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!
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.
ROYAL STATE NATIONAL INSURANCE COMPANY, LTD.

Detailed plan information is available on our website:

royalstate.com