

# HMSA Health Plan Guide



Your go-to resource for navigating your health plan.





# Thank you for choosing HMSA

HMSA is here with you to help you live your best life and support your health and well-being. We're proud to offer plans that give you:

- The freedom to choose from thousands of local doctors and other health care providers.
- Quality care from Hawaii's top doctors and hospitals.
- Convenient care when you need it, including telehealth benefits that let you talk to a doctor from home 24/7.
- Benefits if you need to travel to the Mainland and many locations worldwide.
- A variety of dental plans that make it easy to get the dental care you need and improve your overall health.

In the following pages, you'll find information about the comprehensive benefits and services for HMSA members. If you have questions, we're happy to help. See p.15 for ways to contact us.

## Journey to good health

Whether you want to set goals to improve your health or you're maintaining a goal you've reached, we can help. We'll work with you and your doctors to support you every step of the way.

This brochure is an overview of HMSA's plans and answers basic health plan questions. It doesn't replace your *Guide to Benefits*, which has details about your plan. If you have questions about your plan, we can help. Find our contact information on page 15.



## What's inside

Quick-start tips	3
Basic health plan terms	4
Your HMSA membership card	5
Creating an account on hmsa.com	6
Choosing or changing your PCP	9
Using your plan while traveling	11
Updating your address	12
Appealing an HMSA decision	12
Additional member benefits	13
Contact information	15

# Quick-start tips



There's no right or wrong way to use your health plan, but we have a few tips to help you get the most out of it.

- **Check yourself.** Make sure the information on your HMSA membership card is correct and up to date. If it's not, please let us know. There's more about your card on page 5.
- **Manage your account online.** When you sign up on [hmsa.com](https://hmsa.com), you can see your claims, manage your prescriptions, print a duplicate HMSA membership card, and see well-being programs available to you at little or no cost. Check out page 6 to learn more.
- **Stay in touch.** To provide you with quality care, we need certain information. That's why we'll occasionally contact you for important information.
- **Designate a representative, if necessary.** If you want someone like a parent or spouse to see your eligibility, billing, payments, claims, and medical information or be able to make appeals on your behalf, send us an Authorized Representative Form. Search for it on [hmsa.com](https://hmsa.com).

- **Touch base with your primary care provider.** Having a good relationship with your PCP is your ticket to optimal health. If you don't have a PCP, use Find a Doctor on [hmsa.com](https://hmsa.com) to search for one. See instructions on page 9.
- **Your plan, plain and simple.** We know health care can be confusing, so we created a guide that explains different types of health plans and basic health plan terms on the next page.
- **Get help.** We're happy to answer any questions you may have whether you call or visit us in person. Our contact information is on page 15.



# Basic health plan terms

**Claims:** Forms to ask for payment from your health plan for a covered service or product. Our participating providers submit claims for you, but some nonparticipating providers might bill you directly and you'll have to submit a claim to HMSA.

**Coinsurance:** The percentage you pay out of pocket for medical services and products that are benefits of your health plan.

**Copayment:** The amount you pay participating providers for covered services or products, such as a doctor's visit or prescription drugs, after you meet your plan deductible, if your plan has one.

**Covered services:** Services that HMSA pays for based on your plan benefits. Even if your plan covers a service, you may have to pay a copayment or deductible.

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

**Drug formulary:** A list of generic and brand-name prescription drugs that your drug plan covers.

**Eligible charge:** The amount that participating providers agree to charge for covered services or products. Nonparticipating providers can charge as much as they want — so even if services you get from them are plan benefits, your plan will only pay the eligible charge and you'll have to pay the rest.

**Health maintenance organization:** A type of health plan that lets you pick one health center and a primary care provider in that health center to provide all of your care.

**Network:** The collective term for providers who participate with a health plan.

**Participating provider:** Providers in our network who agree to charge HMSA members a lower rate than nonmembers. If you see a participating provider, you'll pay less. Nonparticipating providers don't have an agreement with us and may charge as much as they want, which can be more than what your plan will pay for (also known as the eligible charge).

**Preferred provider organization:** A type of health plan that lets you see any provider in HMSA's network of participating providers.

**Primary care provider:** Your main doctor who coordinates your care.

**Provider:** Someone who provides health care such as a physician, nurse, physical therapist, physician's assistant, or lab technician.

## Can't find what you need?

Visit [hmsa.com](https://www.hmsa.com) and search for "glossary."





# Your HMSA membership card



Think of your HMSA membership card as your ticket to health care -- it tells providers what type of plan you have and how to file your claims. Carry your card with you, especially when you travel.

You can print a copy of your card or ask for a replacement by signing into your account on [hmsa.com](http://hmsa.com) (click Member Login).

If your plan information changes, we'll send you a new card. Please throw away your old card to avoid confusion. We'll also send new cards for your covered spouse and dependents.





# My Account on hmsa.com

It's easy and convenient to manage your health plan online with My Account. Once you sign up on hmsa.com, you can:

- Manage your prescriptions.
- Print a duplicate HMSA membership card.
- See well-being programs available to you at little or no cost.
- Change your email preferences or password.
- Use HMSA's Online Care® to see a doctor online. See page 13 for more information.
- See your claims information. Please note, HMSA Akamai Advantage® plans don't have this feature, but you can call us and we'll help. Our phone numbers are on page 15.



## How to register or log in to My Account

Go to hmsa.com and click Member Login.

- If you're registering, click Create an account and follow the instructions to register.
- If you're logging in, enter the email you used to create your account, enter your password, and follow the instructions.

**To view your current or past plans**, log in and click Add a plan. Enter your name, the subscriber ID number on your HMSA membership card, and birth date. Click Add plans.

**To view claims information**, log in and hover over Claims. Select medical, drug, or dental in the drop-down menu. On the Medical Claims page, you'll see a summary of your medical and vision claims and your Report to Member statements. Please note that HMSA Akamai Advantage members can't view their medical claims. If you need help, call us. Our contact information is on page 15.



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





**If you don't see a link to your dental or drug claims,** check your HMSA membership card to see if you have HMSA dental or drug benefits. If you don't see the word Dental or Drug with a code next to it, check with your employer or employee organization to see if you have benefits under another insurer. If your HMSA membership card shows that you have HMSA dental or drug benefits and you don't see a link to view those claims, call us. Our contact information is on page 15.

**To print a copy of your HMSA membership card,** hover over Profile and click View membership card.

**To view your *Guide to Benefits*,** hover over Benefits and select Medical Benefits in the drop-down menu.

Click the desired option under Guides to view your medical, drug, dental, or vision benefits. Your *Guide to Benefits* is a legal document that includes important information about your plan benefits, limitations, and exclusions.

Not all plans have a *Guide to Benefits* online. If you don't see *Guide to Benefits* posted in your account and you want a hard copy, call us at a number on page 15.



To manage your prescription drugs, hover over Drugs and click Drug Summary. This page has many tools and resources, including:

- **Dashboard.** Go to your CVS Caremark® member home page to print forms, get messages, use Ask a Pharmacist, and more.
- **Drug claims.** View processed claims and mail-order payment information.
- **Pharmacy locator.** Find a pharmacy in your area that's in HMSA's network.
- **Manage drugs online.** Order prescription refills and view your prescription history.
- **Benefits.** Compare pharmacy and mail-order copayments to see where you can save.
- **Drug pricing.** Check drug benefits and costs and view brand-name and generic drug copayments.
- **Order drugs online.** Save time and money with mail-order prescription drugs.
- **Drug order status.** See where your drugs are and set up automatic refills and renewals.
- **Drug coverage determination request.** Need a prescription drug that's not on your formulary? Find instructions on how to start the request process with your doctor.

If you have questions, call at a number on page 15.



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





To make the most of your visit with your PCP, be sure to ask any questions you may have. Keep these questions in mind when you see your doctor:

- What's my number-one concern?
- What should I do?
- Why should I do this?

If it's hard for you to ask questions, make a list to take with you.

If you're an HMO member and want to change your PCP, make sure your new PCP is accepting new patients and then call (808) 948-6372 or 1 (800) 776-4672 to let us know.

You can also mail a written request to:

Health Plan Hawaii  
HMSA Customer Relations  
P.O. Box 860  
Honolulu, HI 96808-0860



# Using your plan while traveling



## Before your trip

To find out how your plan will work when you're away from home, call us at one of the plan numbers on page 15.

Find the names of participating providers in the area you're visiting by calling 1 (800) 810-BLUE (2583).

## If you need to see a doctor on your trip

You can reach the BlueCard Worldwide Service Center at 1 (800) 810-BLUE (2583) or call collect at 1 (804) 673-1177.

## If you need to pay for care at the time you receive it

Get the following information to help us with your claim:

- Date of service.
- Procedure code.
- Description of service.
- Address where the service was provided.
- Diagnosis.
- Itemized charges.
- Receipt
- Physician's name and signature.

When in a foreign country, please try to get all of the information in English and costs in U.S. dollars.

Send your claim to  
HMSA – BlueCard Claims  
P.O. Box 2970  
Honolulu, HI 96802-2970





## Updating your address

If your employer lets you report address changes to HMSA or if you have an individual plan, you can update your address in My Account on hmsa.com.

- After you log in, hover over Profile and click Edit Profile.
- Then click Edit in Mailing address.
- Fill out the form and click Submit.

Some employers prefer to report address changes themselves to HMSA, so please check with them first. If that's the case, ask them to notify us of your new address.



## Appealing an HMSA decision



If you disagree with a decision we made about your plan benefits, reimbursements to you or your doctor, or other decisions, you can file an appeal with us to review the decision.

When you file an appeal, we review all the available information and make sure that the rules of your plan were followed. After the review, we'll either approve or deny your appeal and notify you and your provider of our decision. If we deny your appeal, we'll send you a letter explaining why.

See detailed instructions on how to file an appeal in your *Guide to Benefits*.

If you have questions about appeals, call us. Our contact information is on page 15.

# Additional member benefits



HMSA has a lot to offer beyond doctor's visits. Check out these added benefits that can help you with your health and well-being.

## island scene

Every quarter, we'll mail you our member magazine, *Island Scene*, which is packed with articles on health, fitness, family, and member news. You can also read *Island Scene* and original content online at [islandscene.com](http://islandscene.com).



If you have an idea for a story, a recipe to share, or questions about the magazine, email [feedback@islandscene.com](mailto:feedback@islandscene.com).



## HMSA's Online Care

HMSA's Online Care lets you see a doctor from the comfort and privacy of your home, office, or anywhere you can go online. You don't need an appointment.

To sign up on a mobile device:

- Search for HMSA Online Care in the Apple or Android app store.
- Download and open the app. It's free!
- Click Sign Up and enter your information exactly as it appears on your HMSA membership card.
- Enter your email address and create a password.
- Select your health plan, enter your subscriber ID number, and click Continue.

To sign up on a computer:

- Go to [hmsaonlinecare.com](http://hmsaonlinecare.com).
- Enter your information as it appears on your HMSA membership card and click Sign Up.

Log on to HMSA's Online Care with the email and password you used when you signed up.

**Need help?** Call 1 (866) 939-6013 or go to [hmsa.com/well-being/online-care](http://hmsa.com/well-being/online-care).

You must be in Hawaii to use HMSA's Online Care. Depending on your health plan, you may be charged a copayment.



Good health goes beyond just visiting your doctor. HMSA365 is a discount program that lets you save money on a variety of products and services. Just show your HMSA membership card to participating businesses to get your discount. It's that easy!

Go to [hmsa.com/hmsa365](http://hmsa.com/hmsa365) to browse a full list of discounts or call 1 (800) 776-4672 for more information.



## Get complete plan details

This brochure includes general information about HMSA plans. Your plan provides many benefits in specific situations such as when you're away from Hawaii and if you have more than one insurance plan. For details, see your *Guide to Benefits* or visit [hmsa.com](http://hmsa.com).

And you can always call us. Our contact information is on page 15.



# Contact information



## In Person

### HMSA Center @ Honolulu

818 Keeaumoku St.  
Monday–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–Friday, 9 a.m.–6 p.m.  
Saturday, 9 a.m.–2 p.m.

### HMSA Center @ Hilo

Waiakea Center | 303A E. Makaala St.  
Monday–Friday, 9 a.m.–6 p.m.  
Saturday, 9 a.m.–2 p.m.

### HMSA Center @ Kahului

Puunene Shopping Center  
70 Hookele St., Suite 1220  
Monday–Friday, 9 a.m.–6 p.m.  
Saturday, 9 a.m.–2 p.m.

### HMSA Office – Lihue, Kauai

4366 Kukui Grove St., Suite 103  
Monday–Friday, 8 a.m.–4 p.m.

## By Mail

### General

HMSA  
P.O. Box 860  
Honolulu, HI 96808

### Claims

#### Medical and Physician Claims

HMSA  
Attn: Claims Administration 4/AS  
P.O. Box 860  
Honolulu, HI 96808-0860

#### Dental Claims

HMSA – Dental  
P.O. Box 1320  
Honolulu, HI 96807-1320

#### Hospital Claims

HMSA – UB-04 Claims  
P.O. Box 32700  
Honolulu, HI 96803-2700

## Out-of-State Claims

HMSA – BlueCard Claims  
P.O. Box 2970  
Honolulu, HI 96802-2970

## Appeals

HMSA Appeals Unit  
P.O. Box 1958  
Honolulu, HI 96805-1958

## Online

[hmsa.com](https://hmsa.com)

## Social Media

[Facebook.com/myhmsa/](https://Facebook.com/myhmsa/)

[Twitter.com/askhmsa/](https://Twitter.com/askhmsa/)

[Instagram.com/askhmsa/](https://Instagram.com/askhmsa/)

[Youtube.com/HMSANow](https://Youtube.com/HMSANow)

[Linkedin.com/company/hmsa/](https://Linkedin.com/company/hmsa/)

## By Phone

Call us Monday–Friday,  
8 a.m.–5 p.m.  
(unless otherwise noted).

### Customer Relations

(808) 948-6079  
1 (800) 776-4672

### PPO Plans

(808) 948-6111  
1 (800) 776-4672

### HMO Plans

(808) 948-6372  
1 (800) 776-4672

### Dental Services

(808) 948-6440  
1 (800) 792-4672

### Individual Plan Billing

(808) 948-6140  
1 (800) 782-4672

### Fraud Hotline (Confidential)

(808) 948-5166  
1 (888) 398-6445

### HMSA's Online Care Support

(24 hours a day, seven days a week)  
(808) 948-6013  
1 (866) 939-6013

## Additional numbers

### Compliance & Ethics, Privacy & Security Incident Hotline (Confidential)

1 (800) 749-4672

### Corporate Telephone Operator

(808) 948-5110

### Employment Office

(808) 948-5588

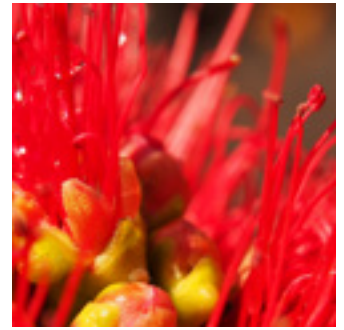
### TTY

711

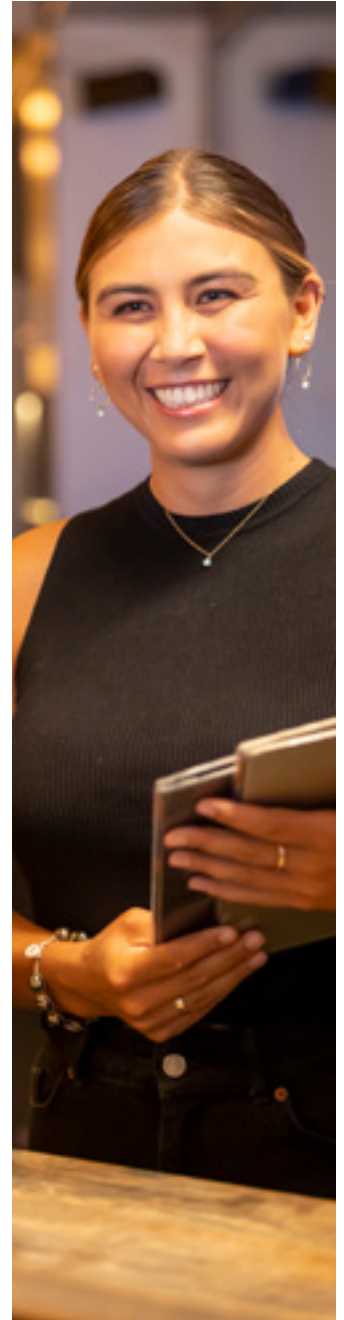
# Notes

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We hope this brochure helps you understand how your health plan works. Thanks again for choosing HMSA!





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

