



ROYAL STATE NATIONAL INSURANCE COMPANY, LTD.



Royal State National - Supplemental Health Plan

Royal State Supplemental Health Plan

The supplemental health plan is available to active EUTF and active HSTA VB participants who are covered under a private sector or federal government group health plan.

Royal State Supplemental Health Plan

- **The supplemental health plan reimburses you for eligible, out of pocket, co-payments on medical, hospital and surgical expenses. (EUTF & HSTA VB)**
- **Your primary plan must pay first.**
- **The supplemental plan covers your co-payments up to \$3,100 per policy year per insured person.**

Royal State Supplemental Health Plan Prescription Drug Benefit

The prescription drug benefit reimburses prescription drug co-payments up to \$15 per prescription and up to \$200 for single coverage or \$600 for family per policy year.

Royal State Supplemental Health Plan Claims

- **Complete the Royal State claim form, attach payment reports (EOB) from your primary health plan, and mail to Royal State.**
- **For Kaiser members, attach the co-payment receipts.**
- **Copies of reports and receipts are acceptable.**
- **All payments are made to you.**



Royal State Chiropractic Benefit Plan



We're Specialists In You!

Royal State National Insurance Co., Ltd.

Chiropractic Plan Benefit

- **Chiropractic is a benefit offered to active EUTF participants and active and retired HSTA VB participants through Royal State and ChiroPlan Hawaii.**
- **If you are enrolled in the EUTF HMSA PPO, Supplemental or HMO, Kaiser, or Royal State Supplemental, you will be automatically enrolled in the chiropractic plan.**

Chiropractic Plan Benefits

- You must see a **ChiroPlan Hawaii participating chiropractor**. A current list may be found at **chiroplanhawaii.com**.
- Inform the participating chiropractor that you are covered under the **EUTF program**. The chiropractor will verify your coverage with the **ChiroPlan Hawaii office**.
- **I.D. cards will not be issued.**

Chiropractic Plan Benefits

- **The Plan covers 100% after the co-payment, per visit up to a maximum of 20 visits per calendar year. Chiropractic services must be therapeutically necessary as determined by a participating provider in order to be covered. Care that is elective or considered maintenance care is not a benefit.**
- **Per visit co-payments are \$15 for EUTF plans and \$12 for HSTA VB plans.**

Royal State National – Group Life Insurance Plan

Group Life Insurance Benefits – Active

- **Covers all active EUTF and active HSTA VB participants (excluding dependents).**
- **The benefit amount for active participants varies according to age.**
 - **\$38,361 for participants under age 65**
 - **\$24,935 for participants age 65 through 69**
 - **\$17,262 for participants age 70 through 74**
 - **\$11,508 for participants age 75 through 79**
 - **\$7,672 for participants age 80 and over**



Group Life Insurance Benefits - Active

- **Royal State's group life insurance for active participants includes these additional benefits :**
 - **Portability**
 - **Accelerated Benefit**
 - **Repatriation of Remains**
 - **Conversion**





Group Life Insurance Benefits - Retiree

- **Covers all retiree EUTF and retiree HSTA VB participants (excluding dependents).**
- **The benefit amount for retiree participants is fixed at \$2,034 regardless of age.**
- **Repatriation of Remains benefit is included.**





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**Detailed plan information is
available on our website:**

royalstate.com