



We're here with you

For the good times. For the tough times. For lifetimes.



An Independent Licensee of the Blue Cross and Blue Shield Association





Aloha,

HMSA is here with you to help you live your best life. You can always count on us to support your health and well-being goals. When you choose HMSA, you get:

- Access to 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.
- Benefits if you need to travel to the Mainland and many locations worldwide.
- A variety of programs and tools to support your overall health and well-being.

In this brochure, you'll find information about the benefits and services you can receive as an HMSA member. If you have questions, we're happy to help. See the back cover for our contact information.

Thank you for learning more about HMSA.

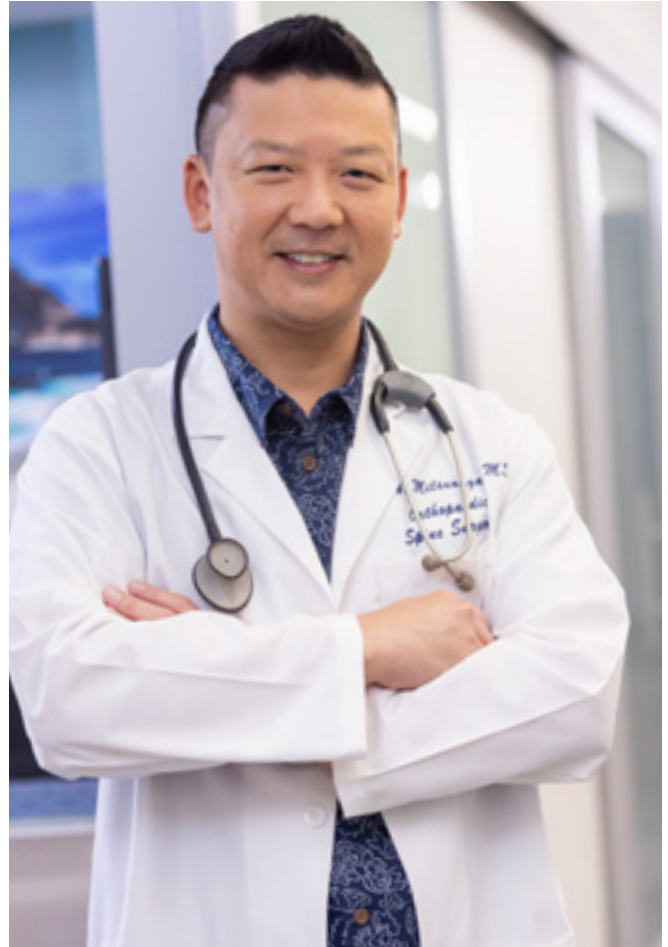
Mahalo,

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

Get the best with HMSA

Learn more about the benefits of being an HMSA member. 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 MinuteClinic®, the medical clinic in selected Longs Drugs stores on Oahu.
- **Use telehealth benefits.**
Telehealth is a safe, valuable option that helps you communicate with your doctor from your home or office. Talk to your doctor about the telehealth option that's best for you, whether it's a video visit or email check-in. For details about your plan benefits, check your *Guide to Benefits*.
- **Get care when you travel.**
If you need to travel 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 or no cost. Whether you want to lose weight or manage stress, we offer programs and services that can help you reach your goal.
- **Save money on products and services.**
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 7 to learn more about our well-being tools and programs.

Amwell® 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 have access to top-rated hospitals. We're part of the Blue Cross and Blue Shield Association, which recognizes Hawaii hospitals for expertise in delivering high-quality, cost-effective specialty care.

Blue Distinction Centers are hospitals recognized for their expertise in delivering specialty care and Blue Distinction Centers+, which are indicated with a +, are hospitals recognized for their expertise and efficiency in delivering specialty care.

- **Bariatric surgery**
Adventist Health Castle (adventisthealth.org)
- **Cardiac care**
Straub Medical Center+ (straubhealth.org)

- **Knee and hip surgery**
Adventist Health Castle+
Straub Medical Center+
Wilcox Medical Center (wilcoxhealth.org)
- **Maternity care**
Kapi'olani Medical Center for Women & Children+ (kapiolani.org)
Wilcox Medical Center+
- **Spine surgery**
Adventist Health Castle
Pali Momi Medical Center (palimomi.org)
The Queen's Medical Center+ (queens.org)
Straub Medical Center
- **Substance use treatment and recovery**
The Queen's Medical Center

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 plan gives you the most freedom to choose your own primary care provider, get specialty care without a referral, or see providers who aren't in our network at a higher cost.

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

Find a PCP or other health care provider

Go to hmsa.com to use Find a Doctor. Just remember to choose your plan 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 MinuteClinic, the medical clinic in selected Longs Drugs stores on Oahu. To find a MinuteClinic, use Find a Doctor on hmsa.com.



Participating urgent care clinics

Hawaii Island

Aloha Kona Urgent Care

75-5995 Kuakini Highway, Suite 213
Kailua-Kona Ph. (808) 365-2297
Monday–Friday: 8 a.m.–7 p.m.
Saturday: 1–9 p.m.

Hilo Urgent Care Center

670 Kekuanaoa St.
Hilo Ph. (808) 969-3051
Monday–Friday: 8:30 a.m.–6:30 p.m.
Saturday–Sunday:
8:30 a.m.–4:30 p.m.

Keaau Urgent Care Center

16-590 Old Volcano Road
Keaau Ph. (808) 966-7942
Monday–Friday: 8:30 a.m.–6:30 p.m.
Saturday–Sunday:
8:30 a.m.–4:30 p.m.

Waimea Urgent Care

65-1230 Mamalahoa Highway,
Suite A10
Kamuela Ph. (808) 885-0660
Monday–Friday: 8:30 a.m.–6:30 p.m.
Saturday–Sunday:
8:30 a.m.–4:30 p.m.

Kauai

Hale Lea Medicine and Urgent Care

2460 Oka St., Suite 101A
Kilauea Ph. (808) 828-2885
Monday–Friday: 8 a.m.–5 p.m.
Saturday: 9 a.m.–5 p.m.
Sunday: 9 a.m.–4 p.m.

Kauai Urgent Care

4484 Pahee St.
Lihue Ph. (808) 245-1532
Daily: 8 a.m.–7 p.m.

Makana North Shore Urgent Care

4488 Hanalei Plantation Road
Princeville Ph. (808) 320-7300
Daily: 7 a.m.–5 p.m.

Urgent Care at Poipu

2829 Ala Kalani Kaumaka St.,
Suite B-201
Koloa Ph. (808) 742-0999
Monday–Friday: 8:30 a.m.–7 p.m.
Saturday–Sunday: 8 a.m.–4:30 p.m.

Maui

Doctors On Call

3350 Lower Honoapiilani Road,
Suite 211
Lahaina Ph. (808) 667-7676
Monday–Friday: 8 a.m.–6 p.m.
Saturday: 8 a.m.–4 p.m.

Doctors On Call

3750 Wailea Alanui Dr., Suite B34
Wailea Ph. (808) 470-9400
Monday–Friday: 8 a.m.–4 p.m.
Friday: 8 a.m.–6 p.m.

Kihei-Wailea Medical Center

221 Piikea Ave., Suite A
Kihei Ph. (808) 874-8100
Monday–Friday: 8 a.m.–8 p.m.
Saturday–Sunday: 8 a.m.–5 p.m.

Minit Medical Urgent Care Clinic

270 Dairy Road, Suite 239
Kahului Ph. (808) 667-6161
Monday–Friday: 8 a.m.–7 p.m.
Saturday: 8 a.m.–6 p.m.
Sunday: 8 a.m.–4 p.m.

Minit Medical Urgent Care Clinic

305 Keawe St., Suite 507
Lahaina Ph. (808) 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. (808) 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. (808) 242-6464
Monday–Friday: 8 a.m.–8 p.m.
Saturday–Sunday: 8 a.m.–4 p.m.

The Maui Medical Group Inc.

130 Prison St.
Lahaina Ph. (808) 661-0051
Monday–Friday: 8 a.m.–7 p.m.
Saturday: 8 a.m.–noon

Oahu

All Access Ortho

1401 S. Beretania St., Suite 102
Honolulu Ph. (808) 356-5699
Monday–Friday: 8 a.m.–8 p.m.
Saturday–Sunday: 9 a.m.–5 p.m.

All Access Ortho

4850 Kapolei Parkway, Bldg. F
Kapolei Ph. (808) 356-5699
Monday–Friday: 8 a.m.–8 p.m.
Saturday–Sunday: 9 a.m.–5 p.m.

All Access Ortho

95-1830 Meheula Parkway, Suite
C10-11
Mililani Ph. (808) 356-5699
Monday–Friday: 8 a.m.–8 p.m.
Saturday–Sunday: 9 a.m.–5 p.m.

Braun Urgent Care Kailua

130 Kailua Road, Suite 111
Kailua Ph. (808) 261-4411
Monday–Friday: 8 a.m.–8 p.m.
Saturday–Sunday: 8 a.m.–5 p.m.

Doctors of Waikiki

120 Kaiulani Ave., Wing 10 & 11
Honolulu Ph. (808) 922-2112
Daily: 8 a.m.–midnight

Kalihi Kai Urgent Care

2070 N. King St., Suite A1
Honolulu Ph. (808) 841-2273
Monday–Friday: 8 a.m.–4:30 p.m.
Saturday–Sunday: 8 a.m.–12:30 p.m.

Kunia Urgent Care

94-673 Kupuohi St., Suite C201
Waipahu Ph. (808) 983-1671
Thursday–Tuesday: 8:30 a.m.–7 p.m.
Closed Wednesdays

NIU Health

1450 Ala Moana Blvd., Suite 2230
Honolulu Ph. (808) 888-4800
Daily: 8 a.m.–8 p.m.

NIU Health

6600 Kalanianaʻole Hwy., Suite 114A
Honolulu Ph. (808) 888-4800
Daily: 8 a.m.–6 p.m.

Queen's Island Urgent Care Kahalu

1215 Hunakai St.
Honolulu Ph. (808) 735-0007
Daily: 8 a.m.–8 p.m.

Queen's Island Urgent Care

Pearl Kai
98-199 Kamehameha Highway,
Bldg. F
Aiea Ph. (808) 735-0007
Daily: 8 a.m.–8 p.m.

Queen's Island Urgent Care

Kapahulu
449 Kapahulu Ave., Suite 104
Honolulu Ph. (808) 735-0007
Daily: 8 a.m.–8 p.m.

Queen's Island Urgent Care

Ewa Kapolei
91-6390 Kapolei Parkway
Ewa Beach Ph. (808) 735-0007
Daily: 8 a.m.–8 p.m.

Queen's Island Urgent Care

Kakaako
400 Keawe St., Suite 100
Honolulu Ph. (808) 735-0007
Daily: 8 a.m.–8 p.m.

Straub Kapolei Clinic & Urgent Care

91-5431 Kapolei Parkway, Suite 1706
Kapolei Ph. (808) 426-9300
Daily: 10 a.m.–8 p.m.

Straub Doctors On Call

Sheraton Waikiki
2255 Kalakaua Ave., Manor Wing
Shop No. 1
Honolulu Ph. (808) 971-6000
Daily: 10 a.m.–8 p.m.

Straub Kahala Clinic &

Urgent Care
4210 Waialae Ave., Suite 501
Honolulu Ph. (808) 462-5300
Daily: 10 a.m.–8 p.m.

Straub Ward Village Clinic &

Urgent Care
1001 Queen St., Suite 102
Honolulu Ph. (808) 462-5200
Daily: 10 a.m.–8 p.m.

Adventist Health Castle Urgent Care

Kailua
660 Kailua Road
Kailua Ph. (808) 263-2273
Daily: 8 a.m.–6 p.m.

Adventist Health Castle Urgent Care

Kapolei
890 Kamokila Blvd.
Kapolei Ph. (808) 521-2273
Monday–Friday: 7 a.m.–6 p.m.
Saturday–Sunday: 8 a.m.–6 p.m.

Adventist Health Castle Urgent Care

Pearl City
1245 Kuala St.
Pearl City Ph. (808) 456-2273
Monday–Friday: 7 a.m.–7 p.m.
Saturday–Sunday: 8 a.m.–6 p.m.

Adventist Health Castle Urgent Care

Waikiki
1860 Ala Moana Blvd., Suite 101
Honolulu Ph. (808) 921-2273
Monday–Friday: 9 a.m.–5 p.m.

Windward Urgent Care

46-001 Kamehameha Highway,
Suite 107
Kaneohe Ph. (808) 247-7596
Daily: 8 a.m.–7 p.m.

Hours and locations may change.
Please call the clinic for the latest
information.

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

These options aren't a substitute for emergency care. If you experience life-threatening conditions such as a stroke or difficulty breathing, call 911 or go to the emergency room immediately.

Most urgent care clinics are closed on Thanksgiving Day, Christmas Day, and New Year's Day. Services vary by location. Call the clinic to ask about specific services.

Get care around the world

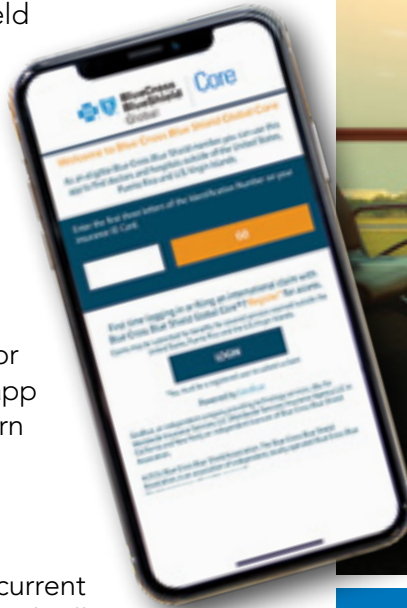
If you need to travel, your health plan gives you access to care on the Mainland and in many international locations. If you have eligible dependents on your plan, they can get care from participating Blue Cross and Blue Shield providers on the Mainland.

How it works

HMSA is part of the Blue Cross and Blue Shield network, which gives you access to 1.7 million doctors and hospitals nationwide. Your HMSA plan will also protect you in 170 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 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 to learn more about this program for PPO plan members.



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 life in good health.

Put yourself first. Call your doctor to schedule an annual preventive health evaluation. 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 the Active&Fit Direct™ program, 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 and Postpartum 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.



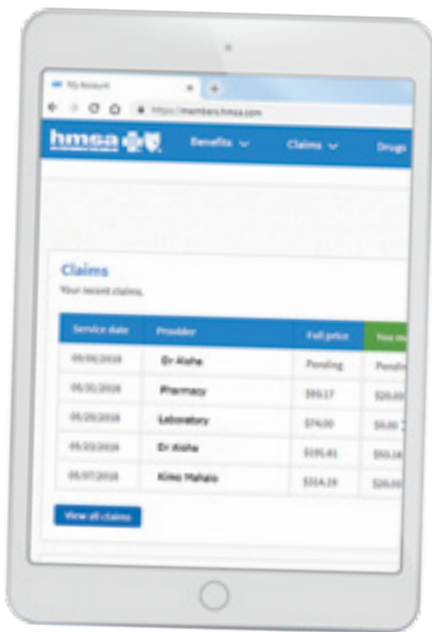
Active&Fit Direct is a trademark of American Specialty Health and used with permission herein..

The Active&Fit Direct program is provided by American Specialty Health Fitness Inc., a subsidiary of American Specialty Health. ASH is an independent specialty health organization offering musculoskeletal health provider networks and programs, fitness center networks and programs, and well-being solutions on behalf of health plans, employers, and other clients waiting for approval to change to HMSA.

hmsa.com

If you're looking for information about HMSA, visit hmsa.com. You'll find a variety of helpful resources where you can:

- Search for a doctor.
- Discover health and fitness savings.
- Learn more about the well-being programs available to you and your family.
- Find the latest health news, information, and resources.
- View all your health plan information and member benefits online on My Account at hmsa.com.



My Account organizes all your information in one place where you can:

- 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 details about your HMSA plan.

How to use My Account

To log in or register for My Account, go to members.hmsa.com. If you're a new user, click Register. You'll need an email address and your HMSA subscriber number to get started. It's easy!



Prescription Drugs

With HMSA, you'll enjoy prescription 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 68,000 pharmacies in Hawaii and on the Mainland.

It's your choice

When you need medications, you can fill prescriptions at a participating pharmacy or by mail. To download and print a mail service order form, log in to My Account.

Save money

- Save up to 80% on medications when you fill prescriptions with a generic instead of a brand-name medicine. Generics 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 Health Brand health-related items that cost more than a dollar at Longs Drugs stores or online at [cvs.com](https://www.cvs.com).

Save time

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

Go online

- To sign up for mail-order prescription drugs, log in to My Account.
- 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 the CVS Caremark® Check Drug Cost Tool. You can also see the most affordable options and compare the cost of prescriptions. The tool is available online through hmsa.com or through the CVS Caremark smartphone app.
- To see a list of prescription drugs that your health plan covers, go to hmsa.com/drug-list.

To search for a participating pharmacy near you, use Find a Doctor 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.

Vision Plan

Whether you need new glasses or contact lenses, our vision plan can help you see clearly.



HMSA and EyeMed Vision Care work together to provide you with routine vision benefits including:

- **An extensive vision network.** You have the flexibility to choose the best doctor for your needs. Our network includes retail providers like LensCrafters®, Target OpticalSM, and Pearle VisionSM. You also have online options such as LensCrafters.com, Ray-Ban.com, Glasses.com, and contactsdirect.com.
- **Easy access to information.** Our member website gives you access to easy-to-use tools and resources to help you manage your vision benefit, including benefit details, claims status, special offers, cost estimator tool, and an enhanced provider locator.
- **Amazing savings.** Get 40% off additional complete pairs of eyeglasses, 20% off nonprescription sunglasses, and 15% off standard prices on laser vision correction.¹

Find an eye doctor

Go to hmsa.com and click Find a Doctor to search for an eye doctor or call us at (808) 867-1527 or 1 (888) 259-4344.

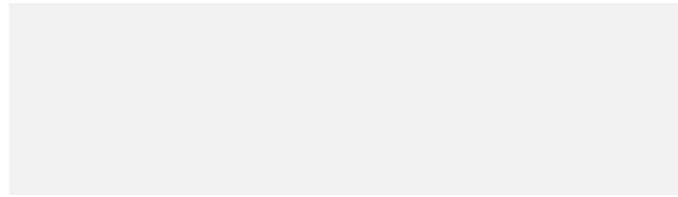
¹ Discounts are available at network providers only. Does not apply to discount plans.

EyeMed Vision Care is an independent company making available routine vision benefits on behalf of HMSA.



An Independent Licensee of the Blue Cross and Blue Shield Association

Coordination of Benefits Form



If you and your dependents have more than one health plan, completing this form will help us process your claims quickly and accurately. You can also complete this form online at hmsa.com. Go to Member Login and click Coordination of Benefits form in the Claims drop-down menu.

If you, your spouse, and your dependents are enrolled only in your HMSA plan, complete section 1.

If you, your spouse, or any of your dependents are enrolled in your HMSA plan and: Complete sections:

- Another health insurance plan 1 and 2
- Medicare..... 1 and 3
- Another health insurance plan and Medicare 1, 2, and 3

PLEASE PRINT

Section 1 – HMSA Subscriber Information

HMSA subscriber's name: _____ Birth date: _____

Employment status: Active COBRA Retired Retirement date (if applicable): _____

Employer's name: _____ Employer's phone no.: (_____) _____

Employer's address: _____

HMSA subscriber ID no.: _____ Social Security no.: _____ - _____ - _____

Phone no.: (_____) _____

I certify that the information I've provided on this form is true and correct. I agree to inform HMSA of any changes.

HMSA subscriber's signature: _____ Date: _____

Section 2 – Other Coverage Information

Policyholder's name: _____ Birth date: _____

Sex: Male Female

Relationship to you: _____ Social Security no.: _____ - _____ - _____

Other health plan's name: _____ Policyholder ID no.: _____

Other health plan's address: _____

Phone no.: (_____) _____

Employment status: Active COBRA Retired Retirement date (if applicable): _____

Employer's name: _____ Employer's phone no.: (_____) _____

Employer's address: _____

Type of coverage	<input type="checkbox"/> Medical	<input type="checkbox"/> Drug	<input type="checkbox"/> Dental	<input type="checkbox"/> Vision
Effective date				
Cancellation date				

CUT HERE

Please list any other dependents who are on the other plan.

1. First and last names: _____
Relationship to you: _____
2. First and last names: _____
Relationship to you: _____
3. First and last names: _____
Relationship to you: _____
4. First and last names: _____
Relationship to you: _____
5. First and last names: _____
Relationship to you: _____
6. First and last names: _____
Relationship to you: _____
7. First and last names: _____
Relationship to you: _____
8. First and last names: _____
Relationship to you: _____

Section 3 – Medicare Coverage Information

Medicare beneficiary's name: _____

Social Security no.: _____ - _____ - _____

Medicare no.: _____

Type of coverage	Effective date
Part A (Hospital)	
Part B (Medical)	
Part D (Drug)	

Medicare eligibility due to:

Age

Disability

End-stage renal disease
- Initial dialysis date: _____

Medicare beneficiary's name: _____

Social Security no.: _____ - _____ - _____

Medicare no.: _____

Type of coverage	Effective date
Part A (Hospital)	
Part B (Medical)	
Part D (Drug)	

Medicare eligibility due to:

Age

Disability

End-stage renal disease
- Initial dialysis date: _____

Please mail your completed Coordination of Benefits Form to:

HMSA
MS Primacy
P.O. Box 860
Honolulu, HI 96808-0860



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

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 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.

Preferred provider organization

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

Primary care provider

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.

Privacy Notice

This notice describes how your health data may be used and disclosed and how you can access your data. Please read it carefully.



We care about the privacy of your health data and protect your privacy in keeping with federal law. This notice describes our privacy rules, our legal duty, and your rights about your health data. This notice went into effect Sept. 22, 2013.

We must give you a copy of this notice and follow the terms of this notice. We have the right to change this notice at any time. If we make major changes to this notice, we'll post a revised notice on HMSA's website (hmsa.com). We'll also give you a copy of the revised notice or details about the changes and tell you how to get the revised notice.

Your Protected Health Information, or PHI

Your PHI includes data about you, the health care services you get, and payment for your care. HMSA gets and produces PHI. For example, after you visit the doctor, a claim is sent to HMSA. The claim may have details about your health, symptoms, injury or illness, exam, treatment, and more. Your PHI may be used in several ways, such as to pay your claim or to plan your care.

Your Rights

The law gives you rights about your PHI. As an HMSA member, you have the right to:

- Ask for and get a copy of this notice at any time.
- See or ask for a copy of your PHI on paper or in electronic form. There may be a fee for these copies.
- Ask us to limit how we use and share your PHI. There may be reasons why we can't agree to your request. Even if we agree, we may still share your records during emergencies or when the law says we have to.
- Ask for and get a list of third parties that we share your PHI with for certain reasons.
- Ask that your PHI be sent to you by a different way other than by mail or be sent to a different address. This can be done if you feel your life is in danger.
- Ask to add to your PHI. In some cases, we may not be able to grant your request, such as if we did not create the PHI. If we deny your request, we'll tell you why in writing. If you don't agree, you may send us a letter that says you do not agree.
- If there is a misuse of your PHI, we'll let you know about it if we feel it's needed or if the law says we have to.

You may contact us as noted at the end of this notice about your rights.

Our Duties

The law clearly spells out the duties of health plans. HMSA must:

- Protect the privacy of your PHI.
- Give you a notice of our privacy practices.
- Follow the terms of this notice.
- Fulfill your request to send PHI in a different way or to a different address. This can be done if you feel you are in danger. Your request must be reasonable and state the other address or the other way you want us to contact you. Also, your request must let us pay claims, send you letters, and collect premiums for your health plan.*
- Use and share only the PHI we need to do our jobs.
- Make sure our business associates agree to protect your PHI the same way we do.

* Collecting premiums does not apply to HMSA QUEST Integration members.

We won't use or share your PHI except when the law says we have to or as described in this notice. Also, we won't ask you to give up your privacy rights to join an HMSA plan or to get care.

How PHI is Used and Shared

There are three key areas where we need to use and share your PHI: to treat you, to pay your claims, and for other health care operations. We may also contract with other parties or BAs to do the work for us as long as they promise to protect your PHI as we do. Each area is described below.

To treat you: This includes services to provide or manage your health care. As your health plan, we may need to share PHI with your doctor or others so they can treat you.

To pay your claims: We need to pay claims from doctors, hospitals, and others for your care. We may also share PHI to collect premiums, to see if you can get care, to set your level of coverage, and to work with other health plans to decide on benefits.

For health care operations: We want you to get quality health care services. To do that, we may get copies of your medical records and your lab test results for quality review, to review provider qualifications, and to track wellness and manage disease. We may also use PHI to set premiums, resolve complaints and appeals, manage our business, and other operations.

Other Ways We Use and Share PHI

At times, we'll need to use and share your PHI for your own good, to serve the public good, or when the law says we have to. In these cases, we'll use and share only the smallest amount of PHI needed. Examples are:

To discuss treatment options or other products or services: HMSA or its BAs may use your PHI to send you details on care options or other products or services as allowed by law. This may include data on our provider network and new products or services that only HMSA members can get. It may also include options on other care, health care providers, or settings of care that may work for

you. You may contact us if you don't want to get certain letters. We'll get your authorization to send you details about a third-party's products or services if we get payment from the third party for doing so or in other cases when the law says we have to.

To others involved in your health care: Unless you object, we may share your PHI with your family members or a friend who's involved in your health care.

For raising funds: HMSA doesn't ask its members to raise funds for its own use.

For underwriting: We may use your PHI to create, renew, or replace your health plan or health benefits. We won't use or share this PHI for any other reasons except when the law says we can or the law says we have to. We won't use or share genetic data for underwriting uses. If the contract for a health plan or health benefits is placed with us, we'll use and share your PHI only as described in this notice or as allowed by law.

With your written authorization: Most uses and sharing of psychotherapy notes, some uses and sharing for marketing, and sharing that involves the sale of your PHI will need your authorization. You may also give us authorization in writing to use or share your PHI with someone you name. You may end your authorization in writing at any time. We'll honor your request unless the PHI has already been shared. We won't use or share your PHI for reasons that aren't allowed by law or not described in this notice unless we get your written authorization.

During an emergency or disaster: During a medical emergency or disaster, we may share your PHI to make sure you can get the care you need or to process payment for your care. We may also need to share your PHI during a disaster to help your family find out how you're doing and where you are. If you're not present or aren't able to agree to these uses of your PHI, we may need to decide if sharing the PHI is best for you.

To plan sponsors: We may share your PHI with your group health plan sponsor or its legal representative to help them manage your group health plan. Only the smallest amount of PHI needed will be shared.

For health information exchanges (HIEs): We may take part in one or more HIEs. This means that your PHI may be available electronically to treat you, to pay your claim, or for health care operations. Other doctors and health plans that take part in the HIE may have access to this data.

To report to authorities: As required by law, we may share your PHI if we suspect abuse, neglect, or domestic violence.

For research: We may use or share your PHI with researchers when they agree to protect it.

To comply with privacy laws: We may use or share your PHI as required by privacy laws.

For workers' compensation: We may share your PHI to comply with laws on workers' compensation or similar programs.

For public health: We may share your PHI with public health or legal staff who work to prevent or control disease, injury, or disability.

For health oversight: We may share your PHI to prevent fraud and abuse, and for audits, investigations, inspections, licenses, and other government activities to monitor health care.

For judicial and administrative matters: We may share your PHI in response to a court or administrative order, subpoena, or other law process, in some cases.

For law enforcement reasons: In a few cases, such as a court order, warrant, or grand jury subpoena, we may share your PHI with law enforcement officials.

For military or national security reasons: In some cases, we may share PHI of armed forces staff with military authorities. We may also share PHI with federal officials for national security reasons.

For More Information or to Report a Problem

For more details on HMSA’s privacy practices, contact us as noted below.

If you believe that your privacy rights have been breached, you may file a complaint with us at the address below. You may also send a written complaint to the U.S. Department of Health and Human Services. If you file a complaint, we assure you that we won’t retaliate in any way.

Thank you for taking the time to review this notice. As your health plan, we work hard to take care of your PHI. We know this is important to you and we take our duties seriously.

Write to HMSA:

HMSA Privacy Office
P.O. Box 860
Honolulu, HI 96808-0860

Honolulu, Oahu

Group/Individual Plans.....(808) 948-6111
Federal/State/County Plans.....(808) 948-6499
HMO Plans(808) 948-6372
Blue Cross Blue Shield
Service Benefit Plan (FEP)(808) 948-6281
HMSA QUEST Integration(808) 948-6486
HMSA Akamai Advantage®(808) 948-6000
Text Telephone (TTY).....1 (877) 447-5990



Write to the U.S. Department of Health and Human Services:

Office for Civil Rights, DHHS
90 7th St., Suite 4-100
San Francisco, CA 94103

Phone.....1 (800) 368-1019
TDD.....1 (800) 537-7697
Fax(415) 437-8329
hhs.gov/ocr/privacy/hipaa/complaints/index.html

HMSA Akamai Advantage® is a PPO plan with a Medicare contract. Enrollment in HMSA Akamai Advantage depends on contract renewal.

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. Hours of operation may change. Please go to hmsa.com/contact before your visit.

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

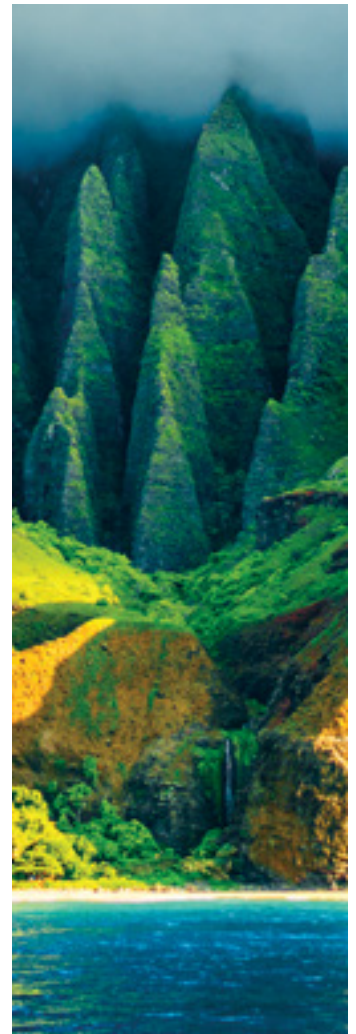
HMSA Office - Lihue, Kauai

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

Contact HMSA. We're here with you.

Call (808) 948-6079 or 1 (800) 776-4672.

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.

