Guide to Benefits

Preferred Provider Plan

January 2026

hmsa

An Independent Licensee of the Blue Cross and Blue Shield Association

Discrimination is against the law

HMSA complies with applicable federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex (consistent with the scope of sex discrimination described at 45 CFR § 92.101(a)(2)). HMSA does not exclude people or treat them less favorably because of race, color, national origin, age, disability, or sex.

Services HMSA provides

HMSA offers the following services to support people with disabilities and those whose primary language is not English. There is no cost to you.

- Qualified sign language interpreters are available for people who are deaf or hard of hearing.
- Large print, audio, braille, or other electronic formats of written information is available for people who are blind or have low vision.
- Language assistance services are available for those who have trouble with speaking or reading in English. This includes:
  - Qualified interpreters.
  - Information written in other languages.

If you need modifications, appropriate auxiliary aids and services, or language assistance services, please call 1 (800) 776-4672. TTY users, call 711.

How to file a grievance or complaint

If you believe HMSA has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance with:

- Phone: 1 (800) 462-2085
- TTY: 711
- Email: appeals@hmsa.com
- Fax: (808) 952-7546
- Mail: HMSA Member Advocacy and Appeals
  P.O. Box 1958
  Honolulu, HI 96805-1958

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office for Civil Rights Complaint Portal, available at https://ocrportal.hhs.gov/ocr/portal/lobby.jsf, or by mail or phone:

U.S. Department of Health and Human Services
200 Independence Avenue, SW
Room 509F, HHH Building
Washington, D.C. 20201

1 (800) 368-1019, 1 (800) 537-7697 (TDD)

Complaint forms are available at https://www.hhs.gov/ocr/office/file/index.html.

This notice is available at HMSA's website: https://hmsa.com/non-discrimination-notice/.

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Commercial/ACA/Medicare
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S3994_1020_1276050_L3G4AH717_26_C
H8481_1020_1276050_L3G4AH718_26_C

ATTENTION: If you don't speak English, language assistance services are available to you at no cost. Auxiliary aids and services are also available to give you information in accessible formats at no cost. QUEST members, call 1 (800) 440-0640 toll-free, TTY 1 (877) 447-5990, or speak to your provider. Medicare Advantage and commercial plan members, call 1 (800) 776-4672 or TDD/TTY 1 (877) 447-5990.

'Ōlelo Hawai'i
NĀ MEA: Inā 'a'ole 'oe 'ōlelo Pelekania, loa'a nā lawelawe kōkua 'ōlelo iā 'oe me ka uku 'ole. Loa'a nā kōkua kōkua a me nā lawelawe no ka hā'awi 'ana iā 'oe i ka 'ike ma nā 'ano like 'ole me ka uku 'ole. Nā lālā QUEST, e kelepona iā 1 (800) 440-0640 me ka uku 'ole, TTY 1 (877) 447-5990, a i 'ole e kama'ilio me kāu mea ho'olako. 'O nā lālā Medicare Advantage a me nā lālā ho'olālā kalepa, e kelepona iā 1 (800) 776-4672 a i 'ole TDD/TTY 1 (877) 447-5990.

Bisaya
PAHIBALO: Kung dili English ang imong pinulongan, magamit nimo ang mga serbisyo sa tabang sa pinulongan nga walay bayad. Ang mga auxiliary nga tabang ug serbisyo anaa sab aron mohatag og impormasyon kanimo sa daling ma-access nga mga format nga walay bayad. Mga membro sa QUEST, tawag sa 1 (800) 440-0640 toll-free, TTY 1 (877) 447-5990, o pakig-istorya sa imong provider. Mga membro sa Medicare Advantage ug commercial plan, tawag sa 1 (800) 776-4672 o TDD/TTY 1 (877) 447-5990.

繁體中文
請注意：如果你不諳英文，我們將為您提供免費的語言協助服務。輔助支援和服務也能免費以無障礙的方式為您提供資訊。QUEST **會員請致電免費熱線** 1 (800) 440-0640**、聽障熱線** (TTY) 1 (877) 447-5990 **或與您的服務提供者聯絡。**Medicare Advantage **及商業計劃會員請致電** 1 (800) 776-4672 **或聽障／語障熱線** (TDD/TTY) 1 (877) 447-5990**。**

简体中文
注意：如果您不会说英语，我们可以免费为您提供语言协助服务。同时，我们还配备辅助工具和相关服务，免费为您提供无障碍格式的信息。QUEST 会员请拨打免费电话 1 (800) 440-0640，TTY 1 (877) 447-5990，或咨询您的医疗服务提供者。Medicare Advantage 和商业计划会员请致电 1 (800) 776-4672 或 TDD/TTY 1 (877) 447-5990。

Ilokano
BASAEN: No saanka nga agsasao iti Ingles, mabalinmo a magun-odan ti libre a serbisio a tulong iti lengguahe. Adda met dagiti kanayonan a tulong ken serbisio a makaited kenka iti libre nga impormasion iti nalaka a maawatan a pormat. Dagiti miembro ti QUEST, tawaganyo ti 1 (800) 440-0640 a libre iti toll, TTY 1 (877) 447-5990, wenno makisaritaka iti provider-yo. Dagiti miembro ti Medicare Advantage ken plano a pang-komersio, tawaganyo ti 1 (800) 776-4672 wenno TDD/TTY 1 (877) 447-5990.

日本語
注意：英語を話されない方には、無料で言語支援サービスをご利用いただけます。また、情報をアクセシブルな形式で提供するための補助ツールやサービスも無料でご利用いただけます。QUESTプログラムの加入者の方は、フリーダイヤル1 (800) 440-0640**までお電話ください。TTYをご利用の場合は**1 (877) 447-5990**までお電話いただくか、担当医療機関にご相談ください。**Medicare Advantage**プランおよび民間保険プランの加入者の方は、**1 (800) 776-4672**までお電話いただくか、TDD/TTYをご利用の場合は**1 (877) 447-5990**までお電話ください。**

한국어
주의: 영어를 사용하지 않는 경우, 무료로 언어 지원 서비스를 이용할 수 있습니다. 무료로 접근 가능한 형식으로 정보를 받기 위해 보조 지원 및 서비스 역시 이용할 수 있습니다. QUEST 가입자는 수신자 부담 전화 1 (800) 440-0640, TTY 1 (877) 447-5990 번으로 전화하거나 서비스 제공자와 상의하십시오. Medicare Advantage 및 민간 플랜 가입자는 1 (800) 776-4672 또는 TDD/TTY 1 (877) 447-5990번으로 전화하십시오.

ພາສາລາວ
ຊຶ່ນຊາບ: ຖ້າທ່ານບໍ່ເວົ້າພາສາອັງກິດແມ່ນມີບໍລິການຊ່ວຍເຫຼືອດ້ານພາສາໂດຍບໍ່ມີຄ່າໃຊ້ຈ່າຍພ້ອມໃຫ້ທ່ານ. ນອກຈາກນັ້ນກໍ່ຍັງມີການຊ່ວຍເຫຼືອ ແລະ ການບໍລິການເສີມເພື່ອໃຫ້ຂໍ້ມູນແກ່ທ່ານໃນຮູບແບບທີ່ ເຊົ້າເຖິງໄດ້ໂດຍບໍ່ມີຄ່າໃຊ້ຈ່າຍ. ສະມາຊິກ QUEST ແມ່ນໂທບໍ່ເສຍຄ່າ ໄດ້ທີ່ເບີ 1 (800) 440-0640, TTY 1 (877) 447-5990 ຫຼື ປຶກສາກັບຜູ້ໃຫ້ບໍລິການຂອງທ່ານ. ສະມາຊິກແຜນປະກັນ Medicare Advantage ແລະ ຊັ້ນທຸລະກິດ, ໂທ 1 (800) 776-4672 ຫຼື TDD/TTY 1 (877) 447-5990.

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Kajin Ṃajōḷ
KŌJELLA: Ñe kwōjab jelā kenono kajin Belle, ewōr jibañ in ukok ñan kwe im ejellok wonnen. Ewōr kein roñjak im jibañ ko jet ñan wāween ko kwōmaron ebōk melele im ejellok wonnen. Armej ro rej kōjrbal QUEST, kall e 1 (800) 440-0640 ejellok wonnen, TTY 1 (877) 447-5990, ñe ejab kenono ibben taktō eo am. Medicare Advantage im ro rej kōjerbal injuran ko rej make wia, kall e 1 (800) 776-4672 ñe ejab TDD/TTY 1 (877) 447-5990.

Lokaiahn Pohnpei
Kohdo: Ma ke mwahu en kaiahn Pohnpei, me mwengei en kaiahn Pohnpei. Me mwengei en kaiahn Pohnpei, me mwengei en kaiahn Pohnpei. QUEST mwengei, kohdo mwengei 1 (800) 440-0640, TTY 1 (877) 447-5990, me mwengei en kaiahn Pohnpei. Medicare Advantage me mwengei en kaiahn Pohnpei, kohdo mwengei 1 (800) 776-4672 me TDD/TTY 1 (877) 447-5990.

Gagana Sāmoa
FAASILASILAGA: Afai e te lē tautala le faa-Igilisi, o loo avanoa mo oe e aunoa ma se totogi auaunaga fesoasoani i le gagana. O loo maua fo'i fesoasoani faaopo'opo ma auaunaga e tuuina atu ai iā te oe faamatalaga i auala eseese lea e maua e aunoa ma se totogi. Sui auai o le QUEST, valaau aunoa ma se totogi i le 1 (800) 440-0640, TTY 1 (877) 447-5990, pe talanoa i lē e saunia lau tausiga. Sui auai o le Medicare Advantage ma sui auai o peleni inisiua tumaoti, valaau i le 1 (800) 776-4672 po o le TDD/TTY 1 (877) 447-5990.

Español
ATENCIÓN: Si no habla inglés, tiene a su disposición servicios gratuitos de asistencia con el idioma. También están disponibles ayuda y servicios auxiliares para brindarle información en formatos accesibles sin costo alguno. Los miembros de QUEST deben llamar al número gratuito 1 (800) 440-0640, TTY 1 (877) 447-5990 o hablar con su proveedor. Los miembros de Medicare Advantage y de planes comerciales deben llamar al 1 (800) 776-4672 o TDD/TTY 1 (877) 447-5990.

Tagalog
PAUNAWA: Kung hindi ka nakapagsasalita ng Ingles, mayroon kang makukuhang mga serbisyo sa tulong sa wika nang libre. Mayroon ding mga auxiliary na tulong at serbisyo para bigyan ka ng impormasyon sa mga naa-access na format nang libre. Sa mga miyembro ng QUEST, tumawag sa 1 (800) 440-0640 nang toll-free, TTY 1 (877) 447-5990, o makipag-usap sa iyong provider. Sa mga miyembro ng Medicare Advantage at commercial plan, tumawag sa 1 (800) 776-4672 o TDD/TTY 1 (877) 447-5990.

ไทย
โปรดให้ความสนใจ: หากท่านไม่พูดภาษาอังกฤษ เรามีบริการให้ความช่วยเหลือทางภาษาแก่ท่านโดยไม่มีค่าใช้จ่าย และยังมีความช่วยเหลือและบริการเสริมเพื่อให้ข้อมูลแก่ท่านในรูปแบบที่เข้าถึงได้โดยไม่มีค่าใช้จ่าย สำหรับสมาชิก QUEST โปรดโทรไปที่หมายเลขโทรฟรีที่หมายเลข 1 (800) 440-0640, TTY 1 (877) 447-5990 หรือพูดคุยกับผู้ให้บริการของคุณ สำหรับสมาชิก Medicare Advantage และแผนเชิงพาณิชย์ โปรดโทรไปที่หมายเลข 1 (800) 776-4672 หรือ TDD/TTY 1 (877) 447-5990

Tonga
FAKATOKANGA: Kapau óku íkai keke lea Faka-Pilitania, óku í ai e tokotaha fakatonulea óku í ai ke tokonií koe íkai ha totongi. Óku í ai mo e kulupu tokoni ken au óatu e ngaahi fakamatala mo e tokoni íkai ha totongi. Kau memipa QUEST, ta ki he 1 (800) 440-0640 taé totongi, TTY 1 (877) 447-5990, pe talanoa ki hoó kautaha. Ko kinautolu óku Medicare Advantage mo e palani fakakomesiale, ta ki he 1 (800) 776-4672 or TDD/TTY 1 (877) 447-5990.

Foosun Chuuk
ESINESIN: Ika kese sine Fosun Merika, mei wor aninisin fosun fonu ese kamo mi kawor ngonuk. Mei pwan wor pisekin aninis mi kawor an epwe esinei ngonuk porous non och wewe ika nikinik epwe mecheres me weweoch ngonuk ese kamo. Chon apach non QUEST, kekeri 1 (800) 440-0640 namba ese kamo, TTY 1 (877) 447-5990, ika fos ngeni noumw ewe chon awora aninis. Medicare Advantage ika chon apach non ekoch otot, kekeri 1 (800) 776-4672 ika TDD/TTY 1 (877) 447-5990.

Tiếng Việt
CHÚ Ý: Nếu quý vị không nói được tiếng Anh, chúng tôi có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho quý vị. Các phương tiện và dịch vụ hỗ trợ cũng có sẵn để cung cấp cho quý vị thông tin ở các định dạng dễ tiếp cận mà không mất phí. Hội viên QUEST, xin gọi số miễn cước 1 (800) 440-0640, TTY 1 (877) 447-5990, hoặc nói chuyện với nhà cung cấp dịch vụ của quý vị. Hội viên Medicare Advantage và chương trình thương mại, xin gọi số 1 (800) 776-4672 hoặc TDD/TTY 1 (877) 447-5990.

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CHAPTER 1

This Chapter Covers

What You Should Know about this Guide to Benefits

About Your PPO Program

The Trust Fund has contracted with us to administer a health benefits plan (Plan) as described in this Guide to Benefits.***** The type of health care coverage provided by the Plan is called a ***Preferred Provider Organization***. If you enroll in our ***Preferred Provider Organization plan*** this means you have medical benefits for your health care needs including office visits, inpatient facility services, outpatient facility services, and other provider services. This coverage offers you flexibility in the way you get medical benefits. Your opportunity to take an active role in your health care decisions makes this coverage special. In general, to get the best benefits possible, you should seek services from ***HMSA Participating Providers.***

To keep pace with change, HMSA uses scientific evidence to evaluate new developments in technology and new applications of existing technologies. Thorough reviews are a critical factor in our decisions to cover new technologies and applications. HMSA's Pharmacy and Therapeutics Advisory Committee, composed of practicing physicians and pharmacists from the community, meet quarterly to assess drugs, including new drugs, for inclusion in HMSA's plans. Drugs that meet the Committee's standards for safety, efficacy, ease of use, and value are included in various plan formularies. For more details on coverage under this plan, see *Chapter 4: Description of Benefits* and *Chapter 6: Services Not Covered*.

***EUTF Administrative Rules**

Please refer to the Hawaii Employer-Union Health Benefits Trust Fund Administrative Rules for complete information on your Plan. In the case of a discrepancy between this Guide to Benefits and the information contained in the Administrative Rules, the Administrative Rules shall take precedence to the extent allowed by law. The Administrative Rules can be found at eutf.hawaii.gov in the bottom left corner under "Administrative Rules and Statutes".

Terminology

The terms ***You*** and ***Your*** mean you and your family members enrolled in this plan and eligible for this coverage. ***We***, ***Us***, and ***Our*** refer to HMSA. ***Trust Fund*** means the Hawaii Employer-Union Health Benefits Trust Fund (EUTF).

The term ***Provider*** means an approved physician or other practitioner who provides you with health care services. Your provider may also be the place where you get services, such as a hospital or extended care facility. Also, your provider may be a supplier of health care products, such as a home or durable medical equipment supplier.

Chapter 1: Important Information

Definitions

Throughout this Guide, terms appear in ***Bold Italics*** the first time they are defined. Terms are also defined in *Chapter 11: Glossary.*

Questions

If you have any questions, please call us. More details about Plan benefits will be provided free of charge. We list our phone numbers on the back cover of this Guide.

Summary of Provider Categories

This chart shows how the various provider categories impact your benefits.

	Provider Category				
	HMSA Participating Provider	**BlueCard PPO Provider**	**BlueCard Participating Provider**	**Contracting Provider**	**Nonparticipating Provider (in or out of state)**
Does your provider contract with HMSA?	Yes	No, contracts with the BlueCard PPO Program.	No, contracts with the BlueCard Program.	Yes, contracts with HMSA for transplant services.	No, does not contract with HMSA or the BlueCard program.
Does your provider always file claims for you?	Yes	Yes	Yes	Yes	No, you may have to file your own claims.
Does your provider accept eligible charge as payment in full? If so, you do not pay for any difference between actual charge and eligible charge.	Yes	Yes	Yes	Yes	No, you pay any difference between the actual charge and the eligible charge. See *From What Provider Category Did You Receive Care?* in the section labeled *Questions We Ask When You Receive Care* later in this chapter.
Do you pay deductibles and copayments to the provider? If so, we send benefit payment directly to the provider.	Yes	Yes	Yes	Yes	No, you pay provider in full. We send benefit payments to you.
Is your copayment percentage lower?	Yes	Yes	Yes	Yes	No, your copayment percentage is higher except for copayments for emergency services, air ambulance, and certain non-emergent services provided in participating facilities, which are the same as for services from participating providers.
Does your provider get precertification approvals for you?	Yes	No, you are responsible for getting approval.	No, you are responsible for getting approval.	Yes	No, you are responsible for getting approval.

Care While You are Away from Home

Medical Care Outside of Hawaii (BlueCard® Program)

We have a variety of relationships with other Blue Cross and/or Blue Shield Licensees. Generally, these relationships are called "Inter-Plan Arrangements." These Inter-Plan Arrangements work based on rules and procedures issued by the Blue Cross Blue Shield Association ("Association"). Whenever you access healthcare services outside of Hawaii, the claim for those services may be processed through one of these Inter-Plan Arrangements. The Inter-Plan Arrangements are described below.

When you receive care outside of Hawaii, you will receive it from healthcare providers that have a contractual agreement (i.e., are "participating providers") with the local Blue Cross and/or Blue Shield Licensee in that other geographic area ("Host Blue"). Some providers ("nonparticipating providers") don't contract with the Host Blue. Our payment practices in both instances are described below.

Inter-Plan Arrangements Eligibility – Claim Types

All claim types are eligible to be processed through Inter-Plan Arrangements, as described above, except for all dental benefits (except when paid as medical benefits), and those prescription drug benefits or vision benefits that may be administered by a third party contracted by us to provide the specific service or services.

BlueCard® Participating Medical Providers

Under the BlueCard® Program, when you receive covered medical services within the geographic area served by a Host Blue, HMSA will remain responsible for doing what we agreed to in the contract. However, the Host Blue is responsible for contracting with and generally handling all interactions with its participating providers.

When you receive covered medical services outside our service area and the claim is processed through the BlueCard Program, the amount you pay for covered medical services is calculated based on the lower of:

- The billed covered charges for your covered services; or
- The negotiated price that the Host Blue makes available to HMSA.

Often, this "negotiated price" will be a simple discount that reflects an actual price that the Host Blue pays to your healthcare provider. Sometimes, it is an estimated price that takes into account special arrangements with your healthcare provider or provider group that may include types of settlements, incentive payments, and/or other credits or charges. Occasionally, it may be an average price, based on a discount that results in expected average savings for similar types of healthcare providers after taking into account the same types of transactions as with an estimated price.

Estimated pricing and average pricing also take into account adjustments to correct for over – or underestimation of past pricing as noted above. However, such adjustments will not affect the price HMSA uses for your claim because they will not be applied after a claim has already been paid.

Inter-Plan Programs: Federal/State Taxes/ Surcharges/Fees

Federal or state laws or regulations may require a surcharge tax or other fee that applies to insured/self-funded accounts. If applicable, we will include any such surcharge, tax or other fee as part of the claim charge passed on to you.

Nonparticipating Providers Outside Hawaii

When covered medical services are provided outside of Hawaii by nonparticipating providers, the amount you pay for such services will normally be based on either the Host Blue's nonparticipating provider local payment or the pricing arrangements required by applicable state law. In these situations, you may be liable for the difference between the amount that the nonparticipating provider bills and the payment we will make for the covered medical services as set forth in this paragraph. Federal or state law, as applicable, will govern payments for out-of-network emergency services, air ambulance, and certain non-emergent services provided by nonparticipating providers in participating facilities.

In certain situations, we may use other payment methods, such as billed covered charges, the payment we would make if the covered medical services had been obtained within our service area, or a special negotiated payment, to determine the amount we will pay for services provided by nonparticipating providers. In these situations, you may be liable for the difference between the amount that the nonparticipating provider bills and the payment we will make for the covered services as set forth in this paragraph.

Blue Cross Blue Shield Global Core

If you are outside the United States, the Commonwealth of Puerto Rico, and the U.S. Virgin Islands (hereinafter "BlueCard service area"), you may be able to take advantage of Blue Cross Blue Shield Global Core when accessing covered medical services. Blue Cross Blue Shield Global Core is unlike the BlueCard Program available in the BlueCard service area in certain ways. For instance, although Blue Cross Blue Shield Global Core assists you with accessing a network of inpatient, outpatient and professional providers, the network is not served by a Host Blue. As such, when you receive care from providers outside the BlueCard service area, you will typically have to pay the providers and submit the claims yourself to obtain reimbursement for these services. If you need medical assistance services (including locating a doctor or hospital) outside the BlueCard service area, you should call the Blue Cross Blue Shield Global Core Service Center at 1-800-810-BLUE (1-800-810-2583) or call collect at 1-804-673-1177, 24 hours a day, seven days a week. An assistance coordinator, working with a medical professional, can arrange a physician appointment or hospitalization, if necessary.

Inpatient Services
In most cases, if you contact the Blue Cross Blue Shield Global Core Service Center for assistance, hospitals will not require you to pay for covered inpatient services, except for your deductible and copayment. In such cases, the hospital will submit your claims to the service center to begin claims processing. However, if you paid in full at the time of service, you must submit a claim to receive reimbursement for covered medical services.

Outpatient Services
Physicians, urgent care centers and other outpatient providers located outside the BlueCard Service area will typically require you to pay in full at the time of service. You must submit a claim to obtain reimbursement for covered medical services.

Submitting a Blue Cross Blue Shield Global Core Claim

When you pay for covered medical services outside the BlueCard service area, you must submit a claim to obtain reimbursement. For institutional and professional claims, you should complete a Blue Cross Blue Shield Global Core claim form and send the claim form with the provider's itemized bill(s) to the service center (the address is on the form) to initiate claims processing. Following the instructions on the claim form will help ensure timely processing of your claim. The claim form is available from HMSA, the service center or online at www.bcbsglobalcore.com. If you need assistance with your claim submission, you should call the service center at 1-800-810-BLUE (1-800-810-2583) or call collect at 1-804-673-1177, 24 hours a day, seven days a week.

BlueCard PPO Providers

If you get services from a Mainland BlueCard PPO provider you enjoy advantages similar to those available when you receive health care from participating providers in Hawaii.

Finding BlueCard PPO Providers

For help finding BlueCard PPO providers outside Hawaii, call 1-800-810-BLUE (1-800-810-2583).

BlueCard PPO providers may not be in some areas. In areas where BlueCard PPO providers are not available, you can still receive BlueCard PPO advantages if you receive services from a BlueCard participating provider.

Finding BlueCard Participating Providers

The Host Blue in the area where you need services can provide you with information on participating providers in the area. You can also visit the BlueCard Doctor and Hospital Finder web site (www.BCBS.com) or call 1-800-810-BLUE (2583).

Carry Your Member Card

Always carry your HMSA Member Card. Your member card ensures that you get all the conveniences you're used to when you get medical services at home in Hawaii. The card tells participating and BlueCard PPO providers which independent Blue Plan you belong to. It also includes information the provider needs to file your claim for you.

Referrals to a Specialist on Another Island

If your physician refers you to a specialist on another island, you may be eligible for HMSA's Care Access Assistance Program (CAAP). For more details visit our CAAP page at https://www.hmsa.com/help-center/hmsa-care-access-assistance-program/.

Questions We Ask When You Receive Care

Is the Care Covered?

To get benefits, the care you get must be a covered treatment, service, or supply. See *Chapter 4: Description of Benefits* for a listing of covered treatments, services and supplies.

Does the Care Meet Payment Determination Criteria?

All care you get must meet all of the following Payment Determination Criteria:

- For the purpose of treating a medical condition.
- The most appropriate delivery or level of service, considering potential benefits and harms to the patient.
- Known to be effective in improving health outcomes; provided that:
  - Effectiveness is determined first by scientific evidence;
  - If no scientific evidence exists, then by professional standards of care; and
  - If no professional standards of care exists or if they exist but are outdated or contradictory, then by expert opinion; and
- Cost-effective for the medical condition being treated compared to alternative health interventions, including no intervention. For purposes of this paragraph, cost-effective shall not necessarily mean the lowest price.

Services that are not known to be effective in improving health outcomes include, but are not limited to, services that are experimental or investigational.

The terms in ***bold italics*** above are defined in the glossary.

The fact that a physician may prescribe, order, recommend, or approve a service or supply does not in itself mean that the service or supply meets Payment Determination Criteria, even if it is listed as a covered service.

Except for BlueCard participating and BlueCard PPO providers, participating providers may not bill or collect charges for services or supplies that do not meet HMSA's Payment Determination Criteria unless a written acknowledgement of financial responsibility, specific to the service, is obtained from you or your legal representative prior to the time services are rendered.

Participating providers may, however, bill you for services or supplies that are excluded from coverage without getting a written acknowledgement of financial responsibility from you or your representative. See *Chapter 6: Services Not Covered*.

More than one procedure, service, or supply may be appropriate to diagnose and treat your condition. In that case, we reserve the right to approve only the least costly treatment, service, or supply.

You may ask your physician to contact us to decide if the services you need meet our Payment Determination Criteria or are excluded from coverage before you get the care.

Is the Care Consistent with HMSA's Medical Policies?

To be covered, the care you get must be consistent with HMSA's medical policies. These are policies drafted by HMSA Medical Directors, many of whom are practicing physicians, with community physicians and nationally recognized authorities. Each policy provides detailed coverage criteria for when a specific service, drug, or supply meets payment determination criteria. If you have questions about the policies or would like a copy of a policy related to your care, please call us at one of the phone numbers on the back cover of this Guide.

From What Provider Category Did You Receive Care?

Your benefits may be different depending on the category of provider that you get care from. In general, you will get the maximum benefits possible when you get services from an HMSA participating provider.

When you see a nonparticipating provider you will owe any copayment that applies to the service plus the difference between HMSA's eligible charge and the provider's actual charge. Also, nonparticipating providers have not agreed to HMSA's payment policies and can bill you for services or other charges that HMSA does not cover. Participating providers have agreed not to charge you for these services. These amounts will be included in the nonparticipating provider's actual charge.

Exception: For certain services that may be subject to the No Surprises Act of 2021, your cost-share may be different based on the requirements of the law. Please check hmsa.com for details.

For more details on provider categories, see the sections *Summary of Provider Categories* and *Care While You are Away from Home* earlier in this chapter.

Please note: Your participating provider may refer services to a nonparticipating provider and you may incur a greater out-of-pocket expense.

For example, your participating provider may send a blood sample to a nonparticipating lab to analyze. Or, your participating provider may send you to a nonparticipating specialist for added care.

Is the Service or Supply Subject to a Benefit Maximum?

Benefit Maximum is the maximum benefit amount allowed for a covered service or supply. A coverage maximum may limit the dollar amount, the duration, or the number of visits. For details about benefit maximums, read *Chapter 2: Payment Information* and *Chapter 4: Description of Benefits.*

Is the Service or Supply Subject to Precertification?

Certain services require our prior approval. HMSA participating providers get approval for you, but other providers may not. If you get services from a BlueCard or nonparticipating provider and approval for certain services is not obtained, benefits may be denied. In some cases, benefits are denied entirely. For services subject to approval, read *Chapter 5: Precertification.*

Did You Receive Care from a Provider Recognized and Approved by Us?

To determine if a provider is recognized and approved, we look at many factors including licensure, professional history, and type of practice. All participating providers and some nonparticipating providers are recognized and approved. To find out if your physician is a participating provider, refer to your ***HMSA Directory of Participating Providers***. If you need a copy, call us and we will send one to you or visit www.hmsa.com. To find out if a nonparticipating provider is recognized and approved, call us at one of the phone numbers on the back cover of this Guide.

Did a Recognized Provider Order the Care?

All covered treatment, services, and supplies must be ordered by a recognized and approved provider.

What You Can do to Maintain Good Health

Practice Good Health Habits

Staying healthy is the best way to control your health care costs. Take care of yourself all year long. See your provider early. Don’t let a minor health problem become a major one. Take advantage of your preventive care benefits.

Be a Wise Consumer

You should make informed decisions about your health care. Be an active partner in your care. Talk with your provider and ask questions. Understand the treatment program and any risks, benefits, and options related to it.

Take time to read and understand your ***Report to Member***. This report shows how we applied benefits. Review your report and let us know if there are any inaccuracies.

You may get copies of your Report to Member online through My Account on hmsa.com or by mail upon request.

Interpreting this Guide

Our Rights to Interpret this Document

We will interpret the provisions of the Plan and will determine questions that arise under it. We have the administrative discretion:

- To determine the amount and type of benefits payable to you or your dependents according to the terms of this Guide.
- To interpret the provisions of this Guide as needed to determine benefits, including decisions on medical necessity.

Our determinations and interpretations, and our decisions on these matters are subject to review by the Trust Fund. If you do not agree with our interpretation or determination, you may appeal to the Trust Fund after you have exhausted our appeal procedures. See *Chapter 8: Dispute Resolution.*

No oral statement of any person shall modify or otherwise affect the benefits, limits and exclusions of this Guide to Benefits, convey or void any coverage, or increase or reduce any benefits under this Plan.

CHAPTER 2

This Chapter Covers

Eligible Charge

Definition

For most medical services, except for emergency and air ambulance services provided by nonparticipating providers, and certain services provided by nonparticipating providers in participating facilities, the ***Eligible Charge*** is the lower of either the provider's *actual* charge or the amount we establish as the *maximum allowable fee*. HMSA's payment, and your copayment, are based on the eligible charge. Exceptions: For services from participating facilities, HMSA's payment is based on the maximum allowable fee and your copayment is based on the lower of the actual charge or the *maximum allowable fee*. Some services may be rendered by providers who accept monthly payments from HMSA to manage the care of a certain population of their patients.

The base amount on which your copayment is calculated for emergency and air ambulance services from nonparticipating providers, as well as certain non-emergent services provided by nonparticipating providers in participating facilities, is calculated in accord with federal law.

Participating providers agree to accept HMSA's payment plus your copayment as payment in full for covered services. Nonparticipating providers generally do not. If you get services from a nonparticipating provider, you are responsible for a copayment plus any difference between the actual charge and the eligible charge.

Exception: For nonparticipating services included in the No Surprises Act of 2021 you will not have to pay the difference between the actual charge and the *maximum allowable fee*, but your cost-share may be different based on the requirements of the law. Please check HMSA.com for details.

***Please note*:** Eligible charge does not include excise or other tax. You are responsible for all taxes related to the medical care you receive. If your provider accepts monthly payments to manage your care, you may owe tax on your copayment.

Copayment

Definition

A *copayment* applies to most covered services. It is either a fixed percentage of the eligible charge or a fixed dollar amount. Exception: For services provided at a participating facility, your copayment is based on the lower of the facility's actual charge or the *maximum allowable fee*. You owe a copayment even if the facility's actual charge is less than the *maximum allowable fee*.

Except as otherwise stated in this Guide:

- When you get multiple services from the same provider on the same day, you owe one fixed dollar copayment if fixed dollar copayments are applicable to the services you get.
- You owe all copayments that are a percentage of eligible charge if eligible charge percentage copayments are applicable to the services you get.
- If you get some services with fixed dollar copayments and some with copayments that are a percentage of eligible charge, you owe one fixed dollar copayment and all copayments based on a percentage of eligible charge.

If you get services from more than one provider on the same day, more than one copayment may apply.

Please note*:** If you get services from a nonparticipating or noncontracting provider, you are responsible for the copayment ***plus any difference between *the actual charge and the eligible charge*.

Amount

See *Chapter 3: Summary of Benefits and Your Payment Obligations.*

Examples

Here are two examples of how the copayment works.

Let's say you have a sore throat and go to a participating physician to have it checked.

- The physician's bill or actual charge = $125.
- HMSA's eligible charge = $100.
- Your copayment = $10 (10% of $100).

If you go to a nonparticipating physician, your out of pocket will be higher.

- The physician's bill or actual charge = $125.
- HMSA's eligible charge = $100.
- Your copayment = $30 (30% of $100).
- The difference between the actual charge and the eligible charge = $25.
- You owe $55 (your copayment plus the difference between the actual charge and the eligible charge).

Nonparticipating Provider Annual Deductible

Definition

Nonparticipating Provider Annual Deductible is the fixed dollar amount you must pay each calendar year before benefits subject to the nonparticipating provider annual deductible become available. You cannot pay the annual deductible amount to us in advance. You must meet the deductible on a claim by claim basis.

Please note: Services rendered by participating providers are not subject to the nonparticipating provider annual deductible.

The following amounts you pay do not apply toward meeting the nonparticipating provider annual deductible:

- Copayments for services that are not subject to the nonparticipating provider annual deductible.
- Payments for services subject to a maximum once you reach the maximum. See *Benefit Maximum* later in this chapter.
- The difference between the actual charge and the eligible charge that you pay when you get services from a nonparticipating provider.
- Payments for noncovered services.
- Any amounts you owe in addition to your copayment for covered services.

***Please note*:** For services subject to the nonparticipating provider annual deductible see *Chapter 3: Summary of Benefits and Your Payment Obligations*.

Amount

$100 per person or

$300 (maximum) per family

How it Works

If you have single coverage, your annual deductible is $100. Each calendar year, you must pay the first $100 of the eligible charges for covered health care services that are subject to the annual deductible.

If you have family coverage, you and each covered family member pays toward their own $100 per person annual deductible, and that amount is also credited toward the family deductible. When the $300 family deductible is met, you and your family will not pay any additional deductible amounts for the remainder of the calendar year.

After the annual deductible is met, you owe the copayment amounts listed in *Chapter 3: Summary of Benefits and Your Payment Obligations* for the service or supply you receive.

Example

Here are examples of how the $100 per person or $300 maximum per family nonparticipating provider annual deductible works. Let's say the services you receive are:

- from a nonparticipating provider,
- subject to the nonparticipating provider annual deductible, and
- your copayment is 30% after the nonparticipating provider annual deductible. ***Please note:*** Your actual copayment amounts vary depending on the type of service or supply. See the copayment amounts listed in *Chapter 3: Summary of Benefits and Your Payment Obligations* for the service or supply you receive.

	Calculation of $100 Per Person Nonparticipating Provider Annual Deductible Example	**Individual's Annual Services**			
		Service 1	**Service 2**	**Service 3**	**Service 4**
a	Eligible Charge	$50.00	$40.00	$70.00	$60.00
b	Amount Applied to the Nonparticipating Provider Annual Deductible	$50.00	$40.00	$10.00	$0.00
c	Remaining Eligible Charge After the Nonparticipating Provider Annual Deductible[1]	$0.00	$0.00	$60.00	$60.00
d	Copayment Amount for Remaining Eligible Charge[2]	$0.00	$0.00	$18.00	$18.00
e	Nonparticipating Provider Annual Deductible and Copayment Amount You Owe[3]	$50.00	$40.00	$28.00	$18.00
f	Cumulative Total of Per Person Nonparticipating Provider Annual Deductible[4]	$50.00	$90.00	$100.00	$100.00
g	Individual Nonparticipating Provider Annual Deductible Met?[5]	No	No	Yes	Yes

Calculations for the per person nonparticipating provider annual deductible:

1. a – b = c
2. c * 30% = d
3. b + d = e
4. cumulative total of b
5. f = $100

	Calculation of $300 Maximum per Family Nonparticipating Provider Annual Deductible Example	**Family's Annual Services**			
		Family Member 1	**Family Member 2**	**Family Member 3**	**Family Member 4**
a	Eligible Charge	$150.00	$120.00	$210.00	$180.00

b	Amount Applied to the Nonparticipating Provider Annual Deductible	$100.00	$100.00	$100.00	$0.00
c	Remaining Eligible Charge After the Nonparticipating Provider Annual Deductible[1]	$50.00	$20.00	$110.00	$180.00
d	Copayment Amount for Remaining Eligible Charge[2]	$15.00	$6.00	$33.00	$54.00
e	Nonparticipating Provider Annual Deductible and Copayment Amount You Owe[3]	$115.00	$106.00	$133.00	$54.00
f	Cumulative Total of Per Family Nonparticipating Provider Annual Deductible[4]	$100.00	$200.00	$300.00	$300.00
g	Individual Nonparticipating Provider Annual Deductible Met?[5]	Yes	Yes	Yes	No
h	Family Nonparticipating Provider Annual Deductible Met?[6]	No	No	Yes	Yes

Calculations for the family nonparticipating provider annual deductible:
1. a – b = c
2. c * 30% = d
3. b + d = e
4. cumulative total of b
5. b = $100
6. f = $300

Annual Deductible Carryover

A special deductible provision applies to you if you receive covered services during the last quarter of the year, but do not meet your per person deductible by the end of that year. When this happens, any amount that was applied toward meeting the per person deductible during the last quarter applies toward meeting your per person deductible the next year. ***Last Quarter*** of the year means the months of October, November, and December.

***Please note*:** The special deductible carryover provision does not apply toward meeting the family deductible amount.

Annual Copayment Maximum

Definition

The ***Annual Copayment Maximum*** is the maximum deductible and copayment amounts you pay in a calendar year. Once you meet the copayment maximum you are no longer responsible for deductible or copayment amounts unless otherwise noted.

Amount

$2,000 per person or

$6,000 (maximum) per family

When You Pay More

The following amounts do not apply toward meeting the copayment maximum. You are responsible for these amounts even after you have met the copayment maximum.

- Copayments for Medical Foods, Contraceptives, and Prescription Drugs and Supplies.
- Payments for services subject to a maximum once you reach the maximum. See *Benefit Maximum* later in this chapter.
- The difference between the actual charge and the eligible charge that you pay when you get services from a nonparticipating provider.
- Payments for noncovered services.
- Any amounts you owe in addition to your copayment for covered services.

Maximum Allowable Fee

Definition

The ***Maximum Allowable Fee*** is the maximum dollar amount HMSA will pay for a covered service, supply, or treatment.

These are examples of some of the methods we use to determine the Maximum Allowable Fee:

- For most services, supplies, or procedures, we consider:
  - Increases in the cost of medical and non-medical services in Hawaii over the last year.
  - The relative difficulty of the service compared to other services.
  - Changes in technology.
  - Payment for the service under federal, state, and other private insurance programs.
- For *some facility-billed services*, we use a per case, per treatment, or per day fee (per diem) rather than an itemized amount (fee for service). This does not include practitioner-billed facility services. For nonparticipating hospitals, our maximum allowable fee for all-inclusive daily rates established by the hospital will never exceed more than if the hospital had charged separately for services.
- For *services billed by BlueCard PPO and participating providers outside of Hawaii*, we use the lower of the provider's actual charge or the negotiated price passed on to us by the on-site Blue Cross and/or Blue Shield Plan. For more details on HMSA's payment practices under the BlueCard Program, see *Care While You are Away from Home* in *Chapter 1: Important Information.*
- For *prescription drugs and supplies*, we use nationally recognized pricing sources and other relevant information. The allowable fee includes a dispensing fee. Any discounts or rebates that we get will not reduce the charges that your copayments are based on. We apply discounts and rebates to reduce prescription drugs and supplies coverage rates.

Lifetime Maximum

This plan will stop paying benefits if the total benefits paid or provided on your behalf under this plan as well as any other HMSA plan which is sponsored by the Employer (Contract holder) for the same group health plan as defined in federal law known as ERISA under which you have been covered at any time during your lifetime reaches the amount listed below.

Amount

$2,000,000

Renewal Provision

If you reach your lifetime maximum, we will renew your lifetime maximum up to $25,000 per calendar year. This lifetime maximum renewal will begin on January 1 of the calendar year following the year in which you reach your lifetime maximum. The $25,000 will renew each January 1 as long as you remain covered under this plan. Any unused benefits in one calendar year will not carry over into any future year.

If you exhaust the overall lifetime maximum and the lifetime renewal amount in any given calendar year, you are not eligible for benefits for any covered service until the following calendar year.

***Please note*:** Some covered services have their own lifetime maximum. The special lifetime maximum renewal provision does not apply to these services.

Benefit Maximum

Definition

A ***Benefit Maximum*** is a limit that applies to a specified covered service or supply. A service or supply may be limited by dollar amount, duration, or number of visits. The maximum may apply per:

- *Service.* For example, In Vitro Fertilization is limited to a one-time only benefit while you are an HPH or HMSA member.
- *Calendar year*. For example, you are eligible to get benefits for up to 120 extended care facility days each calendar year.
- *Lifetime.* Benefits for services with specific lifetime maximums count toward reaching the overall lifetime maximum. Specific lifetime maximums may accumulate from benefits received under this coverage and any other HMSA coverage you have or had as a member or dependent, regardless of any interruptions in coverage, depending on your carryover of benefits provision stated below.

***Please note*:** If you exhaust your overall lifetime dollar maximum, no benefits are available for any services or supplies, even if you have not reached the maximum benefit for a specified service or supply.

Where to Look for Limitations

See *Chapter 4: Description of Benefits.*

CHAPTER 3

This Chapter Covers

Benefit and Payment Chart

About this Chart

This benefit and payment chart:

- Is a summary of covered services and supplies. **It is not a complete description of benefits. For coverage criteria, other limitations of covered services, and excluded services, be sure to read *Chapter 1: Important Information, Chapter 4: Description of Benefits,* and *Chapter 6: Services Not Covered.***
- Gives you the page number where you can find more details about the service or supply.
- Tells you if the nonparticipating provider annual deductible applies and what the copayment percentage or fixed dollar amount is for covered services and supplies.

***Please note*:** Special limits may apply to a service or supply listed in this benefit and payment chart. Please read the benefit details on the page referenced.

* = An asterisk next to a service or supply means either:

- A service dollar maximum may apply.
- You may owe amounts in addition to your copayment.

Please read the benefit details on the page referenced.

∗ = see page 15	more info. on page:	Nonparticipating Provider Annual Deductible Applies?	Copayment Is (Percentage copayments are based on eligible charges)	
			Participating	Nonparticipating
Hospital and Facility Services				
Ambulatory Surgical Center (ASC)	28	Yes	10%	30%
Emergency Room	28	No	10%	10%
Extended Care Facility (Skilled Nursing, Sub-Acute, and Long-Term Acute Care Facilities)	29	Yes	10%	30%
Hospital Ancillary Services	30	Yes	10%	30%
∗ Hospital Room and Board	30	Yes	10%*	30%*
Intensive Care Unit/Coronary Care Unit	30	Yes	10%	30%
Intermediate Care Unit	30	Yes	10%	30%
Isolation Care Unit	30	Yes	10%	30%
Operating Room	30	Yes	10%	30%
Outpatient Facility	30	Yes	10%	30%
Online Care				
Online Care	31	Not Covered	None	Not Covered
Telehealth				
Telehealth	31	Your deductible and copayment amounts vary depending on the type of service or supply. See deductible and copayment amounts listed in this chart for the service or supply you receive.		
Physician Services				
Anesthesia	31	Yes	10%	30%
Consultation Services	31	Yes	10%	30%
Immunizations	32	No	None	None
Physician Visits	32	Yes	10%	30%
Physician Visits – Emergency Room	32	No	10%	10%
Surgical Services				
Assistant Surgeon Services	33	Yes	10%	30%
Bariatric Surgery	33	Yes	10%	30%
Colonoscopy (screening)	33	Yes	10%	30%
Cutting Surgery	33	Yes	10%	30%

∗ = see page 15	more info. on page:	Nonparticipating Provider Annual Deductible Applies?	Copayment Is (Percentage copayments are based on eligible charges)	
			Participating	Nonparticipating
Non-cutting Surgery	33	Yes	10%	30%
Reconstructive Surgery	33	Your deductible and copayment amounts vary depending on the type of service or supply. See deductible and copayment amounts listed in this chart for the service or supply you receive.		
Sigmoidoscopy (screening)	34	Yes	10%	30%
Surgical Supplies	34	Yes	10%	30%
Testing, Laboratory and Radiology				
Allergy Testing	34	Yes	10%	30%
Allergy Treatment Materials	34	Yes	10%	30%
Diagnostic Testing – Inpatient	34	Yes	10%	30%
Diagnostic Testing – Outpatient	34	Yes	10%	30%
Fecal Occult Blood Test (FOBT) (screening)	34	Yes	10%	30%
Genetic Testing and Counseling	34	Yes	10%	30%
Laboratory and Pathology - Inpatient	34	Yes	10%	30%
Laboratory and Pathology – Outpatient	34	Yes	10%	30%
Radiology – Inpatient	34	Yes	10%	30%
Radiology – Outpatient	34	Yes	10%	30%
Tuberculin Test (screening)	34	Yes	10%	30%
Chemotherapy and Radiation Therapy				
Chemotherapy – Infusion/Injections	34	Yes	10%	30%
Radiation Therapy - Inpatient	34	Yes	10%	30%
Radiation Therapy - Outpatient	34	Yes	10%	30%
Other Medical Services and Supplies				
Advance Care Planning	35	Yes	None	30%
Ambulance (air)	35	No	10%	10%
Ambulance (ground)	35	Yes	10%	30%
Applied Behavior Analysis Rendered by a Behavior Analyst Recognized by Us	35	Yes	10%	30%
Blood and Blood Products	36	Yes	10%	30%

∗ = see page 15		more info. on page:	Nonparticipating Provider Annual Deductible Applies?	Copayment Is (Percentage copayments are based on eligible charges)	
				Participating	Nonparticipating
	Dentist, Services of	36	Yes	10%	30%
	Dialysis and Supplies	36	Yes	10%	30%
	Durable Medical Equipment and Supplies	36	Yes	10%	30%
	Evaluations for Hearing Aids	36	Your deductible and copayment amounts vary depending on the type of service or supply. See deductible and copayment amounts listed in this chart for the service or supply you receive.		
	Gender Identity Services	36	Your deductible and copayment amounts vary depending on the type of service or supply. See deductible and copayment amounts listed in this chart for the service or supply you receive.		
	Growth Hormone Therapy	37	Yes	10%	30%
	Implanted Internal Items/Implants – Outpatient	37	Yes	10%	30%
	Inhalation Therapy	37	Yes	10%	30%
	Injections-Other than Self-Administered	37	Yes	10%	30%
	Injections-Self-Administered	37	Yes	10%	30%
	Medical Foods	38	No	10%	20%
	Medical Nutrition Therapy	38	Yes	10%	30%
∗	Orthodontic Services to Treat Orofacial Anomalies	38	No	None∗	None∗
	Orthotics and External Prosthetics	38	Yes	10%	30%
	Outpatient IV Therapy	39	Yes	10%	30%
	Private Duty Nursing	61	Not Covered	Not Covered	Not Covered
	Vision and Hearing Appliances	39	Yes	10%	30%
Rehabilitation Therapy					
	Cardiac Rehabilitation	39	Yes	10%	30%
	Intensive Cardiac Rehabilitation	39	Yes	10%	30%
	Physical and Occupational Therapy - Inpatient	39	Yes	10%	30%
	Physical and Occupational Therapy - Outpatient	39	Yes	10%	30%
	Pulmonary Rehabilitation - Outpatient	40	Yes	10%	30%
	Speech Therapy Services - Inpatient	40	Yes	10%	30%
	Speech Therapy Services - Outpatient	40	Yes	10%	30%

* = see page 15		more info. on page:	Nonparticipating Provider Annual Deductible Applies?	Copayment Is (Percentage copayments are based on eligible charges)	
				Participating	Nonparticipating
Special Benefits - Disease Management and Preventive Services					
	Diabetes Prevention Program	41	Not Covered	None when received from a provider that meets the requirements of the Diabetes Prevention Program as described in Chapter 4 under *Special Benefits – Disease Management and Preventive Services*	
	Disease Management and Preventive Services Programs	41	Not Covered	None	Not Covered
*	Physical Exams (routine annual checkup for ages 7-12)	41	No	*	*
*	Physical Exams (routine annual checkup for ages 13-18)	41	No	*	*
*	Physical Exams (routine annual checkup for ages 19-39)	41	No	*	*
*	Physical Exams (routine annual checkup for ages 40 and over)	41	No	*	*
	Screening Services	42	Yes	10%	30%
	Skin Cancer (screening)	42	Yes	None	30%
	Well-Being Services	42	Your deductible and copayment amounts vary depending on the type of service or supply. See deductible and copayment amounts listed in this chart for the service or supply you receive.		
Special Benefits for Children					
	Newborn Circumcision	42	Yes	10%	30%
	Well Child Care Immunizations	42	No	None	None
	Well Child Care Laboratory Tests	42	No	10%	30%
	Well Child Care Physician Office Visits	42	No	None	30%
Special Benefits for Men					
	Erectile Dysfunction	43	Your deductible and copayment amounts vary depending on the type of service or supply. See deductible and copayment amounts listed in this chart for the service or supply you receive.		
	Prostate Specific Antigen (PSA) Test (screening)	43	Yes	10%	30%
	Vasectomy	43	Yes	10%	30%
Special Benefits for Women					
	Contraceptive IUD	43	No	50%	50%
	Contraceptive Implants	43	No	50%	50%
	Contraceptive Injectables	43	No	50%	50%

∗ = see page 15	more info. on page:	Nonparticipating Provider Annual Deductible Applies?	Copayment Is (Percentage copayments are based on eligible charges)	
			Participating	Nonparticipating
In Vitro Fertilization	43	Your deductible and copayment amounts vary depending on the type of service or supply. See deductible and copayment amounts listed in this chart for the service or supply you receive.		
Mammography (screening)	44	Yes	10%	30%
Maternity Care – Routine Prenatal Visits, Delivery, and One Postpartum Visit	44	Yes	10%	30%
Pap Smears (screening)	44	Yes	10%	30%
Pregnancy Termination	44	Yes	10%	30%
Tubal Ligation	44	Yes	10%	30%
Well Woman Exam	44	Yes	10%	30%
Special Benefits for Homebound, Terminal, or Long-Term Care				
Case Management Services	44	Your deductible and copayment amounts vary depending on the type of service. See deductible and copayment amounts listed in this chart for the service you receive.		
Home Health Care	45	Yes	None	30%
Hospice Services	45	Not Covered	None	Not Covered
Supportive Care	45	Not Covered	None	Not Covered
Behavioral Health - Mental Health and Substance Abuse				
∗ Hospital and Facility Services – Inpatient	45	Yes	10%∗	30%∗
Hospital and Facility Services – Outpatient	45	Yes	10%	30%
Physician Services – Inpatient	45	Yes	10%	30%
Physician Services – Outpatient	45	Yes	10%	30%
Psychological Testing – Inpatient	45	Yes	10%	30%
Psychological Testing – Outpatient	45	Yes	10%	30%
Organ and Tissue Transplants				
Corneal Transplant Surgery	46	Yes	10%	30%
Kidney Transplant Surgery	46	Yes	10%	30%
Organ Donor Services	46	Yes	10%	30%
Transplant Evaluation	46	Not Covered	None	Not Covered

You must receive services from a provider that is an approved Blue Distinction Center for Transplants or is under contract with us for the specific type of transplant you will receive for these benefits to apply.

∗ = see page 15

	more info. on page:	Noncontracting Provider Annual Deductible Applies?	Copayment Is	
			Contracting	Noncontracting
Other Organ and Tissue Transplants				
Heart Transplants	47	Not Covered	None	Not Covered
Heart and Lung Transplants	47	Not Covered	None	Not Covered
Liver Transplants	47	Not Covered	None	Not Covered
Lung Transplants	47	Not Covered	None	Not Covered
Pancreas Transplants	47	Not Covered	None	Not Covered
Simultaneous Kidney/Pancreas Transplants	47	Not Covered	None	Not Covered
Small Bowel and Multivisceral Transplants	47	Not Covered	None	Not Covered
Stem-Cell Transplants (including Bone Marrow Transplants)	47	Not Covered	None	Not Covered

Chapter 3: Summary of Benefits and Your Payment Obligations

Prescription Drugs and Supplies

Copayments for ***Prescription Drugs and Supplies*** are listed below. This plan covers prescription drugs and supplies only when approved by the FDA, prescribed by your Provider, and if you do not have an HMSA drug plan or your drug plan does not cover the drugs listed in the chart below. See *Chapter 4: Description of Benefits* for more details.

∗ = see page 15

	more info. on page:	Nonparticipating Provider Annual Deductible Applies?	Copayment Is (Percentage copayments are based on eligible charges)	
			Participating	Nonparticipating
Autism Spectrum Disorders Drugs		***If you have an HMSA drug plan with benefits for drugs to treat autism spectrum disorders, the HMSA drug plan benefits will apply and not the benefits of this plan.***		
Generic Drugs	47	No	None	None
Mail Order Generic Drugs	47	Not Covered	None	Not Covered
Mail Order Non-Preferred Formulary Drugs	47	Not Covered	None	Not Covered
Mail Order Preferred Formulary Drugs	47	Not Covered	None	Not Covered
Non-Preferred Formulary Drugs	47	No	None	None
Preferred Formulary Drugs	47	No	None	None
Chemotherapy – Oral Drugs		***If you have an HMSA drug plan with benefits for oral chemotherapy drugs, the HMSA drug plan benefits will apply and not the benefits of this plan.***		
Chemotherapy – Oral	47	No	None	None
Mail Order Chemotherapy – Oral	47	Not Covered	None	Not Covered
Contraceptives		***If you have an HMSA drug plan with benefits for contraceptives, the HMSA drug plan benefits will apply and not the benefits of this plan.***		
Contraceptive – Diaphragms/Cervical Caps	47	No	$10 per device	$10 per device
Contraceptive – Oral (Generic Drugs)	47	No	20%	20%
Contraceptive – Oral (Non-Preferred Formulary Drugs)	47	No	30%	30%
Contraceptive – Oral (Preferred Formulary Drugs)	47	No	20%	20%
Contraceptive – Other Methods (Generic Drugs)	47	No	20%	20%
Contraceptive – Other Methods (Non-Preferred Formulary Drugs)	47	No	30%	30%
Contraceptive – Other Methods (Preferred Formulary Drugs)	47	No	20%	20%
Mail Order Contraceptive – Diaphragms/Cervical Caps	47	Not Covered	$10 per device	Not Covered
Mail Order Contraceptive – Oral (Generic Drugs)	47	Not Covered	20%	Not Covered

∗ = see page 15

	more info. on page:	Nonparticipating Provider Annual Deductible Applies?	Copayment Is (Percentage copayments are based on eligible charges)	
			Participating	Nonparticipating
Mail Order Contraceptive – Oral (Non-Preferred Formulary Drugs)	47	Not Covered	30%	Not Covered
Mail Order Contraceptive – Oral (Preferred Formulary Drugs)	47	Not Covered	20%	Not Covered
Mail Order Contraceptive – Other Contraceptive Methods (Generic Drugs)	47	Not Covered	20%	Not Covered
Mail Order Contraceptive – Other Contraceptive Methods (Non-Preferred Formulary Drugs)	47	Not Covered	30%	Not Covered
Mail Order Contraceptive – Other Contraceptive Methods (Preferred Formulary Drugs)	47	Not Covered	20%	Not Covered
Diabetic Drugs, Supplies, and Insulin		***If you have an HMSA drug plan with benefits for diabetic drugs, supplies, and insulin, the HMSA drug plan benefits will apply and not the benefits of this plan.***		
Diabetic Drugs – Generic Drugs	47	No	20%	20%
Diabetic Drugs – Non-Preferred Formulary Drugs	47	No	30%	30%
Diabetic Drugs – Preferred Formulary Drugs	47	No	20%	20%
Diabetic Supplies – Non-Preferred Formulary	47	No	20%	20%
Diabetic Supplies – Preferred Formulary	47	No	None	None
Insulin – Non-Preferred Formulary Drugs	47	No	30%	30%
Insulin – Preferred Formulary Drugs	47	No	20%	20%
Mail Order Diabetic Drugs – Generic Drugs	47	Not Covered	20%	Not Covered
Mail Order Diabetic Drugs – Non-Preferred Formulary Drugs	47	Not Covered	30%	Not Covered
Mail Order Diabetic Drugs – Preferred Formulary Drugs	47	Not Covered	20%	Not Covered
Mail Order Diabetic Supplies – Non-Preferred Formulary	47	Not Covered	20%	Not Covered
Mail Order Diabetic Supplies – Preferred Formulary	47	Not Covered	None	Not Covered
Mail Order Insulin – Non-Preferred Formulary Drugs	47	Not Covered	30%	Not Covered

∗ = see page 15

	more info. on page:	Nonparticipating Provider Annual Deductible Applies?	Copayment Is (Percentage copayments are based on eligible charges)	
			Participating	Nonparticipating
Mail Order Insulin – Preferred Formulary Drugs	47	Not Covered	20%	Not Covered

Chiropractic Services

Copayments for ***Chiropractic Services*** are listed below. Coverage for chiropractic services are covered only when provided through your Complimentary Care Rider and approved by the American Specialty Health Group Inc. ("ASH"). See *Chapter 4: Description of Benefits* for more details.

∗ **= see page 15**

	more info. on page:	Nonparticipating Provider Annual Deductible Applies?	Copayment Is (Copayments are based on the ASH Group eligible charges)	
		ASH Out-of-Network Provider	**ASH In-Network Provider**	**ASH Out-of-Network Provider**
Chiropractic Services				
Chiropractic – Supports and Supplies	50	Not Covered	Not Covered	Not Covered
Office Visit (Follow-up)	50	Not Covered	$12	Not Covered
Patient Exam (New or Established)	50	Not Covered	$12	Not Covered
X-rays/Radiological Consultations	50	Not Covered	None	Not Covered

CHAPTER 4

This Chapter Covers

About this Chapter

Your health care coverage provides benefits for procedures, services or supplies that are listed in this chapter. You will note that some of the benefits have limitations. These limitations describe criteria, circumstances or conditions that are necessary for a procedure, service or supply to be a covered benefit. These limitations may also describe circumstances or conditions when a procedure, service or supply is not a covered benefit. These limitations and benefits should be read with *Chapter 6: Services Not Covered*, in order to identify all items excluded from coverage.

Additional Coverage Mandated by Law

As may be required by law, including without limitation in response to State and/or Federal emergency declarations, this plan may provide expanded benefits and coverage policies not described in this Guide. Up-to-date information related to such circumstances, including emergency declarations, will be posted on our website at www.hmsa.com.

Continuity of Care

You may be eligible for continuity of care if you are a continuing care patient receiving a course of treatment from a participating provider and one of the following occurs:

- the contractual relationship between the participating provider and HMSA is terminated;
- benefits provided under your plan with respect to the participating provider are terminated because of a change in the terms of the participation of such participating provider in such plan; or
- you are under a group health plan and the contract between such group health plan and HMSA is terminated.

With respect to the above occurrences, the term "terminated" does not include a termination of a contract for failure to meet applicable quality standards or for fraud.

For more details, see *Chapter 10: General Provisions, Continuity of Care*.

Non-Assignment of Benefits

Benefits for covered services described in this Guide cannot be transferred or assigned to anyone. Any attempt to assign this coverage or rights to payment will be void.

Hospital and Facility Services

Review of Inpatient Hospital Care

When your condition requires you to be an inpatient, we may work with your provider to review your medical records to determine if payment determination criteria are met. Inpatient reviews take place after admission and at set intervals thereafter, until you are discharged from the facility. We also review discharge plans for after-hospital care.

If payment determination criteria are not met, our nurse reviewer will discuss your case with a physician consultant. If more details are needed, our nurse or physician consultant may contact your attending physician.

If we inform you that you do not meet payment determination criteria for acute inpatient care but you meet payment determination for skilled nursing, sub-acute, or long-term acute care, you must transfer to the first available extended care facility bed. If you do not transfer, you must pay all acute inpatient charges beginning on the day we informed you that you no longer meet acute inpatient payment determination criteria and an extended care facility bed became available.

Ambulatory Surgical Center (ASC)

Covered, including:
- operating rooms,
- surgical supplies,
- drugs,
- dressings,
- anesthesia services and supplies,
- oxygen,
- antibiotics,
- blood transfusion services,
- routine lab,
- x-ray related to surgery, and
- general nursing services.

Ambulatory Surgical Center is an outpatient facility that provides surgical services without an overnight stay. This facility may be in a hospital or it may be a separate independent facility.

Please note: Anesthesia for dental services are covered in accord with HMSA's medical policy on "Deep Sedation and General Anesthesia for Dental Services" which can be found at www.hmsa.com. The medical policy provides detailed coverage criteria for when services meet HMSA's payment determination criteria.

Emergency Room

Covered, but only if a prudent layperson could reasonably expect the absence of immediate medical attention to result in:
- Serious risk to the health of the individual (or, with respect to a pregnant woman, the health of the woman and her unborn child).
- Serious impairment to bodily functions.
- Serious dysfunction of any bodily organ or part.

Examples of an emergency include:
- chest pain or other heart attack signs,
- poisoning,
- loss of consciousness,
- convulsions or seizures,
- broken back or neck,
- heavy bleeding,

- sudden weakness on one side,
- severe pain,
- breathing problems,
- drug overdose,
- severe allergic reaction,
- severe burns, and
- broken bones.

Examples of non-emergencies are:

- colds,
- flu,
- earaches,
- sore throats, and
- using the emergency room for your convenience or during normal physician office hours for medical conditions that can be treated in a physician's office.

If you need emergency services, call 911 or go to the nearest emergency room for care. Pre-authorization is not needed.

Please note: If you are admitted as an inpatient after a visit to the emergency room, hospital inpatient benefits apply and not emergency room benefits. Services received from nonparticipating providers are subject to the No Surprises Act as described in *Chapter 10: General Provision, No Surprises Act Emergency Services and Surprise Bills*.

Emergencies Outside of Hawaii

For emergencies in another state or country, these guidelines apply:

- If the provider participates with the Blue Cross and/or Blue Shield plan in that state (or foreign country), the provider will file a claim for you. We will reimburse the provider directly. ***Please note***: Remember to show the provider your member identification card.
- If the provider does not participate with the Blue Cross and/or Blue Shield plan in such state and the claims fall under the No Surprises Act, the provider may file a claim with us and we will reimburse the provider directly.
- If the provider does not participate with the Blue Cross and/or Blue Shield plan in such foreign country, you are responsible for paying the provider directly and filing a claim with us. For more details on filing claims, see *Chapter 7: Filing Claims.*

Extended Care Facility (Skilled Nursing, Sub-Acute, and Long-Term Acute Care Facilities)

Covered in accord with HMSA's medical policies. Information on our policies can be found at www.hmsa.com.

Room and board is covered, but only for semi-private rooms when all of the following are true:

- You are admitted by your physician.
- Care is ordered and certified by your physician.
- Care is for skilled nursing care, sub-acute care, or long-term acute care rendered in an extended care facility.
- Confinement is not primarily for comfort, convenience, a rest cure, or domiciliary care.
- The confinement is not for custodial care.

Benefit Limitation: Coverage for extended care facilities is limited to 120 days per calendar year.

Services and supplies are covered, including:

- routine surgical supplies,
- drugs,
- dressings,
- oxygen,
- antibiotics,
- blood transfusion services,
- diagnostic and therapy services,
- regular and special diets, and
- general nursing services.

Please note: Services from out-of-state providers and from nonparticipating providers must have precertification. See *Chapter 5: Precertification.*

Hospital Ancillary Services

Covered, including:
- surgical supplies,
- hospital anesthesia services and supplies,
- diagnostic and therapy services,
- drugs,
- dressings,
- oxygen,
- antibiotics,
- hospital blood transfusion services,
- regular and special diets, and
- general nursing services.

Please note: Anesthesia for dental services are covered in accord with HMSA's medical policy on "Deep Sedation and General Anesthesia for Dental Services" which can be found at www.hmsa.com. The medical policy provides detailed coverage criteria for when services meet HMSA's payment determination criteria.

Hospital Room and Board

Covered, including:
- Semi-Private Rooms. If you are hospitalized at a participating facility, your copayment is based on the facility's medical/surgical semi-private room rate. If you are hospitalized at a nonparticipating facility, your copayment is based on HMSA's maximum allowable fee for semi-private rooms. Also, you owe the difference between the nonparticipating hospital's room charge and HMSA's maximum allowable fee for semi-private rooms.
- Private Rooms.

  At Participating Hospitals:
  - If you are hospitalized in a participating facility with private rooms only, your copayment is based on HMSA's maximum allowable fee for semi-private rooms.
  - If you are hospitalized in a participating facility with semi-private and private rooms or a BlueCard PPO facility, your copayment is based on the facility's medical/surgical semi-private room rate. Also, you owe the difference between the facility's charges for private and semi-private rooms. ***Exception:*** If you are hospitalized for conditions identified by HMSA as conditions that require a private room, your copayment is based on the facility's medical/surgical private room rate. You may call HMSA for a list of these conditions.

  At Nonparticipating Hospitals:
  - If you are hospitalized in a nonparticipating facility, your copayment is based on HMSA's maximum allowable fee for semi-private rooms. Also, you owe the difference between the facility's private room charge and HMSA's maximum allowable fee for semi-private rooms. ***Exception****:* If you are hospitalized for conditions identified by HMSA as conditions that require a private room, your copayment is based on HMSA's maximum allowable fee for private rooms. Also, you owe the difference between the facility's private room charge and HMSA's maximum allowable fee for private rooms. You may call HMSA for a list of these conditions.
- Newborn nursery care. Covered for the baby's nursery care after birth in accord with the time periods specified later in this chapter under *Maternity and Newborn Length of Stay*.

Please note: Services at nonparticipating and out-of-state post-acute facilities must be precertified. See *Chapter 5: Precertification*.

Intensive Care Unit/Coronary Care Unit

Covered.

Intermediate Care Unit

Covered.

Isolation Care Unit

Covered.

Operating Room

Covered.

Outpatient Facility

Covered, including but not limited to observation room and labor room.

Please note: Certain rehabilitation services outside the State of Hawaii must have precertification. See *Chapter 5: Precertification*.

Online Care

Online Care

Covered, when provided by HMSA Online Care at www.hmsa.com. You must be at least 18 years old. A member who is a dependent minor is covered when accompanied by an adult member. Initial base conversations as well as conversation extensions are covered for all provider types available on HMSA Online Care.

Please note: Benefits paid for Online Care shall not be applied towards the Lifetime Maximum benefit limit. Sessions and eligibility are subject to the Online Care Consumer User Agreement.

Telehealth

Telehealth

Covered, in accord with Hawaii law and HMSA's medical policy for "Telehealth Services" which can be found at www.hmsa.com. Telehealth is the use of telecommunications services to transmit medical information, including diagnostic-quality digital images and laboratory results for medical interpretation and diagnosis when the parties are separated by distance. Telecommunications services, include:

- Store and forward technologies.
- Remote monitoring.
- Live consultation.
- Mobile health.

In addition, services provided via telecommunications must be otherwise covered and not excluded by this plan. Your benefit will vary depending on the type of service you receive through telehealth. For instance, if you receive a physician visit through telehealth, the physician visit benefit will apply. See copayment amounts for the service you receive through telehealth in *Chapter 3: Summary of Benefits and Your Payment Obligations*.

"Telecommunications" is defined as the integrated electronic transfer of medical data, including but not limited to real time video conferencing-based communication, secure interactive and non-interactive web-based communication, and secure asynchronous information exchange.

Standard phone contacts, facsimile transmissions, or email texts, in combination or by itself, are not covered.

Physician Services

Anesthesia

Covered, as required by the attending provider and when appropriate for your condition. Services include:

- General anesthesia.
- Regional anesthesia.
- Monitored anesthesia when you meet HMSA's high-risk criteria.

Please note: Anesthesia for dental services are covered in accord with HMSA's medical policy on "Deep Sedation and General Anesthesia for Dental Services" which can be found at www.hmsa.com. The medical policy provides detailed coverage criteria for when services meet HMSA's payment determination criteria.

For anesthesia services associated with maternity related services, see *Special Benefits for Women* in the section *Maternity Care.*

Consultation Services

Covered, as needed for surgical, pathological, radiological, or other medical conditions when all of these statements are true:

- The attending physician must require the consultation.
- If the consultation is for inpatient services, you must be confined as a registered bed patient.

• If the consultation is for inpatient services, the consultant's report must be acceptable to us. It must also be included as a part of the record kept by the hospital or extended care facility.
• The consultation must be for reasons other than to comply with requirements by the hospital or extended care facility.

Immunizations

Covered, but only vaccines in accord with the guidelines set by the Advisory Committee on Immunization Practices (ACIP).

Please note: The list of ACIP recommended immunizations may change. If you would like information about the ACIP recommended immunizations, please visit our website at www.hmsa.com or call us at one of the phone numbers listed on the back cover of this Guide. Travel immunizations are covered under *Injections*.

Physician Visits

Covered, for an illness or injury, when you are inpatient or outpatient. A physician visit may be received in the physician's office, your home, or a facility setting. You are also covered for family planning counseling. Newborn care is covered in accord with the time periods specified later in this chapter under *Maternity and Newborn Length of Stay*.

Please note: You are not covered for physician visits related to routine physical exams, except as described in *Chapter 4: Description of Benefits* under the *Special Benefits* sections.

Physician Visits – Emergency Room

Covered, but only if a prudent layperson could reasonably expect the absence of immediate medical attention to result in:
• Serious risk to the health of the individual (or, with respect to a pregnant woman, the health of the woman and her unborn child).
• Serious impairment to bodily functions.
• Serious dysfunction of any bodily organ or part.

Examples of an emergency include:
• chest pain or other heart attack signs,
• poisoning,
• loss of consciousness,
• convulsions or seizures,
• broken back or neck,
• heavy bleeding,
• sudden weakness on one side,
• severe pain,
• breathing problems,
• drug overdose,
• severe allergic reaction,
• severe burns, and
• broken bones.

Examples of non-emergencies are:
• colds,
• flu,
• earaches,
• sore throats, and
• using the emergency room for your convenience or during normal physician office hours for medical conditions that can be treated in a physician’s office.

If you need emergency services, call 911 or go to the nearest emergency room for care. Pre-authorization is not needed.

Please note: If you are admitted to the hospital as an inpatient after a visit to the emergency room, hospital inpatient benefits apply and not emergency room benefits. Services received from nonparticipating providers are subject to the No Surprises Act as described in *Chapter 10: General Provision, No Surprises Act Emergency Services and Surprise Bills*.

Emergencies Outside of Hawaii

For emergencies in another state or country, these guidelines apply:
• If the provider participates with the Blue Cross and/or Blue Shield plan in that state (or foreign country), the provider will file a claim for you. We will reimburse the provider directly. ***Please note***: Remember to show the provider your member identification card.

• If the provider does not participate with the Blue Cross and/or Blue Shield plan in such state and the claims fall under the No Surprises Act, the provider may file a claim with us and we will reimburse the provider directly.
• If the provider does not participate with the Blue Cross and/or Blue Shield plan in such foreign country, you are responsible for paying the provider directly and filing a claim with us. For more details on filing claims, see *Chapter 7: Filing Claims.*

Surgical Services

Participating Providers have agreed to comply with HMSA's payment policies and so will not bill you for services or added charges that HMSA does not cover. When you see a nonparticipating provider you will owe any copayment that applies to the service plus the difference between HMSA's eligible charge and the provider's actual charge. This may include services or added charges not covered by HMSA.

Approval for Certain Surgical Procedures

Certain surgical procedures must have precertification from HMSA. See *Chapter 5: Precertification.*

Please note: This list of procedures changes periodically. To ensure your surgical procedure is covered, call us and we will check if it requires approval before you get the surgery.

If you are under the care of a:
• *Participating* physician, the physician will get approval for you.
• *Nonparticipating* physician, the physician may not get approval for you. Getting approval is your responsibility. See *Chapter 5: Precertification*.

Assistant Surgeon Services

Covered, but only when:
• The complexity of the surgery requires an assistant; and
• The facility does not have a resident or training program; or
• The facility has a resident or training program, but a resident or intern on staff is not available to assist the surgeon.

Bariatric Surgery

Covered, but only if you meet HMSA's criteria.

Colonoscopy (screening)

Covered in accord with HMSA's medical policies.

Cutting Surgery

Covered, including preoperative and postoperative care.

Please note: Nonparticipating providers may bill separately for preoperative care, the surgical procedure and postoperative care. In such cases, the total charge is often more than the eligible charge. You are responsible for any amount that exceeds the eligible charge.

Non-cutting Surgery

Covered. Examples of non-cutting surgical procedures include:
• diagnostic endoscopic procedures;
• diagnostic and therapeutic injections including catheters injections into joints, muscles, and tendons;
• orthopedic castings;
• destruction of localized lesions by chemotherapy (excluding silver nitrate), cryotherapy or electrosurgery; and
• acne treatment.

Reconstructive Surgery

Covered, but only for corrective surgery required to restore, reconstruct or correct:
• Any bodily function that was lost, impaired, or damaged as a result of an illness or injury.
• Developmental abnormalities when present from birth and that severely impair or impede normal, essential bodily functions.
• The breast on which a mastectomy was performed, and surgery for the reconstruction of the other breast to produce a symmetrical appearance (including prostheses). Treatment for complications of mastectomy and reconstruction, including lymphedema, is also covered.

Complications of a non-covered cosmetic reconstructive surgery are not covered.

Sigmoidoscopy (screening)	Covered in accord with HMSA's medical policies.
Surgical Supplies	Covered.

Testing, Laboratory, and Radiology

Allergy Testing	Covered.
Allergy Treatment Materials	Covered.
Diagnostic Testing	Covered when related to an injury or illness. Examples of diagnostic tests include: • Electroencephalograms (EEG). • Electrocardiograms (EKG or ECG). • Holter Monitoring. • Stress Tests.
Fecal Occult Blood Test (FOBT) (screening)	Covered in accord with HMSA's medical policies.
Genetic Testing and Counseling	Covered, but only if you meet HMSA's criteria. Call us for more details. Our phone number is listed on the back cover of this Guide. ***Please note*:** Certain services must have precertification. See *Chapter 5: Precertification.*
Laboratory and Pathology	Covered, when related to an illness or injury. For other routine and preventive lab services, see later in this chapter in the *Special Benefits* sections.
Radiology	Covered. Examples of radiology include: • Computerized Tomography Scan (CT Scan). • Diagnostic mammography. • Nuclear Medicine. • Ultrasound. • X-rays. ***Please note*:** Some radiological procedures must have precertification. See *Chapter 5: Precertification.*
Tuberculin Test (screening)	Covered for one tuberculin (TB) test per calendar year.

Chemotherapy and Radiation Therapy

Chemotherapy – Infusion/Injections	Covered, including chemical agents and their administration to treat malignancy. Chemotherapy drugs must be FDA approved. ***Please note:*** Benefits for high-dose chemotherapy, high-dose radiation therapy, or related services and supplies are covered when provided in conjunction with stem-cell transplants. See later in this chapter under *Stem-Cell Transplants (including Bone Marrow Transplants)* in the section *Other Organ and Tissue Transplants.*
Radiation Therapy	Covered. ***Please note:*** Benefits for high-dose chemotherapy, high-dose radiation therapy, or related services and supplies are covered when provided in conjunction with stem-cell transplants. See later in this chapter under *Stem-Cell Transplants (including Bone Marrow Transplants)* in the section *Other Organ and Tissue Transplants.*

Other Medical Services and Supplies

Advance Care Planning

Covered.

Ambulance (air)

Covered, for intra-island or inter-island air ambulance services to the nearest, adequate hospital to treat your illness or injury.

We will cover your ambulance transportation if the following apply:
- Services to treat your illness or injury are not available in the hospital or nursing facility where you are an inpatient.
- Transportation starts where an injury or illness took place or first needed emergency care.
- Transportation ends at the nearest facility equipped to furnish emergency care.
- Transportation is for the purpose of emergency treatment.
- Transportation takes you to the nearest facility equipped to furnish emergency treatment.

Please note: Air ambulance is limited to transportation within the state of Hawaii except as described in the next section labeled *"Ambulance (air) – to the Continental United States"*.

Ambulance (air) – to the Continental United States

Covered in certain situations when treatment for critical care is not available in Hawaii and air ambulance transportation to the continental US with life supporting equipment and/or a medical support team is needed. Services are covered in accord with HMSA's medical policy on air ambulance services which can be found at www.hmsa.com.

Please note: Air ambulance services to the continental US must be precertified. See *Chapter 5: Precertification*.

***Please note**:* Exclusions or limitations may apply. See *Chapter 6: Services Not Covered, Miscellaneous Exclusions*.

Ambulance (ground)

Covered, for ground ambulance services to the nearest, adequate hospital to treat your illness or injury.

We will cover your ambulance transportation if the following apply:
- Services to treat your illness or injury are not available in the hospital or nursing facility where you are an inpatient.
- Transportation starts where an injury or illness took place or first needed emergency care.
- Transportation ends at the nearest facility equipped to furnish emergency care.
- Transportation is for the purpose of emergency treatment.
- Transportation takes you to the nearest facility equipped to furnish emergency treatment.

Applied Behavior Analysis Rendered by a Behavior Analyst Recognized by Us

Covered, but only for autism spectrum disorders, as defined in the most recent edition of the Diagnostic and Statistical Manual of Mental Disorders, in accord with Hawaii law and HMSA's medical policy. Services must be provided in the state where you reside by a Behavior Analyst recognized by us.

Please note: Certain services must be precertified. See *Chapter 5: Precertification.*

Autism Spectrum Disorders – Diagnosis and Treatment

Covered, in accord with Hawaii law and HMSA's medical policies, for the following services:
- Behavioral health treatment. Benefits for Applied Behavior Analysis rendered by a Recognized Behavior Analyst as described more fully in the section labeled "*Applied Behavior Analysis Rendered by a Behavior Analyst Recognized by Us*".
- Psychiatric care.
- Psychological care.
- Therapeutic care.
- Pharmacy care. Benefits for drugs to treat autism spectrum disorders are described later in this chapter under *Prescription Drugs and Supplies.*

You are not covered for care that is custodial in nature or provided by family or household members.

***Please note**:* Certain services must be precertified. See *Chapter 5: Precertification.*

Blood and Blood Products

Covered, including blood costs, blood bank services, blood processing.

You are not covered for peripheral stem-cell transplants except as described in this chapter under *Stem-Cell Transplants (including Bone Marrow Transplants).*

Dentist, Services of

Covered, but only when the dentist performs emergency or surgical services that could also be performed by a physician.

Dialysis and Supplies

Covered.

Durable Medical Equipment and Supplies

Covered, but only when prescribed by your treating provider.

The equipment must meet all of the following criteria:

- FDA-approved for the purpose that it is being prescribed.
- Able to withstand repeated use.
- Primarily and customarily used to serve a medical purpose.
- Appropriate for use in the home. ***Home*** means the place where you live other than a hospital or skilled or intermediate nursing facility.
- Necessary and reasonable to treat an illness or injury, or to improve the functioning of a malformed body part. It should not be useful to a person in the absence of illness or injury.

Durable medical equipment (DME) can be rented or purchased; however, certain items are covered only as rentals.

Supplies and accessories necessary for the effective functioning of the equipment are covered subject to certain limitations and exclusions. Please call your nearest HMSA office listed on the back cover of this Guide for details.

Repair and replacement of durable medical equipment is covered subject to certain limitations and exclusions. Please call your nearest HMSA office listed on the back cover of this Guide for details.

Examples of durable medical equipment include:

- oxygen equipment,
- hospital beds,
- mobility assistive equipment (wheelchairs, walkers, power mobility devices),
- insulin pumps, and
- breast pumps.

Please note: Benefits for insulin pump tubing can be found in *Prescription Drugs and Supplies* section.

Breast pumps are covered, but limited to the rental of a hospital-grade breast pump in accord with HMSA's medical policy on breast pumps which can be found at www.hmsa.com.

Please note: Certain durable medical equipment must have precertification. See *Chapter 5: Precertification*.

Evaluations for Hearing Aids

Covered, but only when you get the evaluation for the use of a hearing aid in the office of a physician or audiologist.

Gender Identity Services

Covered, in accord with HMSA's medical policy for "Gender Identity Services" which can be found at www.hmsa.com.

The services listed below are covered, but only when deemed medically necessary to treat gender dysphoria. Your copayment may vary depending on the type of service or supply you receive. Copayment amounts are listed in *Chapter 3: Summary of Benefits and Your Payment Obligations.* Benefit details about the service or supply you receive can be found in other sections of this chapter.

- Gender confirmation surgery
- Hospital room and board
- Hormone injection therapy

	• Laboratory monitoring • Other gender confirmation surgery related services and supplies which are medically necessary and not excluded. These include but are not limited to ***sexual identification counseling***, pre-surgery consultations and post-surgery follow-up visits • Otherwise covered services deemed medically necessary to treat gender dysphoria ***Please note***: Certain services must be precertified. See *Chapter 5: Precertification*. ***Please note****:* Exclusions or limitations may apply. See *Chapter 6: Services Not Covered, Miscellaneous Exclusions*.
Growth Hormone Therapy	Covered, but only if you meet HMSA's criteria and if growth hormone is for replacement therapy services to treat: • Hypothalamic-pituitary axis damage caused by primary brain tumors, trauma, infection, or radiation therapy. • Turner's syndrome. • Growth failure secondary to chronic renal insufficiency awaiting renal transplant. • AIDS-wasting or cachexia without evidence of suspected or overt malignancy and where other modes of nutritional supplements (e.g., hyperalimentation, enteral therapy) have been tried. • Short stature. • Neonatal hypoglycemia secondary to growth hormone deficiency. • Prader-Willi Syndrome. • Severe growth hormone deficiency in adults. ***Please note:*** These services must have precertification. See *Chapter 5: Precertification.*
Implanted Internal Items/Implants - Outpatient	Covered, for outpatient implanted internal items. For a description of implanted internal items, see *Chapter 11: Glossary*. ***Please note***: Certain items must have precertification. See *Chapter 5: Precertification.*
Inhalation Therapy	Covered.
Injections – Other than Self-Administered	Covered, for outpatient services and supplies for the injection or intravenous administration of: • medication, • biological therapeutics and biopharmaceuticals, • nutrient solutions needed for primary diet, and • travel immunizations in accord with the guidelines set by the Advisory Committee on Immunization Practices (ACIP). Injectable drugs must be FDA approved. If you have an HMSA drug plan or other drug plan with a similar benefit, there shall be no duplication or coordination of benefits between this Plan and your drug plan. ***Please note:*** Selected specialty drugs may not be a benefit of this plan. For questions regarding your EUTF specialty drug coverage, please contact the EUTF pharmacy benefit manager. ***Please note*****:** Certain services must have precertification. See *Chapter 5: Precertification.*
Injections – Self-Administered	Covered, for FDA approved injectable drugs. If you have an HMSA drug plan or other drug plan with a similar benefit, there shall be no duplication or coordination of benefits between this Plan and your drug plan. ***Please note:*** Selected specialty drugs may not be a benefit of this plan. For questions regarding your EUTF specialty drug coverage, please contact the EUTF pharmacy benefit manager.

Please note: Certain services must have precertification. See *Chapter 5: Precertification.*

Medical Foods

Covered, to treat inborn errors of metabolism in accord with Hawaii law and HMSA guidelines.

Please note: Copayments for Medical Foods do not apply toward meeting the Annual Copayment Maximum.

Medical Nutrition Therapy

Covered to treat medical conditions, such as chronic kidney disease, in accord with Hawaii law and HMSA's medical policy on "Medical Nutrition Therapy" which can be found at www.hmsa.com.

If you are diagnosed with an eating disorder by a qualified provider, medical nutrition therapy must be rendered by a recognized licensed dietitian.

Please note: Certain services must have precertification. See *Chapter 5: Precertification.*

Please note: Exclusions or limitations may apply. See *Chapter 6: Services Not Covered, Counseling Services.*

Orthodontic Services to Treat Orofacial Anomalies

Covered, to treat orofacial anomalies resulting from birth defects or birth defect syndromes, in accord with Hawaii law and HMSA's medical policy.

Benefit Limitation: Benefits are limited to the maximum benefit amount set forth under Hawaii law, as adjusted and published annually by the insurance commissioner. The maximum benefit amount can be found at hmsa.com/orofacial-anomalies.

Please note: Services must be precertified. See *Chapter 5: Precertification*.

Orthotics and External Prosthetics

Orthotics are covered, when prescribed by your treating provider to provide therapeutic support or restore function.

Supplies necessary for the effective functioning of an orthotic are covered subject to certain limitations and exclusions. Please call your nearest HMSA office listed on the back cover of this Guide for details.

Examples of orthotics include:
- braces,
- orthopedic footwear, and
- shoe inserts.

Foot orthotics are only covered for members with specific diabetic conditions as defined by Medicare guidelines; for partial foot amputations; if they are an integral part of a leg brace; or if they are being prescribed as part of post-surgical or post-traumatic casting care.

External prosthetics are covered when prescribed by your treating provider to replace absent or non-functioning parts of the human body with an artificial substitute.

Supplies necessary for the effective functioning of a prosthetic are covered subject to certain limitations and exclusions. Please call your nearest HMSA office listed on the back cover of this Guide for details.

Repair and replacements are covered subject to certain limitations and exclusions. Please call your nearest HMSA office listed on the back cover of this Guide for details.

Examples of prosthetics include artificial limbs and eyes, post-mastectomy or post-lumpectomy breast prostheses, external pacemakers and post-laryngectomy electronic speech aids.

Please note: Certain prosthetics and orthotics must have precertification. See *Chapter 5: Precertification.*

Outpatient IV Therapy

Covered, for services and supplies for outpatient injections or intravenous administration of medication, biological therapeutics, biopharmaceuticals, or intravenous nutrient solutions needed for primary diet. Drugs must be FDA approved.

***Please note*:** Certain services must have precertification. See *Chapter 5: Precertification.*

Routine Care Associated with Clinical Trials

Covered in accord with HMSA guidelines. Coverage is limited to services and supplies provided when you are enrolled in a qualified clinical trial if such services would be paid for by HMSA as routine care.

***Please note*:** These services must have precertification. See *Chapter 5: Precertification.*

Vision and Hearing Appliances

Vision appliances, which include eyeglasses and contact lenses, are covered for certain medical conditions and are subject to special limits. Please call your nearest HMSA office listed on the back cover of this Guide for details.

***Please note*:** Exclusions or limits apply. See *Chapter 6: Services Not Covered* under *Dental, Drug, and Vision* and *Miscellaneous Exclusions.*

Hearing aids are limited to one hearing aid per ear every 60 months. Fitting, adjustment, and batteries are not covered.

Please note: Repairs or replacements are covered subject to certain limitations and exclusions. See *Chapter 6: Services Not Covered* under *Miscellaneous Exclusions.*

Please note: Repairs or replacements must be precertified. See *Chapter 5: Precertification.*

Rehabilitation Therapy

Cardiac Rehabilitation

Covered in accord with HMSA's then current medical policy for cardiac rehabilitation which can be found at www.hmsa.com.

Intensive Cardiac Rehabilitation

Covered in accord with HMSA's then current medical policy for cardiac rehabilitation which can be found at www.hmsa.com.

Intensive cardiac rehabilitation is a physician or nonphysician practitioner supervised program in the outpatient setting that furnishes cardiac rehabilitation. It has shown, in peer-reviewed published research, that it improves patients' cardiovascular disease through specific outcome measurements.

Please note: Coverage is limited to one cardiac rehabilitation or intensive cardiac rehabilitation program per qualifying event, as defined in HMSA's then current medical policy.

Physical and Occupational Therapy

Covered in accord with HMSA's then current medical policy for physical and occupational therapy. Changes to the policy may occur at any time during your plan year. Current medical policies can be found at www.hmsa.com. According to HMSA's current medical policies, therapy services may be covered but only when all of the following are true:

- The diagnosis is established by a physician, physician's assistant or advanced practice registered nurse and the medical records document the need for skilled physical and/or occupational therapy.
- The therapy is ordered by a physician, physician's assistant or advanced practice registered nurse under an individual treatment plan.
- The therapy is from a qualified provider of physical or occupational therapy services. A qualified provider is one who is licensed appropriately, performs within the scope of his/her licensure and is recognized by HMSA.
- The therapy is necessary to achieve a specific diagnosis-related goal that will significantly improve neurological and/or musculoskeletal function due to a congenital anomaly, or to restore neurological and/or musculoskeletal function that was lost or impaired due to an illness, injury, or prior therapeutic intervention. (Significant is defined as a measurable and meaningful increase in the level of physical and functional abilities attained through short-term therapy as documented in the medical records).

• The therapy is short-term, to improve or restore neurological or musculoskeletal function required to perform normal activities of daily living, such as grooming, toileting, feeding, etc. Therapy beyond this is considered long-term and is not covered. Maintenance therapy, defined as activities that preserve present functional level and prevent regression, are not covered.
• The therapy does not duplicate services from another therapy or available through schools and/or government programs.
• The therapy and diagnosis are covered as described in HMSA's medical policies for physical and occupational therapy. Information on our policies can be found at www.hmsa.com.

Please note: Certain services must be precertified. See *Chapter 5: Precertification.*

Please note: Exclusions or limitations may apply. See *Chapter 6: Services Not Covered, Miscellaneous Exclusions.*

Group exercise programs and group physical and occupational therapy exercise programs are not covered.

Physical therapy evaluations are not covered when provided by an occupational therapist.

Pulmonary Rehabilitation

Pulmonary rehabilitation is a multidisciplinary approach to reducing symptoms and improving quality of life in patients with compromised lung function.

Benefits are not provided for maintenance programs.

Participants must meet HMSA's eligibility criteria and guidelines.

***Please note*:** These services must have precertification. See *Chapter 5: Precertification.*

Speech Therapy Services

Covered in accord with HMSA's then current medical policy for speech therapy. Changes to the policy may occur at any time during your plan year. Current medical policies can be found at www.hmsa.com. According to HMSA's current medical policy, speech therapy may be covered to treat communication impairments and swallowing disorders but only when all of the following statements are true:

• The diagnosis is established by a physician, physician's assistant, or advanced practice registered nurse and the medical records document the need for skilled speech therapy services.
• The therapy is ordered by a physician, physician's assistant, or advanced practice registered nurse.
• The therapy is necessary to treat function lost or impaired by disease, trauma, congenital anomaly (structural malformation) or prior therapeutic intervention.
• The therapy is rendered by and requires the judgment and skills of a speech language pathologist certified as clinically competent (SLP CCC) by the American Speech–Language Hearing Association (ASHA).
• The therapy is provided on a one-to-one basis.
• The therapy is used to achieve significant, functional improvement through objective goals and measurements.
• The therapy and diagnosis are covered as described in HMSA's medical policies for speech therapy services. Information on our policies can be found at www.hmsa.com.
• The therapy does not duplicate service from another therapy or available through schools and/or government programs.

Speech therapy services include:

• speech/language therapy,
• swallow/feeding therapy,
• aural rehabilitation therapy, and
• augmentative/alternative communication therapy.

***Please note**:* Certain services must have precertification. See *Chapter 5: Precertification.*

Please note: Exclusions or limitations may apply. See *Chapter 6: Services Not Covered, Miscellaneous Exclusions.*

Special Benefits – Disease Management and Preventive Services

Diabetes Prevention Program

The Diabetes Prevention Program is a structured health behavior change intervention that provides practical training in long-term dietary change, increased physical activity, and problem-solving strategies for overcoming challenges to sustaining weight loss and a healthy lifestyle.

Services are covered in accordance with HMSA's Diabetes Prevention Program policy and the following are true:

- Services are provided by practitioners who contract with HMSA to provide Diabetes Prevention Program, and
- Services are received in the State of Hawaii.

For more information on the program and how to find a provider, please visit our Diabetes Prevention Program page at https://hmsa.com/well-being/diabetes-prevention/.

***Please note*:** Coverage is limited to one program per lifetime. If you receive benefits for this program under an HMSA plan, you will not be eligible for benefits for the program under any other HMSA plan. The program is structured as a 12-month lifestyle change program but can last up to 24 months. Program guidelines are based on CDC standards and may be subject to change.

Disease Management and Preventive Services Programs

Covered, for programs available through HMSA's Health and Well-Being services for members with:

- asthma,
- diabetes,
- cardiovascular disease,
- chronic obstructive pulmonary disease (COPD),
- behavioral health conditions (mental health and substance abuse), and
- normal and at-risk pregnancies.

The programs offer services to help you and your physician manage your care and make informed health choices.

You may be automatically enrolled in some of these programs or referred by your physician. HMSA reserves the right to, at any time, add other programs or to end programs. Call your nearest HMSA office listed on the back cover of this Guide for more details.

Physical Exams (routine annual checkup)

Covered one per calendar year. Includes a routine vision and hearing tests, and recommended screening tests for your age and gender:

Recommended exams for age 7 through 12.

Additionally, for ages 13 and above:

- Complete history and physical exam.
- Audiogram (optional).
- Urinalysis.
- Blood Count.
- Chest X-ray (not more than once every two years).

Also for ages 40 and above:

- Biochemistry Panel.
- Electrocardiogram (EKG 12 lead).

The above exams and tests are limited to a combined calendar year dollar maximum, depending on your age.

- Ages 7-12: up to $90.00.
- Ages 13-18: up to $115.00.
- Ages 19-39: up to $180.00.
- Ages 40 and above: up to $245.00.

You owe any amount billed which exceeds these maximums.

Screening Services	Covered, but only the following screenings: • Cholesterol test. Covered for men ages 35-65 and women ages 45-65. Benefits are limited to one cholesterol screening test every five years. • Diabetes (glucose) test. Covered if you are age 45 or older. Benefits are limited to one diabetes screening test every three years. The following are covered in accord with HMSA's then current policy for preventive health available at www.hmsa.com: • Abdominal aortic aneurysm screening • Breast cancer medication use to reduce risk counseling • Chlamydia screening • Depression and suicide risk in adults counseling • Falls prevention counseling • Healthy diet and physical activity for cardiovascular disease prevention in adults with cardiovascular risk factors counseling • Hepatitis B virus infection screening • Hepatitis C virus infection screening • Human papillomavirus (HPV) DNA screening • Human immunodeficiency virus (HIV) infection screening • Hypertension counseling • Gonorrhea screening • Lung cancer screening • Sexually transmitted infections (STI) counseling • Syphilis infection screening • Tobacco smoking cessation counseling • Unhealthy alcohol use counseling • Unhealthy drug use counseling • Weight loss to prevent obesity-related morbidity and mortality counseling
Skin Cancer (screening)	Covered, but only one skin cancer screening per calendar year.
Well-Being Services	HMSA offers a variety of well-being tools, programs and services to take care of you and your family. Visit hmsa.com/wellbeing to find the latest benefits available and to verify your eligibility. Members must meet HMSA's eligibility criteria and guidelines for certain programs.

Special Benefits for Children

Newborn Circumcision	Covered.
Well-Child Care	Covered, from birth through age six including: • office visits for history, • physical exams, • developmental assessments, • anticipatory guidance, • lab tests, and • immunizations. ***Well-Child Care*** means routine and preventive care for children under age seven. If your child needs medical care as the result of an illness or injury, physician visit benefits apply (and not well-child care benefits). See *Physician Services* earlier in this chapter.
Well-Child Care Immunizations	Covered, in accord with Hawaii law.
Well-Child Care Laboratory Tests	Covered, in conjunction with office visits, from birth through age six. Laboratory tests are limited during the well-child care period to: • Two tuberculin tests • Two blood tests (hemoglobin or hematocrit) • One urinalysis (through age 5)
Well-Child Care Physician Office Visits	Covered, including routine vision and hearing tests, according to the following schedule: • Birth to one year: six visits (one additional visit is covered when a newborn child is discharged within 48 hours of birth). • Age one year: two visits. • Age two years through six years: one visit each year.

Special Benefits for Men

Erectile Dysfunction

Services, supplies, prosthetic devices, and injectables approved by us are covered to treat erectile dysfunction due to organic cause as defined by HMSA or as described in this chapter under *Other Medical Services and Supplies, Gender Identity Services*.

Prostate Specific Antigen (PSA) Test (screening)

Covered, for men age 50 or older. Benefits are limited to one prostate specific antigen screening test per calendar year. For diagnostic PSA tests, see earlier in this chapter under *Testing, Laboratory, and Radiology*.

Vasectomy

Covered, but only the initial surgery for a vasectomy. Benefits do not include the reversal of a vasectomy.

Special Benefits for Women

Contraceptive IUD

Covered.

Please note: Benefit payment for contraceptives is limited to one contraceptive method per period of effectiveness.

Copayments for Contraceptives do not apply toward meeting the Annual Copayment Maximum, and benefits paid for contraceptives shall not be applied towards the Lifetime Maximum benefit limit.

Contraceptive Implants

Covered.

Please note: Benefit payment for contraceptives is limited to one contraceptive method per period of effectiveness.

Copayments for Contraceptives do not apply toward meeting the Annual Copayment Maximum, and benefits paid for contraceptives shall not be applied towards the Lifetime Maximum benefit limit.

Contraceptive Injectables

Covered.

Please note: Benefit payment for contraceptives is limited to one contraceptive method per period of effectiveness.

Copayments for Contraceptives do not apply toward meeting the Annual Copayment Maximum, and benefits paid for contraceptives shall not be applied towards the Lifetime Maximum benefit limit.

In Vitro Fertilization

Covered. Coverage is limited to a one-time only benefit for one outpatient in vitro fertilization procedure while you are an HMSA member. If you get benefits for in vitro fertilization services under an HMSA plan, you will not be eligible for in vitro fertilization benefits under any other HMSA plan. In vitro fertilization services are not covered when a surrogate is used. The in vitro procedures must be performed at a medical facility that conforms to the American College of Obstetricians and Gynecologists' guidelines for in vitro fertilization clinics or to the American Society for Reproductive Medicine's minimal standards for programs of in vitro fertilization.

If you have a male partner, you must meet all of the following criteria:

- You and your male partner have a five-year history of infertility or infertility is related to one or more of the following medical conditions:
  - Endometriosis;
  - Exposure in utero to diethylstilbestrol (DES);
  - Blockage or surgical removal of one or both fallopian tubes; or
  - Abnormal male factors contributing to the infertility.
- You and your male partner have been unable to attain a successful pregnancy through other covered infertility treatments.

If you do not have a male partner, you must meet the following criteria:

- You are not known to be otherwise infertile, and
- You have failed to achieve pregnancy following three cycles of physician directed, appropriately timed intrauterine insemination.

Please note: These services must have precertification. See *Chapter 5: Precertification*.

Please note: Exclusions or limits that may relate to this benefit are described in *Chapter 6: Services Not Covered* in the section labeled *Fertility and Infertility*.

Mammography (screening)

Covered according to the following schedule:
- Age 35 – 39 years of age, one baseline mammogram.
- Age 40 years of age or older, one mammogram per calendar year.

Please note: A woman of any age may receive the screening more often if she has a history of breast cancer or if her mother or sister has a history of breast cancer. For diagnostic mammography benefits, see earlier in this chapter under *Testing, Laboratory, and Radiology*.

Maternity Care – Routine Prenatal Visits, Delivery, and One Postpartum Visit

Covered, for:
- routine prenatal visits,
- delivery, and
- one postpartum visit.

HMSA pays physicians a global fee related to a bundle of maternity care. If benefit payments are made separately before delivery, payments will be considered an advance and we will deduct the amount from the global benefit payment for maternity care.

Coverage for other maternity related services such as nursery care, labor room, hospital room and board, pregnancy termination, diagnostic tests, labs, and radiology are described in other sections of this Guide.

Maternity and Newborn Length of Stay

Covered, for up to:
- 48 hours from time of delivery for normal labor and delivery; or
- 96 hours from time of delivery for a cesarean birth.

All newborns are covered for services described earlier in this chapter for the first 48 or 96 hours. For a description of covered services see *Hospital Room and Board – Newborn Nursery Care* and *Physician Visits*. Newborns are covered after the first 48 or 96 hours if added to your coverage within 31 days of birth.

Newborns with congenital defects and birth abnormalities are covered for the first 31 days of birth even if not added to your coverage. These newborns are covered after 31 days of birth only if added to your coverage within 31 days of birth. See *Chapter 10: General Provisions* under *Eligibility for Coverage*.

Pap Smears (screening)

Covered, but only one screening Pap smear per calendar year.

Pregnancy Termination

Covered.

Tubal Ligation

Covered, for surgery for a tubal ligation. Reversal of a tubal ligation is not covered.

Well Woman Exam

Covered, for one gynecological exam per calendar year. The well woman exam includes a pelvic exam, the collection of a specimen for Pap smear screening and a clinical breast exam.

Special Benefits for Homebound, Terminal, or Long-Term Care

Case Management Services

Covered, for a chronic condition, a serious illness or complex health care needs which may include the following:
- Assessment of individual/family needs related to the understanding of health status and physician treatment plans, self-care and compliance capability and continuum of care.
- Education of individual/family on disease, treatment compliance and self-care techniques.
- Help with organization of care, including arranging for needed services and supplies.
- Assistance in arranging for a primary care provider to deliver and coordinate the care and/or consultation with physician specialists; and
- Referrals to community resources.

Your benefit will vary depending on the type of Case Management Service you receive. For instance, if you receive a physician visit pertaining to Case Management Services, the physician visit benefit will apply. See copayment amounts for the service you receive through case management services in *Chapter 3: Summary of Benefits and Your Payment Obligations*.

Home Health Care

Covered, but only when all of these statements are true:

- Services are prescribed in writing by a physician to treat an illness or injury when you are homebound. ***Homebound*** means that due to an illness or injury, you are unable to leave home, or if you do leave home, doing so requires a considerable and taxing effort.
- Part-time skilled health services are needed.
- Services are not more costly than alternate services that would be effective to diagnose and treat your condition.
- Without home health care, you would need inpatient hospital or extended care facility services.
- If you need home health care services for more than 30 days, a physician must certify that there is further need for the services and provide an ongoing plan of treatment at the end of each 30-day period of care.
- Services do not exceed 150 visits per calendar year.

Hospice Services

Covered. A Hospice Program provides care (generally in a home setting) for patients who are terminally ill and who have a life expectancy of six months or less. We follow Medicare guidelines to determine benefits, level of care and eligibility for hospice services. Also, we cover:

- Residential hospice room and board expenses directly related to the hospice care being provided, and
- Hospice referral visits during which a patient is advised of hospice care options, regardless of whether the referred patient is later admitted to hospice care.

While under hospice care, the terminally ill person is not eligible for benefits for the terminal condition except hospice services and attending physician office visits. The person is eligible for all covered benefits unrelated to the terminal condition.

Hospice services must be received from a hospice that is currently under contract with us to provide hospice benefits. You are not covered for hospice services provided by a hospice not under contract with us.

The attending physician must certify in writing that the person is terminally ill and has a life expectancy of six months or less.

Supportive Care

Covered in accord with HMSA's then current Supportive Care policy available at www.hmsa.com.

Supportive Care is a comprehensive approach to care for members with a serious or advanced illness including:

- Stage 3 or 4 cancer,
- advanced Congestive Heart Failure (CHF),
- advanced Chronic Obstructive Pulmonary Disease (COPD), or
- any advanced illness that meets the requirements of the Supportive Care policy.

Members receive comfort-directed care, along with curative treatment from an interdisciplinary team of practitioners. Supportive Care is only available in Hawaii and when a member is referred by his or her physician.

Please note:

- We cover Supportive Care referral visits during which a patient is advised of Supportive Care options, regardless of whether the referred member is later admitted to Supportive Care.
- Coverage is limited to 90 calendar days of services in a 12 month period that begins the first day Supportive Care services are provided.

Behavioral Health – Mental Health and Substance Abuse

Covered, if:

• You are diagnosed with a condition found in the current Diagnostic and Statistical Manual of the American Psychiatric Association.
• The services are from a licensed physician, psychiatrist, psychologist, clinical social worker, marriage and family therapist, licensed mental health counselor, or advanced practice registered nurse.

***Please note*:** The following do not in and of themselves constitute a mental health disorder:
• Epilepsy,
• neurocognitive disorders,
• intellectual disabilities, or
• other developmental disabilities and addiction to or abuse of intoxicating substances.

Benefits for inpatient hospital and facility services are subject to the limits described earlier in this chapter under *Hospital Room and Board*.

Please note: Precertification is required for the admission and continued treatment at all residential treatment facilities. See *Chapter 5: Precertification*.

Alcohol or Drug Dependence Treatment

You are not covered for detoxification services and educational programs to which drinking or drugged drivers are referred by the judicial system solely because you have been referred or services performed by mutual self-help groups.

Organ and Tissue Transplants

Covered, but only as described in this section and *Other Organ and Tissue Transplants* and subject to all other conditions and provisions of this Plan including that the transplant meets payment determination criteria. For a definition of payment determination criteria, see *Chapter 1: Important Information* under *Questions We Ask When You Receive Care.* Expenses related to one transplant evaluation and wait list fees at one transplant facility per approved transplant request are covered.

Benefits are not available for:
• Artificial (mechanical) organs, except for artificial hearts when used as a bridge to a permanent heart transplant.
• Non-human organs.
• Organ or tissue transplants not listed in this section.
• Your transportation for organ or tissue transplant services.
• Transportation of organs or tissues.
• Organ or tissue transplants received out of country.

Corneal Transplant Surgery

Covered, but only if you meet HMSA's criteria. Coverage for related services are described in other sections of this Guide.

Kidney Transplant Surgery

Covered, but only if you meet HMSA's criteria. Coverage for related services are described in other sections of this Guide.

Organ Donor Services

Covered, when you are the recipient of the organ. No benefits are available under this coverage if you are donating an organ to someone else.

Please note: This coverage is secondary and the living donor's coverage is primary when:
• You are the recipient of an organ from a living donor; and
• The donor's health coverage provides benefits for organs donated by a living donor.

Benefits for the screening of donors are limited to expenses of the actual donor. No benefits are available for screening expenses of candidates who do not become the actual donor.

Transplant Evaluation

Covered, if we approve, for:
• heart,
• heart-lung,
• liver,
• lung,
• pancreas,

- simultaneous kidney/pancreas,
- small bowel and multivisceral, or
- stem-cell transplants.

See *Chapter 5: Precertification.* ***Transplant Evaluation*** means those procedures, including:

- lab and diagnostic tests,
- consultations, and
- psychological evaluations that a facility uses in evaluating a potential transplant candidate.

This coverage is limited to one evaluation per transplant request and must be rendered either at a facility that is located in the State of Hawaii and has a contract with us to perform the transplant or is an approved Blue Distinction Center for Transplants. For details about donor screening benefits, see in this chapter under *Organ Donor Services*.

Other Organ and Tissue Transplants

Covered, but only as described in this section and *Organ and Tissue Transplants.*

Also, all transplants must:

- Receive our approval. Without approval for the specified transplants, benefits are not available. See *Chapter 5: Precertification*.
- Be from a facility that:
  - Accepts you as a transplant candidate, and
  - Is located in the State of Hawaii and has a contract with us to perform the transplant, or
  - Is an approved Blue Distinction Center for Transplants. You may call HMSA for a current list of providers.

Heart Transplants	Covered, but only if you meet HMSA's criteria and if we approve. See *Chapter 5: Precertification*.
Heart and Lung Transplants	Covered, but only if you meet HMSA's criteria and if we approve. See *Chapter 5: Precertification.*
Liver Transplants	Covered, but only if you meet HMSA's criteria and if we approve. See *Chapter 5: Precertification*.
Lung Transplants	Covered, but only if you meet HMSA's criteria and if we approve. See *Chapter 5: Precertification.*
Pancreas Transplants	Covered, but only if you meet HMSA's criteria and if we approve. See *Chapter 5: Precertification.*
Simultaneous Kidney/Pancreas Transplants	Covered, but only if you meet HMSA's criteria and if we approve. See *Chapter 5: Precertification*.
Small Bowel and Multivisceral Transplants	Covered, for small bowel (small intestine) and the small bowel with liver or small bowel with multiple organs such as the liver, stomach and pancreas, but only if you meet HMSA's criteria and if we approve. See *Chapter 5: Precertification*.
Stem-Cell Transplants (including Bone Marrow Transplants)	Allogeneic stem-cell transplants, reduced intensity conditioning for allogeneic stem-cell transplants and autologous stem-cell transplants are available only for treatment prescribed in accord with HMSA’s medical policies and with our approval. See *Chapter 5: Precertification.*

Prescription Drugs and Supplies

Covered, but only drugs to treat autism spectrum disorders, oral chemotherapy drugs, contraceptives, and diabetic drugs, supplies and insulin. Coverage will be provided only when the Prescription Drugs and Supplies are:

- Approved by the FDA, under federal control,
- Prescribed by a licensed Provider,
- Dispensed by a licensed pharmacy or Provider, and

• You do not have an HMSA drug plan or your HMSA drug plan does not cover the drug or supply covered in this section.

***Please note*:** Some prescription drugs and supplies must have precertification. See *Chapter 5: Precertification*.

***Please note*:** Copayments for Prescription Drugs and Supplies do not apply toward meeting the Annual Copayment Maximum and benefits paid for Prescription Drugs and Supplies shall not be applied towards the Lifetime Maximum benefit limit.

Benefits for prescription drugs and supplies vary depending on whether the drug is a generic drug, a Preferred Formulary drug, or Non-Preferred Formulary drug.

Benefit Limitations

Contraceptive benefits are limited to one contraceptive method per period of effectiveness.

Diabetic supplies are limited to coverage for:
- Syringes.
- Needles.
- Lancets.
- Lancet devices.
- Test strips.
- Acetone test tablets.
- Insulin pump tubing.
- Calibration solutions.

Copayment amounts for all covered drugs or supplies are for a maximum 30-day supply or fraction thereof. A 30-day supply means a supply that will last you for a period consisting of 30 consecutive days. For example, if the prescribed drug must be taken by you only on the last five days of a one-month period, a 30-day supply would be the amount of the drug that you must take during those five days.

If you get more than a 30-day supply under one prescription:
- you must pay an additional copayment for each 30-day supply or fraction thereof, and
- our maximum benefit payment will be limited to benefits for two more 30-day supplies or fractions thereof.

Definitions

Biological products
- Biological products, or biologics, are medical products. Many products are made from a variety of natural sources –(i.e., human, animal, or microorganism). It may be produced by biotechnology methods and other cutting-edge technologies. Like drugs, some biologics are intended to treat diseases and medical conditions. Other products are used to prevent or diagnose diseases. Examples may include:
  - Vaccines.
  - Blood and blood products for transfusion and /or manufacturing into other products.
  - Allergenic extracts that are used for both diagnosis and treatment, i.e., allergy shots.
  - Human cells and tissues used for transplantation (e.g., tendons, ligaments and bones).
  - Gene therapies.
  - Cellular therapies.
  - Tests to screen potential blood donors for infectious agents such as HIV.
- ***Reference product*** refers to the original FDA-approved biologic product that a biosimilar is based.
- ***Biosimilar product*** – A biological product that is FDA-approved based on a showing that it is highly similar to an already FDA-approved reference product. It has no clinically meaningful differences in terms of safety and effectiveness from the reference product. Only minor differences in clinically inactive components are allowable in biosimilar products.
- ***Interchangeable biologic product*** – An FDA-approved biologic product that meets the additional standards for interchangeability to an FDA-approved reference product included in:
  - The Hawaii list of equivalent generic drugs and biological products.
  - The Orange Book.

– The Purple Book.
– Other published findings and approvals of the United States Food and Drug Administration.

In accordance with any applicable state and federal regulations and laws, an interchangeable biological product may be substituted for the reference product by a pharmacist without the intervention of the healthcare provider who prescribed the reference product.

Brand name drug is a drug that is marketed under its distinctive trade name. A brand name drug is or at one time was protected by patent laws. A brand name drug is a recognized trade name prescription drug product, usually either the innovator product for new drugs still under patent protection or a more expensive product marketed under a brand name for multi-source drugs and noted as such in the national pharmacy database used by HMSA.

Generic drug is a drug or supply that is prescribed or dispensed under its commonly used generic name rather than a brand name. Generic drugs are not protected by patent and are identified by HMSA as "generic". A generic drug shall meet any of the following:

• It is identical or therapeutically equivalent to its brand counterpart in dosage form, safety, strength, route of administration and intended use.
• It is a non-innovator product approved by the FDA under an Abbreviated New Drug Application (an application to market a duplicate drug that has been approved by the FDA under a full New Drug Application).
• It is defined as a generic by Medi-Span or an equivalent nationally recognized source.
• It is not protected by patents(s), exclusivity, or cross-licensure.
• Generic drugs include all single-source and multi-source generic drugs as set forth by a nationally recognized source selected and disclosed by HMSA.
• Unless explicitly defined or designated by HMSA, once a drug has been deemed a generic drug it must be considered a generic drug for purposes of benefit administration.

Non-Preferred Formulary drug, supply, and insulin is a brand name drug, supply, or insulin that is not identified as preferred on the HMSA Select Prescription Drug Formulary.

Oral chemotherapy drug is an FDA-approved oral cancer treatment that may be delivered to the patient for self-administration under the direction or supervision of a Provider outside of a hospital, medical office, or other clinical setting.

Over-the-counter drugs are drugs that may be purchased without a prescription.

Preferred Formulary drug, supply and insulin is a brand name drug, supply or insulin identified as preferred on the HMSA Select Prescription Drug Formulary.

Prescription drug is a medication required by Federal law to be dispensed only with a prescription from a licensed provider. Medications that are available as both a Prescription Drug and a nonprescription drug are not covered as a Prescription drug under this plan.

Drug Benefit Management

We have arranged with Participating Providers to assist in managing the usage of certain drugs, including drugs listed in the HMSA Select Prescription Drug Formulary.

• We have identified certain kinds of drugs listed in the HMSA Select Prescription Drug Formulary that require preauthorization of HMSA. The criteria for preauthorization are that:
– the drug is being used as part of a treatment plan,
– there are no equally effective drug substitutes, and
– the drug meets Payment Determination and other criteria established by us.

A list of these drugs in the HMSA Select Prescription Drug Formulary has been distributed to all Participating Providers.

• Participating providers may dispense up to a 30-day supply for first time prescriptions of maintenance drugs. For subsequent refills, the participating provider may dispense up to a 90-day supply after confirming that:

– You have tolerated the drug without adverse side effects that could cause the drug to be discontinued, and
– Your Provider has determined that the drug is effective.

Mail Order Providers

Benefits for mail order prescription drugs, supplies, and insulin are only available through contracted providers. Call your nearest HMSA office listed on the back cover of this Guide for a list of contracted providers. If you receive mail order prescription drugs and supplies from a provider that does not contract with HMSA, no benefits will be paid.

Copayment amounts are for a maximum 90-day supply or fraction thereof. A 90-day supply means a supply that will last you 90 consecutive days or a fraction thereof. You must pay a 90-day copayment even if the prescription is written for less than a 90-day supply or the pharmacy dispenses less than 90 doses or less than a 90-day supply. Situations in which this would occur include, but are not limited to:

- You are prescribed a drug in pill form that must be taken only on the last five days of each month. A 90-day supply would be fifteen pills, the number of pills you must take during a three-month period.
- You are prescribed a 30-day supply with two refills. The mail order pharmacy will fill the prescription in the quantity specified by the Provider, in this case 30 days, and will not send you a 90-day supply. You owe the 90-day copayment even though a 30-day supply has been dispensed.
- You are prescribed a 30-day supply of a drug that is packaged in less than 30-day quantity, for example, a 28-day supply. The pharmacy will fill the prescription by providing you a 28-day supply. You owe the 90-day copayment. If you are prescribed a 90-day supply, the pharmacy would fill the prescription by giving you three packages each containing a 28-day supply of the drug. Again, you would owe a 90-day copayment for the 84-day supply.

Unless your Provider directs the use of a brand name drug by clearly indicating it on the prescription, your prescription will be filled with the generic equivalent when available and permissible by law.

Refills are available if indicated on your original prescription and only after two-thirds of your prescription has already been used.

Refills

Except for certain drugs managed under Drug Benefit Management, refills will be paid if indicated on your original prescription and only after two-thirds of your prescription has already been used.

You May Owe Additional Amounts When There is a Generic Equivalent

This plan requires the substitution of Generic Drugs listed on the FDA Approved Drug Products with Therapeutic Equivalence Evaluations for a brand name drug. Exceptions will be made when a Provider directs that substitution is not permissible. If you choose not to use the generic equivalent, we will pay only the amount that would have been paid for the generic equivalent. This provision will apply even if the generic equivalent is out-of-stock or is not available at the pharmacy.

In the event a generic equivalent is out-of-stock or not available, you may wish to purchase the generic equivalent from another pharmacy.

Chiropractic Services

Chiropractic Services

Covered, in accord with American Specialty Health Group, Inc. (“ASH”) which has been contracted by HMSA to administer the benefit through a Complementary Care Rider for the following services. All Definitions, provisions, limitations, exclusions, and conditions of the Complementary Care Rider shall apply to the chiropractic services benefits described in this Guide to Benefits.

- Office Visit - New/Established patient exam
- Follow-up office visits (include manipulation of the spine, joints, and /or musculoskeletal soft tissue, a reevaluation, and/or other services in various combinations).

- Adjunctive modalities and procedures such as rehabilitative exercise, traction, ultrasound, electrical muscle stimulation, and other therapies covered only when provided during the same Course of Treatment and in support of chiropractic manipulation of the spine, joints, and/or musculoskeletal soft tissue.
- X-rays/radiological consultations when provided by or referred by an in-state or out-of-state ASH In-Network provider to another in-state or out-of-state ASH In-Network provider.

***Please note**:* Chiropractic benefits are available when provide by a participating in-state or out-of-state ASH In-Network provider. The BlueCard Program does not apply to the benefits described in this section and the Complementary Care Rider. For eligibility, benefit, or claim questions, call ASH Group's Customer Service at 1 (888) 981-2746 toll-free Monday through Friday between the hours of 3 a.m. and 6 p.m., and Saturday, between 10 a.m. to 6 p.m. Hawaii Standard Time. Hours adjusted during Daylight Savings Time: Monday through Friday 2 a.m. to 5 p.m. and Saturday 9 a.m. to 5 p.m. Hawaii Standard Time or visit www.ashlink.com/ash/hmsa.

Benefit Limitation and Maximums

- Office visits, no more than 20 visits per calendar year.
- Adjunctive modalities and procedures, when approved by ASH services are available for adjunctive therapy at each office visit.
- If adjunctive therapy is provided without an adjustment, the adjunctive therapy will count as an office visit toward the Benefit Maximum.

***Please note**:* All chiropractic services except for the initial evaluation must be approved by ASH as medically necessary for treatment.

The amounts you pay towards Complimentary Care Rider for chiropractic services do not apply toward meeting the medical copayment maximum. You are responsible for these amounts even after you have met the medical copayment maximum.

CHAPTER 5

This Chapter Covers

Definitions

Precertification is a special approval process to make sure that certain medical treatments, procedures, or devices meet payment determination criteria before the service is rendered.

Services and Supplies Which Require Precertification

A few common examples of things you must obtain precertification for:

- **Lab, X-ray and Other Diagnostic Tests** such as:
  - genetic testing,
  - polysomnography and sleep studies,
  - computed tomography (CT), and
  - functional MRI.
- **Surgeries** such as:
  - organ and tissue transplants and
  - varicose veins treatment.
- **Treatment Therapies** such as:
  - applied behavior analysis,
  - physical, occupational and speech therapies,
  - in vitro fertilization,
  - growth hormone therapy,
  - home IV therapy,
  - drugs such as:
    - oral chemotherapy agents,
    - infusibles and injectables,
    - new drug to market (specialty medical drugs), and
    - off-label drug use.
- **Durable Medical Equipment and Orthotics and Prosthetic Devices** such as:
  - wheelchairs and
  - positive airway pressure and oral devices to treat obstructive sleep apnea.

The list of services that need prior approval may change periodically. To ensure your treatment or procedure is covered, call us at (808) 948-6464 for Oahu and (800) 344-6122 for Neighbor islands or visit our website at www.hmsa.com/precert.

When to Request Precertification

If you are under the care of:

- An HMSA participating physician or contracting physician, he or she will:
  - Get approval for you; and
  - Accept any penalties for failure to get approval.
- A BlueCard PPO, BlueCard participating or nonparticipating provider you are responsible for getting the approval. If you do not get approval and get any of the services described in this chapter, benefits may be denied.

Chapter 5: Precertification

How to Request Precertification

Ask for precertification by writing or faxing us at:

HMSA
P.O. Box 2001
Honolulu, HI 96805-2001
(808) 944-5611

If you would like to check on the status of the precertification, call your nearest HMSA office listed on the back cover of this Guide.

Our Response to Your Non-Urgent Precertification Request

If your request for precertification is not urgent, HMSA will respond to your request within a reasonable time that is appropriate to the medical circumstances of your case. We will respond within 15 days after we get your request. We may extend the time once for 15 days if we cannot respond to your request within the first 15 days and if it is due to circumstances beyond our control. If this happens, we will let you know before the end of the first 15 days. We will tell you why we are extending the time and the date we expect to have our decision. If we need more details from you or your provider, we will let you or your provider know and give you at least 45 days to provide it.

Our Response to Your Urgent Precertification Request

Your precertification request is urgent if the time periods that apply to a non-urgent request:

- Could seriously risk your life or health or your ability to regain maximum function, or
- In the opinion of your treating physician, would subject you to severe pain that cannot be adequately managed without the care that is the subject of the request for precertification.

HMSA will respond to your urgent precertification request as soon as possible given the medical circumstances of your case. It will be no later than 72 hours after all information sufficient to make a determination is provided to us.

If you do not provide enough details for us to determine if or to what extent the care you request is covered, we will notify you within 24 hours after we get your request. We will let you know what details we need to respond to your request and give you a reasonable time to respond. You will have at least 48 hours to provide it.

Appeal of Our Precertification Decision

If you do not agree with our precertification decision, you may appeal it. See *Chapter 8: Dispute Resolution.*

CHAPTER 6

This Chapter Covers

About this Chapter

Your health care coverage does not provide benefits for certain procedures, services or supplies that are listed in this chapter or limited by this chapter or Chapter 4. We divided this chapter with category headings. These category headings will help you find what you are looking for. Actual exclusions are listed across from category headings.

Please note: Even if a service or supply is not specifically listed as an exclusion in this chapter, there are more exclusions as described by the limitations in Chapter 4. If that service or supply is not specifically listed as an exclusion in this chapter or as a limitation exclusion in Chapter 4, it will not be covered unless:

- it is described in *Chapter 4: Description of Benefits*, and meets all of the criteria, circumstances or conditions described, and
- it meets all of the criteria described in *Chapter 1: Important Information* under *Questions We Ask When You Receive Care*.

If a service or supply does not meet the criteria described in Chapter 4, then it should be considered an exclusion or service that is not covered. This chapter should be read in conjunction with Chapter 4 in order to identify all items that are excluded from coverage.

If you are unsure if a specific procedure, service or supply is covered or not covered, please call us, and we will help you. We list our phone numbers on the back cover of this Guide.

Counseling Services

Bereavement Counseling

You are not covered for bereavement counseling or services of volunteers or clergy.

Genetic Counseling

You are not covered for genetic counseling, except as described in *Chapter 4: Description of Benefits* under *Testing, Laboratory, and Radiology*.

Marriage or Family Counseling

You are not covered for marriage and family counseling or other training services, except as described in *Chapter 4: Description of Benefits*. See *Behavioral Health – Mental Health and Substance Abuse*.

Medical Nutrition Therapy

You are not covered for medical nutrition therapy, except as described in *Chapter 4: Description of Benefits.* See *Other Medical Services and Supplies, Medical Nutrition Therapy*.

Preventive health services identified on the U.S. Preventive Services Task Force (USPSTF) list of Grade A and B Recommendations, such as medical nutrition therapy for obesity or to promote a healthful diet, are not covered.

Sexual Orientation Counseling

You are not covered for ***sexual orientation counseling***.

Coverage Under Other Programs or Laws

Military

You are not covered for treatment of an illness or injury related to military service when you get care in a hospital operated by an agency of the U.S. government. You are not covered for services or supplies that are needed to treat an illness or injury received while you are on active status in the military service.

Payment Responsibility

You are not covered when someone else has the legal obligation to pay for your care, and when, in the absence of this coverage, you would not be charged.

Third Party Reimbursement

You are not covered for services or supplies for an injury or illness caused or alleged to be caused by a third party and/or you have or may have a right to get payment or recover damages in connection with the illness or injury. You are not covered for services or supplies for an illness or injury for which you may recover damages or get payment without regard to fault. For more details about third party reimbursement, see *Chapter 9: Coordination of Benefits and Third Party Liability.*

Dental, Drug, and Vision

Dental Care

You are not covered for dental care under this health coverage except for those services listed in *Chapter 4: Description of Benefits.* Included in this exclusion are dental services that are generally provided only by dentists and not by physicians. The following exclusions apply regardless of the symptoms or illnesses being treated:

- Orthodontics except as described in *Chapter 4: Description of Benefits* under *Other Medical Services and Supplies, Orthodontic Services to Treat Orofacial Anomalies.*
- Dental splints and other dental appliances.
- Dental prostheses.
- Maxillary and mandibular implants (osseointegration) and all related services.
- Removal of impacted teeth.
- Any other dental procedures involving the teeth, gums and structures supporting the teeth.
- Any services in connection with the treatment of TMJ (temporomandibular joint) problems or malocclusion of the teeth or jaws, except for limited medical services related to the initial diagnosis of TMJ or malocclusion.

Drugs

You are not covered for:

- Prescription drugs and supplies except as stated in *Chapter 4: Description of Benefits* under *Prescription Drugs and Supplies.* Benefits are not available for prescription drugs that have an over the counter equivalent.
- Drugs from foreign countries.
- Replacement for lost, stolen, damaged, or destroyed drugs and supplies.

Eyeglasses and Contacts

Except as described in *Chapter 4: Description of Benefits* under *Other Medical Services and Supplies, Vision and Hearing Appliances* you are not covered for:

- Exams for a fitting or prescription (including vision exercises).
- Frames including repair and replacement of frame parts and accessories.
- Lenses including:
  - Nonstandard items for lenses including tinting and blending.
  - Oversized lenses, and invisible bifocals or trifocals.
  - Telescopic lenses.
  - Low vision lenses.

– Corrective low vision lenses.
- Nonprescription industrial safety goggles.
- Prescription inserts for diving masks or other protective eyewear.
- Sunglasses.

Vision Services

You are not covered for:
- Refractive eye surgery to correct visual acuity problems.
- Replacement of lost, stolen or broken lenses, contact lenses or frames.
- Vision training.
- Aniseikonic studies and prescriptions.
- Reading problem studies or other procedures determined to be special or unusual.

Fertility and Infertility

Contraceptives

You are not covered for contraceptive foams, creams, condoms, or other non-prescription substances or supplies used individually or in conjunction with any other prescribed drug or device.

Infertility Diagnosis

You are not covered for services or supplies related to the diagnosis of infertility.

Infertility Treatment

Except as described in *Chapter 4: Description of Benefits* under *Special Benefits for Women*, you are not covered for services or supplies related to the treatment of infertility, including, but not limited to:
- Collection, storage and processing of sperm.
- Cryopreservation of oocytes, sperm and embryos.
- In vitro fertilization benefits when services of a surrogate are used.
- Cost of donor oocytes and donor sperm.
- Any donor-related services, including but not limited to collection, storage and processing of donor oocytes and donor sperm.
- Ovum transplants.
- Gamete intrafallopian transfer (GIFT).
- Zygote intrafallopian transfer (ZIFT).
- Services related to conception by artificial means, including prescription drugs and supplies related to such services except as described in *Chapter 4: Description of Benefits* under *Special Benefits for Women.*

Sterilization Reversal

You are not covered for the reversal of a vasectomy or tubal ligation.

Preventive and Routine

Health Appraisal

You are not covered for Health Appraisal services except as stated in *Chapter 4: Description of Benefits.*

Immunizations

You are not covered for immunizations except those described in *Chapter 4: Description of Benefits.*

Physical Exams (routine annual check-up)

Physical exams and any associated screening procedures in connection with third party requests or requirements, such as those for:
- employment,
- participation in employee programs,
- sports,
- camp,
- insurance,
- disability licensing, or
- on court order or for parole or probation are not covered.

Physical exams that are needed by a third party and are coincidentally performed as part of a routine annual physical exam are covered.

Routine Circumcision

You are not covered for routine circumcision except as stated in *Chapter 4: Description of Benefits* under the *Special Benefits for Children* section.

Routine Foot Care

You are not covered for services or supplies related to routine foot care.

Provider Type

Complementary and Alternative Medicine Provider

You are not covered for services or supplies provided by complementary and alternative medicine providers, including but not limited to:
- naturopathic and homeopathic care providers,
- acupuncturists, and
- massage therapists

Dietitian

You are not covered for nutritional counseling services except as described in *Chapter 4: Description of Benefits.* See *Other Medical Services and Supplies, Medical Nutrition Therapy*.

Hospice (Nonparticipating)

You are not covered for hospice services provided by a nonparticipating hospice agency.

Physician Assistant

You are not covered for services and supplies received from a physician assistant unless he or she is employed by a medical group, M.D. or D.O.

Provider is an Immediate Family Member

You are not covered for professional services or supplies when furnished to you by a provider who is within your immediate family. ***Immediate Family*** includes:
- husband and wife,
- domestic partner,
- natural or adoptive parent, child, and sibling,
- stepparent, stepchild, stepbrother, and stepsister,
- father-in-law, mother-in-law, son-in-law, daughter-in-law, brother-in-law, and sister-in-law,
- grandparent and grandchild; and spouse of grandparent and grandchild
- yourself.

Social Worker

You are not covered for services and supplies from a social worker. This exclusion does not apply to covered mental health or substance abuse services.

Transplants

Living Donor Transport

You are not covered for expenses of transporting a living donor.

Living Organ Donor Services

You are not covered for organ donor services if you are the organ donor.

Mechanical or Non-Human Organs

You are not covered for mechanical or non-human organs, except for artificial hearts when used as a bridge to a permanent heart transplant.

Organ Purchase

You are not covered for the purchase of any organ.

Transplant Services or Supplies

You are not covered for transplant services or supplies or related services or supplies other than those described in *Chapter 4: Description of Benefits* under *Organ and Tissue Transplants* and *Other Organ and Tissue Transplants*. ***Related Transplant Supplies*** are those that would not meet payment determination criteria but for your receipt of the transplant, including, and without limit, all forms of stem-cell transplants.

Transportation Related to Organ and Tissue Transplants

You are not covered for transportation for organ or tissue transplant services or transportation of organs or tissues.

Miscellaneous Exclusions

Act of War

To the extent allowed by law, you are not covered for services needed to treat an injury or illness that results from an act of war or armed aggression, whether or not a state of war legally exists.

Acupuncture

You are not covered for services or supplies related to acupuncture.

Airline Oxygen

You are not covered for airline oxygen.

Ambulance (air)

You are not covered for air ambulance services except as described in *Chapter 4: Description of Benefits.* The following air ambulance services are not covered:
- Transportation from the continental US to Hawaii.
- Transportation within the continental US.
- Transportation for patients whose condition allows for transportation via commercial airline.
- Transportation on a commercial airline.

Biofeedback

You are not covered for biofeedback and any related tests.

Blood

You are not covered for blood except as described in *Chapter 4: Description of Benefits.*

Breast Pump

You are not covered for breast pumps except as described in *Chapter 4: Description of Benefits.*

Carcinoembryonic Antigen (CEA)

You are not covered for carcinoembryonic antigen when used as a screening test.

Chemotherapy (High-Dose)

You are not covered for high-dose chemotherapy except when provided in conjunction with stem-cell transplants described in *Chapter 4: Description of Benefits* under *Stem-Cell Transplants (including Bone Marrow Transplants)*.

Complications of a Non-Covered Procedure

You are not covered for complications of a non-covered procedure, including complications of recent or past cosmetic surgeries, services or supplies.

Convenience Treatments, Services or Supplies

You are not covered for treatments, services or supplies that are prescribed, ordered or recommended primarily for your comfort or convenience, or the comfort or convenience of your provider or caregiver. Such items may include:
- ramps,
- home remodeling,
- hot tubs,
- swimming pools,
- deluxe/upgraded items, or
- personal supplies such as surgical stockings.

Cosmetic Services, Surgery or Supplies

You are not covered for cosmetic services or supplies that are primarily intended to improve your natural appearance but do not restore or materially improve a physical function. You are not covered for complications of recent or past cosmetic surgeries, services or supplies.

Custodial Care

You are not covered for custodial care, sanatorium care, or rest cures. ***Custodial Care*** consists of training in personal hygiene, routine nursing services, and other forms of personal care, such as:
- help in walking,
- getting in and out of bed,
- bathing,
- dressing,
- eating, and
- taking medicine.

Also excluded are supervising services by a physician or nurse for a person who is not under specific medical, surgical, or psychiatric care to improve that person's condition and to enable that person to live outside a facility providing this care.

Ductal Lavage

You are not covered for ductal lavage.

Duplicate Item

You are not covered for duplicate items that are intended to be used as a back-up device, for multiple residences, or for traveling, including:
- durable medical equipment and supplies,
- orthotics and external prosthetics, and
- vision and hearing appliances

Some examples of duplicate items are a second wheeled mobility device specifically for work or school use or a back-up manual wheelchair when a power wheelchair is the primary means of mobility.

Chapter 6: Services Not Covered

Effective Date

You are not covered for services or supplies that you get before the effective date of this coverage.

Electron Beam Computed Tomography (EBCT or Ultrafast CT)

You are not covered for electron beam computed tomography for coronary artery calcifications.

Enzyme-potentiated Desensitization

You are not covered for enzyme-potentiated desensitization for asthma.

Erectile Dysfunction

You are not covered for services and supplies (including prosthetic devices) related to erectile dysfunction except if due to an organic cause or to treat gender dysphoria as described in *Chapter 4: Description of Benefits* under *Other Medical Services and Supplies*, *Gender Identity Services*. This includes, but is not limited to, penile implants. You are not covered for drug therapies related to erectile dysfunction except certain injectables approved by us to treat erectile dysfunction due to an organic cause or to treat gender dysphoria as described in *Chapter 4: Description of Benefits* under *Other Medical Services and Supplies*, *Gender Identity Services*.

Extracorporeal Shock Wave Therapy

You are not covered for extracorporeal shock wave therapy except to treat kidney stones.

False Statements

You are not covered for services and supplies if you are eligible for care only by reason of a fraudulent statement or other intentional misrepresentation that you or the Trust Fund made for membership or in any claims for benefits. If we pay benefits to you or your provider before learning of any false statement, you or the Trust Fund are responsible for reimbursing us.

Foot Orthotics

You are not covered for foot orthotics except, under the following conditions:

- Foot orthotics for persons with specific diabetic conditions per Medicare guidelines;
- Foot orthotics for persons with partial foot amputations;
- Foot orthotics that are an integral part of a leg brace and are necessary for the proper functioning of the brace, and;
- Rehabilitative foot orthotics that are prescribed as part of post-surgical or post-traumatic casting care.

Genetic Testing

You are not covered for genetic tests except as stated in *Chapter 4: Description of Benefits* under *Testing, Laboratory, and Radiology*.

Growth Hormone Therapy

You are not covered for growth hormone therapy except as stated in *Chapter 4: Description of Benefits* under *Other Medical Services and Supplies*.

Hair Loss

You are not covered for services or supplies related to the prevention and/or treatment of baldness or hair loss regardless of condition. This includes hair transplants and topical medications.

Hypnotherapy

You are not covered for hypnotherapy.

Incontinence Supplies

You are not covered for incontinence supplies including but not limited to pads, diapers, protective underwear, underpads, gloves and wipes.

Intradiscal Electro Thermal Therapy (IDET)

You are not covered for intradiscal electro thermal therapy.

Microprocessor (Upper/Lower Prostheses and Orthoses)

You are not covered for microprocessor or computer controlled, or myoelectric parts of upper and lower limb prosthetic and orthotic devices.

Motor Vehicles

This Plan does not cover the cost to buy or rent motor vehicles such as cars and vans. You are also not covered for equipment and costs related to converting a motor vehicle to accommodate a disability.

Non-Medical Items

You are not covered for durable medical equipment and supplies, orthotics and external prosthetics, and vision and hearing appliances that are not primarily medical in nature. Some examples of non-medical items that are not primarily medical in nature are:

- environmental control equipment or supplies (such as air conditioners, humidifiers, dehumidifiers, air purifiers or sterilizers, water purifiers, vacuum cleaners, or supplies such as filters, vacuum cleaner bags and dust mite covers);
- hygienic equipment;
- exercise equipment;
- items primarily for participation in sports or leisure activities, and
- educational equipment.

Private Duty Nursing

You are not covered for private duty nursing.

Prohibited by Law

You are not covered for services or supplies we are prohibited from covering under the law.

Radiation (High-dose)

You are not covered for high-dose radiotherapy except when provided in conjunction with stem-cell transplants described in *Chapter 4: Description of Benefits* under *Stem-Cell Transplants (including Bone Marrow Transplants)*.

Radiation (Nonionizing)

You are not covered for treatment with nonionizing radiation.

Recreational Therapy

You are not covered for recreational therapy and/or programs such as:

- wilderness therapy,
- health resorts,
- horseback riding,
- swimming with dolphins,
- outdoor skills programs,
- relaxation or lifestyle programs, and
- any other services provided in conjunction or related to (or as part of) those programs.

Repair/Replacement

You are not covered for the repair or replacement of any item covered under the manufacturer or supplier warranty, including:

- durable medical equipment and supplies,
- orthotics and external prosthetics, and
- vision and hearing appliances

Replacement items that meet the same medical need as the current item but in a more efficient manner or is more convenient, when there is no change in your medical condition are also not covered.

Reversal of Gender Confirmation Surgery

You are not covered for reversal of gender confirmation surgery, except in the case of a serious medical barrier to completing gender confirmation or the development of a serious medical condition requiring a reversal.

Self-Help or Self-Cure

You are not covered for self-help and self-cure programs or equipment.

Services Related to Employment

You are not covered for services related to getting or maintaining employment.

Stand-by Time

You are not covered for a provider's waiting or stand-by time.

Supplies

You are not covered for take home supplies or supplies billed separately by your provider when the supplies are integral to services being performed by your provider.

Thoracic Electric Bioimpedance (Outpatient/Office)

You are not covered for outpatient thoracic electric bioimpedance in an outpatient setting which includes a physician’s office.

Topical Hyperbaric Oxygen Therapy

You are not covered for topical hyperbaric oxygen therapy.

Travel or Lodging Cost

You are not covered for the cost of travel or lodging.

Vertebral Axial Decompression (VAX-D)

You are not covered for vertebral axial decompression.

Vitamins, Minerals, Medical Foods, and Food Supplements

You are not covered for:
- vitamins,
- minerals,
- medical foods, or
- food supplements except as described in *Chapter 4: Description of Benefits* under *Other Medical Services and Supplies*.

Weight Reduction Programs

You are not covered for weight reduction programs and supplies, whether or not weight reduction is medically appropriate. This includes:
- dietary supplements,
- food,
- equipment,
- lab tests,
- exams, and
- prescription drugs and supplies.

Wigs

You are not covered for wigs and artificial hairpieces.

CHAPTER 7

This Chapter Covers

When to File Claims

When to File Claims

All participating and most nonparticipating providers in Hawaii file claims for you. If your nonparticipating provider does not file for you, please submit an itemized bill or receipt which lists the services you received. No payment will be made on any claim or itemized bill or receipt received by us more than one year after the last day on which you received services. If you have any questions after reading this section, please contact your personnel department, or call us. Our phone numbers appear on the back cover of this Guide.

How to File Claims

One Claim Per Person and Per Provider

File a separate claim for each covered family member and each provider.

You should follow the same procedure for filing a claim for services received in- or out-of-state or out-of-country.

What Information You Must File

Subscriber Number

The subscriber number that appears on your member card.

Provider Statement

The provider statement must be from your provider. All services must be itemized. (Statements you prepare, cash register receipts, receipt of payment notices or balance due notices cannot be accepted.) Without the provider statement, claims are not eligible for benefits. It is helpful to us if the provider statement is in English on the stationery of the provider who performed the service. An accompanying English translation is acceptable.

The provider statement must include:

- Provider's full name and address.
- Patient's name.
- Date(s) you received service(s).
- Date of the injury or start of illness.
- The charge for each service in U.S. currency.
- Description of each service.
- Diagnosis or type of illness or injury.
- Where you received the service (office, outpatient, hospital, etc.).
- If applicable, information about other health coverage you may have.

Phone Number

Please include a phone number where you can be reached during the day.

Signature

Make sure you sign the claim.

Other Claim Filing Information

Where to Send Claim

For Professional claims, send to:
HMSA – CMS 1500 Claims
P.O. Box 44500
Honolulu, Hawaii 96804-4500

For Facility claims, send to:
HMSA – UB-04 Claims
P.O. Box 32700
Honolulu, Hawaii 96803-2700

Keep a Copy

You should keep a copy of the information for your records.

Information given to us will not be returned to you.

Report to Member

Once we get and process your claim, a report explaining your benefits will be provided. You may get copies of your report online through My Account on hmsa.com or by mail upon request. The ***Report To Member*** tells you how we processed the claim. It includes services performed, the actual charge, any adjustments to the actual charge, our eligible charge, the amount we paid, and the amount you owe.

If we need more details to make a decision about your claim, need more time to review your claim due to circumstances beyond our control or deny your claim, this report will let you know within 15 days of receipt of written claims or 7 days of receipt of claims filed electronically. If we need more details, you will have at least 45 days to provide it. Otherwise, we will reimburse you within 30 days of receipt of written claims and 15 days from receipt of claims filed electronically.

If, for any reason, you believe we wrongly denied a claim or coverage request, please call us for help. Our phone numbers appear on the back cover of this Guide. If you are not satisfied with the information you get, and you wish to pursue a claim for coverage, you may request an appeal. See *Chapter 8: Dispute Resolution.*

Cash or Deposit any Benefit Payment in a Timely Manner

If a check is enclosed with your Report To Member, you must cash or deposit the check before the check's expiration date. If you ask us to reissue the expired check, there will be a service charge.

CHAPTER 8

This Chapter Covers

Your Request for an Appeal

Writing Us to Request an Appeal

If you wish to dispute a decision made by HMSA related to coverage, reimbursement, this Agreement, or any other decision or action by HMSA you must ask for an appeal. Your request must be in writing unless you are asking for an expedited appeal. We must get it within one year from the date of the action or decision you are contesting. In the case of coverage or reimbursement disputes, this is one year from the date we first informed you of the denial or limitation of your claim, or of the denial of coverage for any requested service or supply.

Send written requests to:

HMSA Member Advocacy and Appeals
P.O. Box 1958
Honolulu, HI 96805-1958

Or, send us a fax at (808) 952-7546 or (808) 948-8206

And, provide the information described in the section below labeled “What Your Request Must Include”. Requests that do not comply with the requirements of this chapter will not be recognized or treated as an appeal by us.

If you have any questions about appeals, you can call us at (808) 948-5090, or toll free at 1-800-462-2085.

Appeal of Our Precertification Decision

We will respond to your appeal as soon as possible given the medical circumstances of your case. It will be within 30 days after we get your appeal.

Appeal of Any Other Decision or Action

We will respond to your appeal within 60 calendar days after we get your appeal.

Expedited Appeal

You may ask for an expedited appeal if the time periods for appeals above may:

- Seriously risk your life or health,
- Seriously risk your ability to gain maximum functioning, or
- Subject you to severe pain that cannot be adequately managed without the care or treatment that is the subject of the appeal.

You may request expedited external review of our initial decision if you have requested an expedited internal appeal and the adverse benefit determination involves a medical condition for which the completion of an expedited internal appeal would meet the requirements above. The process for requesting an expedited external review is discussed below.

You may ask for an expedited appeal by calling us at (808) 948-5090, or toll free at 1-800-462-2085.

We will respond to your request for expedited appeal as soon as possible taking into account your medical condition. It will be no later than 72 hours after all information sufficient to make a determination is provided to us.

Who Can Request an Appeal

Either you or your authorized representative may ask for an appeal. Authorized representatives include:

- Any person you authorize to act on your behalf as long as you follow our procedures. This includes filing a form with us. To get a form to authorize a person to act on your behalf, call us at (808) 948-5090, or toll free at 1-800-462-2085. (Requests for appeal from an authorized representative who is a physician or practitioner must be in writing unless you are asking for an expedited appeal.)
- A court appointed guardian or an agent under a health care proxy.
- A person authorized by law to provide substituted consent for you or to make health care decisions on your behalf.
- A family member or your treating health care professional if you are unable to provide consent.

What Your Request Must Include

To be recognized as an appeal, your request must include all of this information:

- The date of your request.
- Your name and phone number (so we may contact you).
- The date of the service we denied or date of the contested action or decision. For precertification for a service or supply, it is the date of our denial of coverage for the service or supply.
- The subscriber number from your member card.
- The provider name.
- A description of facts related to your request and why you believe our action or decision was in error.
- Any other details about your appeal. This may include written comments, documents, and records you would like us to review.

You should keep a copy of the request for your records. It will not be returned to you.

Information Available From Us

If your appeal relates to a claim for benefits or request for precertification, we will provide upon your request and free of charge, reasonable access to, and copies of, all documents, records, and other information relevant to your claim as defined by the Employee Retirement Income Security Act.

If our appeal decision denies your request or any part of it, we will provide an explanation, including the specific reason for denial, reference to the health plan terms on which our decision is based, a statement of your external review rights, and other information on our denial.

If You Disagree with Our Appeal Decision

If you would like to appeal HMSA's decision, you must do one of the following:

- If you are appealing an issue of medical necessity, appropriateness, health care setting, level of care, or effectiveness; or a determination by HMSA that the service or treatment is experimental or investigational, you must request review by an Independent Review Organization (IRO) selected by the Insurance Commissioner.
- For all other issues, you must:
  - Request arbitration before a mutually selected arbitrator; or
  - File a lawsuit against HMSA under 29 USC 1132(a) unless your plan is one of the two bulleted types below in which case you must select arbitration:
    - A church plan as defined in 29 USC 2002(33) and no selection has been made in accord with 26 USC 410(d), or
    - A government plan as defined in 29 USC 1002(32).

Request Review by Independent Review Organization (IRO) Selected by the Insurance Commissioner

If you choose review by an IRO, you must submit your request to the Insurance Commissioner within 130 days of HMSA's decision on appeal to deny or limit the service or supply.

Unless you qualify for expedited external review of our appeal decision, before requesting review, you must have exhausted HMSA's internal appeals process or show that HMSA violated federal rules related to claims and appeals unless the violation was 1) de minimis; 2) non-prejudicial; 3) attributable to good cause or matters beyond HMSA's control; 4) in the context of an ongoing good-faith exchange of information; and 5) not reflective of a pattern or practice of non-compliance.

Your request must be in writing and include:

- A copy of HMSA's final internal appeal decision.
- A completed and signed authorization form releasing your medical records relevant to the subject of the IRO review. Copies of the authorization form are available from HMSA by calling (808) 948-5090, or toll free at 1-800-462-2085 or on HMSA.com.
- A complete and signed conflict of interest form. Copies of the conflict of interest form are available from HMSA by calling (808) 948-5090, or toll free at 1-800-462-2085 or on HMSA.com.
- A check for $15.00 made out to the Insurance Commissioner. It will be refunded to you if the IRO overturns HMSA's decision. You are not required to pay more than $60.00 in any calendar year.

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, HI 96813
Phone: (808) 586-2804

You will be informed by the Insurance Commissioner within 14 business days if your request is eligible for external review by an IRO.

You may submit more information to the IRO. It must be received by the IRO within 5 business days of your receipt of notice that your request is eligible. Information received after that date will be considered at the discretion of the IRO.

The IRO will issue a decision within 45 calendar days of the IRO's receipt of your request for review.

The IRO decision is final and binding except to the extent HMSA or you have other remedies available under applicable federal or state law.

Expedited IRO Review

You may request expedited IRO review if:

- You have requested an expedited internal appeal at the same time and the timeframe for completion of an expedited internal appeal would seriously jeopardize your life, health, or ability to gain maximum functioning or would subject you to severe pain that cannot be adequately managed without the care or treatment that is the subject of the adverse determination;
- The timeframe for completion of a standard external review would seriously jeopardize your life, health, or ability to gain maximum functioning, or would subject you to severe pain that cannot be adequately managed without the care or treatment that is the subject of the adverse determination; or
- If the final adverse determination concerns an admission, availability of care, continued stay, or health care service for which you received emergency services; provided you have not been discharged from a facility for health care services related to the emergency services.

Expedited IRO review is not available if the treatment or supply has been provided.

The IRO will issue a decision as expeditiously as your condition requires but in no event more than 72 hours after the IRO's receipt of your request for review.

External Review of Decisions Regarding Experimental or Investigational Services

You may request IRO review of an HMSA determination that the supply or service is experimental or investigational.

Your request may be oral if your treating physician certifies, in writing, that the treatment or supply would be significantly less effective if not promptly started.

Written requests for review must include, and oral requests must be promptly followed up with, the same documents described above for standard IRO review plus a certification from your physician that:

- Standard health care services or treatments have not been effective in improving your condition;
- Standard health care services or treatments are not medically appropriate for you; or

- There is no available standard health care service or treatment covered by your plan that is more beneficial than the health care service or treatment that is the subject of the adverse action.

Your treating physician must certify in writing that the service recommended is likely to be more beneficial to you, in the physician's opinion, than any available standard health care service or treatment, or your licensed, board certified or board eligible physician must certify in writing that scientifically valid studies using accepted protocols demonstrate the service that is the subject of the external review is likely to be more beneficial to you than any available standard health care services or treatment.

The IRO will issue a decision as expeditiously as your condition requires but in no event more than 7 calendar days of the IRO's receipt of your request for review.

Request Arbitration

If you choose arbitration, you must submit a written request for arbitration to HMSA, Legal Services, P.O. Box 860, Honolulu, Hawaii 96808-0860. Your request for arbitration will not affect your rights to any other benefits under this plan. You must have fully complied with HMSA's appeals procedures described above and we must get your request for arbitration within one year of the decision rendered on appeal. In arbitration, one person (the arbitrator) reviews the positions of both parties and makes the final decision to resolve the issue. No other parties may be joined in the arbitration. The arbitration is binding and the parties waive their right to a court trial and jury.

Before arbitration starts, both parties (you and we) must agree on the person to be the arbitrator. If we both cannot agree within 30 days of your request for arbitration, either party may ask the First Circuit Court of the State of Hawaii to appoint an arbitrator.

The arbitration hearing shall be in Hawaii. The rules of the arbitration shall be those of the Dispute Prevention and Resolution, Inc. to the extent not inconsistent with this *Chapter 8: Dispute Resolution*. The arbitration shall be conducted in accord with the Federal Arbitration Act, 9 U.S.C. §1 et seq., and such other arbitration rules as both parties agree upon.

The arbitrator will make a decision as quickly as possible and will give both parties a copy of this decision. The decision of the arbitrator is final and binding. No further appeal or court action can be taken except as provided under the Federal Arbitration Act.

HMSA will pay the arbitrator's fee. You must pay your attorney's or witness's fees, if you have any, and we must pay ours. The arbitrator will decide who will pay all other costs of the arbitration.

HMSA waives any right to assert that you have failed to exhaust administrative remedies because you did not select arbitration.

CHAPTER 9

This Chapter Covers

What Coordination of Benefits Means

Coverage that Provides Same or Similar Coverage

You may have other benefit coverage that provides benefits that are the same or similar to this Plan.

When this plan is primary, its benefits are determined before those of any other plan and without considering any other plan's benefits. When this plan is secondary, its benefits are determined after those of another plan and may be reduced when the combination of the primary plan's payment and this plan's payment exceed the Eligible Charge. As the secondary plan, this plan's payment will not exceed the amount this plan would have paid if it had been your only coverage. Also, when this plan is secondary, benefits will be paid only for those services or supplies covered under this plan.

If there is a benefit maximum under this plan, the service or supply for which payment is made by either the primary or the secondary plan shall count toward that benefit maximum. For example, this plan covers one well woman exam per calendar year, if this plan is secondary and your primary plan covers one well woman exam per calendar year, the exam covered under the primary plan will count toward the yearly benefit maximum and this plan will not provide benefits for a second exam within the calendar year. However, the first twenty days of confinement to an extended care facility that are paid in full by Medicare shall not count toward the benefit maximum.

What You Should Do

When you get services, you need to let us know if you have other coverage. Other coverage includes:

- Group insurance.
- Other group benefit plans.
- Medicare or other governmental benefits.
- The medical benefits coverage in your automobile insurance (whether issued on a fault or no fault basis).

You should also let us know if your other coverage ends or changes.

You will get a letter from us if we need more details. If you do not give us the details we need to coordinate your benefits, your claims may be delayed or denied.

To help us coordinate your benefits, you should:

- Inform your provider by giving him or her information about the other coverage at the time services are rendered, and
- Indicate that you have other coverage when you fill out a claim form by completing the appropriate boxes on the form.

Chapter 9: Coordination of Benefits and Third Party Liability

What We Will Do

Once we have the details about your other coverage, we will coordinate benefits for you. There are certain rules we follow to help us determine which plan pays first when there is other insurance or coverage that provides the same or similar benefits as this Plan.

General Coordination Rules

This section lists four common coordination rules. The complete text of our coordination of benefits rules is available on request.

Both Plans are Group Sponsored

The coverage without coordination of benefits rules pays first when both coverages are through a group sponsor such as an employer, and one coverage has coordination of benefits but the other does not.

Member Coverage

The coverage you have as an employee pays before the coverage you have as a spouse, domestic partner, or dependent child.

Active Employee Coverage

The coverage you have as the result of your active employment pays before coverage you hold as a retiree or under which you are not actively employed.

Earliest Effective Date

When none of the general coordination rules apply (including those not described above), the coverage with the earliest continuous effective date pays first.

Dependent Children Coordination Rules

Birthday Rule

For a child who is covered by both parents who are not separated or divorced and have joint custody, the coverage of the parent whose birthday occurs first in a calendar year pays first.

Court Decree Stipulates

For a child who is covered by separated or divorced parents and a court decree says which parent has health insurance responsibility, that parent's coverage pays first.

Court Decree Does Not Stipulate

For a child who is covered by separated or divorced parents and a court decree does not stipulate which parent has health insurance responsibility, then the coverage of the parent with custody pays first. The payment order for this dependent child is as follows:

- Custodial parent.
- Spouse of custodial parent.
- Other parent.
- Spouse of other parent.

Earliest Effective Date

If none of these rules apply, the parent’s coverage with the earliest continuous effective date pays first.

If You Are Hospitalized When Coverage Begins

If You are Hospitalized on the Effective Date of Coverage

If you are an inpatient on the effective date of this coverage and you had other insurance or coverage that was not with us immediately prior to the effective date, we will work with your prior insurer or coverage to decide if our coverage will supplement the prior insurance or coverage. Please call us if this applies to you so that we can coordinate with your prior insurer or coverage. If you had coverage with us immediately prior to the effective date of this coverage, or if you had no other insurance or coverage immediately prior to the effective date, then our coverage terms for services related to the hospitalization will apply.

Motor Vehicle Insurance Rules

Automobile Coverage

If your injuries or illness are due to a motor vehicle accident or other event for which we believe motor vehicle insurance coverage reasonably appears available under Hawaii Revised Statutes Chapter 431, Article 10C, then that motor vehicle coverage will pay before this coverage. You are responsible for any cost sharing payments required under such motor vehicle insurance coverage. We do not cover such cost sharing payments. Before we pay benefits under this coverage

for an injury covered by motor vehicle insurance, you must give us a list of medical expenses paid by the motor vehicle insurance. The list must show the date expenses were incurred, the provider of service, and the amount paid by the motor vehicle insurance. We will review the list of expenses to verify that the motor vehicle insurance coverage available under Hawaii Revised Statutes Chapter 431, Article 10C is exhausted. After it is verified, you are eligible for covered services in accord with this Guide to Benefits.

Please note that you are also subject to the Third Party Liability Rules at the end of this chapter if:

- your injury or illness is caused or alleged to have been caused by someone else and you have or may have a right to recover damages or receive payment in connection with the illness or injury, or
- you have or may have a right to recover damages or receive payment without regard to fault (other than personal injury protection coverage available under Hawaii Revised Statutes Chapter 431, Article 10C-103.5).

Any benefits paid by us in accord with this section or the *Third Party Liability Rules*, are subject to the provisions described later in this chapter under *Third Party Liability Rules*.

Medicare Coordination Rules

Medicare as Secondary Payer

Since 1980, Congress has passed legislation making Medicare the secondary payer and group health plans the primary payer in a variety of situations. These laws apply only if you have both Medicare and employer group health coverage, and your employer has the minimum required number of employees as described in the following paragraphs. For more information, contact your employer or the Centers for Medicare & Medicaid Services.

If You are Age 65 or Older

If your group employs 20 or more employees and if you are age 65 or older and eligible for Medicare only because of your age, the coverage described in this Plan will be provided before Medicare benefits as long as your employer or group health plan coverage is based on your status as a current active employee or the status of your spouse as a current active employee.

If You are Under Age 65 with Disability

If your employer or group employs 100 or more employees and if you are under age 65 and eligible for Medicare only because of a disability (and not ESRD), coverage under this Plan will be provided before Medicare benefits as long as your group health plan coverage is based on your status as a current active employee or the status of your spouse as a current active employee or on the current active employment status of an individual for whom you are a dependent.

If You are Under Age 65 with End-Stage Renal Disease (ESRD)

If you are under age 65 and eligible for Medicare only because of ESRD (permanent kidney failure), coverage under this Plan will be provided before Medicare benefits, but only during the first 30 months of your ESRD coverage. Then, the coverage described in this Plan will be reduced by the amount that Medicare pays for the same covered services.

Dual Medicare Eligibility

If you are eligible for Medicare because of ESRD and a disability, or because of ESRD and you are age 65 or older, the coverage under this Plan will be provided before Medicare benefits during the first 30 months of your ESRD Medicare coverage if this Plan was primary to Medicare when you became eligible for ESRD benefits.

This Plan Secondary Payer to Medicare

If you receive services covered under both Medicare and this Plan, and Medicare is allowed by law to be the primary payer, this plan will cover over and above what Medicare pays up to the Medicare approved charge not to exceed the amount this plan would have paid if it had been your only coverage. If you are entitled to Medicare benefits, we will begin paying benefits after all Medicare benefits (including lifetime reserve days) are exhausted.

If you get inpatient services and have coverage under Medicare Part B only or have exhausted your Medicare Part A benefits, we will pay inpatient benefits based on our eligible charge less any payments made by Medicare for Part B benefits (i.e., for inpatient lab, diagnostic and x-ray services).

Benefits will be paid after we apply any deductible you may have under this plan.

Facilities or Providers Not Eligible or Entitled to Medicare Payment

When you get services at a facility or by a provider that is not eligible or entitled to reimbursement from Medicare, and Medicare is allowed by law to be the primary payer, we will limit payment to an amount that supplements the benefits that would have been payable by Medicare had the facility or provider been eligible or entitled to such payments, regardless of whether or not Medicare benefits are paid.

Third Party Liability Rules

If You have Coverage Under Worker's Compensation or Motor Vehicle Insurance

If you have or may have coverage under worker's compensation or motor vehicle insurance for the illness or injury, please note:

- **Worker's Compensation Insurance.** If you have or may have coverage under worker's compensation insurance, such coverage will apply instead of the coverage under this Guide to Benefits. Medical expenses from injuries or illness covered under worker's compensation insurance are excluded from coverage under this Guide to Benefits.
- **Motor Vehicle Insurance.** If you are or may be entitled to medical benefits from your automobile coverage, you must exhaust those benefits first, before receiving benefits from us. Please refer to the section in this Chapter entitled "Motor Vehicle Insurance Rules" for a detailed explanation of the rules that apply to your automobile coverage.

What Third Party Liability Means

Third party liability is when you are injured or become ill and:

- The illness or injury is caused or alleged to have been caused by someone else and you have or may have a right to recover damages or get payment in connection with the illness or injury; or
- You have or may have a right to recover damages or get payment without regard to fault.

In such cases, any payment made by us on your behalf in connection with such injury or illness will only be in accord with the following rules.

What You Need to Do

Your cooperation is required for us to determine our liability for coverage and to protect our rights to recover our payments. We will provide benefits in connection with the injury or illness in accord with the terms of this Guide to Benefits only if you cooperate with us by doing the following:

- **Give Us Timely Notice.** You must give us timely notice in writing of each of the following:
  - your knowledge of any potential claim against any third party or other source of recovery in connection with the injury or illness;
  - any written claim or demand (including legal proceeding) against any third party or against other source of recovery in connection with the injury or illness; and
  - any recovery of damages (including any settlement, judgment, award, insurance proceeds, or other payment) against any third party or other source of recovery in connection with the injury or illness.
  - To give timely notice, your notice must be no later than 30 calendar days after the occurrence of each of the events stated above.
- **Sign Requested Documents.** You must promptly sign and deliver to us all liens, assignments, and other documents we deem necessary to secure our rights to recover payments. You hereby authorize and direct any person or entity making or receiving any payment on account of such injury or illness to pay to us so much of such payment as needed to discharge your reimbursement obligations described above;
- **Provide Us Information.** You must promptly provide us any and all information reasonably related to our investigation of our liability for coverage and our determination of our rights to recover payments. We may ask you to complete an Injury/Illness report form, and provide us medical records and other relevant information;
- **Do Not Release Claims Without Our Consent.** You must not release, extinguish, or otherwise impair our rights to recover our payments, without our express written consent; and

• **Cooperate With Us**. You must cooperate to help protect our rights under these rules. This includes giving notice of our lien as part of any written claim or demand made against any third party or other source of recovery in connection with the illness or injury.

Any written notice required by these Rules must be sent to:

HMSA
Attn: 8 CA/Other Party Liability
P.O. Box 860
Honolulu, Hawaii 96808-0860

If you do not cooperate with us as described above, your claims may be delayed or denied. We shall be entitled to reimbursement of payments made on your behalf to the extent that your failure to cooperate has resulted in erroneous payments of benefits or has prejudiced our rights to recover payments.

Payment of Benefits Subject to Our Right to Recover Our Payments

If you have complied with the rules above, we will pay benefits in connection with the injury or illness to the extent that the medical treatment would otherwise be a covered benefit payable under this Guide to Benefits. However, we shall have a right to be reimbursed for any benefits we provide, from any recovery received from or on behalf of any third party or other source of recovery in connection with the injury or illness, including, but not limited to, proceeds from any:

- Settlement, judgment, or award;
- Motor vehicle insurance (other than personal injury protection benefits) including liability insurance or your underinsured or uninsured motorist coverage;
- Workplace liability insurance;
- Property and casualty insurance;
- Medical malpractice coverage; or
- Other insurance.

We shall have a first lien on such recovery proceeds, up to the amount of total benefits we pay or have paid related to the injury or illness. You must reimburse us for any benefits paid out of the corresponding amount of special damages recovered by you, or on your behalf by your legal representative, heirs, or attorney, even if the recovery proceeds obtained by insurance or settlement:

- Do not expressly include medical expenses;
- Are stated to be for general damages only;
- Are for less than the actual loss or alleged loss suffered by you due to the injury or illness;
- Are obtained on your behalf by any person or entity, including your estate, legal representative, parent, or attorney;
- Are without any admission of liability, fault, or causation by the third party or payor.

If a settlement or insurance recovery is stated to be for general damages only, we must prove that it duplicates our medical expenses paid in order to exercise our right to reimbursement. Our lien will be reduced by a reasonable sum for the attorney's fees and costs incurred by you in bringing a civil action or claim for your injuries.

Our lien will attach to and follow such recovery proceeds even if you distribute or allow the proceeds to be distributed to another person or entity. Our lien may be filed with the court, any third party or other source of recovery money, or any entity or person receiving payment regarding the illness or injury.

If a court or arbitrator determines that we are entitled to reimbursement of payments made on your behalf under HRS § 663-10 and these rules, and we do not promptly receive full reimbursement, we shall have a right to set-off from any future payments payable on your behalf under this Guide to Benefits.

For any payment made by us under these rules, you are still responsible for your copayments, deductibles, timeliness in submission of claims, and other obligations under this Guide to Benefits.

Nothing in these Third Party Liability Rules shall limit our ability to coordinate benefits as described in this Chapter.

CHAPTER 10

This Chapter Covers

When Coverage Ends

Notifying Us When Your Child's Eligibility Ends

You must inform the Trust Fund, in writing, if a child no longer meets the eligibility requirements. You must notify the Trust Fund on or before the first day of the month following the month the child no longer meets the requirements. For example, let's say that your child turns 26 on June 1. You would need to notify the Trust Fund by July 1.

If you fail to inform the Trust Fund that your child is no longer eligible, and we make payments for services on his or her behalf, you must reimburse us for the amount we paid.

Notifying Us When Other Events Cause Coverage To End

You must inform the Trust Fund, in writing, if other events occur that end coverage, such as divorce or the dissolution of a domestic partnership.

Termination for Fraud

Your eligibility for coverage will end if you or the Trust Fund use this coverage fraudulently or intentionally misrepresent or conceal material facts in any claim for benefits.

If we determine that you or the Trust Fund has committed fraud or made an intentional misrepresentation or concealment of material facts, we will provide you written notice 30 days prior to termination of your coverage. During that time, you have a right to appeal our determination of fraud or intentional misrepresentation. For more details on your appeal rights, see *Chapter 8: Dispute Resolution.*

If your coverage is terminated for fraud, intentional misrepresentation, or the concealment of material facts:

- We will not pay for any services or supplies provided after the date the coverage is terminated.
- You agree to reimburse us for any payments we made under this coverage.
- We will retain our full legal rights. This includes the right to initiate a civil action based on fraud, concealment or misrepresentation.

Continuity of Care

Continuing Care Patient

You may be eligible for continuity of care if you are a continuing care patient receiving a course of treatment from a participating provider and one of the following occurs:

- the contractual relationship between the participating provider and HMSA is terminated;

- benefits provided under your plan with respect to the participating provider are terminated because of a change in the terms of the participation of such participating provider in such plan; or
- you are under a group health plan and the contract between such group health plan and HMSA is terminated.

With respect to the above occurrences, the term "terminated" does not include a termination of a contract for failure to meet applicable quality standards or for fraud.

A "Continuing Care Patient" is defined as an individual who, with respect to a provider:

- is undergoing a course of treatment for a serious and complex condition from the provider,
- is undergoing a course of institutional or inpatient care from the provider,
- is scheduled for non-elective surgery from the provider, including receipt of post-operative care from such provider with respect to such a surgery,
- is pregnant and undergoing a course of treatment for the pregnancy from the provider, or
- is or was determined to be terminally ill and is receiving treatment for such illness from such provider.

For purposes of the "Continuing Care Patient" definition, a serious and complex condition means either:

- in the case of an acute illness, a condition that is serious enough to require specialized medical treatment to avoid the reasonable possibility of death or permanent harm; or
- in the case of a chronic illness or condition, a condition that is (i) life-threatening, degenerative, potentially disabling, or congenital and (ii) requires specialized medical care over a prolonged period of time.

If we determine you are eligible for continuity of care, we will inform you of the options under transitional care. If you qualify for transitional care, you may elect to continue your current benefits and copayments under this Plan with respect to the course of treatment furnished by such provider relating to your status as a continuing care patient. Plan benefits will apply, beginning on the date HMSA's notice of termination is provided and ending 90 days later or when you are no longer eligible as a continuing care patient, whichever is sooner.

No Surprises Act Emergency Services and Surprise Bills

Under the No Surprises Act ("NSA"), a provider or emergency facility may not bill or hold you liable for a payment amount that exceeds the copayment requirement had such service or item been received from a participating provider unless you signed a valid consent allowed by law.

If coverage is approved and applies, benefits for services rendered subject to the NSA will be paid directly to the nonparticipating provider. Services or items subject to the NSA are:

- Emergency Services rendered by a nonparticipating provider;
- Non-emergency items and services furnished or rendered by a nonparticipating provider at certain participating health care facilities, provided the beneficiary has not validly waived the applicability of the NSA; and
- Air ambulance services covered by the Plan and provided by nonparticipating air ambulance providers.

Please note: Copayment amounts will apply toward meeting the annual deductibles and annual copayment maximums.

Continued Coverage

Other Continuation Coverage

If you are not eligible for COBRA coverage, you may be eligible for one of HMSA's individual payment plans. Please call us for more information.

Continued Coverage if Subscriber Dies

Upon the death of a subscriber, the subscriber's spouse or domestic partner enrolled in the plan as an eligible dependent, if not eligible for group coverage, may become a subscriber under an individual payment plan. In the event a subscriber's spouse or domestic partner becomes a subscriber under an individual

payment plan, all dependent children of the deceased subscriber and the subscriber's spouse or domestic partner may continue to be enrolled as members under such individual payment plan.

Continued Coverage if You have Medicare

When you are no longer eligible for this coverage and are enrolled in Medicare Parts A and B, you may be eligible to enroll in another HMSA plan. If you would like more information, call us at the number listed on the back cover of this Guide.

Confidential Information

Your medical records and information about your care are confidential. HMSA does not use or disclose your medical information except as allowed or required by law. You may need to provide information to us about your medical treatment or condition. In accordance with law, we may use or disclose your medical information (including providing this information to third parties) for the purpose of payment activities and health care operations such as:

- quality assurance;
- disease management;
- provider credentialing;
- administering the Plan;
- complying with government requirements; and
- research or education.

Terms of Coverage

Terms of Coverage

By enrolling in this Plan, you accept and agree to the provisions of the Plan which includes Chapter 87A, Hawaii Revised Statutes and the Trust Fund's administrative rules now in force and as amended in the future. You also appoint the Trust Fund as your administrator for sending and receiving all notices to and from HMSA concerning the Plan.

Authority to Terminate, Amend, or Modify Coverage

The Trust Fund has the authority to modify, amend, or end the coverage provided by this Plan at any time. If the Trust Fund ends this coverage, you are not eligible to receive benefits under this coverage after the termination date.

Governing Law

To the extent not superseded by the laws of the U.S., this coverage will be construed in accord with and governed by the laws of the state of Hawaii. Any action brought because of a claim against this coverage will be litigated, arbitrated, or otherwise resolved in the state of Hawaii and in no other.

Payment in Error

If for any reason we make payment under this coverage in error, we may recover the amount we paid.

Notice Address

You may send any notice required by this chapter to:

HMSA
P.O. Box 860
Honolulu, Hawaii 96808-0860

Any notice from us will be acceptable when addressed to you at your address as it appears in our records.

CHAPTER 11

Accidental Injury — An injury, separate from a disease or bodily infirmity of any other cause, that happens by chance and needs medical care right away.

Actual Charge — The amount a provider bills for a covered service or supply.

Acute Care — Inpatient 24-hour hospital care that needs physician and nursing care on a minute-to-minute, hour-to-hour basis.

Admission — The formal acceptance of a patient into a facility for medical, surgical, or obstetric care.

Advance Care Planning — Advance care planning (ACP) prepares members in the event they become very sick. Members discuss with their doctor what matters most to them and document the desired care. ACP becomes important when a member cannot communicate decisions.

Alcohol Dependence — Any use of alcohol that produces a pattern of pathological use that causes impairment in social or occupational functions or produces physiological dependence evidenced by physical tolerance or withdrawal.

Allogeneic Transplant — Transplant in which the tissue or organ for a transplant is obtained from someone other than the person receiving the transplant.

Ambulance Service — Air or ground emergency transport to a hospital.

Ambulatory Surgical Center — A facility that provides surgical services on an outpatient basis for patients who do not need an inpatient, acute care hospital bed.

Ancillary Services — Facility charges other than room or board. For example, charges for inpatient drugs and biologicals, dressings, or medical supplies.

Anesthesia — The use of anesthetics to produce loss of feeling or consciousness, usually with medical treatment such as surgery.

Annual Copayment Maximum — The maximum deductible and copayment amounts you pay in a calendar year. Once you meet the copayment maximum you are no longer responsible for deductible or copayment amounts unless otherwise noted.

Applied Behavior Analysis — The design, implementation, and evaluation of environmental modifications, using behavioral stimuli and consequences, to produce socially significant improvement in human behavior, including the use of:

- direct observation,
- measurement, and
- functional analysis of the relations between environment and behavior.

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Arbitration

When one person (an arbitrator) reviews the positions of two parties who have a dispute and makes a decision to end the dispute.

Assisting Surgeon

A physician who actively assists the physician in charge during a surgical procedure.

Autologous Transplant

Transplant in which the tissue or organ for a transplant is obtained from the person receiving the transplant.

Benefit Maximum

A limit that applies to a specified covered service or supply. A service or supply may be limited by duration or the number of visits. The maximum may apply per service or calendar year.

Benefits

Services and supplies that are medically necessary and qualify for payment under this coverage.

Bereavement Services

Services that focus on healing from emotional loss.

Biofeedback

A technique in which a person uses information about a normally unconscious bodily function, such as blood pressure, to gain conscious control over that function. The condition to be treated must be a normally unconscious physiological function. A device or feedback monitoring equipment (i.e., external feedback loop) must be used to treat the condition. The purpose of treatment is to exert control over that physiological function.

Biological Products

Biological products, or biologics, are medical products. Many products are made from a variety of natural sources (i.e., human, animal, or microorganism). It may be produced by biotechnology methods and other cutting-edge technologies. Like drugs, some biologics are intended to treat diseases and medical conditions. Other products are used to prevent or diagnose diseases. Examples may include:

- Vaccines.
- Blood and blood products for transfusion and /or manufacturing into other products.
- Allergenic extracts that are used for both diagnosis and treatment, i.e., allergy shots.
- Human cells and tissues used for transplantation (e.g., tendons, ligaments and bones).
- Gene therapies.
- Cellular therapies.
- Tests to screen potential blood donors for infectious agents such as HIV.

Biological Therapeutics and Biopharmaceuticals

Any biology-based therapeutics that structurally mimic compounds found in the body. This includes:

- recombinant proteins,
- monoclonal and polyclonal antibodies,
- peptides,
- antisense oligonucleotides,
- therapeutic genes, and
- certain therapeutic vaccines.

Biosimilar Product

A biological product that is FDA-approved based on a showing that it is highly similar to an already FDA-approved reference product. It has no clinically meaningful differences in terms of safety and effectiveness from the reference product. Only minor differences in clinically inactive components are allowable in biosimilar products.

Birthing Center

A facility that provides services for normal childbirth. This facility may be in a hospital or it may be a separate, independent facility.

Blood Transfusion

Transferring blood products such as blood, blood plasma, and saline solutions into a blood vessel, usually a vein.

BlueCard Participating Provider
A provider that participates with the BlueCard Program. BlueCard participating providers file claims for you and accept the eligible charge as payment in full.

BlueCard PPO Program
The Blue Cross and Blue Shield Association program that gives HMSA members access to preferred provider organizations throughout the U.S.

BlueCard PPO Provider
A provider that contracts with the BlueCard PPO program. BlueCard PPO providers file claims for you and accept the eligible charge as payment in full.

BlueCard Program
The Blue Cross and Blue Shield Association program that gives HMSA members access to participating providers throughout the U.S.

Breast Prostheses (External)
Artificial breast forms intended to simulate breasts for women who have uneven- or unequal-sized breasts who decide not to, or are waiting to, undergo surgical breast reconstruction after a covered mastectomy or lumpectomy. They include:
- mastectomy bras (surgical bras),
- forms,
- garments and
- sleeves.

Calendar Year
The period starting January 1 and ending December 31 of any year. The first calendar year for anyone covered by this Plan begins on that person's effective date and ends on December 31 of that same year.

Cardiac Rehabilitation
A comprehensive medically supervised program in the outpatient setting that aims to improve the function of patients with heart disease and prevent future cardiac events.

Chemotherapy
Treatment of infections or malignant diseases by drugs that act selectively on the cause of the disorder, but which may have substantial effects on normal tissue. Chemotherapy drugs must be FDA approved.

Chemotherapy - Oral
An FDA-approved oral cancer treatment that may be delivered for self-administration under the direction or supervision of a Provider outside of a hospital, medical office, or other clinical setting.

Child
Means any of the following: your son, daughter, stepson or stepdaughter, your legally adopted child or a child placed with you for adoption, a child for whom you are the court-appointed guardian, or your eligible foster child (defined as an individual who is placed with you by an authorized placement agency or by judgment, decree or other court order).

Chiropractor
A health care professional who practices the system of healing through spinal manipulation and specific adjustment of body structures.

Claim
A written request for payment of benefits for services covered by this coverage.

COBRA
The Consolidated Omnibus Budget Reconciliation Act of 1985 that offers you and your eligible dependents continuation of this coverage if you lose coverage due to a qualifying event.

Consultation Services
A formal discussion between physicians on a case or its treatment.

Contact Lenses
Ophthalmic corrective lenses ground as prescribed by a physician or optometrist who fit the lenses directly to your eyes.

Contraceptive Services
Services that facilitate the use of contraceptives to prevent pregnancy.

Contraceptives
Any prescription contraceptive supplies or devices, including:
- oral medicine,

- implants,
- injectables,
- IUDs or
- other appropriate methods intended to prevent pregnancy.

Coordination of Benefits (COB)

Applies when you are covered by more than one insurance policy providing benefits for like services.

Copayment

A copayment applies to most covered services. It is either a fixed percentage of the eligible charge or a fixed dollar amount. Exception: For services provided at a participating facility, your copayment is based on the lower of the facility's actual charge or the maximum allowable fee. You owe a copayment even if the facility's actual charge is less than the maximum allowable fee.

Cosmetic Services

Services that are primarily intended to improve your natural appearance but do not restore or materially improve a physical function, or are prescribed for psychological or psychiatric reasons.

Cost-Effective

A health intervention where the benefits and harms relative to the costs represent an economically efficient use of resources for patients with the medical condition being treated through the health intervention; provided that the characteristics of the individual patient shall be determinative when applying this criterion to an individual case.

Covered Services

Services or supplies that meet payment determination criteria and are:
- Listed in this Guide in *Chapter 4: Description of Benefits,* and
- Not listed in this Guide in *Chapter 6: Services Not Covered*.

Custodial Care

Care that helps you meet your daily living activities. This type of care does not need the ongoing attention and help from licensed medical or trained paramedical personnel.

Custom-Fabricated

Items that are individually made for a specific patient (no other patient would be able to use it) starting with basic materials including, but not limited to:
- plastic,
- metal,
- leather, or
- cloth in the form of sheets, bars, etc.

It involves substantial work such as:
- vacuum forming,
- cutting,
- bending,
- molding,
- sewing, etc.

It may involve the incorporation of some prefabricated components but it involves more than:
- trimming,
- bending, or
- making other modifications to a substantially prefabricated item.

Deductible

The fixed dollar amount you pay for certain covered services before benefits are available in a calendar year.

Deluxe/Upgraded Items

Items that have certain convenience or luxury features that enhance standard or basic equipment. Standard equipment is equipment that meets the medical needs of a patient to perform activities of daily living primarily in the home and is not designed or customized for a specific individual's use.

Dependent

The subscriber's spouse or domestic partner and/or eligible child(ren) who are eligible to enroll in the Plan under Chapter 87A, Hawaii Revised Statutes, and the Trust Fund's administrative rules, which may be amended from time to time.

Detoxification Services

A process of detoxifying a person who is dependent on alcohol and/or drugs. The process involves helping a person through the period of time needed to get rid of, by metabolic or other means, the intoxicating alcohol or drug dependency factors.

Diagnosis

The medical description of the disease or condition.

Diagnostic Testing

A measure used to help identify the disease process and signs and symptoms.

Drug

Any chemical compound that may be used on or given to help diagnose, treat or prevent disease or other abnormal condition, to relieve pain or suffering, or to control or improve any physiologic or pathogenic condition.

Drug Dependence

Any pattern of pathological use of drugs that cause impairment in social or occupational function and produces psychological or physiological dependence or both, as evidenced by physical tolerance or withdrawal.

Dues

The monthly premium amount for HMSA membership.

Durable Medical Equipment

An item that meets these criteria:

- FDA-approved for the purpose that it is being prescribed.
- Able to withstand repeated use.
- Primarily and customarily used to serve a medical purpose.
- Appropriate for use in the home. ***Home*** means the place where you live other than a hospital or skilled or intermediate nursing facility.
- Necessary and reasonable to treat an illness or injury, or to improve the functioning of a malformed body part. It should not be useful to a person in the absence of illness or injury

Examples of durable medical equipment include:

- oxygen equipment,
- hospital beds,
- mobility assistive equipment (wheelchairs, walkers, power mobility devices),
- insulin pumps, and
- breast pumps.

Effective

A health intervention that may reasonably be expected to produce the intended results and to have expected benefits that outweigh potential harmful effects.

Effective Date

The date on which you are first eligible for benefits under this coverage.

Eligible Charge

The Eligible Charge is the lower of either the provider's actual charge or the amount we establish as the maximum allowable fee. HMSA's payment, and your copayment, are based on the eligible charge. Exceptions: For services from participating facilities, HMSA's payment is based on the maximum allowable fee and your copayment is based on the lower of the actual charge or the maximum allowable fee. Some services may be rendered by providers who accept monthly payments from HMSA to manage the care of a certain population of their patients.

Emergency

When a prudent layperson could reasonably expect the absence of immediate medical attention to result in:

- serious risk to the health of the person (or, with respect to a pregnant woman, the health of the woman and her unborn child);
- serious impairment to bodily functions; or
- serious dysfunction of any bodily organ part.

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Employee	An Active employee, or retiree, who is eligible to enroll in this Plan under Chapter 87A, Hawaii Revised Statutes, and the Trust Fund's administrative rules.
Extended Care Facility	A facility that provides ongoing skilled nursing care, sub-acute care, or long-term acute care as ordered and certified by your attending Provider.
Facility	Examples include hospitals, extended care facilities, birthing centers, and ambulatory surgical facilities
False Statement	Any fraudulent or intentional misrepresentation you or the Trust Fund made for membership or in any claims for benefits.
Family Member	The subscriber's spouse or domestic partner and/or children who are eligible and enrolled in the Plan.
Foot Orthotics	Devices that are placed into shoes to assist in restoring or maintaining normal alignment of the foot, relieve stress from strained or injured soft tissues, bony prominences, deformed bones and joints and inflamed or chronic bursae.
Frame	A standard plastic eyeglass frame or similar frame into which two lenses are fitted.
Gender Dysphoria	The distress experienced when a person's gender assigned at birth does not match their gender identity.
Gender Identity	A person's internal sense of being male, female, a gender different from the gender assigned at birth, a transgender person, or neither male nor female.
Gender Transition	The process of a person changing the person's outward appearance, including sex characteristics, to accord with the person's gender identity.
Generic Drug	A drug or supply that is prescribed or dispensed under its commonly used generic name rather than a brand name. A generic drug is not protected by patent, or is identified by HMSA as "generic".
Group	Those members who share a common relationship such as employment or membership.
Guide to Benefits	This document, along with any riders or amendments that provide a written description of your health care coverage.
HMSA	Hawai‘i Medical Service Association, an independent licensee of the Blue Cross and Blue Shield Association.
HMSA Directory of Participating Providers	A complete list of HMSA participating providers.
HMSA Participating Provider	A provider that contracts with HMSA, files claims for you, accepts the eligible charge as payment in full, and handles precertification for you.
HMSA Select Prescription Drug Formulary	A list of drugs by therapeutic category published by HMSA.

Health Intervention

An item or service delivered or undertaken primarily to treat a medical condition or to maintain or restore functional ability. A health intervention is defined not only by the intervention itself, but also by the medical condition and patient indications for which it is being applied. New interventions for which clinical trials have not been conducted and effectiveness has not been scientifically established shall be evaluated on the basis of professional standards of care or expert opinion. For existing interventions, scientific evidence shall be considered first and to the greatest extent possible, shall be the basis for determinations of medical necessity. If no scientific evidence is available, professional standards of care shall be considered. If professional standards of care do not exist or are outdated or contradictory, decisions about existing interventions shall be based on expert opinion. Giving priority to scientific evidence shall not mean that coverage of existing interventions shall be denied in the absence of conclusive scientific evidence. Existing interventions may meet the definition of medical necessity in the absence of scientific evidence if there is a strong conviction of effectiveness and benefit expressed through up-to-date and consistent professional standards of care, or in the absence of such standards, convincing expert opinion.

Health Outcomes

Outcomes that affect health status as measured by the length or quality of a patient's life, primarily as perceived by the patient

High-Dose Chemotherapy

A form of chemotherapy in which the dose and/or manner of administration is expected to damage a person's bone marrow or suppress bone marrow function so that a stem-cell transplant is needed.

High-Dose Radiotherapy

A form of radiation therapy in which the dose and/or manner of administration is expected to damage a person's bone marrow or suppress bone marrow function so that a stem-cell transplant is needed.

Homebound

Due to an illness or injury, you are unable to leave home, or leaving your home requires a large and taxing effort.

Home Health Agency (HHA)

An approved agency that provides skilled nursing care in your home.

Home Infusion Therapy

Treatment in the home that involves giving nutrients, antibiotics and other drugs and fluids intravenously or through a feeding tube. Drugs must be FDA approved.

Hospice Program

A program that provides care in a comfortable setting for patients who are terminally ill and have a life expectancy of six months or less. Care is normally provided in the patient’s home.

Hospital

An institution that provides diagnostic and therapeutic services for surgical and medical diagnosis, treatment and care of injured or sick persons.

Illness or Injury

Any bodily disorder, injury, disease or condition, including pregnancy and its complications.

Immediate Family Member

Immediate family includes:

- husband and wife,
- domestic partner,
- natural or adoptive parent, child, and sibling,
- stepparent, stepchild, stepbrother, and stepsister,
- father-in-law, mother-in-law, son-in-law, daughter-in-law, brother-in-law, and sister-in-law,
- grandparent and grandchild; and spouse of grandparent and grandchild,
- yourself.

Immunization

An injection with a specific antigen to promote antibody formation to make you immune to a disease or less susceptible to a contagious disease.

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Implanted Internal Items/Implants (Surgical/Orthopedic)

Internal prosthetic devices used during surgery that are necessary for anatomical repair or reconstructive purposes. These devices remain in the body and replace a missing biological structure or support or enhance a damaged biological structure.

Examples include, but are not limited to:

- cardiac pacemakers,
- defibrillators,
- heart valves and stents,
- breast implants for post-mastectomy reconstruction,
- hip and knee replacements,
- hardware necessary to anchor fractured bones,
- implanted cataract lenses,
- cochlear implants,
- adjustable gastric bands for bariatric surgery, and
- human tissue.

The device must be FDA-approved for the purpose it is being used.

Incidental Procedure

A procedure that is an integral part of another procedure. Such procedures are not reimbursed separately.

Inhalation Therapy

Therapy to treat conditions of the cardiopulmonary system.

Injection

The introduction of a drug, biological therapeutic, biopharmaceutical, or vaccine into the body by using a syringe and needle. Injectable drugs must be FDA approved.

Inpatient Admission

A stay in an inpatient facility, usually involving overnight care.

Intensive Cardiac Rehabilitation

A physician or nonphysician practitioner supervised program in the outpatient setting that furnishes cardiac rehabilitation. It has shown, in peer-reviewed published research, that it improves patients' cardiovascular disease through specific outcome measurements.

Interchangeable Biologic Product

An FDA-approved biologic product that meets the additional standards for interchangeability to an FDA-approved reference product included in:

- The Hawaii list of equivalent generic drugs and biological products.
- The Orange Book.
- The Purple Book.
- Other published findings and approvals of the United States Food and Drug Administration.

In accordance with any applicable state and federal regulations and laws, an interchangeable biological product may be substituted for the reference product by a pharmacist without the intervention of the healthcare provider who prescribed the reference product.

Intravenous Injection

An injection made into the vein.

In Vitro Fertilization

A method used to treat infertility in women.

Laboratory Services

Services used to help diagnose, prevent, or treat disease.

Lenses

Ophthalmic corrective lenses ground as prescribed by a physician or optometrist for fitting into a frame.

Lifetime Maximum

The maximum benefit amount each member is eligible to receive during his or her lifetime. The lifetime maximum may accumulate from all benefits received under this coverage and any other HMSA coverage offered by the same group under which you have been enrolled as a member or dependent, regardless of any interruptions in coverage.

Limited Services

Those covered services that are limited per service, per episode, per calendar year or per lifetime.

Long-Term Acute Care

A level of care for patients who:
- no longer require care in an acute hospital,
- are chronically and severely ill,
- are felt to have the potential for improvement, and
- require an intensity and specialization of care that is beyond that provided in any other level of post-acute care.

Examples include:
- skilled nursing facility,
- home healthcare,
- inpatient rehabilitation facility, and
- for a limited period until the condition is stabilized or a predetermined treatment course is completed.

Mammogram

An x-ray exam of the breast using equipment dedicated specifically for mammography.

Mammography (screening)

An x-ray film that screens for breast abnormalities.

Maternity Care

Routine prenatal visits, delivery, and one postpartum visit.

Maximum Allowable Fee

The maximum dollar amount HMSA will pay for a covered service, supply, or treatment.

Medicaid

A form of public assistance sponsored jointly by the federal and state governments providing medical assistance for eligible persons whose income falls below a certain level. The Hawaii Department of Human Services pursuant to Title XIX of the federal Social Security Act administers this program.

Medical Condition

A disease, illness, injury, genetic or congenital defect, pregnancy, or a biological or psychological condition that lies outside the range of normal, age-appropriate human variation.

Medication

The treatment of disease without surgery.

Medicine

To diagnose and treat disease and to maintain health.

Member

The subscriber and the subscriber’s eligible dependents enrolled in the plan.

Member Card

Your member card issued to you by us. You must present this card to your provider at the time you get services.

Mental Health Outpatient Facility

A mental health clinic, institution, center, or community mental health center that provides for the diagnosis, treatment, care or rehabilitation of people who are mentally ill.

Mental Health Illness/Disorder

A syndrome of clinically significant psychological, biological, or behavioral abnormalities that result in personal distress or suffering, impairment of capacity to function, or both. Mental health illness and disorder are used interchangeably in this Guide and as defined in the most recent Diagnostic and Statistical Manual of Mental Disorders, published by the American Psychiatric Association, or in the International Classification of Disease.

Microprocessor-Controlled Prosthetic Device

Prosthetic devices that use feedback from sensors to adjust joint movement on a real-time as-needed basis.

Myoelectric Prosthetic Device	Prosthetic devices powered by electric motors with an external power source. For example, the movement of an upper limb prosthesis (e.g., hand, wrist, and/or elbow) is driven by micro-chip-processed electrical activity in the muscles of the remaining limb stump.
Newborn	A recently born infant.
Newborn Care	All routine non-surgical physician services and nursery care provided to a newborn during the mother's initial hospital stay.
Non-Assignment	When benefits for covered services and supplies cannot be transferred or assigned to anyone for use.
Non-Preferred Formulary Drug, Supply, or Insulin	A brand name drug, supply, or insulin that is not listed as preferred on the HMSA Select Prescription Drug Formulary.
Nonparticipating Providers	Providers that are not under contract with HMSA or any other Blue Cross and/or Blue Shield Plan.
Nonparticipating Provider Annual Deductible	The fixed dollar amount you must pay each calendar year before benefits subject to the nonparticipating provider annual deductible become available. You cannot pay the annual deductible amount to us in advance. You must meet the deductible on a claim by claim basis.
Nurse Midwife	A health care professional who provides services such as pre and post natal care, normal delivery services, routine gynecological services, and any other services within the scope of his or her certification.
Occupational Therapy	A form of therapy involving the treatment of neurological and musculoskeletal dysfunction through the use of specific tasks or goal-directed activities designed to improve the functional performance of an individual.
Online Care	Care provided by video conferencing, phone or web if obtained from HMSA Online.
Ophthalmologist	A physician specializing in the diagnosis and treatment of diseases and defects of the eye.
Optician	One who fits, adjusts and dispenses glasses and other optical devices, on the written prescription of a licensed physician or optometrist.
Optometrist	One who specializes in the examination, diagnosis, treatment and management of diseases and disorders of the visual system, the eye and related structures.
Oral Surgeon	A dentist licensed as a doctor of dentistry (D.M.D.) or dental surgery (D.D.S.) to diagnose and treat oral conditions that need surgery.
Organ Donor Services	Services related to the donation of an organ.
Orofacial Anomalies	Cleft lip or cleft palate and other birth defects of the mouth and face affecting functions such as eating, chewing, speech, and respiration.
Orthodontic Services to Treat Orofacial Anomalies	Direct or consultative services from a licensed dentist with a certification in orthodontics by the American Board of Orthodontics.
Orthotics/Orthotic Devices/Orthoses	Rigid or semi-rigid devices that are used for the purpose of supporting a weak or deformed body part or restricting or eliminating motion in a diseased or injured part of the body. They must provide support and counterforce (i.e., a force in a defined direction of a magnitude at least as great as a rigid or semi-rigid support)

	on the limb or body part that it is being used to brace. An orthotic can be either prefabricated or custom-fabricated.
Osteopathy	Medicine that specializes in diseases of the bone.
Osteoporosis	The loss of minerals from the bone.
Other Providers	Health care providers other than facilities and practitioners. Examples include hospice agencies, ambulance services, retail pharmacies, home medical equipment suppliers, and independent labs.
Our	Reference to HMSA (Hawai‘i Medical Service Association).
Outpatient	Care received in a practitioner's office, the home, an ambulatory infusion suite, the outpatient department of a hospital or ambulatory surgery center.
Participating Provider	A provider that participates with us or a Blue Cross and/or Blue Shield Plan.
Physical Therapy	A form of therapy involving treatment of disease, injury, congenital anomaly or prior therapeutic intervention through the use of therapeutic modalities and other interventions that focus on a person’s ability to go through the functional activities of daily living and on alleviating pain.
Physician	A medical doctor (M.D.), doctor of osteopathy (D.O.), or doctor of podiatric medicine (D.P.M.).
Physician Assistant	A practitioner who provides care under the supervision of a physician.
Physician Services	Professional services necessarily and directly performed by a doctor to treat an injury or illness.
Plan	This health benefits plan, including hospital and medical coverage, as defined in this Guide to Benefits. The Plan is subject to Chapter 87A, Hawaii Revised Statutes, and the Trust Fund’s administrative rules, which may be amended from time to time. The Trust Fund may modify or amend the terms and conditions of the Plan from time to time.
Planned Admission	An admission that can be scheduled in advance because the condition, illness or injury is not immediately life-threatening.
Podiatrist	A health care professional who specializes in conditions of the feet.
Podiatry	Care and study of the foot.
Post-Acute Care	Comprehensive inpatient care (medical or behavioral health) designed for an individual who has an acute illness, injury or exacerbation of a disease process. It is goal-oriented treatment rendered immediately after acute inpatient hospitalization to treat one or more specific active complex medical conditions or to administer one or more technically complex treatments. Post-acute care requires the coordinated services of an interdisciplinary team and is given as part of a specifically designed treatment plan.
Postoperative Care	Care given after a surgical operation.
Postpartum	The period of time after childbirth.

Precertification	The process of getting prior approval for specified services and devices. Failure to get our approval will result in a denial of benefits if the services or devices do not meet HMSA's payment determination criteria. HMSA participating providers agree to get approval for you. All other providers do not agree to get approval for you, therefore you are responsible.
Preferred Formulary Drug, Supply, or Insulin	A brand name drug, supply, or insulin identified as preferred on the HMSA Select Prescription Drug Formulary.
Preferred Provider Organization (PPO)	A health care program that offers you advantages when you get services from contracting and participating providers.
Preoperative Care	Care that occurs, is performed, or is administered before, and usually close to, a surgical operation.
Prescription	The instructions written by a provider with statutory authority to prescribe directing a pharmacist to dispense a particular drug in a specific dose.
Primary Care Provider (PCP)	The provider you choose to act as your personal health care manager, and who renders general medical care focusing on preventive care and treatment of routine injuries and illnesses.
Private Duty Nursing	24-hour nursing services by an approved nurse who is dedicated to one patient.
Prosthetic Appliances	Devices used as artificial substitutes to replace a missing natural part of the body and other devices to improve, aid, or increase the performance of a natural function.
Provider	An approved physician or other practitioner, facility, or other health care provider, such as an agency or program.
Psychological Testing	A standard task used to assess some aspect of a person's cognitive, emotional, or adaptive function.
Psychologist	An approved provider who specializes in the treatment of mental health conditions.
Radiology	The use of radiant energy to diagnose and treat disease.
Reference Product	Refers to the original FDA-approved biologic product that a biosimilar is based.
Registered Bed Patient	A person who is registered by a hospital or extended care facility as an inpatient for an illness or injury covered by this Guide.
Renewal Provision	When your lifetime maximum benefit includes this renewal provision, and you have exhausted that lifetime maximum, this provision will renew your lifetime maximum up to the stated dollar amount per calendar year. This lifetime maximum renewal will begin on January 1 of the calendar year following the year in which you reach your lifetime maximum.
Report to Member	The report you get from us that notes how we applied benefits to a claim. You may get copies of your report online through My Account on hmsa.com or by mail upon request.

Scientific Evidence

Controlled clinical trials that either directly or indirectly demonstrate the effect of the intervention on health outcomes. If controlled clinical trials are not available, observational studies that demonstrate a causal relationship between the intervention and the health outcomes may be used. Partially controlled observational studies and uncontrolled clinical series may be suggestive, but do not by themselves demonstrate a causal relationship unless the magnitude of the effect observed exceeds anything that could be explained either by the natural history of the medical condition or potential experimental biases. Scientific evidence may be found in the following and similar sources:

- Peer-reviewed scientific studies published in or accepted for publication by medical journals that meet nationally recognized requirements for scientific manuscripts and that submit most of their published articles for review by experts who are not part of the editorial staff;
- Peer-reviewed literature, biomedical compendia, and other medical literature that meet the criteria of the National [Institutes] of Health's National Library of Medicine for indexing in Index Medicus, Excerpta Medicus (EMBASE), Medline, and MEDLARS database Health Services Technology Assessment Research (HSTAR);
- Medical journals recognized by the Secretary of Health and Human Services under section 1861(t)(2) of the Social Security Act, as amended
- Standard reference compendia including the American Hospital Formulary Service-Drug Information, American Medical Association Drug Evaluation, American Dental Association Accepted Dental Therapeutics, and United States Pharmacopoeia-Drug Information;
- Findings, studies, or research conducted by or under the auspices of federal agencies and nationally recognized federal research institutes including but not limited to the Federal Agency for Health Care Policy and Research, National Institutes [of] Health, National Cancer Institute, National Academy of Sciences, Health Care Financing Administration, Congressional Office of Technology Assessment, and any national board recognized by the National Institutes of Health for the purpose of evaluating the medical value of health services; and
- Peer-reviewed abstracts accepted for presentation at major medical association meetings.

Sexual Identification Counseling

Psychotherapy for a person with gender dysphoria.

Sexual Orientation Counseling

Treatment of an enduring pattern of emotional, romantic and/or sexual attractions to men, women or both sexes. Sexual orientation also refers to a person's sense of identity based on those attractions, related behaviors and membership in a community of others who share those attractions.

Single Coverage

Coverage for the subscriber only.

Skilled Nursing Care

A level of care for patients who require skilled nursing and/or rehabilitation care, i.e., services that must be performed by or under the supervision of professional or technical personnel, on a daily basis.

Skilled Nursing Facility

A facility that provides ongoing skilled nursing services as ordered and certified by your attending Provider.

Specialist

A provider who is specifically trained in a certain branch of medicine related to a service or procedure, body area or function, or disease.

Speech Therapy Services

Services for the diagnosis, assessment and treatment of communication impairments and swallowing disorders.

Spouse

The subscriber’s husband or wife as the result of a marriage who is legally recognized in the State of Hawaii. For purposes of this Guide to Benefits, “spouse” also includes an Employee’s domestic partner who is eligible to enroll in the Plan under the Trust Fund’s administrative rules.

Chapter 11: Glossary

Stand by Time — Any period of time that is used for waiting, or is idle.

Sub-Acute Care — A level of care for patients who no longer require care in an acute hospital and require more intensive skilled care that is beyond that traditionally provided in a skilled nursing facility, e.g., require frequent and recurrent patient assessment and review of clinical course and treatment plan.

Subcutaneous Implant — A medication that is surgically placed beneath the skin to release the drug in the bloodstream. An example is the Norplant contraceptive.

Subscriber — The person who meets eligibility requirements and who executes the enrollment form that is accepted in writing by us. It does not include anyone enrolled in the plan as an eligible dependent.

Subscriber Number — The number that appears on your HMSA member card.

Substance Abuse Services — Providing medical, psychological, nursing, counseling, or therapeutic services as treatment for alcohol or drug dependence or both. Services may include aftercare and individual, group and family counseling services.

Supportive Care — A comprehensive approach to care for members with a serious or advanced illness including Stage 3 or 4 cancer, advanced Congestive Heart Failure (CHF), advanced Chronic Obstructive Pulmonary Disease (COPD), or any advanced illness that meets the requirements of the Supportive Care policy. Members get comfort-directed care, along with curative treatment from an interdisciplinary team of practitioners.

Surgical Services — Cutting, suturing, diagnostic, and therapeutic endoscopic procedures; debridement of wounds, including burns; surgical management or reduction of fractures and dislocations; orthopedic casting manipulation of joints under general anesthesia or destruction of localized surface lesions by chemotherapy cryotherapy, or electrosurgery.

Third Party Liability — Our rights to reimbursement when you or your family members get benefits under this coverage for an illness or injury and you have a lawful claim against another party or parties for compensation, damages, or other payment.

Transgender Person — A person who has gender identity disorder or gender dysphoria, received health care services related to gender transition, adopts the appearance or behavior of the opposite sex, or otherwise identifies as a gender different from the gender assigned to that person at birth.

Transplant — The transfer of an organ or tissue for grafting into another area of the same body or into another person.

Treat — To prevent, diagnose, detect, provide medical care, or palliate.

Treatment — Management and care of the patient to combat a disease or disorder.

Trust Fund — Hawaii Employer-Union Health Benefits Trust Fund (EUTF). The trust fund has executed an Agreement with us to administer a health benefits plan covering eligible members.

Tubal Ligation — A sterilization procedure for women.

Us — HMSA (Hawai‘i Medical Service Association).

Vasectomy — A sterilization procedure for men.

Vision Services	Services that test eyes for visual acuity and identify and correct visual acuity problems with lenses and other equipment.
We	HMSA (Hawai‘i Medical Service Association).
Well-Being Services	A variety of well-being tools, programs and services to take care of you and your family. Visit hmsa.com/wellbeing to find the latest benefits available to our members.
You and Your Family	You and your family members enrolled in this plan and eligible for this coverage.

We're here with you

Call **(808) 948-6499** or **1 (800) 776-4672** Monday through Friday, 7 a.m. to 7 p.m. and Saturday, 9 a.m. to 1 p.m.

Or meet with knowledgeable, experienced health plan advisers. We'll answer questions about your health plan, give you general health and well-being information, and more. Hours of operation may change. Please go to **hmsa.com/contact** before your visit.

HMSA Center in Honolulu
818 Keeaumoku St.
Monday–Friday, 8 a.m.–5 p.m. | Saturday, 9 a.m.–2 p.m.

HMSA Center in Pearl City
Pearl City Gateway | 1132 Kuala St., Suite 400
Monday–Friday, 9 a.m.–6 p.m. | Saturday, 9 a.m.–2 p.m.

HMSA Center in Hilo
Waiakea Center | 303A E. Makaala St.
Monday–Friday, 9 a.m.–6 p.m. | Saturday, 9 a.m.–2 p.m.

HMSA Center in Kahului
Puunene Shopping Center | 70 Hookele St., Suite 1220
Monday–Friday, 8 a.m.–5 p.m. | Saturday, 9 a.m.–1 p.m.

HMSA Center in Lihue
Kuhio Medical Center | 3-3295 Kuhio Highway, Suite 202
Monday–Friday, 8 a.m.–4 p.m

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Scan the QR code for more information about HMSA EUTF Retiree health plans.

Together, we improve the lives of our members and the health of Hawaii. Caring for our families, friends, and neighbors is our privilege.

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