



An Independent Licensee of the Blue Cross and Blue Shield Association

## BENEFITS AT-A-GLANCE: MEDICAL

*All costs are for participating providers only. Please see your Guide to Benefits for information on providers outside our network.*

	Comprehensive Medical (730)
	PPO Network
	Member Cost
Annual Deductible	\$0
Annual Copayment Maximum	Single: \$2,500 Family: \$7,500
<b>To help maintain your health</b>	
Annual Preventive Health Exam	\$0
Annual Well-Woman Exam	\$0
Annual Well-Child Care (age 21 & younger)	\$0
Preventive Screenings <small>(Grade A &amp; B recommendations of the U.S. Preventive Services Task Force. For a list of all covered screenings, see <a href="https://hmsa.com/preventive">https://hmsa.com/preventive</a>)</small>	\$0
Immunizations (standard & travel)	\$0
<b>If you need immediate medical attention</b>	
HMSA Online Care	\$0
Urgent Care	\$14 copayment
Emergency Room	20% coinsurance
Ambulance (ground or interisland air)	20% coinsurance
<b>If you visit a doctor's office or clinic (outpatient)</b>	
Doctor Visit	\$14 copayment
Specialist Visit	\$14 copayment
Physical Therapy	20% coinsurance
Radiology - General (e.g., X-ray)	20% coinsurance
Radiology - Other (e.g., MRI, CT scan, Ultrasound)	20% coinsurance
Lab Tests (e.g., bloodwork)	\$0
<b>If you have a hospital stay (inpatient)</b>	
Hospital Room & Board	20% coinsurance
Surgery	20% coinsurance (cutting) 20% coinsurance (non-cutting)
Radiology - General (e.g., X-ray)	20% coinsurance
Radiology - Other (e.g., MRI, CT scan, Ultrasound)	20% coinsurance

	Comprehensive Medical (730)
	PPO Network
	Member Cost
Lab Tests (e.g., bloodwork)	20% coinsurance
<b>If you're pregnant</b>	
Routine Prenatal & Postnatal Care	20% coinsurance
Delivery	20% coinsurance
Hospital Room & Board	20% coinsurance

Visit [hmsa.com](https://hmsa.com) to access your suite of well-being tools and to log in to your My Account profile to view in-depth information about your health plan.

## Key Terms

Term	Definition
<b>Actual Charge vs. Eligible Charge</b>	Actual Charge: The amount that nonparticipating providers can charge for health care services and products. This amount is usually higher than the eligible charge. Eligible Charge: The maximum amount that participating providers agree to charge for covered health care services and products.
<b>Annual Deductible</b>	The amount you pay each calendar year for covered health care services and products before your plan starts to pay (excluding contraceptives, prescription drugs and supplies, preventive care, and well-child care). Until you meet the deductible each calendar year, you pay 100 percent of your medical expenses.
<b>Coinsurance vs. Copayment</b>	Coinsurance: The percentage of your out-of-pocket costs for covered health care services and products after you've met your deductible (if your plan has one). Copayment: The fixed dollar amount you pay participating providers for covered health care services and products after you've met your deductible (if your plan has one).
<b>Guide to Benefits (GTB)</b>	Your comprehensive guide and legal document that explains your benefits in detail including, exclusions, limitations, terms, and conditions for a specific plan.
<b>HMSA Online Care</b>	A service that immediately lets you connect to a board-certified doctor through video chat to diagnose conditions and prescribe medication 24/7, 365 days a year.
<b>Annual Copayment Maximum</b>	The maximum amount you have to pay for covered services and products (your deductibles, copayments, and coinsurance) in a calendar year before your health plan pays 100 percent of the cost of covered benefits.
<b>Participating Provider vs. Nonparticipating Provider</b>	Participating Provider: Providers who have a contract with HMSA are "in network" and have agreed to charge you a lower rate than nonparticipating providers. Nonparticipating Provider: Providers who don't have a contract with HMSA are considered "out-of-network." They can charge any amount for health care services and products, which can be more than what your plan will pay.
<b>PPO vs. HMO</b>	PPO (Preferred Provider Organization): A plan that gives you the freedom to see any provider, both in and out of network, without a referral. Our network has more than 5,000 doctors, specialists, and other health care professionals. No other health plan in Hawaii has a larger provider network. HMO (Health Maintenance Organization): A plan with a designated primary care provider (PCP) and a health center for all care. If you see providers outside your health center, you'll need a referral from your PCP.
<b>Provider</b>	A physician, hospital, pharmacy, or laboratory.
<b>U.S. Preventive Services Task Force</b>	An independent volunteer panel of national experts in prevention and evidence-based medicine that recommends certain clinical preventive services (e.g., screenings).

Understand important information about your plan: This "benefits at-a-glance"-summary provides a basic overview and comparison of a few of the benefits. Benefits and costs are based on the terms and conditions of your plan, specific exclusions and limitations, coordination of benefits, privacy, third party liability, eligibility requirements, and appeal rights, none of which are described here. For a complete description, see your Guide to Benefits, and any riders, certificates, or amendments. To dispute a decision made by HMSA related to benefits, reimbursement, or any other decision or action by HMSA, please follow the instructions at [hmsa.com/appeals](https://hmsa.com/appeals).

## BENEFITS AT-A-GLANCE: DRUG

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	Drug (972)
	<b>Member Cost</b>
Maximum Out-of-Pocket	Single: \$3,600 Family: \$4,200
<b>1-30-day supply from pharmacies</b>	
Tier 1: mostly Generic drugs	\$7 copayment
Tier 2: mostly Preferred Formulary Drugs	\$30 copayment
Tier 3: mostly Non-Preferred Formulary Drugs	\$30 copayment plus \$45 Tier 3 cost share
Tier 4: mostly Preferred Formulary Specialty Drugs	\$100 copayment
Tier 5: mostly Non-Preferred Formulary Specialty Drugs	\$200 copayment
<b>84-90-day supply from participating pharmacies or mail-order prescription drug program</b>	
Tier 1: mostly Generic drugs	\$11 copayment
Tier 2: mostly Preferred Formulary Drugs	\$65 copayment
Tier 3: mostly Non-Preferred Formulary Drugs	\$65 copayment plus \$135 Tier 3 cost share
Tier 4: mostly Preferred Formulary Specialty Drugs	Not covered
Tier 5: mostly Non-Preferred Formulary Specialty Drugs	Not covered

To learn more about HMSA's drug tiers, please visit [hmsa.com/drug-list](https://hmsa.com/drug-list).

## Key Terms

Term	Definition
<b>Cost Share</b>	A portion of the total drug cost you are required to pay in addition to a copayment or coinsurance.
<b>Drug Tiers</b>	The way in which HMSA categorizes drug types that are covered under the plan. The common categories are generic, preferred, brand name, and specialty drugs.
<b>Formulary</b>	A list of drugs that are covered under your drug plan. For a detailed list, please visit <a href="https://hmsa.com/drug-list">hmsa.com/drug-list</a> .
<b>Mail-Order Prescription Drug Program</b>	Program where you can get prescription drugs from our mail-order provider at the best prices possible and have medications delivered to your home. For more information, visit <a href="https://hmsa.com">hmsa.com</a> .
<b>Annual Copayment Maximum</b>	The maximum amount you have to pay for covered services (your deductibles, copayments, and coinsurance) in a calendar year before your health plan pays 100 percent of the cost of covered benefits.

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## BENEFITS AT-A-GLANCE: VISION

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	Vision (DU)	
	Member Cost	
	Adult	Child
<b>Routine Eye Care</b>		
Eye Exam (one per calendar year)	\$10 copayment	\$10 copayment
<b>Lenses &amp; Frames* (from participating vision care facilities)</b>		
Eyeglass Lenses	\$10 copayment	\$10 copayment
Contact Lenses	\$25 copayment (up to \$130 allowance)	50% of charge
Polycarbonate Lenses	Not covered	\$0
One Eyeglass Frame (from select group, once per 24 months)	\$15 copayment	\$15 copayment
<b>Additional Benefits</b>		
Contact Lens Fitting (one per calendar year)	All charges less \$45 plan payment	50% of eligible charge

\*You're eligible for either contact lenses or eyeglass lenses (not both) in the same calendar year.

### Key Terms

Term	Definition
<b>Contact Lens Fitting</b>	An eye exam to ensure that you have the correct fit and prescription for your contacts.
<b>Lenses</b>	Single vision or multifocal lenses for eyeglasses and non-disposable and disposable contact lenses.
<b>Polycarbonate Lens</b>	An impact-resistant eyeglass material that is thinner and lighter than traditional plastic eyeglass lenses. These lenses provide UV protection and are scratch resistant.

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## BENEFITS AT-A-GLANCE: DENTAL

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	HMSA Group Dental PPO Plan (C53)
	PPO Network
Calendar Year Maximum	\$1500
Rollover Amount	Up to \$500 (max accumulation \$1250)
Preventive Care	Member Cost
Exams (two per calendar year)	\$0
Cleaning* (two per calendar year)	\$0
Topical Fluoride* (age 18 & younger, two per calendar year)	\$0
X-rays (bitewings & full-mouth)	\$0
Basic Care	
Fillings (amalgam & composite)	30% coinsurance
Sealants	30% coinsurance
Space Maintainers	30% coinsurance
Endodontics (root canal therapy)	30% coinsurance
Periodontics (gum maintenance)	30% coinsurance
X-rays (periapical)	30% coinsurance
Major Care	
Waiting Period for New Members	12 Month Waiting Period
Crowns, Bridges, Dentures, Implants	50% coinsurance
Orthodontics	Not a benefit

**\*Enhanced Dental Benefits:** Additional dental services and support is available to enrolled program members for eligible medical conditions. Visit [hmsa.com/oralhealth](https://hmsa.com/oralhealth) for more information.

## Key Terms

Term	Definition
<b>Calendar Year Maximum</b>	The maximum dollar amount the plan will pay toward covered services during a calendar year.
<b>Rollover Amount</b>	A portion of your unused calendar year maximum that may be carried over to the next calendar year when you have at least one covered dental service per year. You can rollover up to a specific amount per year with a maximum amount.
<b>Waiting Period for New Members</b>	The time new members may have to wait until their plan starts paying for certain dental care expenses.

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## BENEFITS AT-A-GLANCE: ADDITIONAL BENEFITS

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### LIFE/AD&D

	Benefit Amounts
Life Insurance	\$30,000 benefit per eligible subscriber
Accidental Death & Dismemberment	\$30,000 benefit per eligible subscriber
Accelerated Death Benefit	\$15,000 benefit per eligible subscriber

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