

Royal State National Insurance Co., Ltd.

Serving the People of Hawaii since 1961.

Chiropractic Plan



Effective July 1, 2007, Royal State through ChiroPlan Hawaii, Inc. (ChiroPlan), is the provider of chiropractic benefits. All active employees with the following medical plan options: EUTF HMA PPO, EUTF HMSA PPO, EUTF HMSA HMO, Kaiser Comprehensive, Kaiser Basic, HMSA Supplemental and Royal State Supplemental, include the Chiropractic Plan. The Chiropractic Plan is not included in the EUTF HMSA High Deductible Health Plan option.

In order to use these benefits you must use ChiroPlan Hawaii, Inc. chiropractors. A complete list of ChiroPlan Hawaii, Inc. chiropractors and plan information may be obtained from www.chiroplanhawaii.com

You may also contact ChiroPlan Hawaii, Inc, for more information:

ChiroPlan Hawaii, Inc. • 711 Kilani Avenue, Suite #3 • Wahiawa, HI 96786

Telephone: 808-621-4774 • Toll-Free: 800-414-8845 (Neighbor Islands) • Fax: 808-621-0006

Website: www.chiroplanhawaii.com

SUMMARY OF BENEFITS

	CHIROPLAN PROVIDER	NON-CHIROPLAN PROVIDER
Maximum # of Office Visits Per Plan Year	20	Not Covered
Office Visit Co-payment	\$15.00	Not Covered
Therapy Modalities*	No charge	Not Covered
Routine X-Ray**	No charge	Not Covered
Lab	Not Covered	Not Covered
Chiropractic Appliances	Not Covered	Not Covered
Emergency/Urgent Care	Not Covered	Not Covered
Out-of-Network	Not Covered	Not Covered
Alternative Medical Services***	Not Covered	Not Covered

Chiropractic services must be deemed medically necessary by the ChiroPlan.

* Therapy Modalities include: ultrasound, ice packs, electrical muscle stimulation and other approved therapies.

** Routine x-rays include: two (2) views per body region, per calendar year (when performed in a ChiroPlan doctor's office).

*** Alternative Medical Services include: hypnotherapy, acupuncture, behavior training, sleep therapy, etc.

This summary of benefits is just highlights of the plan.