

**ROYAL STATE NATIONAL INSURANCE CO., LTD.
SUPPLEMENTAL MEDICAL BENEFIT FOR
HAWAII-EMPLOYER UNION HEALTH BENEFITS TRUST FUND (EUTF)**

Frequently Asked Questions related to the EUTF Supplemental Medical Benefit

- Am I eligible to enroll in this plan if I am NOT covered by a group medical plan?
 - No, you must be covered under a private sector or federal government group medical plan in order to enroll in this plan.
- I am a retiree covered by another group medical plan; am I eligible to enroll in this plan?
 - No, this plan is designed for active EUTF participants who are not Medicare eligible.
- Will I receive an insurance identification card to show my doctor?
 - This plan is a group supplemental plan so an insurance identification card will not be issued.
- How do I file a claim?
 - Complete and sign the claim form and attach the payment report (EOB) or Kaiser co-payment receipt from your primary health plan. Mail the form and reports to Royal State National Ins. at its home office at 819 South Beretania Street, Honolulu, Hawaii 96813.
- When will I receive my reimbursement?
 - All claims received during the calendar month will be paid in the following month.
 - Example: if we receive your claim in October, we will issue a check to you in the middle of November.
- How does the prescription drug benefit work?
 - The plan will reimburse you for each co-payment for a prescription drug up to a maximum of \$15 per prescription. The total annual limit is \$200 for single coverage and \$600 for two-party and family coverage.
- What are the maximum benefits allowed under the plan?
 - The annual maximum benefit is \$3,100 per person for eligible out of pocket medical expenses.
- Does this plan coordinate benefits with Medicare?
 - No, the plan does not coordinate with Medicare or any other medical plan.
- What is the deadline for filing my claim?
 - We must receive your claim form and supporting documents within 120 days after the end of the plan year, or the termination of your enrollment in the plan.
- Are co-payments for dental and vision services covered?
 - No, dental and vision are not covered under the plan.

The information contained herein is not intended to replace information contained in the policy. Should there be any conflict between the documents, the information in the policy shall prevail.