



Better Health. Better Life.
UHA 3000 – Focused on Keeping You Well

UHA offers Hawaii’s first health insurance plan to offer full, complete, 100% coverage for wellness and preventive medicine. There are no co-payments for services that keep you healthy, detect diseases early, and manage chronic disease. Furthermore, you’ll enjoy lower premiums than with traditional health plans.

We take pride in focusing on providing you with quality health care and customer service, as well as improving your quality of life by promoting healthy lifestyle changes.



“Healthcare is becoming more complex, and we don’t have time to figure it all out. We can always count on the expertise of the friendly team at UHA to walk us through their health plans.”

SCOTT WILLIAMS
Vice President of Marketing & Brand Management
Lex Brodie’s

UHA 3000

Has an annual deductible of \$200 per person; \$600 per family

Lower maximum out-of-pocket of \$2,200 per person; \$6,600 per family

You pay \$12 co-pay for physician services

We pay 80% of hospital and emergency room

We pay 100% of maternity care



Access to an unsurpassed network of physicians and quality care.



Chiropractic and Acupuncture Services

Complementary alternative medicine included.



Vaccinations

Our benefits cover the full spectrum of recommended* vaccinations for children and adults – including an annual flu shot!

- Seasonal Flu Vaccine
- Adult Immunizations*
- Childhood Immunizations*

*All ACIP recommended

Plan Provisions¹

Dependent Child Coverage	Less than 26 years of age
Annual Deductible ²	\$200 per person; \$600 per family
Annual Maximum Out-of-Pocket	\$2,200 per person; \$6,600 per family
Lifetime Maximum ³	Unlimited

Medical Services

	You Pay	
	Participating Provider	Non-participating Provider
PREVENTIVE CARE SERVICES⁴		
Physical Exam (office visit) once per calendar year	None	
Preventive Screening Services		
Well Child Care Visit		
Childhood Immunizations		
Adult Immunizations		
Screening Laboratory Services - Outpatient		
MATERNITY SERVICES		
**Maternity Care	None	
Birth Room [†]		
Newborn Nursery [†]		
DISEASE MANAGEMENT PROGRAMS[†]		
Smoking Cessation Program	None	
Asthma Education Program		
Diabetes Self-Management Training & Education Program		
Nutritional Counseling Programs		
PHYSICIAN SERVICES[†]		
Physician Office Visit	\$12 co-payment	
HOSPITAL SERVICES		
Room & Board (semi-private room)	20% of EC [†] ; deductible applies	
Hospital Ancillary Services		
Laboratory & Pathology - Inpatient		
EMERGENCY SERVICES		
Emergency Room Services	20% of EC [†] ; deductible applies	
Ambulance (ground or inter-island air)		
COMPLEMENTARY ALTERNATIVE MEDICINE[†]		
Chiropractic/Acupuncture Services Benefits limited to treatment of conditions of the neuromusculoskeletal system by a licensed provider	\$10 co-payment per visit First set of x-rays at 50% of EC [†] ; full charge for add'l sets; \$500 combined maximum per calendar year	Plan pays up to \$20 per visit X-rays not covered \$500 combined maximum per calendar year

¹ The information above is intended to provide a condensed explanation of UHA medical plan benefits. Please refer to the appropriate Medical Benefits Guide (MBG) for complete information on benefits and provisions. In case of a discrepancy between this comparison and the language contained in the MBG, the MBG will take precedence.

² Annual deductible does not apply to all services. Refer to your Medical Benefits Guide to verify which services apply.

³ No annual or lifetime maximum.

⁴ All U.S. Preventive Services Task Force (USPSTF) A and B recommended screening services are covered at 100% as required under the provisions of the Patient Protection and Affordable Care Act (ACA).

[†] UHA 3000 annual deductible does not apply.

[†] EC (Eligible Charge) Refer to your Medical Benefits Guide for detailed definition.

^{**} Covered, including prenatal, false labor, delivery, and postnatal services provided by your physician or midwife. Maternity care does not include related services such as nursery care, labor room, hospital room and board, diagnostic testing, and other lab work and radiology. Please refer to the specific benefits for more information on those services.