



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> ?	For network provider <b>\$0</b> For <u>out-of-network providers</u> <b>\$100</b> individual / <b>\$300</b> family	Generally, you must pay all of the costs from providers up to the <a href="#">deductible</a> amount before this <a href="#">plan</a> begins to pay. If you have other family members on the <a href="#">plan</a> , each family member must meet their own individual <a href="#">deductible</a> until the total amount of <a href="#">deductible</a> expenses paid by all family members meets the overall family <a href="#">deductible</a> .
Are there services covered before you meet your <a href="#">deductible</a> ?	Yes. All services received from a participating or in-network provider will be covered before you meet your <a href="#">deductible</a> .	This <a href="#">plan</a> covers some items and services even if you haven't yet met the <a href="#">deductible</a> amount. But a <a href="#">copayment</a> or <a href="#">coinsurance</a> may apply.
What is the <a href="#">out-of-pocket limit</a> for this <a href="#">plan</a> ?	<b>\$2,500</b> individual / <b>\$7,500</b> family.	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> , prescription drug <a href="#">copayments</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> .



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 <a href="#">provider's</a> office or clinic	Primary care visit to treat an injury or illness	No charge	30% <a href="#">coinsurance</a>	---none---
	<a href="#">Specialist</a> visit	No charge	30% <a href="#">coinsurance</a>	---none---
	<b>Other practitioner office visit:</b>			
	Physical and Occupational Therapist	No charge	30% <a href="#">coinsurance</a>	Services may require <a href="#">preauthorization</a> . Benefits may be denied if <a href="#">preauthorization</a> is not obtained.
	Psychologist	No charge	30% <a href="#">coinsurance</a>	---none---
	Nurse Practitioner	No charge	30% <a href="#">coinsurance</a>	---none---
	<a href="#">Preventive care</a> (Well Child Physician Visit)	No charge	30% <a href="#">coinsurance</a> ; <a href="#">deductible</a> does not apply	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 hat your <a href="#">plan</a> will pay for.
	<a href="#">Screening</a>			
	Colonoscopy <a href="#">Screening</a>	No charge	30% <a href="#">coinsurance</a>	Coverage is provided in accordance with HMSA's medical policies
	Mammography <a href="#">Screening</a>	No charge	30% <a href="#">coinsurance</a> ; <a href="#">deductible</a> does not apply	Ages 35-39 of age, one baseline mammogram. For age 40 and over, limited to one <a href="#">Screening</a> per calendar year.
	Pap Smears <a href="#">Screening</a>	No charge	30% <a href="#">coinsurance</a>	Limited to one per calendar year.
	Prostate Specific Antigen Test <a href="#">Screening</a>	No charge	30% <a href="#">coinsurance</a>	1 Service per Calendar Year 50 Years of Age and Above
	Sigmoidoscopy <a href="#">Screening</a>	No charge	30% <a href="#">coinsurance</a>	Coverage is provided in accordance with HMSA's medical policies
	Immunization (Standard)	No charge	30% <a href="#">coinsurance</a>	---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 a test	<b><u>Diagnostic test</u></b>			
	Inpatient	No charge	30% <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	30% <a href="#">coinsurance</a>	
	<b><u>X-ray</u></b>			
	Inpatient	No charge	30% <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	30% <a href="#">coinsurance</a>	
	<b><u>Blood Work</u></b>			
	Inpatient	No charge	30% <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	30% <a href="#">coinsurance</a>	
	<b><u>Imaging</u> (CT/PET scans, MRIs)</b>			
	Inpatient	No charge	30% <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	30% <a href="#">coinsurance</a>	
If you need drugs to treat your illness or condition More information about <a href="#">prescription drug coverage</a> is available at <a href="http://www.hmsa.com">www.hmsa.com</a> .	Generic drugs (retail)	No charge	No charge; <a href="#">deductible</a> does not apply	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.
	Generic drugs (mail order)	No charge	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.
	Preferred Formulary Drugs (retail)	\$2 <a href="#">copay</a> /prescription	20% <a href="#">coinsurance</a> ; <a href="#">deductible</a> does not apply (original prescription) 10% <a href="#">coinsurance</a> ; <a href="#">deductible</a> does not apply (refills)	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.
	Preferred Formulary Drugs (mail order)	No charge	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.

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> .	Non-preferred Formulary Drugs (retail)	\$2 <a href="#">copay</a> /prescription	20% <a href="#">coinsurance</a> ; <a href="#">deductible</a> does not apply (original prescription) 10% <a href="#">coinsurance</a> ; <a href="#">deductible</a> does not apply (refills)	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.
	Non-preferred Formulary Drugs (mail order)	No charge	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.
	<a href="#">Specialty drugs</a> (retail)	\$2 <a href="#">copay</a> /prescription	20% <a href="#">coinsurance</a> ; <a href="#">deductible</a> does not apply (original prescription) 10% <a href="#">coinsurance</a> ; <a href="#">deductible</a> does not apply (refills)	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.
	<a href="#">Specialty drugs</a> (mail order)	No charge	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.
<b>If you have outpatient surgery</b>	Facility fee (e.g., ambulatory surgery center)	No charge	30% <a href="#">coinsurance</a>	---none---
	Physician Visits	No charge	30% <a href="#">coinsurance</a>	---none---
	Surgeon fees	No charge (cutting)	30% <a href="#">coinsurance</a> (cutting)	---none---
		No charge (non-cutting)	30% <a href="#">coinsurance</a> (non-cutting)	---none---
<b>If you need immediate medical attention</b>	<a href="#">Emergency room care</a>			
	Physician Visit	No charge	No charge; <a href="#">deductible</a> does not apply	---none---
	<a href="#">Emergency room</a>	No charge	No charge; <a href="#">deductible</a> does not apply	---none---
	<a href="#">Emergency medical transportation</a> (air)	No charge	No charge; <a href="#">deductible</a> does not apply	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	<a href="#">Emergency medical transportation</a> (ground)	No charge	No charge; <a href="#">deductible</a> does not apply	Ground transportation to the nearest, adequate hospital to treat your illness or injury.
	<a href="#">Urgent care</a>	No charge	30% <a href="#">coinsurance</a>	---none---
If you have a hospital stay	Facility fee (e.g., hospital room)	No charge	30% <a href="#">coinsurance</a>	---none---
	Physician Visits	No charge	30% <a href="#">coinsurance</a>	---none---
	Surgeon fee	No charge (cutting)	30% <a href="#">coinsurance</a> (cutting)	---none---
		No charge (non-cutting)	30% <a href="#">coinsurance</a> (non-cutting)	---none---
If you have mental health, behavioral health, or substance abuse needs	<b>Outpatient services</b>			
	Physician services	No charge	30% <a href="#">coinsurance</a>	---none---
	Hospital and facility services	No charge	30% <a href="#">coinsurance</a>	---none---
	<b>Inpatient services</b>			
	Physician services	No charge	30% <a href="#">coinsurance</a>	---none---
	Hospital and facility services	No charge	30% <a href="#">coinsurance</a>	---none---
If you are pregnant	Office visit (Prenatal and postnatal care)	No charge	30% <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	No charge	30% <a href="#">coinsurance</a>	
	Childbirth/delivery facility services	No charge	30% <a href="#">coinsurance</a>	
If you need help recovering or have other special health needs	<a href="#">Home health care</a>	No charge	30% <a href="#">coinsurance</a>	150 Visits per Calendar Year

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 help recovering or have other special health needs</b>	<a href="#">Rehabilitation services</a>	No charge	30% <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>	No charge	30% <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> , subacute care, or long-term acute care.
	<a href="#">Durable medical equipment</a>	No charge	30% <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	Not covered	---none---
<b>If your child needs dental or eye care</b>	Children's eye exam	No charge	All charges less \$40 <a href="#">plan</a> payment; <a href="#">deductible</a> does not apply	Limited to one routine vision exam per calendar year.
	Children's glasses (single vision lenses and frames selected within designated group)	No charge	All charges less \$28 <a href="#">plan</a> payment; <a href="#">deductible</a> does not apply	The frequency in which you can obtain a pair of glasses may vary
	Children's dental check-up	Not covered	Not covered	<a href="#">Excluded service</a>

#### Excluded Services & Other Covered Services:

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



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

- |  |   |   |
|--|---|---|
| • Acupuncture  | • 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 <a href="http://www.hmsa.com">www.hmsa.com</a> |
| • Bariatric surgery  | • Infertility Treatment (Artificial Insemination and In Vitro Fertilization. Please refer to your plan document for limitations and additional details) | • Routine eye care (Adult) (limited to services covered under a rider)  |
| • 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) |   |   |

**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 section.*



## 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 coinsurance</a>	0%
■ Hospital (facility) <a href="#">coinsurance</a>	0%
■ Other <a href="#">coinsurance</a>	0%

**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>	
<a href="#">Deductibles</a>	\$0
<a href="#">Copayments</a>	\$0
<a href="#">Coinsurance</a>	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$60
<b>The total Peg would pay is</b>	<b>\$100</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 coinsurance</a>	0%
■ Hospital (facility) <a href="#">coinsurance</a>	0%
■ Other <a href="#">coinsurance</a>	0%

**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>	
<a href="#">Deductibles</a>	\$0
<a href="#">Copayments</a>	\$30
<a href="#">Coinsurance</a>	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$20
<b>The total Joe would pay is</b>	<b>\$50</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 coinsurance</a>	0%
■ Hospital (facility) <a href="#">coinsurance</a>	0%
■ Other <a href="#">coinsurance</a>	0%

**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>	
<a href="#">Deductibles</a>	\$0
<a href="#">Copayments</a>	\$0
<a href="#">Coinsurance</a>	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$0
<b>The total Mia would pay is</b>	<b>\$0</b>

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