

 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> ?	\$2,500 individual / \$5,000 family	If you have other family members on the policy, the overall family <a href="#">deductible</a> must be met before the <a href="#">plan</a> begins to pay.
Are there services covered before you meet your <a href="#">deductible</a> ?	Yes. Certain <a href="#">preventive care</a> and well-child care services 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. For example, this <a href="#">plan</a> covers certain preventive services without <a href="#">cost-sharing</a> and before you meet your <a href="#">deductible</a> . See a list of covered preventive services at <a href="https://www.healthcare.gov/coverage/preventive-care-benefits/">https://www.healthcare.gov/coverage/preventive-care-benefits/</a> .
What is the <a href="#">out-of-pocket limit</a> for this <a href="#">plan</a> ?	\$3,500 individual / \$7,000 family.	If you have other family members in this <a href="#">plan</a> , the overall family <a href="#">out-of-pocket limit</a> must be 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> , 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	\$20 <a href="#">copay</a> /visit	30% <a href="#">coinsurance</a>	---none---
	<a href="#">Specialist</a> visit	\$20 <a href="#">copay</a> /visit	30% <a href="#">coinsurance</a>	---none---
	<b>Other practitioner office visit:</b>			
	Physical and Occupational Therapist	20% <a href="#">coinsurance</a>	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	\$20 <a href="#">copay</a> /visit	30% <a href="#">coinsurance</a>	---none---
	Nurse Practitioner	\$20 <a href="#">copay</a> /visit	30% <a href="#">coinsurance</a>	---none---
	<a href="#">Preventive care</a> (Well Child Physician Visit)	No charge; <a href="#">deductible</a> does not apply	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 what your <a href="#">plan</a> will pay for.
	<a href="#">Screening</a>	No charge; <a href="#">deductible</a> does not apply	30% <a href="#">coinsurance</a> ; <a href="#">deductible</a> does not apply	
If you have a test	Immunization (Standard and Travel)	No charge; <a href="#">deductible</a> does not apply	30% <a href="#">coinsurance</a> ; <a href="#">deductible</a> does not apply	
	<b><a href="#">Diagnostic test</a></b>			
	Inpatient	20% <a href="#">coinsurance</a>	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	20% <a href="#">coinsurance</a>	30% <a href="#">coinsurance</a>	
	<b>X-ray</b>			
	Inpatient	20% <a href="#">coinsurance</a>	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	20% <a href="#">coinsurance</a>	30% <a href="#">coinsurance</a>	
	<b>Blood Work</b>			
Inpatient	20% <a href="#">coinsurance</a>	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	20% <a href="#">coinsurance</a>	30% <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)	
If you have a test	<b>Imaging</b> (CT/PET scans, MRIs)			
	Inpatient	20% <a href="#">coinsurance</a>	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	20% <a href="#">coinsurance</a>	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> .	<b>Generic drugs (retail)</b>			
	Contraceptives – Oral & Other Methods	No charge; <a href="#">deductible</a> does not apply	Not covered	Retail benefits limited to a 30-day supply
	Contraceptives – Diaphragms/ Cervical Caps	No charge; <a href="#">deductible</a> does not apply	Not covered	Contraceptives may be covered up to a 12-month supply
	Diabetic Drugs	Not covered	Not covered	Over the counter contraceptives are available by prescription only
	Insulin	Not covered	Not covered	
	Oral Chemotherapy	No charge	No charge	
	Over the Counter Contraceptives	No charge; <a href="#">deductible</a> does not apply	Not covered	
	USPSTF Recommended Drugs	No charge; <a href="#">deductible</a> does not apply	20% <a href="#">coinsurance</a> ; <a href="#">deductible</a> does not apply	
	<b>Generic drugs (mail order)</b>			
	Contraceptives – Oral & Other Methods	No charge; <a href="#">deductible</a> does not apply	Not covered	Mail order benefits limited to a 90-day supply
	Contraceptives – Diaphragms/ Cervical Caps	No charge; <a href="#">deductible</a> does not apply	Not covered	Contraceptives may be covered up to a 12-month supply
	Diabetic Drugs	Not covered	Not covered	Over the counter contraceptives are available by prescription only
	Insulin	Not covered	Not covered	
	Oral Chemotherapy	No charge	Not covered	
Over the Counter Contraceptives	No charge; <a href="#">deductible</a> does not apply	Not covered		
USPSTF Recommended Drugs	No charge; <a href="#">deductible</a> does not apply	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)	
<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> .	<b>Preferred Formulary Drugs (retail)</b>			
	Contraceptives – Oral & Other Methods	Not covered	Not covered	Retail benefits limited to a 30-day supply
	Contraceptives – Diaphragms/ Cervical Caps	Not covered	Not covered	Contraceptives may be covered up to a 12-month supply
	Diabetic Drugs	Not covered	Not covered	Over the counter contraceptives are available by prescription only
	Diabetic Supplies	Not covered	Not covered	
	Insulin	Not covered	Not covered	
	Oral Chemotherapy	No charge	No charge	
	Over the Counter Contraceptives	No charge; <a href="#">deductible</a> does not apply	Not covered	
	USPSTF Recommended Drugs	No charge; <a href="#">deductible</a> does not apply	20% <a href="#">coinsurance</a> ; <a href="#">deductible</a> does not apply	
	<b>Preferred Formulary Drugs (mail order)</b>			
	Contraceptives – Oral & Other Methods	Not covered	Not covered	Mail order benefits limited to a 90-day supply
	Contraceptives – Diaphragms/ Cervical Caps	Not covered	Not covered	Contraceptives may be covered up to a 12-month supply
	Diabetic Drugs	Not covered	Not covered	Over the counter contraceptives are available by prescription only
	Diabetic Supplies	Not covered	Not covered	
	Insulin	Not covered	Not covered	
	Oral Chemotherapy	No charge	Not covered	
Over the Counter Contraceptives	No charge; <a href="#">deductible</a> does not apply	Not covered		
USPSTF Recommended Drugs	No charge; <a href="#">deductible</a> does not apply	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)	
<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> .	<b>Non-preferred Formulary Drugs (retail)</b>			
	Contraceptives – Oral & Other Methods	Not covered	Not covered	Retail benefits limited to a 30-day supply
	Contraceptives – Diaphragms/ Cervical Caps	Not covered	Not covered	Contraceptives may be covered up to a 12-month supply
	Diabetic Drugs	Not covered	Not covered	Over the counter contraceptives are available by prescription only
	Diabetic Supplies	Not covered	Not covered	
	Insulin	Not covered	Not covered	
	Oral Chemotherapy	No charge	No charge	
	Over the Counter Contraceptives	No charge; <a href="#">deductible</a> does not apply	Not covered	
	USPSTF Recommended Drugs	No charge; <a href="#">deductible</a> does not apply	20% <a href="#">coinsurance</a> ; <a href="#">deductible</a> does not apply	
	<b>Non-preferred Formulary Drugs (mail order)</b>			
	Contraceptives – Oral & Other Methods	Not covered	Not covered	Mail order benefits limited to a 90-day supply
	Contraceptives – Diaphragms/ Cervical Caps	Not covered	Not covered	Contraceptives may be covered up to a 12-month supply
	Diabetic Drugs	Not covered	Not covered	Over the counter contraceptives are available by prescription only
	Diabetic Supplies	Not covered	Not covered	
	Insulin	Not covered	Not covered	
	Oral Chemotherapy	No charge	Not covered	
	Over the Counter Contraceptives	No charge; <a href="#">deductible</a> does not apply	Not covered	
USPSTF Recommended Drugs	No charge; <a href="#">deductible</a> does not apply	Not covered		
<a href="#">Specialty drugs</a>	20% <a href="#">coinsurance</a>	30% <a href="#">coinsurance</a>	Limited to outpatient injectable drugs	
<b>If you have outpatient surgery</b>	Facility fee (e.g., ambulatory surgery center)	20% <a href="#">coinsurance</a>	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 outpatient surgery	Physician Visits	\$20 <a href="#">copay</a> /visit	30% <a href="#">coinsurance</a>	---none---
	Surgeon fees	20% <a href="#">coinsurance</a> (cutting)	30% <a href="#">coinsurance</a> (cutting)	---none---
		20% <a href="#">coinsurance</a> (non-cutting)	30% <a href="#">coinsurance</a> (non-cutting)	---none---
If you need immediate medical attention	<b><a href="#">Emergency room care</a></b>			
	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>	30% <a href="#">coinsurance</a>	Limited to air transport to the nearest adequate hospital within the State of Hawaii.
	<a href="#">Emergency medical transportation</a> (ground)	\$100 <a href="#">copay</a>	30% <a href="#">coinsurance</a>	Ground transportation to the nearest, adequate hospital to treat your illness or injury.
	<a href="#">Urgent care</a>	\$20 <a href="#">copay</a> /visit	30% <a href="#">coinsurance</a>	---none---
If you have a hospital stay	Facility fee (e.g., hospital room)	20% <a href="#">coinsurance</a>	30% <a href="#">coinsurance</a>	---none---
	Physician Visits	\$20 <a href="#">copay</a> /visit	30% <a href="#">coinsurance</a>	---none---
	Surgeon fee	20% <a href="#">coinsurance</a> (cutting)	30% <a href="#">coinsurance</a> (cutting)	---none---
		20% <a href="#">coinsurance</a> (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	\$20 <a href="#">copay</a> /visit	30% <a href="#">coinsurance</a>	---none---
	Hospital and facility services	20% <a href="#">coinsurance</a>	30% <a href="#">coinsurance</a>	---none---
	<b>Inpatient services</b>			
	Physician services	20% <a href="#">coinsurance</a>	30% <a href="#">coinsurance</a>	---none---
	Hospital and facility services	20% <a href="#">coinsurance</a>	30% <a href="#">coinsurance</a>	---none---
If you are pregnant	Office visit (Prenatal and postnatal care)	20% <a href="#">coinsurance</a>	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	20% <a href="#">coinsurance</a>	30% <a href="#">coinsurance</a>	
	Childbirth/delivery facility services	20% <a href="#">coinsurance</a>	30% <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)	
If you need help recovering or have other special health needs	<a href="#">Home health care</a>	20% <a href="#">coinsurance</a>	30% <a href="#">coinsurance</a>	150 Visits per Calendar Year
	<a href="#">Rehabilitation services</a>	20% <a href="#">coinsurance</a>	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>	20% <a href="#">coinsurance</a>	30% <a href="#">coinsurance</a>	100 Days per Calendar Year.
	<a href="#">Durable medical equipment</a>	20% <a href="#">coinsurance</a>	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---
If your child needs dental or eye care	Children's eye exam	Not covered	Not covered	<a href="#">Excluded service</a>
	Children's glasses (single vision lenses and frames selected within designated group)	Not covered	Not covered	<a href="#">Excluded service</a>
	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> .)		
● 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 <a href="#">plan</a> 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 (e.g., office visits, x-ray films – limited to services covered by this medical plan and within the scope of a chiropractor's license)	● Non-emergency care when traveling outside the U.S. For more information, see <a href="http://www.hmsa.com">www.hmsa.com</a>
● Hearing aids (limited to one hearing aid per ear every 60 months)	

**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](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/ebsa/healthreform>. 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, kwijijgo 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)		Managing Joe's type 2 Diabetes (a year of routine in-network care of a well-controlled condition)		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	■ The <a href="#">plan's</a> overall <a href="#">deductible</a>	\$0	■ The <a href="#">plan's</a> overall <a href="#">deductible</a>	\$0
■ <a href="#">Specialist copayment</a>	\$0	■ <a href="#">Specialist copayment</a>	\$0	■ <a href="#">Specialist copayment</a>	\$0
■ Hospital (facility) <a href="#">copayment</a>	\$0	■ Hospital (facility) <a href="#">copayment</a>	\$0	■ Hospital (facility) <a href="#">copayment</a>	\$0
■ Other <a href="#">copayment</a>	\$0	■ Other <a href="#">copayment</a>	\$0	■ Other <a href="#">copayment</a>	\$0
<p><b>This EXAMPLE event includes services like:</b>                      Specialist office visits (<i>prenatal care</i>)                      Childbirth/Delivery Professional Services                      Childbirth/Delivery Facility Services                      Diagnostic tests (<i>ultrasounds and blood work</i>)                      Specialist visit (<i>anesthesia</i>)</p>		<p><b>This EXAMPLE event includes services like:</b>                      Primary care physician office visits (<i>including disease education</i>)                      Diagnostic tests (<i>blood work</i>)                      Prescription drugs                      Durable medical equipment (<i>glucose meter</i>)</p>		<p><b>This EXAMPLE event includes services like:</b>                      Emergency room care (<i>including medical supplies</i>)                      Diagnostic test (<i>x-ray</i>)                      Durable medical equipment (<i>crutches</i>)                      Rehabilitation services (<i>physical therapy</i>)</p>	
<b>Total Example Cost</b>	<b>\$12,800</b>	<b>Total Example Cost</b>	<b>\$7,400</b>	<b>Total Example Cost</b>	<b>\$1,900</b>
<b>In this example, Peg would pay:</b>		<b>In this example, Joe would pay:</b>		<b>In this example, Mia would pay:</b>	
<i>Cost Sharing</i>		<i>Cost Sharing</i>		<i>Cost Sharing</i>	
Deductibles	\$0	Deductibles	\$0	Deductibles	\$0
Copayments	\$0	Copayments	\$0	Copayments	\$0
Coinsurance	\$0	Coinsurance	\$0	Coinsurance	\$0
<i>What isn't covered</i>		<i>What isn't covered</i>		<i>What isn't covered</i>	
Limits or exclusions	\$0	Limits or exclusions	\$0	Limits or exclusions	\$0
<b>The total Peg would pay is</b>	<b>\$0</b>	<b>The total Joe would pay is</b>	<b>\$0</b>	<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.

# Important Information About Your Health Plan

## HMSA doesn't discriminate

We comply with applicable federal civil rights laws. We don't discriminate, exclude people, or treat people differently because of:

- Race.
- Color.
- National origin.
- Age.
- Disability.
- Sex.

## Services that HMSA provides

To better communicate with people who have disabilities or whose primary language isn't English, HMSA provides free services such as:

- Language services and translations.
- Text Relay Services.
- Information written in other languages.
- Information in other formats, such as large print, audio, and accessible digital formats.

If you need these services, please call 1 (800) 776-4672 toll-free.

## How to file a grievance or complaint

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

- Phone: 1 (800) 776-4672 toll-free
- Email: [Compliance\\_Ethics@hmsa.com](mailto: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](https://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](https://hhs.gov/ocr/office/file/index.html).



**English:** This notice has important information about your HMSA application or plan benefits. It may also include key dates. You may need to take action by certain dates to keep your health plan or to get help with costs.

If you or someone you're helping has questions about HMSA, you have the right to get this notice and other help in your language at no cost. To talk to an interpreter, please call 1 (800) 776-4672 toll-free.

**Ilocano:** Daytoy a pakaammo ket naglaon iti napateg nga impormasion maipanggep iti aplikasionyo iti HMSA wenno kadagiti benepisioyo iti plano. Mabalin nga adda pay nairaman a petsa. Mabalin a masapulyo ti mangaramid iti addang agpatingga kadagiti partikular a petsa tapno agtalinaed kayo iti plano wenno makaala kayo iti tulong kadagiti gastos.

No addaan kayo wenno addaan ti maysa a tao a tultulonganyo iti salud-sod maipanggep iti HMSA, karbenganyo a maala daytoy a pakaammo ken dadduma pay a tulong iti bukodyo a pagsasao nga awan ti bayadna. Tapno makapatang ti maysa a mangipatarus ti pagsasao, tumawag kay koma iti 1 (800) 776-4672 toll-free.

**Tagalog:** Ang abiso na ito ay naglalaman ng mahalagang impormasyon tungkol sa inyong aplikasyon sa HMSA o mga benepisyo sa plano. Maaari ding kasama dito ang mga petsa. Maaaring kailangan ninyong gumawa ng hakbang bago sumapit ang mga partikular na petsa upang mapanatili ninyo ang inyong planong pangkalusugan o makakuha ng tulong sa mga gastos.

Kung kayo o isang taong tinutulungan ninyo ay may mga tanong tungkol sa HMSA, may karapatan kayong makuha ang abiso na ito at iba pang tulong sa inyong wika nang walang bayad. Upang makipag-usap sa isang tagapagsalin ng wika, mangyaring tumawag sa 1 (800) 776-4672 toll-free.

**Japanese:** 本通知書には、HMSAへの申請や医療給付に関する重要な情報や日付が記載されています。医療保険を利用したり、費用についてサポートを受けるには、本通知書に従って特定の日付に手続きしてください。

患者さん、または付き添いの方がHMSAについて質問がある場合は、母国語で無料で通知を受けとったり、他のサポートを受ける権利があります。通訳を希望する場合は、ダイヤルフリー電話 1 (800) 776-4672 をご利用ください。

**Chinese:** 本通告包含關於您的 HMSA 申請或計劃福利的重要資訊。也可能包含關鍵日期。您可能需要在某確定日期前採取行動，以維持您的健康計劃或者獲取費用幫助。

如果您或您正在幫助的某人對 HMSA 存在疑問，您有權免費獲得以您母語表述的本通告及其他幫助。如需與口譯員通話，請撥打免費電話 1 (800) 776-4672。

**Korean:** 이 통지서에는 HMSA 신청서 또는 보험 혜택에 대한 중요한 정보가 들어 있으며, 중요한 날짜가 포함되었을 수도 있습니다. 해당 건강보험을 그대로 유지하거나 보상비를 수령하려면 해당 기한 내에 조치를 취하셔야 합니다.

신청자 본인 또는 본인의 도움을 받는 누군가가 HMSA에 대해 궁금한 사항이 있으면 본 통지서를 받고 아무런 비용 부담 없이 모국어로 다른 도움을 받을 수 있습니다. 통역사를 이용하려면 수신자 부담 전화 1 (800) 776-4672번으로 연락해 주시기 바랍니다.

**Spanish:** Este aviso contiene información importante sobre su solicitud a HMSA o beneficios del plan. También puede incluir fechas clave. Pueda que tenga que tomar medidas antes de determinadas fechas a fin de mantener su plan de salud u obtener ayuda con los gastos.

Si usted o alguien a quien le preste ayuda tiene preguntas respecto a HMSA, usted tiene el derecho de recibir este aviso y otra ayuda en su idioma, sin ningún costo. Para hablar con un intérprete, llame al número gratuito 1 (800) 776-4672.

**Vietnamese:** Thông báo này có thông tin quan trọng về đơn đăng ký HMSA hoặc phúc lợi chương trình của quý vị. Thông báo cũng có thể bao gồm những ngày quan trọng. Quý vị có thể cần hành động trước một số ngày để duy trì chương trình bảo hiểm sức khỏe của mình hoặc được giúp đỡ có tính phí.

Nếu quý vị hoặc người quý vị đang giúp đỡ có thắc mắc về HMSA, quý vị có quyền nhận thông báo này và trợ giúp khác bằng ngôn ngữ của mình miễn phí. Để nói chuyện với một thông dịch viên, vui lòng gọi số miễn cước 1 (800) 776-4672.

**Samoan - Fa'asamoa:** O lenei fa'aliga tāua e fa'ataua i lau tusi talosaga ma fa'amanuiaga 'e te ono agava'a ai, pe'a fa'amanuiaina 'oe i le polokalame o le HMSA. E aofia ai fo'i i lalo o lenei fa'aliga ia aso tāua. E ono mana'omia 'oe e fa'atinoina ni galuega e fa'atonuina ai 'oe i totonu o le taimi fa'atulagaina, ina 'ia e agava'a ai pea mo fa'amanuiaga i le poloka-

lame soifua maloloina ‘ua fa’ata’atia po’o se fesoasoani fo’i mo le toto-gi’ina.

Afai e iai ni fesili e fa’atatau i le HMSA, e iai lou aiātatau e te talosaga ai e maua lenei fa’aliga i lau gagana e aunoa ma se totogi. A mana’omia le feasoasoani a se fa’aliliu ‘upu, fa’amolemole fa’afeso’ota’i le numerā 1 (800) 776-4672 e leai se totogi o lenei ‘au’aunaga.

**Marshallese:** Kojella in ej boktok jet melele ko reurok kin application ak jipan ko jen HMSA bwilan ne am. Emaron bar kwalok jet raan ko reurok bwe kwon jela. Komaron aikiuj kommane jet bunten ne ko mokta jen detlain ko aer bwe kwon jab tum jen health bwilan en am ak bok jipan kin wonaan takto.

Ne ewor kajjitok kin HMSA, jen kwe ak juon eo kwoj jipane, ewor am jimwe im maron nan am ba ren ukot kojella in kab melele ko kin jipan ko jet nan kajin ne am ilo ejjelok wonaan. Bwe kwon kenono ippan juon ri-ukok, jouj im calle 1 (800) 776-4672 tollfree, enaj ejjelok wonaan.

**Trukese:** Ei esinesin a kawor auchean porausen omw HMSA apilikeison me/ika omw kewe plan benefit. A pwan pachanong porausen ekoch ran mei auchea ngeni omw ei plan Ina epwe pwan auchea omw kopwe fori ekoch fofor me mwen ekei ran (mei pachanong) pwe omw health plan esap kouno, are/ika ren omw kopwe angei aninisin monien omw ei plan.

Ika a wor omw kapas eis usun HMSA, ka tongeni tungoren aninis, iwe ka pwan tongeni tungoren ar repwe ngonuk eche kapin ei taropwe mei transladini non kapasen fonuom, ese kamo. Ika ka mwochen kapas ngeni emon chon chiakku, kosemochen kopwe kori 1 (800) 776-4672, ese kamo.

**Hawaiian:** He ‘ike ko’iko’i ko kēia ho’olaha pili i kou ‘inikua a i ‘ole palapala noi ‘inikua HMSA. Aia paha he mau lā ko’iko’i ma kēia ho’olaha. Pono paha ‘oe e hana i kekahi mea ma mua o kekahi lā no ka ho’omau i kou ‘inikua a i ‘ole ka ‘imi kōkua me ka uku.

Inā he mau nīnau kou no HMSA, he kuleana ko mākou no ka hā’awi manuahi i kēia ho’olaha a me nā kōkua ‘ē a’e ma kou ‘ōlelo pono’ī. No ke kama’ilio me kekahi mea unuhi, e kelepona manuahi iā 1 (800) 776-4672.

**Micronesian - Pohnpeian:** Kisin likou en pakair wet audaudki ire kesempwal me pid sapwelimwomwi aplikasin en HMSA de koasoandih sawas en kapai kan. E pil kak audaudki rahn me pahn kesempwal ieng

komwi. Komw pahn kakete anahne wia kemwekid ni rahn akan me koasoandi kan pwe komwi en kak kolokol sawas en roson mwahu de pil ale pweinen sawas pwukat.

Ma komwi de emen aramas tohrohr me komw sewese ahniki kalelapak me pid duwen HMSA, komw ahniki pwuhng en ale pakair wet oh sawas teikan ni sapwelimwomwi mahsen ni soh isepe. Ma komw men mahsenieng souhn kawehwe, menlau eker telephohn 1 (800) 776-4672 ni soh isepe.

**Bisayan - Visayan:** Kini nga pahibalo adunay importanteng impormasyon mahitungod sa imong aplikasyon sa HMSA o mga benepisyong plano. Mahimo sab nga aduna kini mga importanteng petsa. Mahimong kinahanglan kang magbuhat og aksyon sa mga partikular nga petsa aron mapabilin ang imong plano sa panglawas o aron mangayo og tabang sa mga gastos.

Kung ikaw o ang usa ka tawo nga imong gitabangan adunay mga pangutana mahitungod sa HMSA, aduna kay katungod nga kuhaon kini nga pahibalo ug ang uban pang tabang sa imong lengguwahe nga walay bayad. Aron makig-istorya sa usa ka tighubad, palihug tawag sa 1 (800) 776-4672 nga walay toll.

**Tongan - Fakatonga:** Ko e fakatokanga mahu’inga eni fekau’aki mo ho’o kole ki he HMSA pe palani penefiti. ‘E malava ke hā ai ha ngaahi ‘aho ‘oku mahu’inga. ‘E i ai e ngaahi ‘aho pau ‘e fiema’u ke ke fai e ‘ū me’a ‘uhiā ko ho’o palani mo’ui lelei pe ko ho’o ma’u ha tokoni fekau’aki mo e totongi.

Kapau ‘oku ‘i ai ha’o fehu’i pe ha fehu’i ha’a taha ‘oku ke tokonia fekau’aki mo e HMSA, ‘oku totonu ke ke ma’u e fakatokanga ko eni pe ha toe tokoni pē ‘i ho’o lea faka-fonuá ta’e totongi. Ke talanoa ki ha taha fakatonulea, kātaki tā ta’etotongi ki he 1 (800) 776-4672.

**Laotian:** ດູ່ຈັກກະສະບັບມີຂໍ້ມູນທຳອິດກ່ຽວກັບການສະມັກ HMSA ຂອງທ່ານ ຫຼື ຜູ້ທີ່ປະເທືອດຂອງທ່ານ ຫຼື ອາດມີຂໍ້ມູນກ່ຽວກັບວັນທຳອິດ. ທ່ານອາດຕ້ອງໄດ້ດາວນ໌ການໃບວັນທຳອິດເພື່ອຮັກສາ ຜນສະຊະພາບຂອງທ່ານ ຫຼື ສູບການຊ່ວຍເຫຼືອຄາຣາສາ.

ຖ້າຫາກທ່ານ ຫຼື ຜູ້ທີ່ກ່ຽວຂ້ອງຂໍຮ້າຖ້າມກ່ຽວກັບ HMSA, ທ່ານມັສິດີ ທີ່ຈະໄດ້ຮັບຮູບການສະບັບ ແລະ ການຊ່ວຍເຫຼືອອື່ນໆ ເປັນພາສາຂອງທ່ານ ໂດຍບໍ່ຕ້ອງເສຍຄ່າ. ເພື່ອໂທຫາພາສາ ແລະ ພາສາ, ກະລຸນາໂທໄປ 1 (800) 776-4672 ໂດຍບໍ່ເສຍຄ່າ.