



Aloha Air Cargo 2023 COBRA Benefits

BENEFIT OVERVIEW

Aloha Air Cargo offers a wide variety of benefits. For some benefits, you share the cost and you need to enroll to be covered. Other benefits are provided automatically at no cost to you.

Plan	Details
Medical (including vision for full-time employees)	<ul style="list-style-type: none">• HMSA CompMED• HMSA Preferred Provider Plan (PPP)• Kaiser HMO
Dental	<ul style="list-style-type: none">• HDS Base Plan• HDS Buy-up Plan
Employee Assistance Program	<ul style="list-style-type: none">• Free confidential support when you need it

MEDICAL

Aloha Air Cargo offers three medical plans. All cover generally the same services, but differ in what you pay for coverage (premiums) and how much you pay when you get care (deductible, copay and coinsurance).

The HMSA Preferred Provider Plan (PPP) and HMSA CompMED are PPO plans, you can see any doctor you like, but you'll pay less when you see a doctor in the HMSA network. The Kaiser plan is an HMO, which

only covers services from associated facilities (except in emergencies).

The HMSA plans provide the most freedom. Participants don't need to choose a primary care physician, and can see specialists without a referral. The Kaiser HMO requires participants to choose a primary care physician to coordinate their care, and you'll need a referral to see a specialist.

On-demand primary care

If you are enrolled in a medical plan, you have an additional resource to help you stay well and get the care you need.

98point6

98point6 connects you and your covered dependents age 1 or older with a physician via your mobile device – so you can get a diagnosis and treatment anywhere. There is no cost for up to 36 visits per year, then you'll pay \$5 per visit.

Additional services – such as prescriptions and lab tests – are covered at your medical plan's regular level of benefits. Kaiser members must receive additional services from Kaiser providers and facilities.



Setting up 98point6 is easy

Download the 98point6 app from Google Play or the Apple App Store.

Finding network providers

HMSA plans



To find participating providers go to hmsa.com >Find a Doctor. From there, select your plan:

- Preferred Provider Plan (PPO), or
- CompMED

Then search for providers by name, location, specialty or condition. You can also call HMSA at **808-948-6111**.

Kaiser HMO



To find a Kaiser provider or facility go to kp.org >

Find doctors & locations. Choose your service area. Then search by provider specialty, location or distance.



Plan comparison

The table below shows the amounts you pay when you receive in-network care. Out-of-network coverage is only offered on the HMSA plans (except for emergencies) and you may pay more of the cost, including any charges over eligible limits.

Medical plan highlights	HMSA PPP	HMSA CompMED	Kaiser HMO
Calendar year deductible	\$100 per person \$300 family	No deductible	No deductible
Calendar year out-of-pocket maximum (includes deductible and coinsurance)	\$2,500 per person \$7,500 family	\$2,500 per person \$7,500 family	\$2,500 per person \$7,500 family
Coinsurance	10% – 20% (deductible may apply)	10% – 20%	10% – 20%
Preventive care	No charge		
Doctor office visit (primary care or specialist)	10%	\$14 copay	\$15 copay (\$0 primary care visits for children through age 17)
Outpatient surgery	Facility: 10% Surgeon: 10% (cutting); 20% (non-cutting)	20%*	10%
Hospital (inpatient)	10%*	20%*	10%
Emergency room	20%*	\$20 copay and 20% of facility charge	\$100 copay
Urgent care	10%	\$14 copay	\$15 copay
Chiropractic care (only available to full-time employees)	Applicable copays or coinsurance apply. 8 visits per calendar year, additional visits require pre-authorization.		\$20 copay Up to 20 visits per calendar year, combined with acupuncture and massage therapy
Acupuncture (only available to full-time employees)	\$10 copay 24 visits per calendar year		\$20 copay Up to 20 visits per calendar year, combined with chiropractic and massage therapy
Prescription drugs (only available to full-time employees) – at participating pharmacies only			
Rx calendar year out-of-pocket max	\$3,600 per person \$4,200 family		Not applicable
Retail (30-day supply)	Generic (tier 1) - \$7 Preferred (tier 2) - \$30 Brand name (tier 3) - \$75 Preferred specialty (tier 4) - \$100 Brand specialty (tier 5) - \$200		Generic maintenance - \$3 Other generic - \$10 Brand - \$45 Specialty - \$200
Mail order (90-day supply)	Generic (tier 1) - \$11 Preferred (tier 2) - \$65 Brand (tier 3) - \$200		Generic maintenance - \$6 Other generic - \$20 Brand - \$90

*Physician services may be different.

For a full list of benefits, refer to your plan certificates and summaries of coverage available on c2mb.ajg.com/aloha

VISION

For full-time employees, vision coverage is included in your medical plan. Part-time employees are not eligible for vision coverage. The tables below show what you pay for vision services. If you have coverage through HMSA, your benefit is greater when you see a network provider. If you are covered by Kaiser, the plan only covers in-network services.

HMSA		
	In-network	Out-of-network
Basic examination <i>Once every calendar year</i>	\$10 copay	Reimbursed up to \$40
Lenses <i>Once every calendar year</i>		
• Single vision	\$10 copay	Reimbursed up to \$16
• Bifocals		Reimbursed up to \$25
• Trifocals		Reimbursed up to \$25
Contact lens fitting and evaluation <i>Once every calendar year</i>	Covered up to \$45	Reimbursed up to \$20
Contact lenses (in lieu of glasses) <i>Once every calendar year</i>	Covered up to \$130 after \$25 copay	Reimbursed up to \$50
Frames <i>Once every two calendar years</i>	\$15 copay	Reimbursed up to \$12

Kaiser	
Vision exam <i>Once every calendar year</i>	\$15 (\$0 for children through age 17)
Hardware allowance (including contact lenses in lieu of glasses) <i>Once every calendar year</i>	\$150



DENTAL

Aloha Air Cargo offers two dental plans through Hawaii Dental Service (HDS). Receive care from any dentist you choose, but you may pay more of the cost if you use a dentist that is not part of the HDS network.



Non-participating dentists may charge more than the amount allowed by HDS, and you may be responsible for the additional cost.

The table below compares the plans and shows what you'll pay for covered services.

Dental plan highlights	Base Plan	Buy-up Plan
Calendar year maximum benefit (per person)	\$1,000	\$1,500
Calendar year deductible		
Preventive care (up to 2 exams per year, cleanings, X-rays)	\$0	\$0
Basic services (fillings, extractions, oral surgery)	30%	30%
Major services* (crowns, bridges, dentures, implants)	50%	30%
Orthodontia for children and adults	Not covered	50% up to a \$1,500 per person lifetime maximum

* 12-month waiting period applies

Finding a participating dentist

Search for HDS participating dentists online at hawaiidental-service.com, or call 844-379-4325.

EMPLOYEE ASSISTANCE PROGRAM

WorkLife Hawaii



Everyone needs help at some point, and an Employee Assistance Program (EAP) is one easy way to get it. Our EAP is a free and confidential resource for you and your family to talk through problems or find resources. Use the EAP for:

- **Counseling:** Up to six face-to-face counseling sessions per year for help with depression, anxiety, substance abuse, family issues or everyday concerns
- **Parenting support:** Guidance and referrals to help you find child care, tutoring or summer camps, adoption resources and more
- **Elder care resources:** Referrals for assisted living facilities and home health care, senior transportation and more
- **Financial and legal help:** Talk to a financial counselor or lawyer
- **Services for work and life:** Search for housing, pet care, activities and more

Contact the EAP directly at **808-543-8445** to schedule an appointment. They are also available 24/7 at **800-994-3571** or at worklifehawaii.org.

CONTACTS

Benefit plan	Administrator	Group no.	Phone	Website or email
Benefit Advocates	Gallagher		833-535-9195	c2mb.ajg.com/aloha bac.alohaaircargo@ajg.com
Medical	HMSA	2631612	Toll-free: 800-776-4672	hmsa.com
	Kaiser Permanente	04822	800-996-5955	kp.org
Dental	Hawaii Dental Service	2835	844-379-4325	hawaiidental-service.com CS@HawaiiDentalService.com
EAP	WorkLife Hawaii		Toll-free 24/7: 800-994-3571 Local: 808-543-8445	worklifehawaii.org

NOTICES

Summary of Benefits and Coverage

The Summary of Benefits and Coverage, or SBC, is available for each of your medical plans Aloha Air Cargo's benefits portal at c2mb.ajg.com/aloha. SBCs provide a different format than provided in this guide as to what your medical plans cover and what it will cost you for different medical services, plus other information about the plans, including coverage examples. You can view the SBCs Aloha Air Cargo's benefits portal at c2mb.ajg.com/aloha or by contacting your HR department to order a printed copy. You also have a right to view the Summary Plan Description for your benefit plans, which provides an easy-to-understand overview of how the plans work.

Notices

As a plan participant, you have rights to know the plan rules, financial information and documents that govern and report out on the operation and management of the plan. Available to you on Aloha Air Cargo's benefits portal at c2mb.ajg.com/aloha are:

- Medicaid and the Children's Health Insurance Program (CHIP) Notice
- Medicare Part D Creditable Coverage Notice
- Notice of Rights Under the Health Insurance Portability and Accountability Act (HIPAA)
- Wellness Program Notice
- Women's Health and Cancer Rights Act Notice

You have the right to receive a paper copy of these notices by contacting your HR department.

Non-Discrimination Notice

Section 1557 is the non-discrimination provision of the Affordable Care Act. The law prohibits discrimination on the basis of race, color, national origin, sex, age or disability in certain health programs or activities. The Non-Discrimination Notice is available on Aloha Air Cargo's benefits portal at c2mb.ajg.com/aloha or by contacting your HR department.

This overview has been prepared to briefly highlight key features of your plan and is not to replace your insurance contract or booklet. We have compiled information into summary form to answer common questions. Please refer to the insurance carriers' contracts and booklets for more detailed information and plan limitations. Actual claims paid are subject to the terms and conditions of the individual carriers' contracts.

