Everything you need to use your vRad benefits like a pro



Have questions about eligibility, how your benefits work or finding a new provider?

Contact your Benefit Advocates 7:00 am – 5:00 pm PT, Mon - Fri Call: (925) 378-6831 | Email: vrad@alliant.com

For all benefits related information visit the vRad benefits portal: RPBenefits.com

vRad's health plans through Radiology Partners offer many different ways to access care. When you're sick or injured, knowing where to get the right level of care for your health concern can not only ease anxiety but also save you time and money.

When does my coverage begin?

Your enrollment in all elected plans will be effective the first of the month following your date of hire or immediately if you are hired on the first day of the month. You may not have received your medical ID cards yet, but fortunately, ID cards are not needed to access care or verify eligibility. Details on verifying eligibility are below. Please allow up to 6 business days after making your elections for your information to appear in our carrier's systems.

Who is our medical insurance through?



Radiology Partners has partnered with HMSA for our Hawaii teammates to provide access to the largest health provider network in Hawaii and a network of over 10,000 doctors and specialists nationwide and worldwide through the Blue Cross Blue Shield Global Core connection.

Important to know:

- Our plan is a Preferred Provider Plan (797)
- Once enrolled, HMSA will mail ID cards to each subscriber on the benefit plan
- Your HMSA member ID will start with XIP

I don't have my ID card yet, where can I get one?



No ID card? No problem. Your providers can verify your eligibility by contacting our dedicated HMSA member services center at **(808) 948-6376** and providing your social security number or HMSA member ID.

How can I find an in-network medical provider?



To search online, visit hmsa.com to find in-network providers. For member services and eligibility verification call the member services center at (808) 948-6376.

Who provides our pharmacy benefits?



Pharmacy benefits are provided through your HMSA medical plan. To review our formulary, visit https://medical.com/drug-list and enter the drug code **860**.

Prescriptions can be filled at network retail pharmacies or via mail-order for 90-day supply. To set up mail order for eligible prescriptions, call HMSA's pharmacy benefit manager FastStart at (800) 875-0867. More details on the process can be found here.



Where can I get online care?



Get care from the comfort of your home! Talk to a doctor 24/7, 365 days a year on your smartphone, tablet, or computer from anywhere in Hawaii for a variety of physical and mental health needs. Conversations are secure, confidential, and affordable.

Download the free mobile app or visit hmsaonlinecare.com to get started. Follow the prompts to register and enter the information exactly as it appears on your HMSA ID card.

What additional resources are available with HMSA?

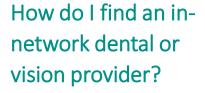


HMSA offers a variety of well-being programs to support their members. Visit hmsa.com/well-being or call (808) 948-6079. HMSA members also have access to Hawaii based Health Coaches over the phone at no cost. Enroll online or call (855) 329-5461.

Who is our dental and vision insurance through?



We now partner with MetLife to provide our dental benefits and have a new VSP plan for vision benefits. **Neither MetLife nor VSP provides ID cards.** Mention you are covered, and the provider will verify your eligibility using your social security number or Employee ID (dental only).





Ensure your provider is part of the network before you go. Use the following websites to search our provider networks. You can also access the carrier apps to view your benefits, display digital IDs, and more.

Carrier/Network	Group#	Phone	Online	Mobile App
MetLife Dental (PDP/PDP Plus Network)	317190	(800) 942-0854	metlife.com/dental	MetLife US
VSP Vision	30-078469	(800) 877-7195	<u>vsp.com</u>	VSP Vision Care On the Go

When will I receive my debit card and registration info for my savings account through VitaFlex?



If you enrolled in a Healthcare FSA, Limited-purpose FSA or Health Savings Account (HSA), you'll be receiving a debit card from Vita to use for eligible expenses. Debit cards are typically delivered no later than 10 business days after you enroll. You'll also have an opportunity to register for an online account to submit claims and view your balances – keep an eye out for a welcome email from VitaFlex. Questions? Call (800) 424-3052 or visit vitaflex.net.

How do I know where to go when I need care?

You have many options to access care using our plans. Use the chart below as your guide!

Type of Care	When to go
Online Care Visits / Virtual Care	Connect with doctors and specialists online from anywhere in Hawaii, 24/7 for minor illnesses and conditions such as common cold, flu, fevers, headaches, migraines, allergies, and mental health support after hours or if your PCP isn't available. There's no copayment for Online Care visits. Visit <a here"="" href="https://www.new.new.new.new.new.new.new.new.new.</td></tr><tr><td>Primary Care / Specialist Office Visit</td><td>See your primary care provider (PCP) for routine and common medical issues like fever, minor symptoms of the flu or a cold, chronic condition management, medication refills, or general care during your providers' office business hours.</td></tr><tr><td>Urgent Care or Walk-in Clinic</td><td>Use for urgent, non-life threatening conditions requiring prompt attention such as stitches, sprains, or ear/nose/throat infections during business hours or for after hours care. Note: Search here for Urgent Care Centers. Services vary at each location, so call ahead to make sure they can provide the services you need.
Emergency Room	Use only for life-threatening conditions requiring immediate medical care 24/7 such as suspected heart attacks, strokes, major bone breaks, excessive bleeding, severe pain, or difficulty breathing.
	\sim