



Relation™



University of Hawaii at Kapi'olani

2021-2022



Common Definitions

- **Maximum Benefit:** The largest total amount your plan will pay per person, per plan year.
- **Deductible:** The amount you owe for healthcare services, before the health insurance begins to pay.
- **Covered percentage/coinsurance:** Your share of the costs of a covered health care service(s), calculated as a percentage.
- **Physician Office Visit Copay:** A fixed amount you pay for a covered health service, at the time of your visit
- **Out-of-Pocket Maximum:** The most you pay during a policy period, before your insurance pays 100% of the allowed amount (this cost includes copays, deductibles, and coinsurance amounts).

Common Definitions (continued)

- Medical Evacuation:– Provides coverage for medical transport should the member be involved in an accident or suffers an unforeseen illness while traveling outside his or her home country.
- Medical Repatriation:– Covers cost associated with returning remains home, in the event a member passes away.

Current Health Benefits

	In-Network Provider	Out-of-Network Provider
Annual Maximum Benefit	\$250,000, per policy year	
Deductible	\$0 per coverage year	
Covered Percentage	100% of Allowed Amount, after copay	80% of Allowed Amount, after copay
Physician Office Visit Copay	\$20 per visit	80% of Allowed Amount
Emergency Room Copay	\$100 per visit	80% of Allowed Amount
Inpatient and Facility Copay	\$50 per visit	80% of Allowed Amount
Prescription Drug Copays	Generic: \$10, Brand Name: \$50	Generic: \$10, Brand Name: \$50
Out-of-Pocket Maximum	\$5,000 per person, per policy year, in-network and out-of-network combined	
Emergency Medical Evacuation	\$100,000 per Coverage Year, Deductible does not Apply	
Emergency Repatriation of Remains	\$50,000 per Coverage Year, Deductible does not Apply	

Accessing your Benefits ID Card

- You will receive an email from GeoBlue at the start of each semester/term notifying you to download your ID card.
- Go to www.geobluestudents.com and set up an account to access your insurance card at any time.
- If you need to seek medical treatment before you receive notice that your ID card is active, please contact Relation at (800) 537-1777 to obtain your insurance ID number.
- **Carry your ID card** with you at all times! You will need your card when you visit the campus health center, doctor's office, urgent care, or hospital.



How to Use Your Insurance Plan

- Your Insurance plan utilizes a PPO Network. In-network means providers such as doctors, specialists, and hospitals that accept this insurance plan.
- To Find In-Network Care Off-Campus:
 - 1. Go to www.geobluestudents.com and under “Find a Provider” select
 - “U.S. Providers.”
 - 2. Enter your city and state, or ZIP code, for the location.
 - 3. Click on “Select a Plan.”
 - 4. Type in the code “QHS” from your member ID card and click
 - “Go” to search.
 - 5. Fill in the “Select a category” section and click to find a Provider.
 - 6. Select a doctor from the list, and call to make an appointment

Where to Access Care

- If you experience a sickness or an injury, here are the places you should go to access care. Each option is discussed in detail on the following pages.
 - Doctor's office, for medical concerns and sick visits
 - Urgent care center, for illness or injuries when the campus health center or the doctor's office is closed
 - Hospital, for scheduled surgery or a medical emergency only

Doctor Visits

- Call the doctor's office to make an appointment. Tell them you have Blue Card PPO insurance (part of the Blue Cross Blue Shield Preferred Provider Network).
- Arrive 15 minutes early for your appointment.
- Bring your insurance ID card with you.

Urgent Care

- **Do not go to the hospital for minor illnesses or injuries!** If you need to see a physician immediately and cannot wait for a scheduled appointment, please go to an urgent care center
- Hospital emergency rooms typically charge 2-3 times more than a physician's office or urgent care center.
- Use an urgent care center instead of an emergency room to save time and money.

Urgent Care Locations

- **Straub Clinic & Hospital Urgent Care Center**
4210 Waialae Avenue, Suite 501
Honolulu, Hawai'i 96816
(808) 462-5300
- **Doctors of Waikiki, LLP**
120 Ka'iulani Ave. Ka'iulani Wing 10 & 11
Honolulu, Hawai'i 96815
(808) 922-2112
- **Queen's Island Urgent Care Center locations:**
 - 1215 Hunakai Steet
Honolulu, HI 96816
(808) 735-0007
 - 400 Keawe St
Honolulu, HI 96813
(808) 735-0007
 - 377 Keahole St
Ste E108
Honolulu, HI, 96825
(808) 735-0007

**Please remember, it is your responsibility to confirm all service providers are In-network providers with Blue Cross before scheduling your appointment – this will save you money!*

Hospital Emergency Room

In the case of a life-threatening emergency, call 911 for an ambulance or go to the nearest hospital emergency room (ER).

- Examples of life-threatening emergencies:
- Car accident
- Severe pain or excessive bleeding (especially from the head)
- Heart attack
- Higher fever or rash after surgery
- Broken bones
- Coughing up blood
- Signs of miscarriage
 - *These are only a few examples of emergency medical conditions. These examples do not constitute medical advice. Please contact a medical professional if you have questions about any medical condition.*

Hospital Locations

- **Queen's Medical Center**
1301 Punchbowl St
Honolulu, HI 96813
(808) 538-9011
- **Straub Clinic & Hospital**
888 S King St
Honolulu, HI 96813
(808) 522-4301
- **Kapi'olani Medical Center for Women and Children**
1319 Punahou St
Fl 6
Honolulu, HI 96826
(808) 983-6090



Obtaining Prescription Drugs



- If your doctor prescribes a medication, you may fill it using any Universal Rx Pharmacy.
- To find a pharmacy near you, visit <https://universalrx.com/pharmacy-locator/>
- ALWAYS ask for the generic form of the drug, if available; this will decrease the cost..
- Download a prescription claim form at www.4studenthealth.com/kapiolani.



Claims

- In most instances, the doctor or provider will bill the insurance company on your behalf after your visit.
- The insurance company will review the doctor's statement and determine the payment for each itemized procedure. The insurance company will then send you an Explanation of Benefits. This is not a bill.
- The doctor will receive payment from the insurance company and then bill you for any amount not covered by the insurance.
- If you are required to pay for service upfront, you will need to complete a claim form in order to be reimbursed.
- Download a claim form from www.4studenthealth.com/kapiolani, and send the completed form with all bills and receipts for medical treatment to:

Geoblue Claims

P.O. Box 21974

Eagan, MN 55121

Your Insurance Resource

- By Phone:



(800) 537-1777

Monday – Friday, 8:30 a.m. to 5:00 p.m. Pacific Time

- Student Microsite



www.4studenthealth.com/kapiolani

