

# 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 email.

## 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.

## GET FIT WITH A FREE GYM MEMBERSHIP

As part of our commitment to supporting your total health, we've expanded our Fit Rewards program for 2020. Now, you can choose from five tiers of fitness centers at different price points. So whether you're into group fitness, boot camps, yoga, or pumping iron, we've got you covered. Whatever tier you choose, you can earn a \$200 reward. Simply work out at your chosen fitness center at least 45 days for at least 30 minutes a visit by December 31, 2020. Learn about our new Fit Rewards tier levels and the variety of ways you can save 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

The open enrollment period for 2020 coverage runs from November 1, 2019, through December 15, 2019. For coverage that starts on January 1, 2020, Kaiser Permanente must receive your Application for Health Coverage and first month's premium no later than December 15, 2019.

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

<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). Visit [kp.org/fitrewards](http://kp.org/fitrewards).

# BENEFITS EFFECTIVE JANUARY 1, 2020 - DECEMBER 31, 2020

Hawaii Pacific University recommends the two plans summarized below.

2020 KAISER PERMANENTE PLANS <sup>1</sup>	KP HI Gold 1000/30 Off	KP HI Bronze 6500/60 Off
<b>Monthly Premium for a 20 year-old (subscriber only)</b>	\$372.57	\$279.30
<b>Annual deductible (subscriber only)</b>	\$1,000	\$6,500
<b>Annual out-of-pocket maximum (including deductible, if applicable; subscriber only)</b>	\$7,600	\$8,150
<b>Outpatient</b>		
<b>Primary care office visit</b>	\$30 per visit	\$60 per visit
<b>Specialist office visit</b>	\$50 per visit	\$120 per visit
<b>Preventive services and immunizations</b>	No charge	No charge
<b>Outpatient surgery</b>	20% after deductible	40% 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% applicable charges outside Hawaii service area; \$30 primary or \$40 specialty office visit copays in Hawaii service area	20% applicable charges outside Hawaii service area; \$60 primary or \$120 specialty office visit copays 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>	\$250 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 \$10 per other generic prescription 50% per preferred brand, non-preferred brand, or specialty prescription after \$200 pharmacy deductible	\$3 per generic maintenance prescription \$30 per other generic prescription 50% per preferred brand, non-preferred brand, and specialty prescription after \$1,000 pharmacy deductible
<b>Additional Benefits</b>		
<b>Fit Rewards (per calendar year)</b>	\$200 per year toward any fitness center you choose. Home fitness program: \$10 per year for 2 home kits	\$200 per year toward any fitness center you choose. Home fitness program: \$10 per year for 2 home kits

## Questions?

Visit [www.hpu.edu/healthcare](http://www.hpu.edu/healthcare) or call Brown & Brown Pacific Insurance Services, Inc. representative Mary-Jean Shiroma at 808-564-2579.<sup>3</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 Brown & Brown Pacific Insurance Services, Inc. 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> Brown & Brown Pacific Insurance Services, Inc. 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 HI Gold 1000/30 Off” with a \$30 office visit copay or “KP HI Bronze 65/60 Off” with a \$60 office visit copay. Learn more about these plans at <http://hpu.edu/healthcare>. Or, call **808-564-2579** to learn about 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 or visit [kp.org/specialenrollment](http://kp.org/specialenrollment).

**Questions? Call Mary-Jean Shiroma at 808-564-2579.**