

# Care and Coverage Together



Our health plans include many health resources, programs, and online features. With [kp.org](http://kp.org), you can schedule routine appointments, view most lab test results, order prescription refills, and stay in touch with your doctor's office through secure e-mail.

## PERSONALIZED CARE

Your doctors, nurses, and specialists take the time to know you and your health needs. Supported by your secure electronic health record, your entire care team is always connected to your up-to-date health information - like lab test results, medications, and preventive screenings that are due.

## NEW! GET FIT AND EARN A FREE GYM MEMBERSHIP<sup>1</sup>

As part of our commitment to supporting your total health, you can earn a free gym membership if you enroll in a participating gym and work out at that gym at least 45 times by the end of 2017. If you do this, the gym membership fee you paid will be reimbursed to you. Learn more at [kp.org/fitrewards](http://kp.org/fitrewards).

## FIND A PLAN THAT'S RIGHT FOR YOU!

Take the next step to apply for a Kaiser Permanente for Individuals and Families Plan at [www.hpu.edu/healthcare](http://www.hpu.edu/healthcare)

When applying, please reference agent/broker number H1377

## WHEN TO APPLY

Please refer to the attached Special Enrollment Period guide for information about when to apply for coverage. Note that you must have your application fully completed and submitted (along with payment) by the 15th of the month prior to the month when you want your coverage to begin.

If you need to enroll outside of open enrollment, you may do so if you have experienced a triggering event. For example, if you lose eligibility for your current health plan or you move into our service area - both possible triggering events - you may qualify for a special enrollment period. You can learn more about triggering events at [www.hpu.edu/healthcare](http://www.hpu.edu/healthcare).

<sup>1</sup> Kaiser Permanente Fit Rewards is administered by American Specialty Health Fitness, Inc. through its Active&Fit® program. American Specialty Health Fitness, Inc. (ASH Fitness) is a subsidiary of American Specialty Health Incorporated (ASH). Active&Fit is a federally registered trademark of ASH and used with permission herein.

Hawaii Pacific University recommends the two plans summarized below.

2017 KAISER PERMANENTE PLANS <sup>1</sup>	KP Gold III \$20 - Fit	KP Bronze I \$50 - Fit
<b>Monthly Premium for a 20 year-old (subscriber only)</b>	\$188.47	\$136.06
<b>Annual deductible (subscriber only)</b>	\$1,000	\$6,500
<b>Annual out-of-pocket maximum (including deductible, if applicable; subscriber only)</b>	\$6,350	\$7,150
<b>Outpatient</b>		
<b>Primary care office visit</b>	\$20 per visit	\$50 per visit
<b>Specialist office visit</b>	\$30 per visit	\$100 per visit
<b>Preventive services and immunizations</b>	No charge	No charge
<b>Outpatient surgery</b>	\$300 after deductible	40% of charges, after deductible
<b>Routine lab tests and X-rays</b>	\$30	\$60
<b>Imaging (MRI, CT, PET scan)</b>	\$250 after deductible	40% after deductible
<b>Urgent care</b>	20% of charges outside Hawaii service area; primary and specialty office visit copays apply in Hawaii service area	20% of charges after deductible outside Hawaii service area; primary and specialty office visit copays apply in Hawaii service area
<b>Emergency department visits</b>	\$250 after deductible (copay waived if admitted)	40% after deductible
<b>Inpatient</b>		
<b>Services rendered while hospitalized</b>	\$500 per day after deductible	40% per day, after deductible
<b>Outpatient Prescription Drugs</b>		
<b>Pharmacy (30-day supply)<sup>2</sup></b>	\$3 per generic maintenance prescription \$15 per other generic prescription 50% per preferred brand, non-preferred brand, or specialty prescription after \$250 deductible	\$3 per generic maintenance prescription \$30 per other generic prescription 50% of charges per preferred brand, non-preferred brand, and specialty prescription after \$1000 deductible
<b>Additional Benefits</b>		
<b>Fit Rewards (per calendar year)<sup>3</sup></b>	\$200 for gym / \$10 for home (\$200 gym fee will be reimbursed if you visit the gym at least 45 times by the end of 2017)	\$200 for gym / \$10 for home (\$200 gym fee will be reimbursed if you visit the gym at least 45 times by the end of 2017)

## Questions?

Visit [www.hpu.edu/healthcare](http://www.hpu.edu/healthcare) or call Servco Pacific Insurance representatives Mary-Jean Shiroma at 808-564-2579 or Evan Patek at 808-564-2557.<sup>4</sup>

<sup>1</sup> The plans listed on this page are Kaiser Permanente for Individuals and Families Plans. For more Kaiser Permanente plan options, contact Servco Pacific Insurance. This is a summary of the most frequently asked-about benefits. For a complete explanation, including limitations and exclusions, refer to the *Evidence of Coverage*.

<sup>2</sup> Mail order: 90-day supply of qualified prescriptions for the cost of 60-day supply.

<sup>3</sup> Reimbursement is limited to your annual program fee each calendar year. Taxes and additional charges you pay your gym for membership upgrades, classes, or amenities are not included in the program and are not eligible for reimbursement. Except for earning your annual program fee back by exercising 45 days a year for at least 30 minutes at a participating gym, your annual fee is not refundable and will not be prorated. Please refer to your *Benefit Summary* for details, including conditions, limitations, and exclusions.

<sup>4</sup> Servco Pacific Insurance assists Hawaii Pacific University with student health plan enrollments.

# Kaiser Permanente Individual and Family Plans For Hawaii Pacific University Students



## Follow these simple steps to enroll:

### 1. Choose a plan

Two popular plans for students are KP Bronze I \$50 - Fit with a \$50 office visit copay or KP Gold III \$20 - Fit with a \$20 office visit copay. Learn more about these plans at <http://hpu.edu/healthcare>. Or, call **808-564-2579** or **808-564-2557** to learn about even more options.

### 2. Complete your application

To purchase coverage and complete an application online through the Sign Me Up (SMU) tool, visit <http://hpu.edu/healthcare>.

#### Important information for completing your application:

- Please make sure you review the deadlines for enrolling in coverage. You must have your application fully completed and submitted (along with payment) by the 15th of the month prior to the month when you want your coverage to begin.
- The residential address you provide in your application must be in Hawaii\* and must not be a P.O. Box.
- You may enter a temporary Hawaii address, however you must contact both HPU and Kaiser Permanente immediately when your address is updated.
  - Email your permanent address to [studentlife@hpu.edu](mailto:studentlife@hpu.edu)
  - Call Member Services at **1-800-966-5955** to update your permanent address with Kaiser Permanente

\*If you don't have a temporary or permanent Hawaii address, you may use the following address until you change your address:  
HPU Student Life, 1 Aloha Tower Drive, Honolulu, HI 96813

### 3. Select your payment method

Payment for your first month's coverage by checking or savings account, debit card, or credit card is **required** to be submitted together with your application.

### 4. Submit your application, payment, and all necessary documentation

You must submit your application, payment, and all necessary documentation by the 15th of the month prior to the month you want your coverage to begin. For more information, please see the attached Special Enrollment Period guide.

**Questions? Call Mary-Jean Shiroma at 808-564-2579 or Evan Patek at 808-564-2557.**