

 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](http://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 <a href="#">deductible</a> ?	\$0	See the Common Medical Events chart below for your costs for services this <a href="#">plan</a> covers.
Are there services covered before you meet your <a href="#">deductible</a> ?	Not applicable.	This <a href="#">plan</a> does not have a <a href="#">deductible</a> . You do not have to meet a <a href="#">deductible</a> amount before the <a href="#">plan</a> pays for any services.
Are there other <a href="#">deductibles</a> for specific services?	No.	You don't have to meet <a href="#">deductibles</a> for specific services.
What is the <a href="#">out-of-pocket limit</a> for this <a href="#">plan</a> ?	\$2,500 individual / \$7,500 family (applies to medical <a href="#">plan</a> coverage). \$3,600 individual / \$4,200 family (applies to <a href="#">prescription drug coverage</a> ).	The <a href="#">out-of-pocket limit</a> is the most you could pay in a year for covered services. If you have other family members in this <a href="#">plan</a> , they have to meet their own <a href="#">out-of-pocket limits</a> until the overall family <a href="#">out-of-pocket limit</a> has been met.
What is not included in the <a href="#">out-of-pocket limit</a> ?	<a href="#">Premiums</a> , <a href="#">balance-billed charges</a> , payments for services subject to a maximum once you reach the maximum, any amounts you owe in addition to your <a href="#">copayment</a> for covered services, and health care this <a href="#">plan</a> doesn't cover.	Even though you pay these expenses, they don't count toward the <a href="#">out-of-pocket limit</a> .
Will you pay less if you use a <a href="#">network provider</a> ?	Yes. See <a href="http://www.hmsa.com/search/providers">http://www.hmsa.com/search/providers</a> or call 1-800-776-4672 for a list of <a href="#">network providers</a> .	This <a href="#">plan</a> uses a <a href="#">provider network</a> . You will pay less if you use a <a href="#">provider</a> in the <a href="#">plan's network</a> . You will pay the most if you use an <a href="#">out-of-network provider</a> (unless otherwise defined by federal law), and you might receive a bill from a <a href="#">provider</a> for the difference between the <a href="#">provider's</a> charge and what your <a href="#">plan</a> pays ( <a href="#">balance billing</a> ). Be aware, your <a href="#">network provider</a> might use an <a href="#">out-of-network provider</a> for some services (such as lab work). Check with your <a href="#">provider</a> before you get services.
Do you need a <a href="#">referral</a> to see a <a href="#">specialist</a> ?	No.	You can see the <a href="#">specialist</a> you choose without a <a href="#">referral</a> .

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 <b>provider's</b> office or clinic	Primary care visit to treat an injury or illness	\$14 <a href="#">copay</a> /visit	\$14 <a href="#">copay</a> /visit	---none---
	<a href="#">Specialist</a> visit	\$14 <a href="#">copay</a> /visit	\$14 <a href="#">copay</a> /visit	---none---
	<b>Other practitioner office visit:</b>			
	Physical and Occupational Therapist	20% <a href="#">coinsurance</a>	20% <a href="#">coinsurance</a>	Services may require <a href="#">preauthorization</a> . Benefits may be denied if <a href="#">preauthorization</a> is not obtained.
	Psychologist	\$14 <a href="#">copay</a> /visit	\$14 <a href="#">copay</a> /visit	---none---
	Nurse Practitioner	\$14 <a href="#">copay</a> /visit	\$14 <a href="#">copay</a> /visit	---none---
	<a href="#">Preventive care</a> (Well Child Physician Visit)	No charge	No charge	Age and frequency limitations may apply. You may have to pay for services that aren't <a href="#">preventive</a> . Ask your <a href="#">provider</a> if the services needed are <a href="#">preventive</a> . Then check what your <a href="#">plan</a> will pay for.
	<a href="#">Screening</a>	No charge	No charge	
If you have a test	<a href="#">Immunization</a> (Standard and Travel)	No charge	No charge	
	<a href="#">Diagnostic test</a>			
	Inpatient	20% <a href="#">coinsurance</a>	20% <a href="#">coinsurance</a>	Services may require <a href="#">preauthorization</a> . Benefits may be denied if <a href="#">preauthorization</a> is not obtained.
	Outpatient	20% <a href="#">coinsurance</a>	20% <a href="#">coinsurance</a>	
	<b>X-ray</b>			
	Inpatient	20% <a href="#">coinsurance</a>	20% <a href="#">coinsurance</a>	Services may require <a href="#">preauthorization</a> . Benefits may be denied if <a href="#">preauthorization</a> is not obtained.
	Outpatient	20% <a href="#">coinsurance</a>	20% <a href="#">coinsurance</a>	
	<b>Blood Work</b>			
	Inpatient	20% <a href="#">coinsurance</a>	20% <a href="#">coinsurance</a>	Services may require <a href="#">preauthorization</a> . Benefits may be denied if <a href="#">preauthorization</a> is not obtained.
	Outpatient	No charge	No charge	
	<b>Imaging</b> (CT/PET scans, MRIs)			
Inpatient	20% <a href="#">coinsurance</a>	20% <a href="#">coinsurance</a>	Services may require <a href="#">preauthorization</a> . Benefits may be denied if <a href="#">preauthorization</a> is not obtained.	
Outpatient	20% <a href="#">coinsurance</a>	20% <a href="#">coinsurance</a>		

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)	
<b>If you need drugs to treat your illness or condition</b> More information about <a href="#">prescription drug coverage</a> is available at <a href="http://www.hmsa.com">www.hmsa.com</a> .	Tier 1 - mostly Generic drugs (retail)	\$7 <a href="#">copay</a> /prescription	\$7 <a href="#">copay</a> and 20% <a href="#">coinsurance</a> /prescription	One retail <a href="#">copay</a> for 1-30 day supply, two retail <a href="#">copays</a> for 31-60 day supply, and three retail <a href="#">copays</a> for 61-90 day supply.
	Tier 1 - mostly Generic drugs (mail order)	\$11 <a href="#">copay</a> /prescription	Not covered	One mail order <a href="#">copay</a> 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)	\$30 <a href="#">copay</a> /prescription	\$30 <a href="#">copay</a> and 20% <a href="#">coinsurance</a> /prescription	One retail <a href="#">copay</a> for 1-30 day supply, two retail <a href="#">copays</a> for 31-60 day supply, and three retail <a href="#">copays</a> for 61-90 day supply.
	Tier 2 - mostly Preferred Formulary Drugs (mail order)	\$65 <a href="#">copay</a> /prescription	Not covered	One mail order <a href="#">copay</a> 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)	\$30 <a href="#">copay</a> /prescription	\$30 <a href="#">copay</a> and 20% <a href="#">coinsurance</a> /prescription	In addition to your <a href="#">copay</a> and/or <a href="#">coinsurance</a> , you will be responsible for a <b>\$45 Tier 3 Cost Share per retail copay</b> . Cost to you for retail Tier 3 drugs: One <a href="#">copay</a> plus one Tier 3 Cost Share for 1-30 day supply, two <a href="#">copays</a> plus two Tier 3 Cost Shares for 31-60 day supply, and three <a href="#">copays</a> plus three Tier 3 Cost Shares for 61-90 day supply.
	Tier 3 - mostly Non-preferred Formulary Drugs (mail order)	\$65 <a href="#">copay</a> /prescription	Not covered	In addition to your <a href="#">copay</a> and/or <a href="#">coinsurance</a> , you will be responsible for a <b>\$135 Tier 3 Cost Share per mail order copay</b> . Cost to you for mail order Tier 3 drugs: One mail order <a href="#">copay</a> 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.

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)	
	Tier 4 - mostly Preferred Formulary <a href="#">Specialty drugs</a> (retail)	\$100 <a href="#">copay</a> /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.  One mail order <a href="#">copay</a> for a 84-90 day supply at a 90 day at retail network or contracted mail order provider.
	Tier 5 - mostly Non-preferred Formulary <a href="#">Specialty drugs</a> (retail)	\$200 <a href="#">copay</a> /prescription	Not covered	
	Tier 4 & 5 (mail order)	Not covered	Not covered	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	20% <a href="#">coinsurance</a>	20% <a href="#">coinsurance</a>	---none---
	Physician Visits	\$14 <a href="#">copay</a> /visit	\$14 <a href="#">copay</a> /visit	---none---
	Surgeon fees	20% <a href="#">coinsurance</a> (cutting)	20% <a href="#">coinsurance</a> (cutting)	---none---
		20% <a href="#">coinsurance</a> (non-cutting)	20% <a href="#">coinsurance</a> (non-cutting)	---none---
If you need immediate medical attention	<a href="#">Emergency room care</a>			
	Physician Visit	\$20 <a href="#">copay</a> /visit	\$20 <a href="#">copay</a> /visit	---none---
	<a href="#">Emergency room</a>	20% <a href="#">coinsurance</a>	20% <a href="#">coinsurance</a>	---none---
	<a href="#">Emergency medical transportation</a> (air)	20% <a href="#">coinsurance</a>	20% <a href="#">coinsurance</a>	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.
	<a href="#">Emergency medical transportation</a> (ground)	20% <a href="#">coinsurance</a>	20% <a href="#">coinsurance</a>	Ground transportation to the nearest, adequate hospital to treat your illness or injury.
	<a href="#">Urgent care</a>	\$14 <a href="#">copay</a> /visit	\$14 <a href="#">copay</a> /visit	---none---
If you have a hospital stay	Facility fee (e.g., hospital room)	20% <a href="#">coinsurance</a>	20% <a href="#">coinsurance</a>	---none---
	Physician Visits	\$20 <a href="#">copay</a> /visit	\$20 <a href="#">copay</a> /visit	---none---
	Surgeon fee	20% <a href="#">coinsurance</a> (cutting)	20% <a href="#">coinsurance</a> (cutting)	---none---
		20% <a href="#">coinsurance</a> (non-cutting)	20% <a href="#">coinsurance</a> (non-cutting)	---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)	
If you have mental health, behavioral health, or substance abuse needs	<b>Outpatient services</b>			
	Physician services	\$14 <a href="#">copay</a> /visit	\$14 <a href="#">copay</a> /visit	---none---
	Hospital and facility services	20% <a href="#">coinsurance</a>	20% <a href="#">coinsurance</a>	---none---
	<b>Inpatient services</b>			
	Physician services	20% <a href="#">coinsurance</a>	20% <a href="#">coinsurance</a>	---none---
	Hospital and facility services	20% <a href="#">coinsurance</a>	20% <a href="#">coinsurance</a>	---none---
If you are pregnant	Office visit (Prenatal and postnatal care)	20% <a href="#">coinsurance</a>	20% <a href="#">coinsurance</a>	<a href="#">Cost sharing</a> does not apply to certain <a href="#">preventive services</a> . Depending on the type of services, <a href="#">coinsurance</a> or <a href="#">copay</a> may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound).
	Childbirth/delivery professional services	20% <a href="#">coinsurance</a>	20% <a href="#">coinsurance</a>	
	Childbirth/delivery facility services	20% <a href="#">coinsurance</a>	20% <a href="#">coinsurance</a>	
If you need help recovering or have other special health needs	<a href="#">Home health care</a>	20% <a href="#">coinsurance</a>	20% <a href="#">coinsurance</a>	150 Visits per Calendar Year
	<a href="#">Rehabilitation services</a>	20% <a href="#">coinsurance</a>	20% <a href="#">coinsurance</a>	Services may require <a href="#">preauthorization</a> . Benefits may be denied if <a href="#">preauthorization</a> is not obtained. Excludes cardiac rehabilitation.
	<a href="#">Habilitation services</a>	Not covered	Not covered	<a href="#">Excluded service</a>
	<a href="#">Skilled nursing care</a>	20% <a href="#">coinsurance</a>	20% <a href="#">coinsurance</a>	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 <a href="#">Skilled nursing care</a> , sub-acute care, or long-term acute care.
	<a href="#">Durable medical equipment</a>	20% <a href="#">coinsurance</a>	20% <a href="#">coinsurance</a>	Services may require <a href="#">preauthorization</a> . Benefits may be denied if <a href="#">preauthorization</a> is not obtained.
	<a href="#">Hospice services</a>	No charge	No charge	---none---
If your child needs dental or eye care	Children's eye exam	\$10 <a href="#">copay</a> /exam	50% <a href="#">coinsurance</a>	Limited to one routine vision exam per calendar year.
	Children's glasses (single vision lenses and frames selected within designated group)	\$25 <a href="#">copay</a> /glasses	50% <a href="#">coinsurance</a>	The frequency in which you can obtain a pair of glasses may vary

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)	
	Children's dental check-up	No charge	No charge	2 visits per calendar year

### 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](#).)

- |  |   |
|--|---|
| <ul style="list-style-type: none"> <li>• Acupuncture</li> <li>• Cardiac rehabilitation</li> <li>• Cosmetic surgery</li> <li>• Habilitation services</li> </ul> | <ul style="list-style-type: none"> <li>• Long-term care</li> <li>• Private-duty nursing</li> <li>• Routine foot care</li> <li>• Weight loss programs</li> </ul> |
|--|---|

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

- |  |  |   |
|--|--|---|
| <ul style="list-style-type: none"> <li>• Bariatric surgery</li> <li>• 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)</li> <li>• Dental care (Adult) (limited to services covered under a rider)</li> </ul> | <ul style="list-style-type: none"> <li>• Hearing aids (limited to one hearing aid per ear every 60 months)</li> <li>• Infertility Treatment (Artificial Insemination and In Vitro Fertilization. Please refer to your plan document for limitations and additional details)</li> </ul> | <ul style="list-style-type: none"> <li>• Non-emergency care when traveling outside the U.S. For more information, see <a href="http://www.hmsa.com">www.hmsa.com</a></li> <li>• Routine eye care (Adult) (limited to services covered under a rider)</li> </ul> |
|--|--|---|

**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/agencies/ebsa/laws-and-regulations/laws/affordable-care-act> 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 <http://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 <http://www.dol.gov/agencies/ebsa/laws-and-regulations/laws/affordable-care-act>. 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**

[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 <a href="#">plan's</a> overall <a href="#">deductible</a>	\$0
■ <a href="#">Specialist copayment</a>	\$14
■ Hospital (facility) <a href="#">coinsurance</a>	20%
■ Other <a href="#">coinsurance</a>	20%

#### 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*)

<b>Total Example Cost</b>	<b>\$12,700</b>
<b>In this example, Peg would pay:</b>	
<i>Cost Sharing</i>	
Deductibles	\$0
Copayments	\$30
Coinsurance	\$2,000
<i>What isn't covered</i>	
Limits or exclusions	\$60
<b>The total Peg would pay is</b>	<b>\$2,090</b>

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

■ The <a href="#">plan's</a> overall <a href="#">deductible</a>	\$0
■ <a href="#">Specialist copayment</a>	\$14
■ Hospital (facility) <a href="#">coinsurance</a>	20%
■ Other <a href="#">coinsurance</a>	20%

#### 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*)

<b>Total Example Cost</b>	<b>\$5,600</b>
<b>In this example, Joe would pay:</b>	
<i>Cost Sharing</i>	
Deductibles	\$0
Copayments	\$400
Coinsurance	\$200
<i>What isn't covered</i>	
Limits or exclusions	\$20
<b>The total Joe would pay is</b>	<b>\$620</b>

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

■ The <a href="#">plan's</a> overall <a href="#">deductible</a>	\$0
■ <a href="#">Specialist copayment</a>	\$14
■ Hospital (facility) <a href="#">coinsurance</a>	20%
■ Other <a href="#">coinsurance</a>	20%

#### This EXAMPLE event includes services like:

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

<b>Total Example Cost</b>	<b>\$2,800</b>
<b>In this example, Mia would pay:</b>	
<i>Cost Sharing</i>	
Deductibles	\$0
Copayments	\$90
Coinsurance	\$400
<i>What isn't covered</i>	
Limits or exclusions	\$0
<b>The total Mia would pay is</b>	<b>\$490</b>

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