

 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?	\$5,900 individual / \$11,800 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. Certain preventive care and well-child care services 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?	\$9,100 individual / \$18,200 family (applies to medical plan and prescription drug coverage).	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 (unless otherwise determined by federal law), 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	\$40 copay /visit; deductible does not apply	60% coinsurance	---none---
	Specialist visit	\$80 copay /visit; deductible does not apply	60% coinsurance	---none---
	Other practitioner office visit:			
	Physical and Occupational Therapist	\$40 copay /visit; deductible does not apply	60% coinsurance	Services may require preauthorization . Benefits may be denied if preauthorization is not obtained.
	Psychologist	\$40 copay /visit; deductible does not apply	60% coinsurance	---none---
	Nurse Practitioner	\$40 copay /visit; deductible does not apply	60% coinsurance	---none---
	Preventive care (Well Child Physician Visit)	No charge; deductible does not apply	60% 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; deductible does not apply	60% coinsurance	
	Immunization (Standard and Travel)	No charge; deductible does not apply	60% coinsurance	
If you have a test	Diagnostic test			
	Inpatient	40% coinsurance	60% coinsurance	Services may require preauthorization . Benefits may be denied if preauthorization is not obtained.
	Outpatient	40% coinsurance	60% coinsurance	
	X-ray			
	Inpatient	40% coinsurance	60% coinsurance	Services may require preauthorization . Benefits may be denied if preauthorization is not obtained.
	Outpatient	40% coinsurance	60% coinsurance	
	Blood Work			
	Inpatient	40% coinsurance	60% coinsurance	Services may require preauthorization . Benefits may be denied if preauthorization is not obtained.
Outpatient	40% coinsurance	60% coinsurance		

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 have a test	Imaging (CT/PET scans, MRIs)			
	Inpatient	40% coinsurance	60% coinsurance	Services may require preauthorization . Benefits may be denied if preauthorization is not obtained.
	Outpatient	40% coinsurance	60% coinsurance	
If you need drugs to treat your illness or condition More information about prescription drug coverage is available at www.hmsa.com .	Tier 1 – mostly Generic drugs (retail)	\$20 copay /prescription; deductible does not apply	\$20 copay and 20% coinsurance /prescription	One retail copay for 1-30 day supply, two retail copays for 31-60 day supply, and three retail copays for 61-90 day supply.
	Tier 1 – mostly Generic drugs (mail order)	\$40 copay /prescription; deductible does not apply	Not covered	One mail order copay for a 84-90 day supply at a 90 day at retail network or contracted mail order provider.
	Tier 2 – mostly Preferred Formulary Drugs (retail)	\$40 copay /prescription; deductible does not apply	\$40 copay and 20% coinsurance /prescription	One retail copay for 1-30 day supply, two retail copays for 31-60 day supply, and three retail copays for 61-90 day supply.
	Tier 2 – mostly Preferred Formulary Drugs (mail order)	\$80 copay /prescription; deductible does not apply	Not covered	One mail order copay for a 84-90 day supply at a 90 day at retail network or contracted mail order provider.
	Tier 3 – mostly Non-preferred Formulary Drugs (retail)	\$40 copay /prescription	\$40 copay and 20% coinsurance /prescription	In addition to your copay and/or coinsurance , you will be responsible for a \$40 Tier 3 Cost Share per retail copay . Cost to you for retail Tier 3 drugs: One copay plus one Tier 3 Cost Share for 1-30 day supply, two copays plus two Tier 3 Cost Shares for 31-60 day supply, and three copays plus three Tier 3 Cost Shares for 61-90 day supply.

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 need drugs to treat your illness or condition More information about prescription drug coverage is available at www.hmsa.com .	Tier 3 – mostly Non-preferred Formulary Drugs (mail order)	\$80 copay /prescription	Not covered	In addition to your copay and/or coinsurance , you will be responsible for a \$80 Tier 3 Cost Share per mail order copay . Cost to you for mail order Tier 3 drugs: One mail order copay plus one mail order Tier 3 Cost Share for an 84-90 day supply at a 90 day at retail network or contracted mail order provider.
	Tier 4 – mostly Preferred Formulary Specialty drugs (retail)	\$350 copay /prescription	Not covered	
	Tier 5 – mostly Non-preferred Formulary Specialty drugs (retail)	\$350 copay /prescription	Not covered	Retail benefits for Tier 4 and Tier 5 drugs are limited to a 30-day supply. Available in participating Specialty Pharmacies only.
	Tier 4 & 5 (mail order)	Not covered	Not covered	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	40% coinsurance	60% coinsurance	---none---
	Physician Visits	\$80 copay /visit; deductible does not apply	60% coinsurance	---none---
	Surgeon fees	40% coinsurance (cutting)	60% coinsurance (cutting)	---none---
		40% coinsurance (non-cutting)	60% coinsurance (non-cutting)	---none---
If you need immediate medical attention	Emergency room care			
	Physician Visit	\$80 copay /visit; deductible does not apply	\$80 copay /visit; deductible does not apply	---none---
	Emergency room	40% coinsurance	40% coinsurance	---none---
	Emergency medical transportation (air)	40% coinsurance	40% 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)	
If you need immediate medical attention	Emergency medical transportation (ground)	40% coinsurance	60% coinsurance	Ground transportation to the nearest, adequate hospital to treat your illness or injury.
	Urgent care	\$60 copay /visit; deductible does not apply	60% coinsurance	---none---
If you have a hospital stay	Facility fee (e.g., hospital room)	40% coinsurance	60% coinsurance	---none---
	Physician Visits	\$80 copay /visit; deductible does not apply	60% coinsurance	---none---
	Surgeon fee	40% coinsurance (cutting)	60% coinsurance (cutting)	---none---
		40% coinsurance (non-cutting)	60% coinsurance (non-cutting)	---none---
If you have mental health, behavioral health, or substance abuse needs	Outpatient services			
	Physician services	\$40 copay /visit; deductible does not apply	60% coinsurance	---none---
	Hospital and facility services	40% coinsurance	60% coinsurance	---none---
	Inpatient services			
	Physician services	40% coinsurance	60% coinsurance	---none---
	Hospital and facility services	40% coinsurance	60% coinsurance	---none---
If you are pregnant	Office visit (Prenatal and postnatal care)	40% coinsurance	60% 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	40% coinsurance	60% coinsurance	
	Childbirth/delivery facility services	40% coinsurance	60% coinsurance	
If you need help recovering or have other special health needs	Home health care	40% coinsurance	60% coinsurance	150 Visits per Calendar Year
	Rehabilitation services	\$40 copay /visit; deductible does not apply	60% coinsurance	Services may require preauthorization . Benefits may be denied if preauthorization is not obtained. Excludes cardiac rehabilitation.

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 need help recovering or have other special health needs	Habilitation services	40% coinsurance (DME) \$40 copay /visit; deductible does not apply (PT/OT outpatient) \$40 copay /visit; deductible does not apply (Speech Therapy outpatient)	60% coinsurance (DME) 60% coinsurance (PT/OT outpatient) 60% coinsurance (Speech Therapy outpatient)	Services may require preauthorization . Benefits may be denied if preauthorization is not obtained.
	Skilled nursing care	40% coinsurance	60% 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 , sub-acute care, or long-term acute care.
	Durable medical equipment	40% coinsurance	60% 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	\$0 copay /exam; deductible does not apply	All charges less \$35 plan payment; deductible does not apply	Limited to one routine vision exam per calendar year. Benefits available through age 18.
	Children's glasses (single vision lenses and frames)	None; deductible does not apply	All charges less \$85 plan payment; deductible does not apply	Limited to one pair of glasses per calendar year. Benefits available through age 18.
	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)	• Weight loss programs
• Cardiac rehabilitation	• Long-term care	
• Cosmetic surgery	• Private-duty nursing	
• Dental care (Adult)	• Routine foot care	

Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your [plan](#) document.)

- Abortion
- Bariatric surgery
- Chiropractic care (e.g., office visits, x-ray films – limited to services covered by this medical plan and within the scope of a chiropractor's license)
- Hearing aids (limited to one hearing aid per ear every 60 months)
- Infertility Treatment (Artificial Insemination and In Vitro Fertilization. Please refer to your plan document for limitations and additional details)
- Non-emergency care when traveling outside the U.S. For more information, see www.hmsa.com
- Routine eye care (Adult) (limited to services covered under a rider)

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 <http://www.dol.gov/ebsa/healthreform> for the U.S. Department of Labor, Employee Benefits Security Administration; or 4) 1-877-267-2323 x61565 or <http://www.cciio.cms.gov> 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 individual health coverage, 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.

If you disagree with our [appeals](#) decision, you may request review by an Independent Review Organization (IRO) selected by 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

[Minimum Essential Coverage](#) generally includes [plans](#), [health insurance](#) available through the [Marketplace](#) or other individual market policies, Medicare, Medicaid, CHIP, TRICARE, and certain other coverage. If you are eligible for certain types of [Minimum Essential Coverage](#), you may not be eligible for the [premium tax credit](#).

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.*—————

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	\$5,900
■ Specialist copayment	\$80
■ Hospital (facility) coinsurance	40%
■ Other coinsurance	40%

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*)

Total Example Cost	\$12,700
In this example, Peg would pay:	
<i>Cost Sharing</i>	
Deductibles	\$5,900
Copayments	\$90
Coinsurance	\$2,100
<i>What isn't covered</i>	
Limits or exclusions	\$60
The total Peg would pay is	\$8,150

Managing Joe's type 2 Diabetes (a year of routine in-network care of a well-controlled condition)

■ The plan's overall deductible	\$5,900
■ Specialist copayment	\$80
■ Hospital (facility) coinsurance	40%
■ Other coinsurance	40%

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*)

Total Example Cost	\$5,600
In this example, Joe would pay:	
<i>Cost Sharing</i>	
Deductibles	\$900
Copayments	\$900
Coinsurance	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$20
The total Joe would pay is	\$1,820

Mia's Simple Fracture (in-network emergency room visit and follow up care)

■ The plan's overall deductible	\$5,900
■ Specialist copayment	\$80
■ Hospital (facility) coinsurance	40%
■ Other coinsurance	40%

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	\$2,800
In this example, Mia would pay:	
<i>Cost Sharing</i>	
Deductibles	\$1,700
Copayments	\$500
Coinsurance	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$0
The total Mia would pay is	\$2,200

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