

# Benefits that benefit you.

That's Better Living.

COBRA ANNUAL ENROLLMENT FOR HAWAII



Explore the benefits available to you and your family.

Access your options at [MyBenefits.WageWorks.com](https://MyBenefits.WageWorks.com).

Annual Enrollment  
Oct. 17 – Nov. 6



## Medical rates.

The cost of medical coverage goes up every year. While we work hard to keep costs down for everyone, you'll pay more for your coverage in 2021. Otherwise, there are no big changes to your plans, so if you're happy with what you have there's no need to complete an enrollment session this year.



### Medical.

You have a choice of two HMO plans, from Kaiser of Hawaii and HMSA. They both offer quality care at a low cost.



### Vision.

The plan lets you save on eye care, exams, and lenses.



### Dental.

Protect your smile with a high-quality, cost-effective plan that covers services from cleanings to braces, and even orthodontia with a 12-month waiting period.

## Medical.

Check out your options below and choose the coverage that's right for you and your family.

2021 medical plan options		HMSA	Kaiser of Hawaii
		Get access to quality doctors and hospitals at home or on the mainland and benefit from a focus on your total health.	This all-in-one plan combines 50 years of experience in Hawaii with innovative approaches to care.
<b>Annual deductible</b>		None	None
<b>Annual out-of-pocket maximum</b> <i>In-network coverage shown.</i>	<b>Per person</b>	\$2,500	\$2,500
	<b>Entire family</b>	\$7,500	\$7,500
<b>Care and services</b> <i>In-network coverage shown.</i>	<b>Including doctor visits, diagnostic tests, hospitalization, behavioral health</b>	\$14 copay-office visit 80% covered-other care	\$15 copay-office visit 90% covered-inpatient, outpatient \$100 copay-emergency
<b>Pharmacy</b> <i>Network options vary by plan.</i>	<b>Generic drugs</b>	\$7 copay	\$3 maintenance/\$10
	<b>Brand-name drugs</b>	\$50-\$75*	\$35 for 30-day supply

\*Pharmacy out-of-pocket maximum: \$3,600 individual, \$4,200 family



# Questions, answered.

Making changes for 2021? Not sure yet? Or just looking for some more information? You'll find what you need at [MyBenefits.WageWorks.com](https://MyBenefits.WageWorks.com).

If you have questions about...	Website	Phone
Benefits, medical claims, finding a doctor, or care management	<a href="https://HMSA.com">HMSA.com</a> <a href="https://KP.org">KP.org</a>	HMSA: <a href="tel:808-948-6111">808-948-6111</a> Kaiser (Oahu): <a href="tel:808-432-5955">808-432-5955</a> Kaiser (neighbor islands): <a href="tel:800-966-5955">800-966-5955</a>
Vision plan	<a href="https://One.Walmart.com/Vision">One.Walmart.com/Vision</a>	VSP: <a href="tel:866-240-8390">866-240-8390</a>
Dental plan	<a href="https://One.Walmart.com/Dental">One.Walmart.com/Dental</a>	Delta Dental: <a href="tel:800-462-5410">800-462-5410</a>
Resources for Living	<a href="https://RFL.com">RFL.com</a>	RFL: <a href="tel:800-825-3555">800-825-3555</a> , 24/7
When you're eligible for benefits or how to enroll	<a href="https://MyBenefits.WageWorks.com">MyBenefits.WageWorks.com</a>	WageWorks, COBRA Administrator: <a href="tel:800-570-1863">800-570-1863</a>

## Looking for rates on medical, vision, and dental plans?

Go to [MyBenefits.WageWorks.com](https://MyBenefits.WageWorks.com) for complete details. You'll also find more information on your COBRA Notice.



Explore it all at [MyBenefits.WageWorks.com](https://MyBenefits.WageWorks.com).





# A few more things...

Here are some important legal documents that go with it. You'll find a **couple of notices** that talk about your rights as a Plan participant.

You should also share these notices with any family members who are covered under your Plan. If they live in a different household, you can ask for these notices to be sent to a different address. You and your family members can also ask for a free paper copy of these notices by calling People Services at **800-421-1362**.

# Valued Plan Participant

## THE ASSOCIATES' HEALTH AND WELFARE PLAN (AHWP) RESPECTS THE DIGNITY OF EACH INDIVIDUAL WHO PARTICIPATES IN THE PLAN.

The AHWP does not discriminate on the basis of race, color, national origin, sex, age, or disability and strictly prohibits retaliation against any person making a complaint of discrimination. Additionally, we gladly provide our participants with language assistance, auxiliary aids and services at no cost. We value you as our participant and your satisfaction is important to us.

If you need such assistance or have concerns with your Plan services, please call the number on the back of your plan ID card. If you have any questions or concerns, please use one of the methods below so that we can better serve you.

عربي  
خدمات الترجمة الفورية متاحة دون تكلفة. 1-800-421-1362.

မြန်မာ  
စကားပြန်ဝန်ဆောင်မှုများကို အခမဲ့ ရရှိနိုင်ပါသည်။ 1-800-421-1362

汉语普通话  
翻译服务免费提供。1-800-421-1362.

فارسی  
خدمات مترجم بدون هیچ هزینه ای در دسترس می باشد. 1-800-421-1362.

Français  
Des services d'interprètes sont disponibles sans frais.  
1-800-421-1362.

kreyòl ayisyen  
Gen Sèvis entèprèt ki disponib gratis. 1-800-421-1362.

日本人  
通訳サービスは無料でご利用いただけます。1-800-421-1362.

한국어  
통역 서비스를 무료로 이용하실 수 있습니다. 1-800-421-1362.

Polski  
Usługi tłumacza dostępne są bez żadnych kosztów.  
1-800-421-1362.

### Availability of Summary of Health Information

As an associate, the health benefits available to you represent a significant component of your compensation package. They also provide important protection for you and your family in the case of illness or injury.

Your plan offers a series of health coverage options. Choosing a health coverage option is an important decision. To help you make an informed choice, your plan makes available a Summary of Benefits and Coverage (SBC), which summarizes important information about any health coverage option in a standard format, to help you compare options. The SBC is available on [One.Walmart.com/Benefits](http://One.Walmart.com/Benefits). A paper copy is also available, free of charge, by calling [800-421-1362](tel:1-800-421-1362).

For assistance, call the number on the back of your plan ID card.

To learn about or use our grievance process, contact People Services at [1-800-421-1362](tel:1-800-421-1362)

To file a complaint of discrimination, contact the U.S. Department of Health and Human Services, Office of Civil Rights:

- **Phone:** [1-800-368-1019](tel:1-800-368-1019) or [1-800-537-7697](tel:1-800-537-7697) (TDD)
- **Website:** [https://ocrportal.hhs.gov/ocr/cp/wizard\\_cp.jsf](https://ocrportal.hhs.gov/ocr/cp/wizard_cp.jsf)
- **Email:** [OCRCompliant@hhs.gov](mailto:OCRCompliant@hhs.gov)

Interpreter Services are available at no cost. [1-800-421-1362](tel:1-800-421-1362)

Português (Brasil)  
Serviços de intérprete estão disponíveis grátis. 1-800-421-1362.

ਪੰਜਾਬੀ  
ਦੇਤਾਸ਼ੀਆ ਸੇਵਾਵਾਂ ਮੁਫਤ ਉਪਲਬਧ ਹਨ। 1-800-421-1362.

Română  
Serviciile de interpretariat sunt disponibile gratuit. 1-800-421-1362.

Русский  
Переводческие Услуги оказываются бесплатно. 1-800-421-1362.

Af-Soomaali  
Adeegyada Turjumaanka waxaa lagu heli karaa kharash la'aan.  
1-800-421-1362.

Español  
Los servicios de interpretación están disponibles de manera gratuita. 1-800-421-1362.

Kiswahili  
Huduma za tafsiri zipo bila malipo. 1-800-421-1362.

Tiếng Việt  
Dịch Vụ Thông Dịch có sẵn miễn phí. 1-800-421-1362.

### Women's Health and Cancer Rights Act

As required by the Women's Health and Cancer Rights Act (WHCRA) of 1998, Walmart-provided medical plans provide coverage for:

1. All stages of reconstruction of the breast on which the mastectomy has been performed;
2. Surgery and reconstruction of the other breast to produce a symmetrical appearance; and
3. Prosthesis and physical complications of mastectomy, including lymphedemas, in a manner determined in consultation with the attending physician and the patient.

Such coverage may be subject to annual deductibles and coinsurance provisions as may be deemed appropriate and are consistent with those established for other benefits under the plan or coverage. Written notice of the availability of such coverage shall be delivered to the participant upon enrollment and annually thereafter.