

2023

LARGE GROUP PLANS



LARGE GROUP HMO PLANS

	KP Hawaii 220	KP Hawaii 320	KP Hawaii 401
Annual Deductible	\$0	\$0	\$0
Annual Copay Maximum	\$2,500 / \$7,500	\$2,500 / \$7,500	\$2,500 / \$7,500
Primary Care Doctor Office Visits	\$15 for adults 18+; \$0 for children through age 17	\$15 for adults 18+; \$0 for children through age 17	\$15
Specialty Care Doctor Office Visits	\$15	\$15	\$15
Outpatient Physical/Occupational/ Speech Therapy Office Visits	\$15	\$15	\$15
Maternity	\$0 for routine maternity care, newborn delivery, and hospital stay	\$0 for routine maternity care, newborn delivery, and hospital stay	\$0 for routine maternity care, newborn delivery, and hospital stay
Inpatient Hospital	20%	10%	\$75 per day
Lab (Basic/Specialty)	\$15 / 20%	\$15 / 20%	10% / 10%
Imaging (Basic/Specialty)	\$15 / 20%	\$15 / 20%	10% / 10%
Testing	20%	20%	10%
Outpatient Surgery	20%	10%	\$15
Emergency Services	20%	\$100	\$75
Skilled Nursing Facility	20%	10%	\$0
Radiation Therapy	20%	20%	20%
Skilled Administered Drugs	20%	20%	20%
Dialysis	20%	20%	20%
Fit Rewards	\$200	\$200	\$200

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LARGE GROUP ADDED CHOICE PLANS

	Added Choice 306		Added Choice 405	
	Tier 1	Tiers 2/3	Tier 1	Tiers 2/3
Annual Deductible	\$0	\$100 / \$300	\$0	\$100 / \$300
Annual Copay Maximum	\$2,000 / \$6,000	\$2,000 / \$6,000	\$2,000 / \$6,000	\$2,000 / \$6,000
Primary Care Doctor Office Visits	\$20	20% of MAC	\$15	20% of MAC
Specialty Care Doctor Office Visits	\$20	20% of MAC	\$15	20% of MAC
Outpatient Physical/Occupational/ Speech Therapy Office Visits	\$20	20% of MAC	\$15	20% of MAC
Maternity (Routine Prenatal Care)	\$0	\$0	\$0	\$0
Inpatient Hospital	10%	20% of MAC	\$75 per day	20% of MAC
Lab (Basic/Specialty)	\$10 / 20%	20% of MAC	10% / 10%	20% of MAC
Imaging (Basic/Specialty)	\$10 / 20%	20% of MAC	10% / 10%	20% of MAC
Testing	20%	20% of MAC	10%	20% of MAC
Outpatient Surgery	10%	20% of MAC	\$15	20% of MAC
Emergency Services	\$100	Covered in Tier 1	\$75	Covered in Tier 1
Skilled Nursing Facility	10%	20% of MAC	\$0	20% of MAC
Radiation Therapy	20%	20% of MAC	20%	20% of MAC
Skilled Administered Drugs	20%	20% of MAC	20%	20% of MAC
Dialysis	20%	20% of MAC	20%	20% of MAC
Fit Rewards	\$200	Not covered	\$200	Not covered

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HEALTHY EXTRAS

Empower your employees to be healthier, happier, and more engaged in their health care. Offer them a package including one or more of the following supplemental plan riders to round out their package.



CHIROPRACTIC, ACUPUNCTURE, MASSAGE THERAPY, AND NATUROPATHY

You can offer your employees plans that cover visits to a chiropractor, massage therapist, acupuncturist, or naturopathic doctor and \$50 toward chiropractic appliances each year – all at low, predictable copays. Services are provided by more than 3,200 of these specialized providers through American Specialty Health, Inc.



OPTICAL

Our Optical riders offer your employees a flat dollar allowance that refreshes every calendar year and can be used toward the purchase of prescription eyeglasses – including frames, prescription lenses, and lens treatments – or prescription contact lenses, contact lens exams, and fittings.



DENTAL

A dazzling smile is a great way to show off good health. Services are provided by Hawaii Dental Service (HDS) and include 2 examinations, bitewing X-rays, and cleanings per calendar year. The plan picks up 70% of the costs for specialty services such as periodontics, endodontics, and oral surgery – and an additional 50 to 70% is covered for prosthodontics, and crowns and fillings. Members pay discounted rates by visiting a participating dentist. And HDS gives your employees access to a broad network – 9 out of 10 of Hawaii's licensed, practicing dentists participate with HDS.

Contact your account manager or broker to get a complete list of all the services included with each rider, along with any applicable fees.