

We're here for you



For your health. For those you love most. **For life.**



An Independent Licensee of the Blue Cross and Blue Shield Association





Aloha,

Your life is a journey and we're with you every step of the way. Whether you're starting your first job, building a career, growing your family, or preparing for retirement, our health plans can get you the care you need. We're proud to offer you a plan that gives you:

- The freedom to choose from thousands of local doctors and health care providers.
- Quality care from Hawaii's top doctors and hospitals.
- Convenient care options that go beyond the doctor's office and emergency room.
- Benefits when you travel to the Mainland and many locations worldwide.

In the following pages, you'll find information about the benefits and services you'll have access to as an HMSA member. Please read on to learn more.

If you have questions, we're happy to help. Please call or visit us at an HMSA Center or office. Our phone numbers, locations, and hours are on the back cover of this guide.

Your life is indeed a journey. At HMSA, we understand that and tailor our benefits and services to be with you at every step.

Mahalo,

Michael B. Stollar
President and Chief Executive Officer

Get the best with HMSA



Learn more about the benefits of being an HMSA member at every stage of your life. With our health plans, you can:

- **Choose your own doctors and specialists.**
Members can choose from a large network of 7,500 doctors, specialists, and other health care providers.
- **Go to Hawaii's top-rated hospitals and clinics.**
Hospitals and medical centers in our network specialize in childbirth, cardiac care, cancer treatment, full-service women's care, spine surgery, bariatric surgery, and more.
- **Access convenient after-hours care.**
Need care that can't wait until the next day but isn't an emergency? You have convenient options. Connect with a doctor online with HMSA's Online Care®, visit an urgent care clinic, or go to a CVS/minuteclinic®, the medical clinic in selected Longs Drugs stores on Oahu.
- **Get care when you travel.**
Going on a trip to the Mainland or another country? Your plan gives you access to doctors and hospitals on the Mainland and in many locations worldwide.
- **Live healthier.**
Our tools and programs can help you live healthier and happier at little to no cost. Whether you want to lose weight or manage your stress, we offer programs and services that can help you reach your goal.
- **Save money on your health and fitness.**
Our member discount program helps you save on health-related products and services like fitness classes, acupuncture, massage therapy, gym memberships, and more.

Go to page 6 to learn more about our well-being tools and programs.

AmericanWell® is an independent company providing hosting and software services for HMSA's Online Care platform on behalf of HMSA.

Top-rated hospitals and clinics



With HMSA, you'll have access to specialty care from top-rated hospitals.

- Adventist Health Castle has earned national honors for constantly improving the delivery of quality care for patients.
- Kapi'olani Medical Center for Women & Children is Hawaii's only full-service women's and children's hospital.
- The Queen's Medical Center is the main trauma center in the Pacific Basin and the state's only organ transplant center.
- Straub Medical Center is the Pacific region's only multidisciplinary burn treatment center.

The Blue Cross Blue Shield Association recognizes these Hawaii hospitals for expertise in delivering quality and cost-effective specialty care.

- Adventist Health Castle for bariatric surgery.
- Adventist Health Castle, Pali Momi Medical Center, and Straub Medical Center for knee and hip replacement.
- Kapi'olani Medical Center for Women & Children and Wilcox Medical Center for maternity care.
- The Queen's Medical Center for spine surgery.
- Straub Medical Center for cardiac care.

We're proud to work with these health care providers to offer you quality care:



It's easy to use your health plan

Choose from quality health plans

Our preferred provider organization (PPO) plan gives you the most freedom to choose your own primary care provider (PCP) and get specialty care without a referral. You can see providers who aren't in our network at a higher cost.

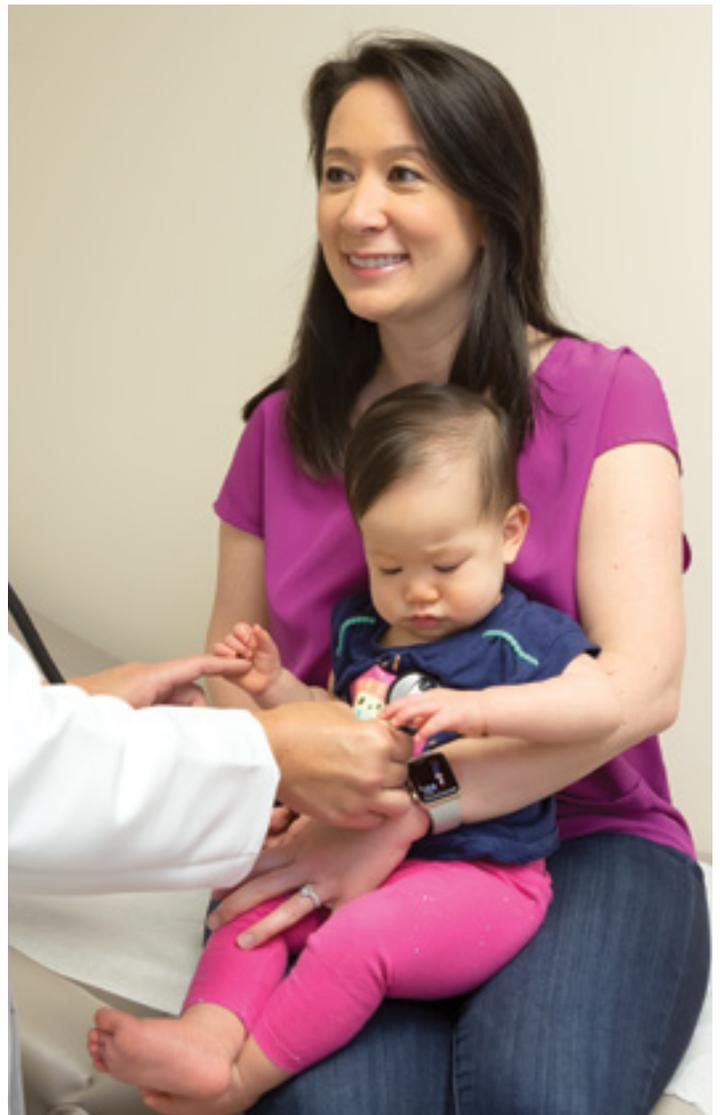
With the health maintenance organization (HMO) plan, you'll choose a PCP and a health center. Your PCP will coordinate your care. You'll need a referral to see specialists who aren't in your health center. You won't need a referral for basic health care services like urgent and preventive care.

Find a PCP or other health care provider

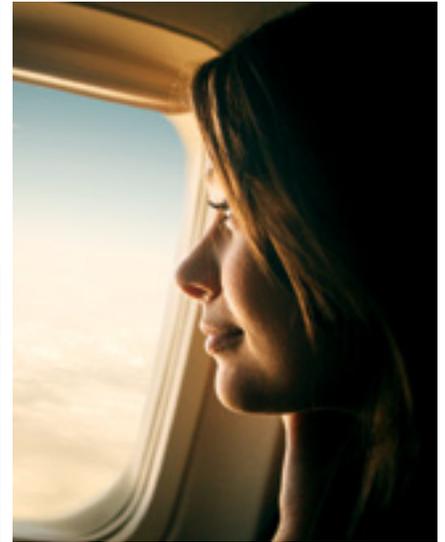
Go to hmsa.com to use the Find a Doctor tool. Just remember to choose the plan you have before starting your search.

Get after-hours care

- Connect with a doctor on your computer or mobile device from anywhere in Hawaii with HMSA's Online Care. Online Care doctors are available 24 hours a day, seven days a week.
- See a doctor at urgent care clinics in our network. To search for urgent care providers, go to hmsa.com/urgentcare.
- See a doctor or nurse practitioner at CVS/minuteclinic, the medical clinic in selected Longs Drugs stores on Oahu. To find a CVS/minuteclinic, use the Find a Doctor tool on hmsa.com.



Get care around the world



With HMSA, you and your eligible family members can get care on the Mainland and in many international locations.

How it works

HMSA is part of the Blue Cross Blue Shield network, which includes 95% of doctors and 96% of hospitals on the Mainland. Your HMSA plan will also protect you in nearly 190 countries and territories around the world.

Looking for a doctor or hospital on the Mainland? Go to bcbs.com.

Traveling internationally? Download the Blue Cross Blue Shield Global Core mobile app for Apple and Android devices. You can use the app to search for providers when you travel. To learn more, go to bcbsglobalcore.com.

Be prepared

- Before you go, make sure you have your current HMSA membership card with you. Your card will help providers file your claims.
- You can also call 1 (800) 810-BLUE (2583) for the names of participating doctors and hospitals in the area you'll be visiting.



Learn more about our Care Access Assistance Program

If you have a PPO plan and need to travel to another island for medical treatment, you may be eligible for financial assistance if your care isn't available from a participating provider on your home island or you can't get an appointment soon enough. Call us at 1 (844) 357-0726 toll-free to learn more about this program.

Take care of your well-being

Every day is another step in your life's journey. Whether you want to stay on course or get back on track, these programs will help you enjoy your life in good health.



Put yourself first. Call your doctor to schedule an annual preventive health evaluation (APHE). It's a great way to stay on top of your health and stop health problems before they start.

Try something new. With HMSA, you can choose from hundreds of exclusive discounts on yoga classes, massage therapy, and more. With Active&Fit Direct™, you can move more for less at a gym or fitness center in the Active&Fit Direct network.

Get inspired. Learn something new at an HMSA health education workshop or try a new recipe from HMSA's *Island Scene* magazine in print and online at islandscene.com.

Plan ahead. The HMSA Pregnancy Support Program pairs pregnant members with a maternity nurse who provides education to supplement the care they receive from their ob-gyn.

Live your healthiest life. The HMSA Diabetes Prevention Program can help you prevent diabetes through healthy lifestyle changes.

Make a clean break. Quitting tobacco is hard to do. Get the support you need from Hawai'i Tobacco Quitline. Call 1 (800) QUIT-NOW to get started.

Take care of your heart. The Ornish Lifestyle Medicine™ program can help eligible members improve their health through diet, exercise, stress management, and group support.

Learn more at hmsa.com/well-being.



Active&Fit Direct is a trademark of ASH.

The Active&Fit Direct program is provided by American Specialty Health Fitness, Inc., a subsidiary of ASH. American Specialty Health (ASH) is an independent company providing chiropractic, acupuncture, fitness programs, and/or massage therapy services on behalf of HMSA.

hmsa.com

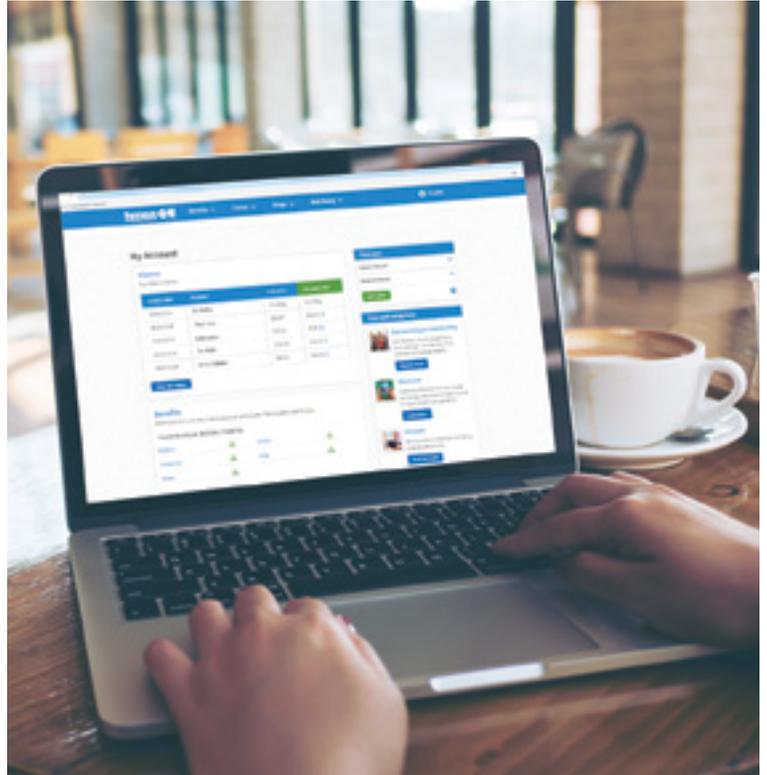
As an HMSA member, you can view all your health plan information and member benefits online on My Account at hmsa.com.

Use My Account to:

- View your claims.
- Use an annual maximum out-of-pocket calculator to see the most you'll pay for covered services in a plan year.
- See where you are with reaching your deductible, if applicable.
- Download your plan's *Guide to Benefits* for detailed information about your HMSA plan.

In addition to My Account, you can use the web page to:

- Search for a doctor.
- Find health and fitness member savings with HMSA365.
- Learn more about the well-being programs available to you and your family.



How to use My Account

To log in or register for My Account, go to hmsa.com and click Member Login. If you're logging in, enter your information and click Login. If you're registering, click Register. Then enter a valid email address, create a password, and click Register.

Two tablets are shown against a blue background. The left tablet displays the login/register page with fields for email and password, and buttons for 'Login' and 'Register'. The right tablet displays the 'My Account' page with a 'Claims' section and a table of recent claims.

Service date	Provider	Full price	Plan
05/05/2018	Dr. Akiba	Pending	Pend
05/02/2018	Pharmacy	\$90.27	\$0.0
05/05/2018	Laboratory	\$74.00	\$0.00
05/03/2018	Dr. Akiba	\$191.40	\$00.0
05/07/2018	Kimo Mahalo	\$504.20	\$00.0

Prescription Drugs

With HMSA, you'll enjoy better drug benefits with greater convenience and more savings. We work with our pharmacy benefits manager, CVS Caremark, to offer innovative pharmacy programs and services and access to a large retail pharmacy network with 69,000 pharmacies in Hawaii and on the Mainland.

It's your choice

When you need medications, you can fill your prescriptions at a participating pharmacy or by mail. To download and print a mail service order form, go to My Account on hmsa.com.

Save money

- Save up to 80% on your medication when you fill your prescription with a generic instead of a brand-name medicine. Generics often have the same active ingredients and are just as effective as brand-name medications. The amount you save will be based on your drug plan.
- For more savings, use your ExtraCare® Health Card to save up to 20% on CVS/pharmacy Brand health-related items that cost more than a dollar at Longs Drugs stores or online at cvs.com.

Save time

- If you have long-term medications, you can save time and money by ordering a 90-day supply. Ask your pharmacy about 90-day at Retail.
- With ReadyFill at Mail, you can get refills from a local service center on Oahu at no added cost.

Go online

- To order mail-order prescription drugs, go to My Account on hmsa.com.
- On My Account, you can also connect with a pharmacist online, print forms, see processed claims, find a nearby pharmacy, and order prescription refills.



Learn more

- Find out if a medication is covered by your plan with CVS Caremark's® Check Drug Cost tool. You can also see the most affordable options and compare the cost of prescription fills. The tool is available online through hmsa.com or through the CVS Caremark's smartphone app, CVS Caremark.
- To see a list of prescription drugs covered by your health plan, go to hmsa.com/drug-list.

To search for a participating pharmacy near you, use the Find a Doctor tool on hmsa.com. Just remember to choose the plan you have before starting your search.

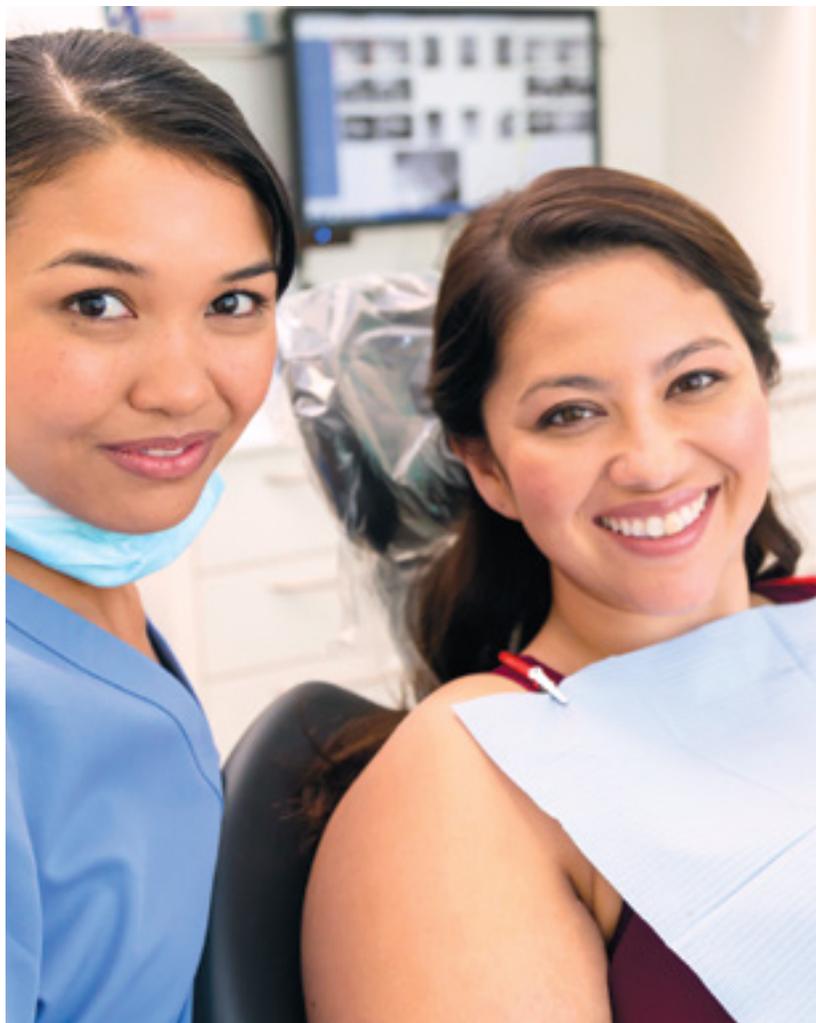
CVS Caremark® is an independent company providing pharmacy benefit management services on behalf of HMSA.

Dental Plans

HMSA is the only health plan in Hawaii that offers a truly integrated approach to medical and dental plans. As part of the Oral Health for Total Health program, eligible members who need more support with their overall health can receive additional dental services such as cleanings and periodontal scaling at no added cost. Qualified members who have an HMSA medical and dental plan will be automatically enrolled in the program.

Just like HMSA's medical plans, members have access to quality care and freedom of choice with HMSA's dental plans.

It's quality and convenience for your best dental health. Here are two types of dental plans your employer may offer:



Participating Provider Dental Program (PPO)

With this plan, you can choose your own dentist from a large network. Over 90% of Hawaii's dentists participate with HMSA so it's easy to find one who'll meet your needs. And you have access to a national network of dentists when you visit the Mainland. For help finding a dentist when you travel, visit hmsadental.com/find-a-dentist-national or call 1 (800) 792-4672 toll-free.

One of the best features of the PPO dental plan is the rollover benefit. This allows you to rollover a portion of your unused benefit to the next calendar year. Members must meet certain requirements to use this benefit.

Dental Network Program (HMO)

With this plan, you'll choose from one of 12 dental centers in the statewide Hawaii Family Dental network. These plans typically have low, fixed copayments and no calendar year maximum to help you manage your out-of-pocket costs.

Find your dentist

To search for a dentist or dental provider, use the Find a Doctor tool on hmsadental.com.

Vision Plans

Whether you need new glasses or specialized care, our vision plans can help you get the care you need.

Find out how your plan works

If you have a Preferred Provider or CompMED medical plan, you have a PPO vision plan. You can see eye care providers in the HMSA network as well as providers who aren't. Keep in mind that you'll save the most money when you see providers in our network.

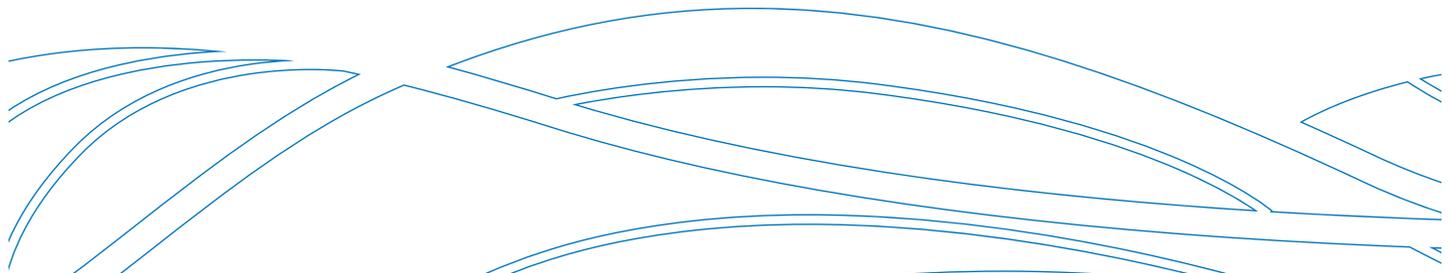
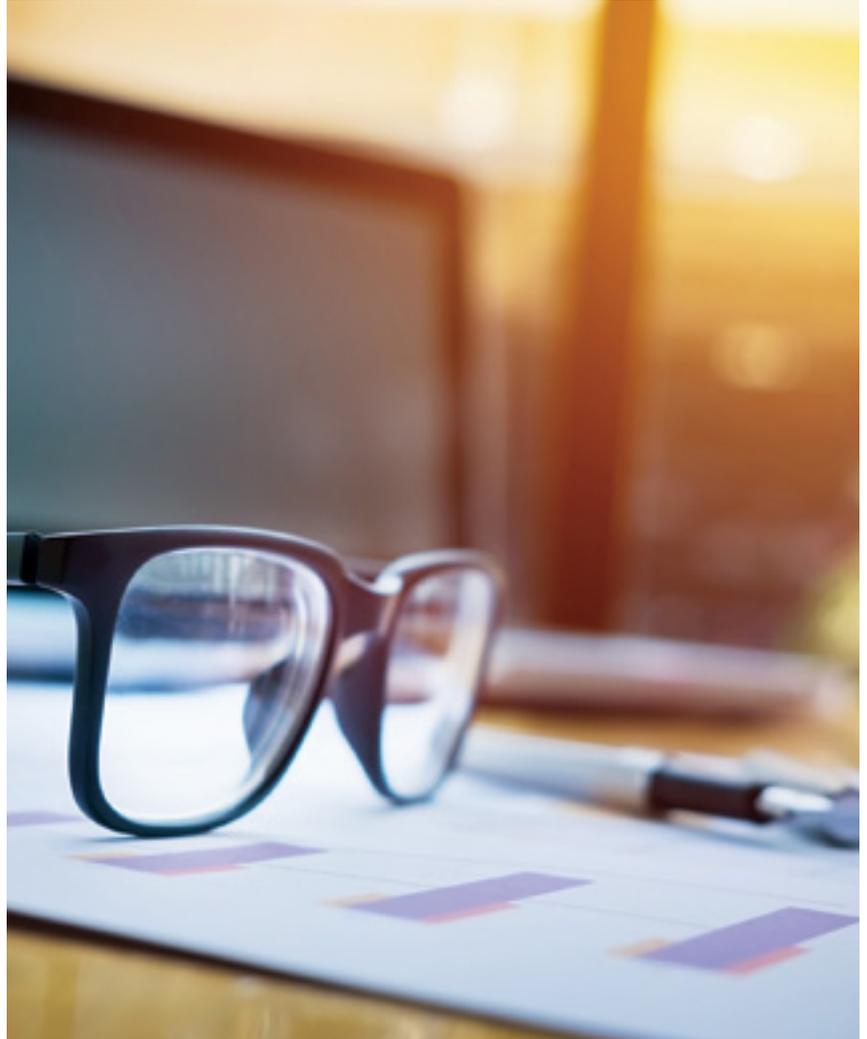
If you have a Health Plan Hawaii plan, you have an HMO vision plan. You can see participating vision providers in the HMO vision network.

See what your plan pays for

Our vision plans help pay for annual eye exams, contact lenses, contact lens fittings, and eyeglass frames. To learn more, see your plan's *Guide to Benefits* on hmsa.com.

Find an eye doctor

Go to hmsa.com and click Find a Doctor to search for a provider. For eye doctors, search for an ophthalmologist, optometrist, or optical dispenser as your provider type then select your vision plan (vision PPO or vision HMO).



Health care plain and simple

Health care terms can be confusing. We're taking the jargon out of health care.



Claim

An invoice that includes information about the health care services you've received.

Coinsurance

Your share of the cost for health care services. It's usually a percentage of the amount charged for services. You start paying coinsurance after you've paid the deductible.

Copayment

The fixed dollar amount you pay out of pocket for medical services and products that are benefits of your HMSA plan.

Covered services

These are health care services that HMSA pays for based on your plan benefits. Sometimes, if your HMSA plan covers a service, you may have to pay a copayment or deductible.

Deductible

The amount you pay each year before your HMSA plan starts paying for covered services or products.

Drug formulary

A list of generic and brand-name prescription drugs that your drug plan pays for.

Eligible charge

The amount that participating providers agree to charge for covered services or products.

Health maintenance organization (HMO)

A type of health plan that lets you pick one health center and a PCP in that health center to provide all of your care.

Network

The group of providers that participate in a health plan. As an HMSA member, you have access to the providers in the HMSA network of providers.

Nonparticipating provider

A doctor, hospital, pharmacy, lab, health center, or other health care provider who doesn't contract with HMSA to charge set fees to members. Using these providers almost always costs more than using participating providers.

Out-of-pocket maximum

The most you'll have to pay per calendar year for covered health care services. Once you reach the out-of-pocket maximum, your plan pays 100% of the allowed amount for covered services excluding taxes.

Participating provider

Providers in our network who agree to charge members a set amount for covered services.

Preferred provider organization (PPO)

A type of health plan that lets you see any provider in HMSA's network.

Primary care provider (PCP)

Your main doctor who coordinates your care.

Provider

A health care professional such as a physician, nurse, physical therapist, physician's assistant, or lab technician.

Federal law requires HMSA to provide you with this notice.

HMSA complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. HMSA does not exclude people or treat them differently because of things like race, color, national origin, age, disability, or sex.

Services that HMSA provides

Provides aids and services to people with disabilities to communicate effectively with us, such as:

- Qualified sign language interpreters
- Written information in other formats (large print, audio, accessible electronic formats, other formats)

Provides language services to people whose primary language is not English, such as:

- Qualified interpreters
- Information written in other languages

If you need these services, please call 1 (800) 776-4672 toll-free; TTY 711

How to file a discrimination-related grievance or complaint

If you believe that we've failed to provide these services or discriminated against you in some way, you can file a grievance in any of the following ways:

- Phone: 1 (800) 776-4672 toll-free
- TTY: 711
- Email: Compliance_Ethics@hmsa.com
- Fax: (808) 948-6414 on Oahu
- Mail: 818 Keeaumoku St., Honolulu, HI 96814

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, in any of the following ways:

- Online: ocrportal.hhs.gov/ocr/portal/lobby.jsf
- Phone: 1 (800) 368-1019 toll-free; TDD users, call 1 (800) 537-7697 toll-free

- Mail: U.S. Department of Health and Human Services, 200 Independence Ave. S.W., Room 509F, HHH Building, Washington, DC 20201

For complaint forms, please go to hhs.gov/ocr/office/file/index.html.

Hawaiian: E NĀNĀ MAI: Inā ho'opuka 'oe i ka 'Ōlelo Hawai'i, loa'a ke kōkua manuahi iā 'oe. E kelepona iā 1 (800) 776-4672. TTY 711.

Bisaya: ATENSYON: Kung nagsulti ka og Cebuano, aduna kay magamit nga mga serbisyo sa tabang sa lengguwahe, nga walay bayad. Tawag sa 1 (800) 776-4672 nga walay toll. TTY 711.

Chinese: 注意：如果您使用繁體中文，您可以免費獲得語言援助服務。請致電 1 (800) 776-4672。TTY 711。

Ilocano: PAKDAAR: Nu saritaem ti Ilocano, ti serbisyo para ti baddang ti lengguahe nga awanan bayadna, ket sidadaan para kenyam. Awagan ti 1 (800) 776-4672 toll-free. TTY 711.

Japanese: 注意事項：日本語を話される場合、無料の言語支援をご利用いただけます。1 (800) 776-4672 をご利用ください。TTY 711。まで、お電話にてご連絡ください。

Korean: 주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1 (800) 776-4672 번으로 연락해 주시기 바랍니다. TTY 711 번으로 전화해 주십시오.

Laotian: ກະລຸນາສັງເກດ: ຖ້າທ່ານເວົ້າພາສາລາວ, ການຊ່ວຍເຫຼືອດ້ານພາສາ, ບໍ່ມີຄ່າໃຊ້ຈ່າຍ, ແມ່ນມີໃຫ້ທ່ານ. ໂທ 1 (800) 776-4672 ພຣີ. TTY 711.

Marshallese: LALE: Ñe kwōj kōnono Kajin Majōl, kwomaroñ bōk jermal in jipañ ilo kajin ñe aṃ ejjelok wōñāān. Kaalok 1 (800) 776-4672 tollfree, enaj ejjelok wonaan. TTY 711.

Pohnpeian: Ma ke kin lokaian Pohnpei, ke kak ale sawas in sohte pweine. Kahlda nempe wet 1 (800) 776-4672. Me sohte kak rong call TTY 711.

Samoan: MO LOU SILAFIA: Afai e te tautala Gagana fa'a Sāmoa, o loo iai auaunaga fesoasoan, e fai fua e leai se tologi, mo oe, Telefoni mai: 1 (800) 776-4672 e leai se tologi o lenei 'au'aunaga. TTY 711.

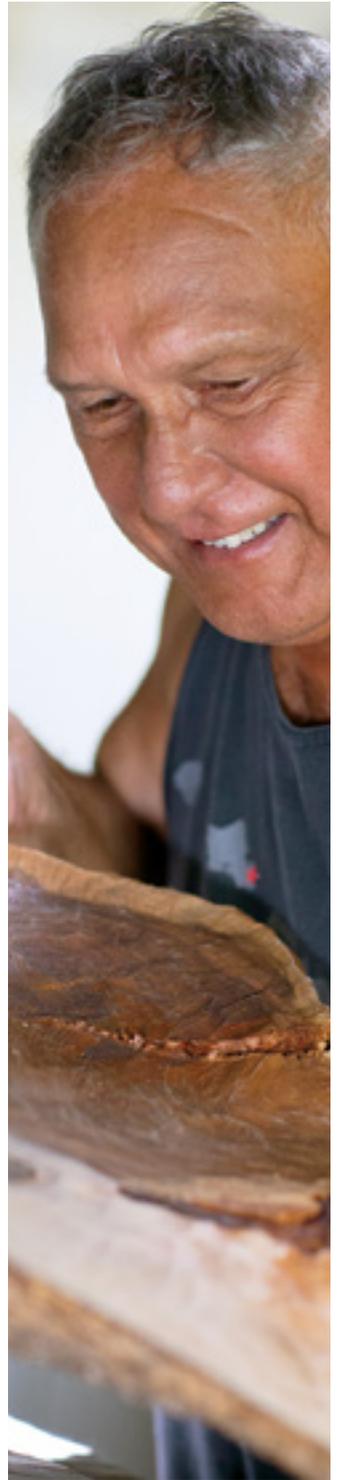
Spanish: ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1 (800) 776-4672. TTY 711.

Tagalog: PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa 1 (800) 776-4672 toll-free. TTY 711.

Tongan: FAKATOKANGA'I: Kapau 'oku ke Lea-Fakatonga, ko e kau tokoni fakatonu lea 'oku nau fai atu ha tokoni ta'etotongi, pea teke lava 'o ma'ua. Telefoni mai 1 (800) 776-4672. TTY 711.

Trukese: MEI AUCHEA: Ika iei foosun fonuomw: Foosun Chuuk, iwe en mei tongeni omw kopwe angei aninisin chiakku, ese kamo. Kori 1 (800) 776-4672, ese kamo. TTY 711.

Vietnamese: CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 1 (800) 776-4672. TTY 711.



Serving you

Meet with knowledgeable, experienced health plan advisers. We'll answer questions about your health plan, give you general health and well-being information, and more. Visit hmsa.com for directions.

HMSA Center @ Honolulu

818 Keeaumoku St.

Monday through Friday, 8 a.m.–5 p.m. | Saturday, 9 a.m.–2 p.m.

HMSA Center @ Pearl City

Pearl City Gateway | 1132 Kuala St., Suite 400

Monday through Friday, 9 a.m.–6 p.m. | Saturday, 9 a.m.–2 p.m.

HMSA Center @ Hilo

Waiakea Center | 303A E. Makaala St.

Monday through Friday, 9 a.m.–6 p.m. | Saturday, 9 a.m.–2 p.m.

HMSA Center @ Kahului

Puunene Shopping Center | 70 Hookele St.

Monday through Friday, 9 a.m.–6 p.m. | Saturday, 9 a.m.–2 p.m.

Customer Relations representatives are also available in person at our Neighbor Island offices, Monday through Friday, 8 a.m. to 4 p.m.:

Kailua-Kona, Hawaii Island

75-1029 Henry St., Suite 301 | Phone: 329-5291

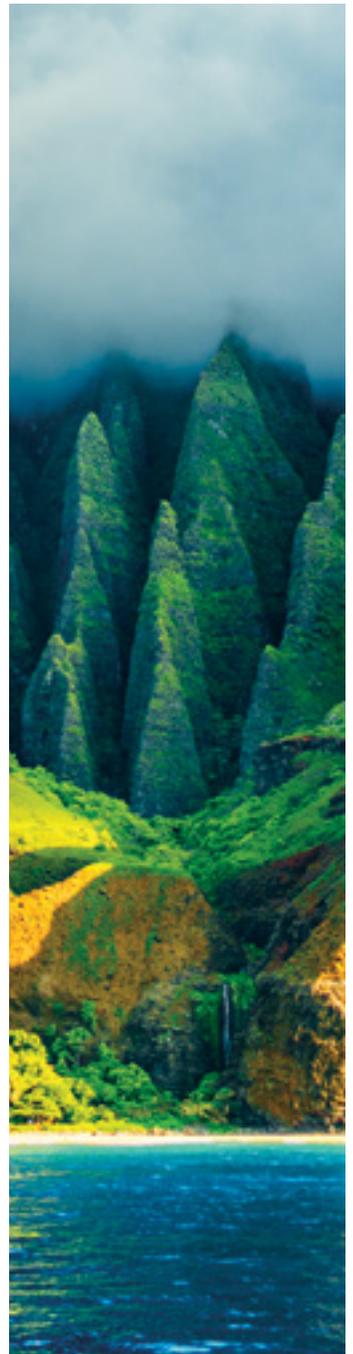
Lihue

4366 Kukui Grove St., Suite 103 | Phone: 245-3393

Contact HMSA. We're here for you.

Call 948-6111 on Oahu or 1 (800) 776-4672 toll-free on the Neighbor Islands or Mainland.

hmsa.com



Together, we improve the lives of our members and the health of Hawaii.
Caring for our families, friends, and neighbors is our privilege.

