ray			
	Inpatient	10% coinsurance	30% coinsurance	Services may require preauthorization . Benefits may be denied if preauthorization is not obtained.
	Outpatient	10% coinsurance	30% coinsurance	
	Blood Work			
	Inpatient	10% coinsurance	30% coinsurance	Services may require preauthorization . Benefits may be denied if

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out of Network Provider (You will pay the most)	
	Outpatient	10% coinsurance	30% coinsurance	preauthorization is not obtained.
	Imaging (CT/PET scans, MRIs)			
	Inpatient	10% coinsurance	30% coinsurance	Services may require preauthorization . Benefits may be denied if
	Outpatient	10% coinsurance	30% coinsurance	preauthorization is not obtained.
If you need drugs to treat your illness or condition More information about prescription drug coverage is available at www.hmsa.com .	Generic drugs (retail)			
	Contraceptives – Oral & Other Methods	Not covered	Not covered	---none---
	Contraceptives – Diaphragms/ Cervical Caps	Not covered	Not covered	
	Diabetic Drugs	Not covered	Not covered	
	Insulin	Not covered	Not covered	
	Oral Chemotherapy	Not covered	Not covered	
	Over the Counter Contraceptives	Not covered	Not covered	
	USPSTF Recommended Drugs	Not covered	Not covered	
	Generic drugs (mail order)			
	Contraceptives – Oral & Other Methods	Not covered	Not covered	---none---
	Contraceptives – Diaphragms/ Cervical Caps	Not covered	Not covered	
	Diabetic Drugs	Not covered	Not covered	
	Insulin	Not covered	Not covered	
	Oral Chemotherapy	Not covered	Not covered	
	Over the Counter Contraceptives	Not covered	Not covered	
	USPSTF Recommended Drugs	Not covered	Not covered	
	Preferred Formulary Drugs (retail)			
	Contraceptives – Oral & Other Methods	Not covered	Not covered	---none---

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out of Network Provider (You will pay the most)	
	Contraceptives – Diaphragms/ Cervical Caps	Not covered	Not covered	---none---
	Diabetic Drugs	Not covered	Not covered	
	Diabetic Supplies	Not covered	Not covered	
	Insulin	Not covered	Not covered	
	Oral Chemotherapy	Not covered	Not covered	
	Over the Counter Contraceptives	Not covered	Not covered	
	USPSTF Recommended Drugs	Not covered	Not covered	
	Preferred Formulary Drugs (mail order)			
	Contraceptives – Oral & Other Methods	Not covered	Not covered	---none---
	Contraceptives – Diaphragms/ Cervical Caps	Not covered	Not covered	
	Diabetic Drugs	Not covered	Not covered	
	Diabetic Supplies	Not covered	Not covered	
	Insulin	Not covered	Not covered	
	Oral Chemotherapy	Not covered	Not covered	
	Over the Counter Contraceptives	Not covered	Not covered	
	USPSTF Recommended Drugs	Not covered	Not covered	
	Non-preferred Formulary Drugs (retail)			
	Contraceptives – Oral & Other Methods	Not covered	Not covered	---none---
	Contraceptives – Diaphragms/ Cervical Caps	Not covered	Not covered	
	Diabetic Drugs	Not covered	Not covered	
	Diabetic Supplies	Not covered	Not covered	
	Insulin	Not covered	Not covered	
	Oral Chemotherapy	Not covered	Not covered	
	Over the Counter Contraceptives	Not covered	Not covered	
	USPSTF Recommended Drugs	Not covered	Not covered	

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out of Network Provider (You will pay the most)	
	Non-preferred Formulary Drugs (mail order)			
	Contraceptives – Oral & Other Methods	Not covered	Not covered	---none---
	Contraceptives – Diaphragms/ Cervical Caps	Not covered	Not covered	
	Diabetic Drugs	Not covered	Not covered	
	Diabetic Supplies	Not covered	Not covered	
	Insulin	Not covered	Not covered	
	Oral Chemotherapy	Not covered	Not covered	
	Over the Counter Contraceptives	Not covered	Not covered	
	USPSTF Recommended Drugs	Not covered	Not covered	
	Specialty drugs	Not covered	Not covered	---none---
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	10% coinsurance	30% coinsurance	---none---
	Physician Visits	10% coinsurance	30% coinsurance	---none---
	Surgeon fees	10% coinsurance (cutting)	30% coinsurance (cutting)	---none---
		10% coinsurance (non-cutting)	30% coinsurance (non-cutting)	---none---
If you need immediate medical attention	Emergency room care			
	Physician Visit	10% coinsurance	10% coinsurance ; deductible does not apply	---none---
	Emergency room	10% coinsurance	10% coinsurance ; deductible does not apply	---none---
	Emergency medical transportation (air)	10% coinsurance	30% coinsurance	Limited to air transport to the nearest adequate hospital within the State of Hawaii, except in certain situations when transportation to the continental US is necessary for critical care in accord with HMSA's medical policy. Certain exclusions apply.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out of Network Provider (You will pay the most)	
	Emergency medical transportation (ground)	10% coinsurance ;	30% coinsurance	Ground transportation to the nearest, adequate hospital to treat your illness or injury.
	Urgent care	10% coinsurance	30% coinsurance	---none---
If you have a hospital stay	Facility fee (e.g., hospital room)	10% coinsurance	30% coinsurance	---none---
	Physician Visits	10% coinsurance	30% coinsurance	---none---
	Surgeon fee	10% coinsurance (cutting)	30% coinsurance (cutting)	---none---
		10% coinsurance (non-cutting)	30% coinsurance (non-cutting)	---none---
If you have mental health, behavioral health, or substance abuse needs	Outpatient services			
	Physician services	10% coinsurance	30% coinsurance	---none---
	Hospital and facility services	10% coinsurance	30% coinsurance	---none---
	Inpatient services			
	Physician services	10% coinsurance	30% coinsurance	---none---
	Hospital and facility services	10% coinsurance	30% coinsurance	---none---
If you are pregnant	Office visit (Prenatal and postnatal care)	10% coinsurance	30% coinsurance	Cost sharing does not apply to certain preventive services . Depending on the type of services, coinsurance or copay may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound).
	Childbirth/delivery professional services	10% coinsurance	30% coinsurance	
	Childbirth/delivery facility services	10% coinsurance	30% coinsurance	
If you need help recovering or have other special health needs	Home health care	No charge	30% coinsurance	150 Visits per Calendar Year
	Rehabilitation services	10% coinsurance	30% coinsurance	Services may require preauthorization . Benefits may be denied if preauthorization is not obtained. Excludes cardiac rehabilitation.
	Habilitation services	Not covered	Not covered	Excluded service

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out of Network Provider (You will pay the most)	
	Skilled nursing care	10% coinsurance	30% coinsurance	120 Days per Calendar Year. Includes extended care facilities (Skilled Nursing, Sub-Acute, and Long-Term Acute Care Facilities) to the extent care is for Skilled nursing care , subacute care, or long-term acute care.
	Durable medical equipment	10% coinsurance	30% coinsurance	Services may require preauthorization . Benefits may be denied if preauthorization is not obtained.
	Hospice services	No charge	Not covered	---none---
If your child needs dental or eye care	Children's eye exam	Not covered	Not covered	Excluded service
	Children's glasses (single vision lenses and frames selected within designated group)	Not covered	Not covered	Excluded service
	Children's dental check-up	Not covered	Not covered	Excluded service

Excluded Services & Other Covered Services:

Services Your Plan Generally Does NOT Cover (Check your policy or plan document for more information and a list of any other excluded services .)		
• Acupuncture	• Dental care (Child)	• Routine eye care (Adult)
• Cardiac rehabilitation	• Habilitation services	• Routine eye care (Child)
• Cosmetic surgery	• Long-term care	• Routine foot care
• Dental care (Adult)	• Private-duty nursing	• Weight loss programs

Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your plan document.)	
• Bariatric surgery (requires precertification)	• Infertility treatment (requires precertification and limited to a one time only benefit for one outpatient procedure while you are an HMSA member)
• Chiropractic care (through American Specialty Health)	

- Hearing aids (limited to one hearing aid per ear every 60 months)
- Non-emergency care when traveling outside the U.S. For more information, see www.hmsa.com

Your Rights to Continue Coverage: There are agencies that can help if you want to continue your coverage after it ends. The contact information for those agencies is: 1) 1-800-776-4672 for HMSA; 2) (808) 586-2790 for the State of Hawaii, Dept. of Commerce and Consumer Affairs – Insurance Division; 3) 1-866-444-3272 or <https://www.dol.gov/agencies/ebsa> for the U.S. Department of Labor, Employee Benefits Security Administration; or 4) 1-877-267-2323 x61565 or <https://www.cms.gov/cciiio> for the U.S. Department of Health and Human Services. Church plans are not covered by the Federal COBRA continuation coverage rules. Other coverage options may be available to you too, including buying individual insurance coverage through the Health Insurance [Marketplace](#). For more information about the [Marketplace](#), visit www.HealthCare.gov or call 1-800-318-2596.

Your Grievance and Appeals Rights: There are agencies that can help if you have a complaint against your [plan](#) for a denial of a [claim](#). This complaint is called a [grievance](#) or [appeal](#). For more information about your rights, look at the explanation of benefits you will receive for that medical [claim](#). Your [plan](#) documents also provide complete information to submit a [claim](#), [appeal](#), or a [grievance](#) for any reason to your [plan](#). For more information about your rights, this notice, or assistance, contact:

- For group health coverage subject to ERISA, you must submit a written request for an [appeal](#) to: HMSA Member Advocacy and Appeals, P.O. Box 1958, Honolulu, Hawaii 96805-1958. If you have any questions about [appeals](#), you can call us at (808) 948-5090 or toll free at 1-800-462-2085. You may also contact the Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or <https://www.dol.gov/agencies/ebsa>. You may also file a [grievance](#) with the Insurance Commissioner. You must send the request to the Insurance Commissioner at: Hawaii Insurance Division, ATTN: Health Insurance Branch – External Appeals, 335 Merchant Street, Room 213, Honolulu, Hawaii 96813. Telephone: (808) 586-2804.
- For non-federal governmental group health plans and church plans that are group health plans, you must submit a written request for an [appeal](#) to: HMSA Member Advocacy and Appeals, P.O. Box 1958, Honolulu, Hawaii 96805-1958. If you have any questions about [appeals](#), you can call us at (808) 948-5090 or toll free at 1-800-462-2085. You may also file a [grievance](#) with the Insurance Commissioner. You must send the request to the Insurance Commissioner at: Hawaii Insurance Division, ATTN: Health Insurance Branch – External Appeals, 335 Merchant Street, Room 213, Honolulu, Hawaii 96813. Telephone: (808) 586-2804.

Does this Coverage Provide Minimum Essential Coverage? Yes

If you don't have [Minimum Essential Coverage](#) for a month, you'll have to make a payment when you file your tax return unless you qualify for an exemption from the requirement that you have health coverage for that month.

Does this Coverage Meet the Minimum Value Standard? Yes

If your [plan](#) doesn't meet the [Minimum Value Standards](#), you may be eligible for a [premium tax credit](#) to help you pay for a [plan](#) through the [Marketplace](#).

Language Access Services:

Spanish (Español): Para obtener asistencia en Español, llame al 1-800-776-4672.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-800-776-4672.

Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 1-800-776-4672.

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijigo holne' 1-800-776-4672.

—————*To see examples of how this plan might cover costs for a sample medical situation, see the next page.*—————

Note: These coverage examples address medical plan costs as administered by HMSA; for more information on outpatient prescription drug coverage costs as administered by Caremark, please visit www.caremark.com or call 1-855-801-8263.

About these Coverage Examples:



This is not a cost estimator. Treatments shown are just examples of how this [plan](#) might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your [providers](#) charge, and many other factors. Focus on the [cost sharing](#) amounts ([deductibles](#), [copayments](#) and [coinsurance](#)) and [excluded services](#) under the [plan](#). Use this information to compare the portion of costs you might pay under different health plans. Please note these coverage examples are based on self-only coverage.

Peg is Having a Baby

(9 months of in network pre natal care and a hospital delivery)

■ The plan's overall deductible	\$0
■ Specialist coinsurance	10%
■ Hospital (facility) coinsurance	10%
■ Other coinsurance	10%

This EXAMPLE event includes services like:

Specialist office visits (*prenatal care*)
 Childbirth/Delivery Professional Services
 Childbirth/Delivery Facility Services
 Diagnostic tests (*ultrasounds and blood work*)
 Specialist visit (*anesthesia*)

Managing Joe's type 2 Diabetes

(a year of routine in network care of a well controlled condition)

■ The plan's overall deductible	\$0
■ Specialist coinsurance	10%
■ Hospital (facility) coinsurance	10%
■ Other coinsurance	10%

This EXAMPLE event includes services like:

Primary care physician office visits (*including disease education*)
 Diagnostic tests (*blood work*)
 Prescription drugs
 Durable medical equipment (*glucose meter*)

Mia's Simple Fracture

(in network emergency room visit and follow up care)

■ The plan's overall deductible	\$0
■ Specialist coinsurance	10%
■ Hospital (facility) coinsurance	10%
■ Other coinsurance	10%

This EXAMPLE event includes services like:

Emergency room care (*including medical supplies*)
 Diagnostic test (*x-ray*)
 Durable medical equipment (*crutches*)
 Rehabilitation services (*physical therapy*)

Total Example Cost	\$12,800
In this example, Peg would pay:	
<i>Cost Sharing</i>	
Deductibles	\$0
Copayments	\$20
Coinsurance	\$1,300
<i>What isn't covered</i>	
Limits or exclusions	\$60
The total Peg would pay is	\$1,380

Total Example Cost	\$7,400
In this example, Joe would pay:	
<i>Cost Sharing</i>	
Deductibles	\$0
Copayments	\$400
Coinsurance	\$300
<i>What isn't covered</i>	
Limits or exclusions	\$60
The total Joe would pay is	\$760

Total Example Cost	\$1,900
In this example, Mia would pay:	
<i>Cost Sharing</i>	
Deductibles	\$0
Copayments	\$0
Coinsurance	\$200
<i>What isn't covered</i>	
Limits or exclusions	\$0
The total Mia would pay is	\$200

The [plan](#) would be responsible for the other costs of these EXAMPLE covered services.

Federal law requires HMSA to provide you with this notice.

HMSA complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. HMSA does not exclude people or treat them differently because of things like race, color, national origin, age, disability, or sex.

Services that HMSA provides

Provides aids and services to people with disabilities to communicate effectively with us, such as:

- Qualified sign language interpreters
- Written information in other formats (large print, audio, accessible electronic formats, other formats)

Provides language services to people whose primary language is not English, such as:

- Qualified interpreters
- Information written in other languages
- If you need these services, please call 1 (800) 776-4672 toll-free; TTY 711

How to file a discrimination-related grievance or complaint

If you believe that we've failed to provide these services or discriminated against you in some way, you can file a grievance in any of the following ways:

- Phone: 1 (800) 776-4672 toll-free
- TTY: 711
- Email: Compliance_Ethics@hmsa.com
- Fax: (808) 948-6414 on Oahu
- Mail: 818 Keeaumoku St., Honolulu, HI 96814

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, in any of the following ways:

- Online: ocrportal.hhs.gov/ocr/portal/lobby.jsf
- Phone: 1 (800) 368-1019 toll-free; TDD users, call 1 (800) 537-7697 toll-free

- Mail: U.S. Department of Health and Human Services, 200 Independence Ave. S.W., Room 509F, HHH Building, Washington, DC 20201

For complaint forms, please go to hhs.gov/ocr/office/file/index.html.

Hawaiian: E NĀNĀ MAI: Inā ho'opuka 'oe i ka 'Ōlelo Hawai'i, loa'a ke kōkua manuahi iā 'oe. E kelepona iā 1 (800) 776-4672. TTY 711.

Bisaya: ATENSYON: Kung nagsulti ka og Cebuano, aduna kay magamit nga mga serbisyo sa tabang sa lengguwahe, nga walay bayad. Tawag sa 1 (800) 776-4672 nga walay toll. TTY 711.

Chinese: 注意：如果您使用繁體中文，您可以免費獲得語言援助服務。請致電 1 (800) 776-4672。TTY 711.

Ilocano: PAKDAAR: Nu saritaem ti Ilocano, ti serbisyo para ti baddang ti lengguahe nga awanan bayadna, ket sidadaan para kenyam. Awagan ti 1 (800) 776-4672 toll-free. TTY 711.

Japanese: 注意事項：日本語を話される場合、無料の言語支援をご利用いただけます。1 (800) 776-4672 をご利用ください。TTY 711. まで、お電話にてご連絡ください。

Korean: 주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1 (800) 776-4672번으로 연락해 주시기 바랍니다. TTY 711 번으로 전화해 주십시오.

Laotian: ກະລຸນາສັງເກດ: ຖ້າທ່ານເວົ້າພາສາລາວ, ການຊ່ວຍເຫຼືອດ້ານພາສາ, ບໍ່ມີຄ່າໃຊ້ຈ່າຍ, ແມ່ນມີໃຫ້ທ່ານ. ໂທ 1 (800) 776-4672 ພຣີ. TTY 711.

Marshallese: LALE: Ñe kwōj kōnono Kajin Majōl, kwomaroñ bōk jermal in jipañ ilo kajin ñe am ejjelōk

wōñāñ. Kaalōk 1 (800) 776-4672 tollfree, enaj ejjelok wonaan. TTY 711.

Pohnpeian: Ma ke kin lokaian Pohnpei, ke kak ale sawas in sohte pweine. Kahlda nempe wet 1 (800) 776-4672. Me sohte kak rong call TTY 711.

Samoan: MO LOU SILAFIA: Afai e te tautala Gagana fa'a Sāmoa, o loo iai auaunaga fesoasoan, e fai fua e leai se tologi, mo oe, Telefoni mai: 1 (800) 776-4672 e leai se tologi o lenei 'au'aunaga. TTY 711.

Spanish: ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1 (800) 776-4672. TTY 711.

Tagalog: PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa 1 (800) 776-4672 toll-free. TTY 711.

Tongan: FAKATOKANGA'I: Kapau 'oku ke Lea-Fakatonga, ko e kau tokoni fakatonu lea 'oku nau fai atu ha tokoni ta'etotongi, pea teke lava 'o ma'u ia. Telefoni mai 1 (800) 776-4672. TTY 711.

Trukese: MEI AUCHEA: Ika iei foosun fonuomw: Foosun Chuuk, iwe en mei tongeni omw kopwe angei aninisin chiakku, ese kamo. Kori 1 (800) 776-4672, ese kamo. TTY 711.

Vietnamese: CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 1 (800) 776-4672. TTY 711.



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