

# Hawaii Employer-Union Health Benefits Trust Fund

2024 Benefits for HSTA VB Retirees

## Care for all that is you



For more information, call **808-432-5250** (Oahu) or **1-844-276-6628** (toll free from the neighbor islands).

Monday through Friday, 7 a.m. to 7 p.m., except holidays

Saturday, 9 a.m. to 1 p.m.

Visit **kp.org/eutf** or scan the QR code



KAISER PERMANENTE® **thrive**

When you choose coverage that makes it easy to get the quality care you need, you can spend more time doing what you love. Enclosed you'll find information to help you make an informed decision.

### Care that's **convenient**

For the you who's always on-the-go – exceptional care that's easy to get.

- **24/7 virtual care** for fast, personalized support whenever you need it<sup>1</sup>
- **Tools for managing your care online** – email your care team, view most lab results, and more
- **For urgent care** outside of normal business hours, visit a Kaiser Permanente or contracted urgent care facility

### Care that's **personalized**

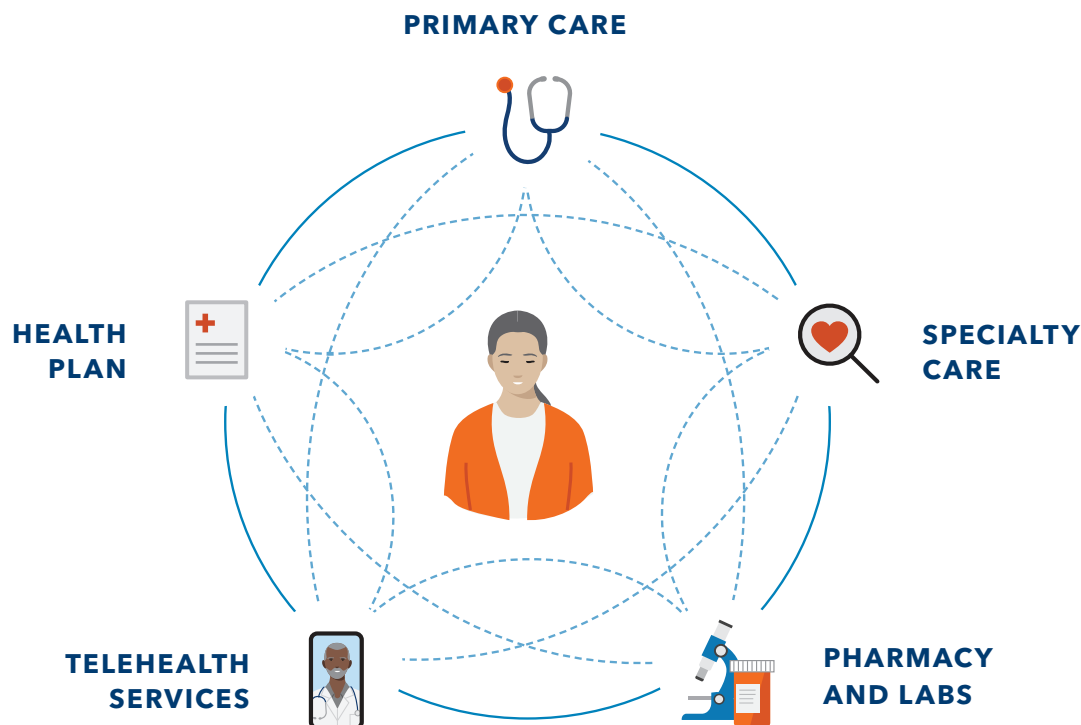
For the you who deserves to be understood – your care is our priority.

- **Choose a personal doctor** who guides you through primary care appointments and referrals to specialists
- **A care team that supports you** and informs you when to schedule checkups and tests
- **Your personal health record** – available to you and your care team 24/7

### Care that's **all-encompassing**

For the you who wants to explore all your health options – wellness tools and services.<sup>2</sup>

- **Helpful resources for depression, anxiety, addiction, mental or emotional health, and more**
- **Self-care apps** to help your overall mental wellness
- **Wellness coaching**, healthy lifestyle programs, and on-demand fitness videos
- **Health classes and support groups** at many of our facilities



<sup>1</sup> When appropriate and available. If you travel out of state, phone appointments and video visits may not be available due to state laws that may prevent doctors from providing care across state lines. Laws differ by state.

<sup>2</sup> The services described above aren't covered under your health plan benefits and aren't subject to the terms set forth in your *Evidence of Coverage* or other plan documents. These services may be discontinued at any time without notice.

2024 HSTA VB Benefits	HSTA VB Non-Medicare (HMO) You pay	HSTA VB Medicare Senior Advantage (HMO) <sup>3</sup> You pay
Annual deductible	None	None
Maximum out-of-pocket (Individual/Family)	\$2,000 / \$6,000	\$2,000 / \$6,000
<b>Hospital Inpatient</b>		
Services while hospitalized	No charge	No charge
<b>Outpatient</b>		
Primary and specialty care	\$15 per visit	\$15 per visit
Preventive care and immunizations	No charge	No charge
Outpatient surgery	\$15 per visit	\$15 per visit
Lab, imaging, and testing	\$15 per visit	No charge
Ambulance services	20% of charges	20% of charges
Urgent care	\$15 per visit in-area; 20% of charges out-of-area	\$20 per visit worldwide
Emergency room visits for initial treatment only (waived if admitted)	\$50 per visit in-area; 20% of charges out-of-area	\$50 per visit worldwide
<b>Mental Health and Chemical Dependency Services</b>		
Inpatient care	No charge	No charge
Outpatient visits	\$15 per visit	\$15 per visit
<b>Outpatient Prescription Drugs</b>		
Pharmacy (30-day supply)	\$10 per prescription	\$10 per prescription
Mail order (90-day supply)	\$20 per prescription	\$20 per prescription
<b>Additional Benefits</b>		
Home health care <sup>4</sup>	No charge	No charge
Hospice care	No charge for home and residential hospice	No charge for home hospice only
Durable medical equipment	20% of charges	20% of charges
Skilled nursing care	No charge, up to 100 days per benefit period	No charge, up to 100 days per benefit period
Chiropractic services (If medically necessary)	\$12 per visit, limited to 20 visits per calendar year	\$12 per visit, limited to 20 visits per calendar year
Hearing aids	60% of charges, 1 device per ear every 36 months	60% of charges, 1 device per ear every 36 months

<sup>3</sup> Retirees 65 and older residing in the Kaiser Permanente Senior Advantage (HMO) plan service area are required to enroll in HSTA VB's Kaiser Permanente Senior Advantage plan. Please refer to the non-Medicare benefits for Medicare members who reside outside the Kaiser Permanente Senior Advantage plan service area.

<sup>4</sup> Home health care is limited to care within the Kaiser Permanente Hawaii service area.

This is a summary of some benefits and their copayments and coinsurance. This chart does not describe benefits in detail. Please see your detailed benefit summary on [kp.org/eutf](https://kp.org/eutf) for information about coverage, limitations, and exclusions for all benefits, including those not listed in this summary.

Kaiser Permanente is an HMO plan with a Medicare contract. Enrollment in Kaiser Permanente depends on contract renewal. You must reside in the Kaiser Permanente health plan service area in which you enroll.



Kaiser Foundation Health Plan, Inc.  
711 Kapiolani Blvd.  
Honolulu, HI 96813



## Want to learn more? Call our Member Services.

Monday through Friday, 7 a.m. to 7 p.m. and  
Saturday, 9 a.m. to 1 p.m. (closed holidays)

- **808-432-5250** (Oahu)
- **1-844-276-6628** (toll free from the neighbor islands)
- **711** (TTY)



## Visit [kp.org/eutf](https://kp.org/eutf) or scan the QR code

At [kp.org/eutf](https://kp.org/eutf), you'll find your Kaiser Permanente 2024 plan materials. You can also connect to our facility and physician directories and learn more about our services.



## Convenient ways to access care

It's easier to stay on top of your health when you have more ways to choose how you receive care, including in-person, video<sup>1</sup>, phone<sup>1</sup>, email, and 24/7 virtual care<sup>1</sup>. Learn more at [kp.org/getcare](https://kp.org/getcare).