

Supplemental Health Plan

The Supplemental Health Plan provides reimbursement of eligible out-of-pocket medical expenses for employee-beneficiaries who are covered under a non-EUTF health plan.

SCHEDULE OF BENEFITS	
Plan Type	The group supplemental medical/hospital/surgical plan is secondary payer.
Plan Year Maximum Benefit Payable	\$3,500 per insured person.
Eligible Medical Expenses	Those out-of-pocket medical/hospital/surgical expenses listed under Covered Expenses. Exclusions apply.
Prescription Drug Benefit	The maximum reimbursement for prescription drug co-payment charges is \$20 per 30-day supply; \$40 per 60-day supply; or \$60 per 90-day supply. Reimbursements for prescription drug co-payment charges shall not exceed \$350 per plan year if enrolled in single/self coverage; \$700 per plan year if enrolled in two-party coverage; or \$1,000 per plan year if enrolled in family coverage. Reimbursements for prescription drug co-payments count towards the \$3,500 Plan Year Maximum.
Plan Year	July 1, 2017 through June 30, 2018.

Covered Expenses

The following medical/hospital/surgical care expenses are eligible under this supplemental health plan:

Preventive Services

- Newborn and well-baby care
- Immunizations
- One routine office visit/exam per year
- Routine well-woman exam
- Routine pap smear
- Routine mammogram
- Prostate screening
- Colorectal screening

Testing

- Allergy testing
- Diagnostic laboratory and pathology
- Radiology, CT scans, ultrasound and nuclear medicine

Chemotherapy and Radiation Therapy

Hospital and Facility Services

- Ambulatory surgical center
- Emergency room
- Outpatient hospital ancillary services
- Inpatient hospital room and board
- Inpatient anesthesia services
- Skilled nursing facility
- Birth center

Physician Services

- Office, hospital and emergency room visits
- Consultations
- Routine obstetrical care
- Surgeon, assistant surgeon and anesthesia
- Physician Assistants and Nurse Midwives working under the direct supervision of a physician

Other Services

- Ambulance
- Appliances and braces
- Behavioral health services (in and outpatient)
- Cardiac Rehabilitation (short-term)
- Dialysis and related supplies
- Durable medical equipment
- Home therapies and health care
- Hospice care
- Inhalation (or respiratory) therapy
- Injections
- Physical therapy
- Prosthetics
- Speech therapy
- Tissue and organ transplants

Exclusions

This supplemental plan does not pay for government taxes, your primary group health plan deductibles or enrollment fees, services not specified as Covered Expenses, and services or benefits not paid by your primary group health plan, including but not limited to the following:

- Aromatherapy
- Behavior testing
- Chiropractic
- Hypnotherapy
- Massage therapy
- Naturopathy
- Rest cure
- Sleep therapy
- Eyeglasses; corrective lenses
- Hearing aids
- Counseling for Bereavement, Genetic, Sexual Identification
- Dental Care Services
- Disposable take home supplies
- Fertility/Infertility
- Reversal of voluntary sterilization
- Cost of storing or processing sperm
- Charges for donor sperm or ova
- Over the counter drugs
- Prescription drug charges in excess of the benefit maximum or annual prescription drug benefit maximum
- Services for which the patient has no responsibility to pay due to:
 - Military or service-related condition
 - Workers' Compensation liability
 - Automobile related condition
- Government covered services
- Physical Examinations Related to
 - Employment
 - Insurance
 - Licensing
 - Court-order such as parole or probation
- Provider is an Immediate Family Member
- Transplants
 - Services for or transportation of a living donor
 - Mechanical or non-human organs
 - Organ purchase
- Acupuncture
- Biofeedback
- Bionic devices
- Blood or blood products
- Cosmetic surgery
- Complications of a non-covered procedure
- Custodial care
- Experimental or investigational services
- Eye exams, eye exercises
- Hair loss
- Homemaker services
- Oral travel immunizations
- Personal convenience items
- Photo-refractive keratectomy
- Radial keratotomy
- Routine foot care (unless medically necessary, e.g., diabetic)
- Self-help or self-cure
- Services not medically necessary
- Gender reassignment
- Stand-by time
- Travel and lodging cost
- Weight reduction programs
- Wigs
- Charges in excess of the eligible/allowable rates negotiated between any group health/medical plan and the provider or entity providing the service to the employee-beneficiary
- Group health plan deductibles that you have to satisfy in your primary group health plan
- Expenses or care that are not medically necessary or not prescribed by a licensed physician
- Expenses or care for cosmetic surgery performed mainly to change a person's appearance
- Expenses incurred prior to your coverage effective date of this plan
- Expenses incurred after your termination date of this plan
- Expenses exceeding the maximum benefit amount allowed under this plan
- Expenses paid or payable under any other source including insurance plan/policy
- Benefits not covered by your primary group health plan
- Expenses not listed (eligible) under Covered Expenses in this plan.



SUPPLEMENTAL HEALTH PLAN

FOR HAWAII EMPLOYER-UNION HEALTH BENEFITS

TRUST FUND (EUTF)

Frequently Asked Questions related to the EUTF Supplemental Health Plan

Q: Am I eligible to enroll in this plan if I am NOT covered by a group medical plan?

A: No, you must be covered under a non-EUTF medical plan in order to enroll in this plan.

Q: I am a retiree covered by another group medical plan, am I eligible to enroll in this plan?

A: No, this plan is designed for active EUTF participants.

Q: Am I eligible to enroll in this plan if I am covered by Medicare?

A: We do NOT recommend enrolling in this group supplemental health plan if you are covered by Medicare. Medicare typically views any other plan as the primary plan, which is not the case for the Royal State supplemental health plan.

Q: Will I receive an insurance identification card to show my doctor?

A: This plan is a group supplemental plan so an insurance identification card will not be issued.

Q: How do I file a claim?

A: Complete and sign the Royal State National claim form and attach the payment report (EOB) or Kaiser co-payment receipt or prescription drug receipt from your primary health plan. Mail or fax the form and reports to Royal State National, Claims Dept., 819 South Beretania Street, Honolulu, Hawaii 96813, fax# (808) 566-0914.

Q: When will I receive my reimbursement?

A: If your claim is approved, you can expect to receive your reimbursement within 10 to 15 business days.

Q: How does the prescription drug benefit work?

A: The plan will reimburse you for each co-payment for a prescription drug up to a maximum of \$20 per 30-day supply; \$40 per 60-day supply; or \$60 per 90-day supply. The total plan year limit is \$350 for single coverage, \$700 for two-party coverage and \$1,000 for family coverage. Reimbursements for prescription drug co-payments count towards the \$3,500 Plan Year Maximum.

Q: What are the maximum benefits allowed under the plan?

A: The plan year maximum benefit is \$3,500 per person for eligible out-of-pocket medical expenses.

Q: Does this plan coordinate benefits with my primary group health plan?

A: No, the plan does not coordinate benefits with any medical plan.

Q: What is the deadline for filing my claim?

A: The filing deadline for the plan year is October 28 (120 days after June 30) or 120 days after your termination date, whichever is earlier. The plan will not pay any claims received after the filing deadline.

Q: Are co-payments for dental and vision services covered?

A: No, dental and vision are not covered under the plan.

The information contained herein is not intended to replace information contained in the contract for supplemental health plan benefits. Should there be any conflict between the documents, the information in the contract shall prevail.

Claim Submission Requirements

1. Your provider must submit all claims to your primary medical plan first.
2. Once you obtain the Explanation of Benefits (EOB) or Kaiser co-payment receipt or prescription drug receipt, you must file a completed Claim Form so we can process your claim under this supplemental plan. Claim filing requirements are listed on the Claim Form.
3. All claim payments will be payable to you.

Timely Submission of Claims

The filing deadline for the plan year is October 28 (120 days after June 30) or 120 days after your termination date, whichever is earlier. The plan will not pay any claims received after the filing deadline.

Payment of Benefits

If your claim is approved, you can expect to receive your reimbursement within 10 to 15 business days. All reimbursement payments are payable directly to you. This plan does not coordinate benefits with any providers.