HMSA is here with you
Aloha,

Thank you for choosing HMSA. We’re here to support your good health in these challenging times.

This year’s open enrollment is Oct. 15 to 30, 2020. If you’re happy with your plan, you don’t need to do anything to keep it. Your plan will automatically renew.

With HMSA, you’ll have continued access to quality, reliable care. You can:

• Choose from thousands of doctors and specialists in our large network.
• Go to Hawaii’s top hospitals, including those recognized for excellence in specialty care.
• Use telehealth to get care at home. Your doctor can help you decide the best telehealth option for you, whether it’s a video visit, email check-in, or HMSA’s Online Care®.
• Get care if you need to travel through the Blue Cross Blue Shield Global Core program.
• Support your best health and well-being. Our programs and services can help you reach your health and well-being goals.

We partner with the EUTF to offer you enhanced or new benefits. Beginning Jan. 1, 2021, the non-cutting surgery benefit for EUTF retirees will change from 20% coinsurance to a 10% coinsurance.

Please read this guide to learn more about the benefits and services available to you. If you have questions, we’re here to help. Call or visit us at an HMSA Center or office.

Thank you for learning more about HMSA. In these uncertain times, HMSA is here with you. For the good times. For the tough times. For lifetimes.

Mahalo,

Mark M. Mugiishi, M.D., F.A.C.S.
President and Chief Executive Officer

Amwell® is an independent company providing hosting and software services for HMSA's Online Care platform on behalf of HMSA.
In your health care journey, you may need specialty care. With HMSA, you’ll have access to top-rated hospitals that have been recognized for excellence in specialty care:

- Adventist Health Castle
- Kapi’olani Medical Center for Women & Children
- The Queen’s Medical Center
- Straub Medical Center

HMSA is part of the Blue Cross and Blue Shield Association, which recognizes these Hawaii hospitals for expertise in delivering quality and cost-effective specialty care:

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

In addition to specialty care hospitals, HMSA’s network is expanding. New urgent and primary care clinics have opened or will open in West and East Oahu.
It’s easy to get the care you need

The choice is yours

With HMSA, you can choose your primary care provider (PCP), the doctor at the center of your health care team. You can see your PCP for general and preventive care needs, including health concerns and questions.

If you’re happy with your PCP, you don’t have to do anything differently. You can continue to see the doctor you know, trust, and rely on in times of need.

Want to choose or change your PCP? Use the Find a Doctor tool at hmsa.com/eutf to search for a doctor by name, location, or specialty. Just remember to choose your plan before starting your search.

You can also use the Find a Doctor tool to search for other health care providers in HMSA’s network. Or call us at 948-6499 on Oahu or 1 (800) 776-4672 toll-free and we can help you find a doctor based on your location and needs.

How to use HMSA’s Online Care

With Online Care, you’ll have access to health care providers 24 hours a day, seven days a week from anywhere in Hawaii through video chat. Online Care providers can help with:

- Common conditions like headaches, colds, or the flu.
- Sudden or acute conditions like bronchitis or ear and sinus infections.
- Improving your emotional health and well-being.

This service is available to EUTF and HSTA VB retirees for a $0 copayment. Online Care is available for most Apple and Android devices and tablets. To sign up, search for HMSA Online Care in the App Store or Google Play. Or sign up at hmsaonlinecare.com.

When you register for Online Care, have your HMSA membership card handy – you’ll need the HMSA subscriber ID number. Once you’re registered, it’ll be easy to use Online Care when you need it.
A guide to your care options

Save time and money by choosing the right care. Remember that emergency room visits are expensive and aren’t necessary for illnesses or injuries that aren’t life threatening.

Use this guide to help you get the right care when you need it.

Primary care provider
See your PCP for routine and preventive care that isn’t an emergency. Your PCP may offer telehealth options such as a video visit or email check-in.

For example, your ankle is swollen but isn’t painful.

HMSA’s Online Care®
Connect with doctors and specialists online from anywhere in Hawaii, 24 hours a day, seven days a week. There’s no copayment for Online Care visits.

Use Online Care for the same reasons you’d see your PCP.

Urgent care providers
Go to an urgent care provider if you have a health concern that isn’t an emergency but needs attention sooner than you can see your doctor.

For example, your ankle is swollen and painful but you can walk with some assistance.

Emergency room
Go to the emergency room if you need immediate care in a hospital setting and/or you’re experiencing a life-threatening symptom.

For example, you fracture your ankle and you’re in severe pain.

More tips

✔ Use the directory on the following page to find an urgent care provider near you. Services vary at each location, so call ahead to make sure they can provide the services you need.

✔ Register for HMSA’s Online Care now so it’s easy to log in when you need it. Go to hmsaonlinecare.com to register and download the app on your smartphone.

✔ Follow up with your PCP after an urgent care or Online Care visit.
## Participating Urgent Care Clinics

### Hawaii Island

- **Aloha Kona Urgent Care**
  75-5995 Kuakini Highway, Suite 213
  Kailua-Kona Ph. 365-2297
  Monday–Friday: 11:30 a.m.–9 p.m.
  Saturday–Sunday: 1 p.m.–9 p.m.

- **Hilo Urgent Care Center**
  670 Kekuanaoa St.
  Hilo Ph. 966-3051
  Monday–Friday: 8 a.m.–7 p.m.
  Saturday–Sunday: 9 a.m.–1 p.m.

- **Waimea Urgent Care**
  65-1230 Mamalahoa Highway, Suite A10
  Kamuela Ph. 885-5600
  Monday–Friday: 8:30 a.m.–6:30 p.m.
  Saturday–Sunday: 8:30 a.m.–4:30 p.m.

- **Kauai Medical Clinic**
  4488 Hanalei Plantation Road
  Princeville Ph. 320-7300
  Daily: 7 a.m.–5 p.m.

- **Urgent Care at Poipu**
  2829 Ala Kalani Kaumaka St.
  Suite B-201
  Koloa Ph. 742-0999
  Monday–Friday: 8:30 a.m.–7 p.m.
  Saturday–Sunday: 8 a.m.–4:30 p.m.

- **Doctors On Call**
  3350 Lower Honoapiilani Road, Suite 211
  Lahaina Ph. 667-7676
  Daily: 8 a.m.–4 p.m.

- **Doctors On Call**
  3750 Wailea Alanui Dr., Suite B34
  Wailea Ph. 667-7676
  Opening Soon

- **Kihei-Wailea Medical Center**
  221 Piikea Ave., Suite A
  Kihei Ph. 874-8100
  Monday–Friday: 8 a.m.–6 p.m.
  Saturday: 8 a.m.–4 p.m.

- **Minit Medical Urgent Care Clinic**
  16-590 Old Volcano Road
  Keawu Ph. 242-6464
  Sunday: 8 a.m.–4 p.m.
  Monday–Saturday: 8 a.m.–6 p.m.

- **Kahului**
  Ph. 667-7676
  Suite 211
  3350 Lower Honoapiilani Road,
  Hilo Urgent Care Center
  8:30 a.m.–4:30 p.m.
  Saturday–Sunday: 8 a.m.–6:30 p.m.

- **Honolulu**
  Ph. 356-5699
  1401 S. Beretania St., Suite 102
  All Access Ortho
  Monday–Friday: 8:30 a.m.–7 p.m.
  Saturday–Sunday: 9 a.m.–5 p.m.

- **Queen’s Island Urgent Care**
  98-199 Kamehameha Highway, Bldg. F
  Aiea Ph. 735-0007
  Daily: 8 a.m.–8 p.m.

- **Queen’s Island Urgent Care**
  449 Kapahulu Ave., Suite 104
  Honolulu Ph. 735-0007
  Daily: 8 a.m.–8 p.m.

- **Kailua**
  Ph. 263-2273
  660 Kailua Road
  Urgent Care Hawaii
  8:30 a.m.–2 p.m.

- **Windward Urgent Care**
  46-001 Kamehameha Highway, Suite 107
  Kaneohe Ph. 247-7596
  Daily: 8 a.m.–9 p.m.

### Maui

- **Hale Lea Medicine and Urgent Care**
  2460 Oka St., Suite 101A
  Kilauea Ph. 828-2885
  Monday–Friday: 8 a.m.–5 p.m.
  Saturday–Sunday: 9 a.m.–5 p.m.

- **Urgent Care at Poipu**
  2829 Ala Kalani Kaumaka St.
  Suite B-201
  Koloa Ph. 742-0999
  Monday–Friday: 8:30 a.m.–7 p.m.
  Saturday–Sunday: 8 a.m.–4:30 p.m.

- **Doctors On Call**
  3350 Lower Honoapiilani Road, Suite 211
  Lahaina Ph. 667-7676
  Daily: 8 a.m.–4 p.m.

- **Doctors On Call**
  3750 Wailea Alanui Dr., Suite B34
  Wailea Ph. 667-7676
  Opening Soon

- **Kihei-Wailea Medical Center**
  221 Piikea Ave., Suite A
  Kihei Ph. 874-8100
  Monday–Friday: 8 a.m.–6 p.m.
  Saturday–Sunday: 8 a.m.–5 p.m.

- **Minit Medical Urgent Care Clinic**
  305 Keawee St., Suite 507
  Lahaina Ph. 667-6161
  Monday–Saturday: 8 a.m.–6 p.m.
  Sunday: 8 a.m.–4 p.m.

- **Minit Medical Urgent Care Clinic**
  1325 S. Kihei Road, Suite 103
  Kihei Ph. 667-6161
  Monday–Saturday: 8 a.m.–6 p.m.
  Sunday: 8 a.m.–4 p.m.

- **The Maui Medical Group Inc.**
  2180 Main St.
  Wailuku Ph. 242-6464
  Monday–Friday: 8 a.m.–7 p.m.
  Saturday–Sunday: 8 a.m.–4 p.m.

- **The Maui Medical Group Inc.**
  130 Prison St.
  Lahaina Ph. 249-8080
  Monday–Friday: 8 a.m.–7 p.m.
  Saturday–Sunday: 9 a.m.–1 p.m.

- **Queen’s Island Urgent Care**
  91-6390 Kapolei Parkway
  Ewa Beach Ph. 735-0007
  Daily: 8 a.m.–8 p.m.

- **Queen’s Island Urgent Care**
  377 Keahole St., Suite E108
  Honolulu Ph. 735-0007
  Daily: 8 a.m.–8 p.m.

- **Queen’s Island Urgent Care**
  400 Keawee St.
  Honolulu Ph. 735-0007
  Daily: 8 a.m.–8 p.m.

- **Dr. Lea’s Urgent Care**
  120 Kualani Ave., Wing 10 & 11
  Honolulu Ph. 922-2112
  Daily: 8 a.m.–Midnight

- **Kunia Urgent Care**
  96-737 Kupuhihi St., Suite C201
  Waipahu Ph. 983-9175
  Daily: 8:30 a.m.–8:30 p.m.

- **Queen’s Island Urgent Care**
  1215 Hunakai St.
  Honolulu Ph. 735-0007
  Opening soon

- **Queen’s Island Urgent Care**
  4850 Kapolei Parkway, Bldg. F
  Kapolei Ph. 356-5699
  Monday–Friday: 8 a.m.–8 p.m.
  Saturday–Sunday: 9 a.m.–5 p.m.

- **Queen’s Island Urgent Care**
  91-6390 Kapolei Parkway
  Ewa Beach Ph. 735-0007
  Daily: 8 a.m.–8 p.m.

- **Queen’s Island Urgent Care**
  377 Keahole St., Suite E108
  Honolulu Ph. 735-0007
  Daily: 8 a.m.–8 p.m.

- **Queen’s Island Urgent Care**
  400 Keawee St.
  Honolulu Ph. 735-0007
  Daily: 8 a.m.–8 p.m.

- **Queen’s Island Urgent Care**
  91-6390 Kapolei Parkway
  Ewa Beach Ph. 735-0007
  Daily: 8 a.m.–8 p.m.

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  91-6390 Kapolei Parkway
  Ewa Beach Ph. 735-0007
  Daily: 8 a.m.–8 p.m.

- **Queen’s Island Urgent Care**
  377 Keahole St., Suite E108
  Honolulu Ph. 735-0007
  Daily: 8 a.m.–8 p.m.

- **Queen’s Island Urgent Care**
  400 Keawee St.
  Honolulu Ph. 735-0007
  Daily: 8 a.m.–8 p.m.

- **Queen’s Island Urgent Care**
  91-5431 Kapolei Parkway, Suite 1706
  Kapolei Ph. 426-9300
  Daily: 10 a.m.–8 p.m.

### Hours and Locations

Most urgent care clinics are closed on Thanksgiving Day, Christmas Day, and New Year’s Day.

For a current list of participating urgent care providers, visit hmsa.com/urgentcare.
Get care when you travel

It isn’t as easy to travel these days, but your health plan can protect you when you need to travel.

How it works

HMSA is part of the Blue Cross and 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. 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. The number is also on the back of your HMSA membership card.

Care Access Assistance Program

If you 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 for EUTF Retiree PPO plan members.
## Your plan benefits

### EUTF Retiree Plan Summary

<table>
<thead>
<tr>
<th>Services</th>
<th>MEMBER PAYS</th>
</tr>
</thead>
<tbody>
<tr>
<td>Annual Deductible</td>
<td>$100 per person $300 per family</td>
</tr>
<tr>
<td>Annual Copayment Maximum</td>
<td>$2,500 per person $7,500 per family</td>
</tr>
<tr>
<td><strong>Services</strong></td>
<td><strong>MEMBER PAYS</strong></td>
</tr>
<tr>
<td>Office Visits</td>
<td>10%*</td>
</tr>
<tr>
<td>Advance Care Planning</td>
<td>$0*</td>
</tr>
<tr>
<td>Physical Exams</td>
<td>$0*</td>
</tr>
<tr>
<td>Outpatient Surgery</td>
<td>10% (cutting)*</td>
</tr>
<tr>
<td></td>
<td>10% (non-cutting)*</td>
</tr>
<tr>
<td>Outpatient Diagnostic Testing</td>
<td>20%*</td>
</tr>
<tr>
<td>Outpatient Laboratory</td>
<td>20%*</td>
</tr>
<tr>
<td>Outpatient X-ray and Radiology</td>
<td>20%*</td>
</tr>
<tr>
<td>Emergency Room Facility Services</td>
<td>10%*</td>
</tr>
<tr>
<td>Emergency Room Physician Visits</td>
<td>10%*</td>
</tr>
<tr>
<td>Ambulance</td>
<td>20%</td>
</tr>
<tr>
<td>Hospital Stay</td>
<td>10%*</td>
</tr>
</tbody>
</table>

*Deductible doesn't apply.

### HSTA VB Retiree Plan Summary

(A plan for HSTA members who enrolled before 3/1/2006.)

<table>
<thead>
<tr>
<th>Services</th>
<th>MEMBER PAYS</th>
</tr>
</thead>
<tbody>
<tr>
<td>Annual Deductible</td>
<td>None (when seeing a participating provider)</td>
</tr>
<tr>
<td>Annual Copayment Maximum</td>
<td>$2,000 per person $6,000 per family</td>
</tr>
<tr>
<td><strong>Services</strong></td>
<td><strong>MEMBER PAYS</strong></td>
</tr>
<tr>
<td>Office Visits</td>
<td>10%</td>
</tr>
<tr>
<td>Advance Care Planning</td>
<td>$0</td>
</tr>
<tr>
<td>Physical Exams</td>
<td>Plan pays up to:</td>
</tr>
<tr>
<td></td>
<td>• $90 ages 7-12</td>
</tr>
<tr>
<td></td>
<td>• $115 ages 13-18</td>
</tr>
<tr>
<td></td>
<td>• $180 ages 19-39</td>
</tr>
<tr>
<td></td>
<td>• $245 ages 40+</td>
</tr>
<tr>
<td>Outpatient Surgery</td>
<td>10%</td>
</tr>
<tr>
<td>Outpatient Diagnostic Testing</td>
<td>10%</td>
</tr>
<tr>
<td>Outpatient Laboratory</td>
<td>10%</td>
</tr>
<tr>
<td>Outpatient X-ray and Radiology</td>
<td>10%</td>
</tr>
<tr>
<td>Emergency Room Facility Services</td>
<td>10%</td>
</tr>
<tr>
<td>Emergency Room Physician Visits</td>
<td>10%</td>
</tr>
<tr>
<td>Ambulance</td>
<td>10%</td>
</tr>
<tr>
<td>Hospital Stay</td>
<td>10%</td>
</tr>
<tr>
<td>Chiropractic Treatments</td>
<td>$12 per visit (limit 20 per year)</td>
</tr>
</tbody>
</table>

This comparison is a condensed explanation of plan benefits. Certain limitations, restrictions, and exclusions may apply. Please refer to the plan Guide to Benefits or certificate, which may be obtained from your employer, for complete information on benefits and provisions. If there's a discrepancy between this comparison and the Guide to Benefits or certificate, the Guide to Benefits or certificate will take precedence. Cost shares shown are for services received from network providers. Cost for services received from out-of-network providers may be higher.
Here are examples of how EUTF’s medical plans coordinate with Medicare.

Example 1: Medicare/HMSA Coordination with Medicare Part B Annual Deductible

Claim #1: Member received services from an HMSA participating provider who accepts Medicare assignment. There will be no payment by Medicare as Medicare will apply $198 toward the annual Medicare Part B deductible*. HMSA will process the claim at 90% of eligible charges. The member will owe the 10% balance of the office visit claim and the 20% balance of the outpatient diagnostic claim plus any noncovered charges such as taxes.

<table>
<thead>
<tr>
<th>Claim</th>
<th>Service</th>
<th>Date of Service</th>
<th>Charge</th>
<th>Medicare Part B Payment</th>
<th>HMSA 90/10 PPO Plan Payment</th>
<th>Member Owes</th>
</tr>
</thead>
<tbody>
<tr>
<td>#1</td>
<td>Office Visit</td>
<td>01/03/2021</td>
<td>$100</td>
<td>$0</td>
<td>$90</td>
<td>$10</td>
</tr>
<tr>
<td></td>
<td>Diagnostic Test (Outpatient)</td>
<td>01/03/2021</td>
<td>$98</td>
<td>$0</td>
<td>$78.40</td>
<td>$19.60</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>$198* deductible met</td>
<td>$168.40</td>
<td>$29.60</td>
</tr>
<tr>
<td>#2</td>
<td>Office Visit</td>
<td>02/03/2021</td>
<td>$100</td>
<td>$80</td>
<td>$20</td>
<td>$0</td>
</tr>
</tbody>
</table>

Claim #2: The annual Medicare Part B deductible was met with the previous claim (claim #1), therefore Medicare will apply plan benefits and HMSA will coordinate payment of the remaining balance of eligible charges. Although member owes a zero balance in eligible charges, the member may be responsible for any noncovered charges such as taxes.
Example 2: Medicare/HMSA Coordination with Medicare Part A Hospital Deductible

Claim #3: Member received services from an HMSA participating facility that accepts Medicare assignment. Member hasn’t had any previous inpatient visits in the last 60 days. Medicare Part A will process 100% of facility charges less the Medicare Part A deductible of $1,408*. HMSA will coordinate payment of the remaining balance of eligible charges. Although member owes a zero balance in eligible charges, the member may be responsible for any noncovered charges such as taxes.

<table>
<thead>
<tr>
<th>Claim</th>
<th>Service</th>
<th>Date of Service</th>
<th>Charge</th>
<th>Medicare Part B Payment</th>
<th>HMSA 90/10 PPO Plan Payment</th>
<th>Member Owes</th>
</tr>
</thead>
<tbody>
<tr>
<td>#3</td>
<td>Inpatient Hospital Room &amp; Board</td>
<td>02/20/2021</td>
<td>$15,000</td>
<td>$13,592</td>
<td>$1,408</td>
<td>$0</td>
</tr>
</tbody>
</table>

*Note: Assumptions are used for illustrative purposes only since Medicare deductibles and benefits are subject to change.

Example 3: Medicare/HMSA Coordination with HMSA Annual Deductible

Claim #4: Member received services from an HMSA participating provider who accepts Medicare assignment. The annual Medicare Part B deductible was met with the previous claim (claim #1), therefore Medicare will apply plan benefits. Durable medical equipment benefits under the EUTF HMSA 90/10 PPO plan is subject to a $100 annual deductible* and therefore $100 is applied to the HMSA deductible. Member owes $100 in addition to any noncovered charges such as taxes.

<table>
<thead>
<tr>
<th>Claim</th>
<th>Service</th>
<th>Date of Service</th>
<th>Charge</th>
<th>Medicare Part B Payment</th>
<th>HMSA 90/10 PPO Plan Payment</th>
<th>Member Owes</th>
</tr>
</thead>
<tbody>
<tr>
<td>#4</td>
<td>Prosthesis</td>
<td>02/20/2021</td>
<td>$500</td>
<td>$400</td>
<td>$0*</td>
<td>$100</td>
</tr>
</tbody>
</table>

*Note: Assumptions are used for illustrative purposes only since Medicare deductibles and benefits are subject to change.
Be well, be strong

With HMSA, there are many ways to take care of your health and well-being. Here are some of the benefits and programs available to you at little or no cost. Go to hmsa.com/eutf to learn more.

This is an overview of HMSA’s well-being programs and services. Check your Guide to Benefits to confirm your plan’s specific benefits.

Lifestyle resources

Blue Zones Project® is a community-wide well-being improvement initiative that helps make healthy choices easier.

Health and fitness discounts on fitness options, home exercise and gym equipment, and healthy living through the Active&Fit Direct™ program, the ChooseHealthy® program, and HMSA365. Active&Fit Direct offers digital workout videos at no added cost. Register on My Account on hmsa.com.

Island Scene is a health and well-being magazine for members. Read it at home or online at islandscene.com.

Health resources

Blue Cross Blue Shield Global Core gives members access to care when they travel.

Caregiver resources are offered to members who are caring for a loved one.

CVS/minuteclinic are medical clinics in selected Longs Drugs stores on Oahu.

Find a Doctor on hmsa.com/eutf helps members find a doctor or other health care provider.

Hawai‘i Tobacco Quitline provides support for members who want to quit tobacco for good. Talk to your PCP and call 1 (800) QUIT-NOW (784-8669) toll-free to get started.

Health coaching is available to help members reach their health goals. Call 1 (855) 329-5461 toll-free to connect with an HMSA health coach.

HMSA’s Online Care connects members to doctors and specialists from a computer, tablet, or smartphone from anywhere in Hawaii.

My Account is an online portal that members can use to view their claims, details about their health plan, and more.

Urgent care clinics are usually open after hours and on the weekends. They’re recommended for treating minor illnesses and injuries that aren’t an emergency but can’t wait until the next day.
Preventive care
An annual visit with your primary care provider. Call your PCP to schedule a physical exam.

Online health education workshops are fun, interactive ways for members to learn about health and well-being topics. To register, go to hmsa.com/well-being/workshops.

Medical resources
Advance care planning is a process that documents your health care wishes so that your doctors know how you want to be cared for if you can’t make decisions for yourself.

Diabetes education provides information and resources for members living with diabetes.

Health and well-being support is available for members with chronic health conditions.

HMSA Behavioral Health Program provides referrals to providers who can assist members with their emotional health.

HMSA’s Care Access Assistance Program provides financial assistance for eligible members who need to travel for specialty care that isn’t available or isn’t available soon enough on their home island.

HMSA Supportive Care helps members manage the symptoms and stresses of serious illnesses.

Ornish Lifestyle Medicine™ is a nine-week program that helps eligible members reverse the effects of heart disease and reduce risk factors for health conditions like hypertension, prediabetes, diabetes, and early-stage prostate cancer.

Interested in health management programs or advance care planning? Talk to your PCP.

For health and well-being discounts, go to hmsa.com/eutf and log in to My Account. Questions? Call us at 948-6499 on Oahu or 1 (800) 776-4672 toll-free or visit us at an HMSA Center or office.

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Here are preventive health screening recommendations for:

Member’s name: _________________________________________________________

Note: This checklist isn’t a substitute for your doctor’s advice. Your doctor may recommend more or less frequent screenings based on your individual needs.

### Recommended Screening

<table>
<thead>
<tr>
<th>Screening</th>
<th>Details</th>
</tr>
</thead>
<tbody>
<tr>
<td>Blood pressure</td>
<td>If you have hypertension (high blood pressure) or diabetes and your last blood pressure reading was too high.</td>
</tr>
<tr>
<td></td>
<td>If you don’t have high blood pressure, every one to three years depending on your last blood pressure reading.</td>
</tr>
<tr>
<td>Body mass index</td>
<td>Everyone at least every two years.</td>
</tr>
<tr>
<td>Bone mass density test</td>
<td>If you’re a woman age 65 and older or if you’re a man age 70 and older, every other year to screen for osteoporosis.</td>
</tr>
<tr>
<td>Breast cancer screening</td>
<td>If you’re a woman 50–74 years old, at least every other year.</td>
</tr>
<tr>
<td>Colorectal cancer screening</td>
<td>If you’re 50–75 years old (man or woman), every one to 10 years depending on the test used.</td>
</tr>
<tr>
<td>Diabetes test</td>
<td>If you have diabetes:</td>
</tr>
<tr>
<td></td>
<td>• A blood sugar test called a hemoglobin A1c test every six months.</td>
</tr>
<tr>
<td></td>
<td>• A kidney disease (nephropathy) test every year.</td>
</tr>
<tr>
<td></td>
<td>• A retinal eye exam every year or every other year if there were no problems with your last test.</td>
</tr>
<tr>
<td></td>
<td>If you don’t have diabetes and you’re 40 years old or older or if you’re younger but overweight or in poor health, you should get screened for diabetes every three years.</td>
</tr>
</tbody>
</table>

### Your primary care provider (PCP)

We believe it’s important that you have a PCP to work with you to take care of your health.

If you have a PCP: Schedule your next appointment now.

My PCP’s name: ____________________________________________________________

Make appointment by: ____________________________________________________

If you don’t have a PCP:

- Visit hmsa.com and click Find a Doctor.
- If you need help, call us at 948-6499 on Oahu or 1 (800) 776-4672 toll-free on the Neighbor Islands and Mainland, Monday through Friday, 7 a.m. to 7 p.m. or Saturday, 9 a.m. to 1 p.m.

A personal screening checklist for adults age 21 to 65 is available at hmsa.com/eutf.
As an HMSA member, you can view all your health plan information and member benefits online on My Account at hmsa.com/eutf.

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 website to:
- Search for a doctor.
- Find health and fitness member discounts.
- 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/eutf 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, your HMSA subscriber ID number on your HMSA membership card, create a password, and click Register.
- Every dependent 18 or older will need to register for their own account.
Health care plain and simple

Check out this glossary of common health care terms.

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 to receive a service. The amount can vary by type of service.

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 for certain services each calendar year before your health plan pays.

Eligible charge
The amount that participating providers can charge as part of their agreement with HMSA. This is the amount that your copayment or coinsurance is based on.

Network
The group of providers that participates 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.

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

For complaint forms, please go to hhs.gov/ocr/office/file/index.html.
We’re here with you

hmsa.com/eutf

Call 948-6499 on Oahu or 1 (800) 776-4672 toll-free on the Neighbor Islands or Mainland Monday through Friday, 7 a.m.–7 p.m. and Saturday, 9 a.m.–1 p.m.

Or 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. Due to COVID-19, hours of operation may change. Please go to hmsa.com/contact before your visit.

HMSA Center @ Honolulu
818 Keeaumoku St.
Monday through Friday, 9 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., Suite 1220
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

myhmsa  @askHMSA  askhmsa

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