Federal Plan Members
We’re here for you.
For your health. For those you love most. For life.
Dear Federal Plan member,

Your life is a journey and we’re with you every step of the way.

Whether you’re starting your first job, raising a family, or preparing for retirement, our health plans will help get you the care you need. We’re proud to offer a plan that’ll keep you healthy with:

- Benefits when you travel to the Mainland and many locations worldwide.
- The freedom to choose from thousands of local doctors and other health care providers.
- Quality care and preventive services from Hawai‘i’s top physicians, specialists, and hospitals.
- Convenient care options that go beyond the doctor’s office and emergency room.

This year, open season is **November 12 to December 10**. If you’re happy with your health plan, you don’t need to do anything. Your HMSA health plan will continue in 2019. If you’re not an HMSA member, this is your opportunity to enroll and see why more than 70 percent of federal employees choose HMSA.

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.

Whether you’ve been with HMSA most of your life or you’re trying us for the first time, your health plan is an important choice for your good health and well-being. Your life is indeed a journey. Take your life’s journey with HMSA. You can count on us to be with you every step of the way.

Mahalo,

Michael B. Stollar
President and Chief Executive Officer
With HMSA, you and your eligible dependents can get care on the Mainland and in many international locations. That means you’ll have peace of mind knowing you’re covered when you travel and if your kids move to the Mainland for college.

HMSA is part of the Blue Cross Blue Shield Association. As an HMSA member, you can go to doctors and hospitals in the Blue Cross Blue Shield network on the Mainland in more than 170 countries and territories worldwide. Nationwide, 96 percent of hospitals and 95 percent of physicians participate in the Blue Cross Blue Shield network.

Finding providers is easy when you travel:

**Going to the Mainland?** Visit bcbs.com or call 1 (800) 810-BLUE (2583).

**Going to another country?** Visit bcbsglobalcore.com or call 1 (804) 673-1177 collect for help making an appointment with a nearby doctor.

**Before you leave on your trip:**

1. Make sure you have your current HMSA membership card with you. Your card will help providers file your claims.

2. Call the number on the back of your HMSA membership card for the names of participating doctors and hospitals in the area you’ll be visiting.

3. Download the Blue Cross Blue Shield Global Core mobile app for convenience and peace of mind. Use the app to search for doctors, hospitals, and resources around the world.

**What’s new in 2019**

Knowing what your health plan pays for can help you stay healthy and save money. Please read this guide to learn more about your health plan benefits, including these changes starting next year:

**Advance care planning.** This service, which lets your doctor and family know how you want to be cared for if you can’t make health care decisions on your own, will be covered once per calendar year at no added cost to you when seeing an in-network provider.

**Tuberculosis test.** This benefit will increase to two tests per year.

**Tobacco cessation.** The Hawai‘i Tobacco Quitline® will provide this benefit instead of QuitNet®.

And with HMSA, you can earn a $50 debit card when you complete the RealAge® Test. Learn more on page 4.

For details about these and other benefits, see your plan brochure.

---

QuitNet® is a trademark of Sharecare, Inc. All rights reserved. RealAge® is a registered mark of Sharecare, Inc.
Quality care anytime, anywhere

With HMSA, you can keep the doctor you trust or choose a new one from our large network of 7,500 doctors, specialists, and other health care providers. And if you need specialty care, you’ll have access to award-winning hospitals such as:

Kapi’olani Medical Center for Women & Children. Hawaii’s only full-service women’s and children’s hospital and designated pediatric center.

The Queen’s Medical Center. This is the main trauma center in the Pacific Basin and the state’s only organ transplant center.

Straub Medical Center. Straub is home to the Pacific region’s only multidisciplinary burn treatment center.

Blue Distinction

BCBSA gives this designation to hospitals that are recognized for their expertise in delivering quality, cost-effective specialty care.

Adventist Health Castle, Blue Distinction for bariatric surgery.

Adventist Health Castle, Pali Momi Medical Center, and Straub Medical Center, Blue Distinction for knee and hip replacement.

Kapi’olani Medical Center for Women & Children and Wilcox Medical Center, Blue Distinction for maternity care.

The Queen’s Medical Center, Blue Distinction for spine surgery.

Straub Medical Center, Blue Distinction for cardiac care.

We’re proud to partner with these health care providers:
Care Access Assistance Program

Do you need to travel to another island for medical care? If your care isn’t available from a participating provider on your home island or you can’t get an appointment soon enough, you may be eligible for financial assistance with your interisland flight. Call us at the number on the back of this brochure to learn more about this program.

After-hours care

If you’re sick or injured in the evening or on the weekend, you may not be able to make an appointment with your doctor. But don’t worry. There are other ways to get the care you need:

HMSA’s Online Care. Get care in the comfort and privacy of your home at a $0 copayment. Connect with providers securely, 24 hours a day, seven days a week on your computer or mobile device from anywhere in Hawaii. Online Care doctors can diagnose your condition and prescribe medications as needed. Get started at hmsa.com/well-being/online-care/ or download the mobile app.

CVS/minuteclinic. See a nurse practitioner at a medical clinic in select Longs Drugs stores on Oahu. To find a CVS/minuteclinic®, use the Find a Doctor tool on hmsa.com/federalplan.

Urgent care clinics. See a doctor where you work or live at urgent care clinics in our network. To search for urgent care providers, go to hmsa.com/urgentcare.

Looking for a doctor? Visit hmsa.com/federalplan. On the home page, click Find a Doctor. You can search by name, location, specialty, and ailment.

AmericanWell® is an independent company providing the hosting and software services for HMSA’s Online Care® platform on behalf of HMSA.
**Take the RealAge Test. Get $50.**

It’s about time you get rewarded for your health. When you register for Sharecare, enter your HMSA subscriber ID, and take the RealAge test by December 31, 2019, you’ll get a $50 debit card for eligible medical expenses.*

The RealAge Test is a clinically validated health-risk assessment that gives you a RealAge based on your unique responses. Then, you can use Sharecare to lower your RealAge through healthy habits. Get started at hmsa.com/sharecare.

This program starts January 1, 2019, and ends on December 31, 2019.

---

**Take care of your well-being**

Looking for ways to support a healthier and happier life? Our tools and programs can give you a boost.

**Save money** on health-related products and services including a discounted gym membership at participating fitness centers through the Active&Fit™ Direct Program. Log in to My Account to find your discount.

Sharecare, Inc., is an independent company that provides health and well-being programs to engage members on behalf of HMSA.

---

*Participation is limited to you and your covered dependents age 18 and older.

To receive the incentive, eligible Federal plan members must complete the Sharecare RealAge Test by December 31, 2019.

You must register for Sharecare, enter your HMSA subscriber ID when creating your Sharecare account, and complete the RealAge Test in order to receive a debit card to use for medical expenses.

Within four to six weeks of completing the RealAge Test, you’ll receive a $50 debit card. The prepaid debit card purchases will be restricted to eligible medical expenses described in IRS Code Section 213(d). Please keep in mind that the incentive funds expire one year from issuance of your debit card. Please also note that lost or stolen cards will not be reissued.
Learn something new at an HMSA health education workshop. The workshops are available to members at no added cost.

Get food and health inspiration in Island Scene, HMSA’s member magazine.

Quit smoking for good with Hawai’i Tobacco Quitline.

To learn more about these tools and programs, go to hmsa.com/well-being.

Medications

$0 copayment with Maintenance Choice

With the CVS Caremark Maintenance Choice® program, Federal Plan members can get 90-day supplies of generic drugs in the mail or from a Longs Drugs (CVS/pharmacy) with a $0 copayment. That’s a savings that can’t be beat! To learn more how you can save money on your medications, call 1 (855) 298-2491 toll-free.

Save money with generic drugs

Here’s a simple way to keep your medication costs down: Choose generic drugs whenever possible. Ask your doctor or pharmacist if it’s OK for you to take generic drugs. These drugs have the same active ingredients as brand-name drugs, are just as effective, and cost much less.

Shopping discounts

Save money with ExtraCare® when you shop at Longs Drugs. You’ll get a 20 percent* discount on thousands of CVS/pharmacy Brand health-related items that are regularly priced at $1 or more. And you’ll get the same savings when you shop online at cvs.com.

Active&Fit Direct is a trademark of American Specialty Health Incorporated (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.

These benefits are neither offered nor guaranteed under contract with the FEHB Program, but are available to enrollees and family members who become HMSA members.

*The 20 percent discount is restricted to items purchased for the health care of the cardholder, spouse, or dependents. The discount excludes prescriptions, alcohol, tobacco, lottery, postage stamps, gift cards, money orders, pre-paid cards, and photo finishing, and aren’t valid on other items reimbursed by a government program.
Here are some of your plan’s benefits and your share of the costs.

<table>
<thead>
<tr>
<th>Benefits</th>
<th>You pay</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Physician services</strong></td>
<td></td>
</tr>
<tr>
<td>Physician visits</td>
<td>$15</td>
</tr>
<tr>
<td>Laboratory and pathology</td>
<td>$0</td>
</tr>
<tr>
<td>X-rays</td>
<td>20%</td>
</tr>
<tr>
<td><strong>Hospital services</strong></td>
<td></td>
</tr>
<tr>
<td>Inpatient</td>
<td>$200 copayment per admission</td>
</tr>
<tr>
<td>Outpatient</td>
<td>20% of eligible charges</td>
</tr>
<tr>
<td><strong>Emergency benefits</strong></td>
<td></td>
</tr>
<tr>
<td>(In-area and out-of-area)</td>
<td></td>
</tr>
<tr>
<td>Laboratory tests</td>
<td>$0</td>
</tr>
<tr>
<td>Physician visits, emergency room facility, and other emergency services</td>
<td>20% of eligible charges</td>
</tr>
<tr>
<td><strong>Mental health and substance abuse treatment</strong></td>
<td></td>
</tr>
<tr>
<td>Diagnostic, psychological, and laboratory tests</td>
<td>$0</td>
</tr>
<tr>
<td>Professional services and medication management</td>
<td>$15</td>
</tr>
<tr>
<td>Inpatient admission</td>
<td>$200</td>
</tr>
<tr>
<td>Partial hospitalization and outpatient facility</td>
<td>$0</td>
</tr>
<tr>
<td><strong>Prescription drugs</strong></td>
<td></td>
</tr>
<tr>
<td>$7 - Tier 1 (preferred generics)</td>
<td></td>
</tr>
<tr>
<td>$35 - Tier 2 (non-preferred generic and preferred brand)</td>
<td></td>
</tr>
<tr>
<td>$70 - Tier 3 (other brand)</td>
<td></td>
</tr>
<tr>
<td>$80 - Tier 4 (preferred specialty)</td>
<td></td>
</tr>
<tr>
<td>$200 - Tier 5 (non-preferred specialty)</td>
<td></td>
</tr>
<tr>
<td><strong>Dental care</strong></td>
<td></td>
</tr>
<tr>
<td>Preventive services</td>
<td>$0</td>
</tr>
<tr>
<td><strong>Annual vision exam</strong></td>
<td></td>
</tr>
<tr>
<td>Annual vision exam</td>
<td>20% of the eligible charges</td>
</tr>
<tr>
<td><strong>Point-of-service benefits</strong></td>
<td></td>
</tr>
<tr>
<td>Point-of-service benefits</td>
<td>Yes</td>
</tr>
<tr>
<td><strong>Annual out-of-pocket maximum</strong></td>
<td></td>
</tr>
<tr>
<td>Protection against catastrophic costs</td>
<td>$3,000 per person per year</td>
</tr>
<tr>
<td></td>
<td>$9,000 per family per year</td>
</tr>
<tr>
<td>(Some costs can’t be applied to your maximum.)</td>
<td></td>
</tr>
</tbody>
</table>

This is a summary of the features of the HMSA Plan. Before making a final decision, please read the Plan’s Federal brochure (RI 73-010). All benefits subject to the definitions, limitations, and exclusions in the brochure.
Learn More About Your Health Plan

Go to hmsa.com/federalplan for:

- Your plan brochure.
- Summary of Benefits and Coverage.
- A directory of participating doctors and other health care providers.
- A list of prescription drugs your plan pays for.
- Customer service contact information.
- A link to My Account on hmsa.com.

What’s My Account?

Sign up for My Account to:

- Request or print a copy of your HMSA membership card.
- View your claims history and Report to Member.
- Use an annual maximum out-of-pocket calculator.

Go to hmsa.com/federalplan and click Member Login to register.

Notice of Summary of Benefits and Coverage: Availability of Summary Health Information

FEHB Program offers numerous health plan benefits and coverage options. Choosing a health plan and coverage option are important decisions. To help you make an informed choice, each FEHB plan makes available a Summary of Benefits and Coverage (SBC) about each of its health coverage options online and on paper. The SBC summarizes important information in a standard format to help you compare plans and options.

To see your plan’s SBC, visit hmsa.com/portal/fedplan87/SBC. If you want us to send you a copy at no charge, call 1 (800) 776-4672 toll-free.

For more information about plans available under the FEHB Program, including SBCs for other FEHB plans, visit opm.gov/healthcare-insurance.

Can’t access the portal? We can send you a copy of the Federal Plan brochure. Just fill out and mail us the form below or email your request to hmsafederalplan@hmsa.com.

Please mail a printed Federal Plan brochure to me at the address below:

NAME

ADDRESS

CITY

STATE

ZIP CODE

Mail your request to:

HMSA Federal Plan
AMS/8th Floor
PO. Box 860
Honolulu, HI 96808
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.


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。


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) 776-4672번으로 연락해 주시기 바랍니다. TTY 711 번으로 전화해 주십시오.


Marshallese: LALE: Ņe kwjô kônono Kajin Majól, kwomaroñ bök jerbal in jipañ ilo kajin ne am eijelok wôñaan. Katalôk 1 (800) 776-4672 tollfree, enaj eijelok wonaan. TTY 711.


Samoa: MO LOU SILAFIA: Afaie te tautila Gagana fa ‘Samo’o, loo iai auaunaga fesoaioan, e fai lua e leai se totogi, mo oe, Telefoni mai: 1 (800) 776-4672 e leai se totogi o leinei ‘au’auanaga. 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, maari kang gumamit ng mga serbisyo ng tulungan 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 fakatonom lea ‘oku nau vai atu ha tokoni ta etotongi, pea teke lava ‘o ma’u ia. Telefoni mai 1 (800) 776-4672. TTY 711.


We’re here for you

We opened our HMSA Centers just for you. Meet with knowledgeable, experienced health plan advisers who can answer questions about your health plan, give you general health and well-being information, and more. Our centers have extended evening and Saturday hours for your convenience.

Visit hmsa.com/contact for directions.

**HMSA Center @ Honolulu**
818 Keeaumoku St.
Monday through Friday, 8 a.m.-6 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.-7 p.m. | Saturday, 9 a.m.-2 p.m.

**HMSA Center @ Hilo**
Waiakea Center | 303A E. Makaala St.
Monday through Friday, 9 a.m.-7 p.m. | Saturday, 9 a.m.-2 p.m.

**HMSA Center @ Kahului**—Opening in 2019
Puunene Shopping Center | 70 Hookele St

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
**Kahului** | 33 Lono Ave., Suite 350 | Phone: 871-6295
**Lihue** | 4366 Kukui Grove St., Suite 103 | Phone: 245-3393

**Contact HMSA.** We’re always here for you.
Call 948-6499 on Oahu or 1 (800) 776-4672 toll-free on the Neighbor Islands or the Mainland.

**Online**
hmsa.com/federalplan
wellbeinghi.com

This is a summary of the features of the HMSA Plan. Before making a final decision, please read the Plan’s Federal brochure (RI 73-010). All benefits subject to the definitions, limitations, and exclusions in the brochure.