Dear Friends,

I hope you had a wonderful holiday with your loved ones. With a new year upon us, it’s a good time to think about what’s most important in our lives. I’d like to share with you some common New Year’s resolutions that may be on your list and ways HMSA can support your goals.

**Resolution #1: Save money**

To help make your health care more affordable, we lowered your monthly premiums. Although premiums are lower, you’ll still get vision, fitness, travel, prescription drugs, and other benefits for the care you need. Lower premiums mean less worry on how to pay for health care.

For more savings, read page 4 to learn how you can lower your medication costs.

**Resolution #2: Improved health and well-being**

If you want to eat better, exercise more, or reduce stress, then you’ll want to read page 3 to learn about the health services and resources that we offer at little or no cost. Also, we’ve heard from many of you about how much you like our recipes. On page 7, you’ll find a twist on poke that’s sure to please.

**Resolution #3: See my doctor**

It’s important that you see your primary care provider (PCP) at least once a year, even when you’re not sick. Read page 3 for tips on choosing a PCP and making the most of your doctor visits.

No matter what your goals are, HMSA is here to support you. You’ll find more health plan information at hmsa.com/advantage.

Thank you for choosing HMSA Medicare Advantage. We’re happy you’re a part of the HMSA ohana and we look forward to helping make 2020 one of your best years ever.

Sincerely,

Kimberly Takata Endo
Director
Medicare Programs

*Not all benefits are available with HMSA Akamai Advantage Dual Care Special Needs Plan (PPO SNP).*
Doc Talk

When was the last time you saw your primary care provider (PCP)?
Your PCP is the first doctor you should go to if you’re sick or need care that’s not an emergency. But even if you’re not sick or in pain, you should see your PCP at least once a year for an annual wellness visit and to talk about any health screenings or vaccinations you need.

Don’t have a PCP? We can help. Visit hmsa.com and click Find a Doctor to get started. We can also help you on the phone or in person. Our contact information is on the back of this newsletter. You can also ask your friends or family members to recommend doctors they know.

Tips on choosing a PCP

Choose a PCP who:

- Is in your health plan network. You pay less when seeing in-network providers.
- You feel comfortable with talking about your health.
- Is located somewhere convenient for you.

If you change your PCP, call us to let us know who you are choosing so that we can update our records.

When to see your PCP:

- When you have pain or don’t feel well.
- To schedule lab tests or health screenings.
- For referrals to specialists.

2020 Health Checklist

Start the year off right by asking your PCP if you’re due for these screenings.

<table>
<thead>
<tr>
<th>Health screening</th>
<th>Men</th>
<th>Women</th>
</tr>
</thead>
<tbody>
<tr>
<td>Blood pressure</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>Body mass index (BMI)</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>Bone mass density</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>Colorectal cancer</td>
<td>✓</td>
<td></td>
</tr>
<tr>
<td>Diabetes</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>Prostate cancer</td>
<td>✓</td>
<td></td>
</tr>
<tr>
<td>Breast cancer</td>
<td></td>
<td>✓</td>
</tr>
</tbody>
</table>
Medication Savings

Four ways to save on your medications.

1. **Use your health plan.** The amount you spend will count toward meeting your deductible. If you get medication from other sources that offer coupons and other discounts, the cost of the medication mostly likely won’t be applied toward your deductible.

2. **Get it delivered with mail order.** Order a 90-day supply through the mail for daily medications to treat ongoing health conditions, such as high blood pressure, high cholesterol, and diabetes. Plus, you’ll pay less than the price you would’ve paid at a retail pharmacy.

3. **Choose generics.** They cost less than brand-name drugs and are equally safe and effective.

4. **See if you qualify for Extra Help.** This federal program helps pay for medications. Visit hmsa.com/health-plans/medicare/2020/low-income-subsidy/.

Learn more at hmsa.com/advantage or contact us at a phone number or location on the back of this newsletter.

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**New Silver&Fit Program Website**

If Silver&Fit® is a benefit of your plan, reaching your fitness goals just got easier with a newly designed website. With intuitive menus and a personalized dashboard, you’ll have no problem:

- **Finding a fitness center.** Search by location or monthly price. In addition to hours, address, and contact information, browse through pictures of the different facilities so you can choose the perfect place for your next workout.

- **Connecting a fitness tracker.** Sync your fitness tracker with Silver&Fit and monitor your activity through the website. See how many steps you’ve taken and how close you are to your daily, weekly, and monthly goals.

- **Getting rewarded.** Need more incentive to get fit besides good health? When you enroll in Silver&Fit’s rewards program, you earn points for steps, checking into a workout facility, and more. Redeem your points for free stuff. (Please note that rewards are subject to change.)

- **And more!**

Visit silverandfit.com to register or log in. Check your Evidence of Coverage to see if Silver&Fit is a benefit of your plan.

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The Silver&Fit program is provided by American Specialty Health Fitness, Inc., a subsidiary of American Specialty Health Incorporated (ASH). All programs and services are not available in all areas. Silver&Fit is a federally registered trademark of ASH and used with permission herein.
Paying for Your Medications

How much you pay depends on the stage you’re in.

Some plans may not have all the drug stages or have different cost sharing, copayments, and coinsurance than described below. Please check your plan’s Evidence of Coverage for prescription drug benefit details.

<table>
<thead>
<tr>
<th>STAGES</th>
<th>Yearly Deductible</th>
<th>Initial Coverage</th>
<th>Coverage Gap (Also known as the &quot;donut hole&quot;)</th>
<th>Catastrophic Coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td>The amount you pay before your plan starts to pay.</td>
<td>After you meet the deductible, you pay part of the drug cost through a copayment or coinsurance. Your plan pays the rest up to a certain amount.</td>
<td>After you reach the initial coverage stage limit, you pay a percentage of the drug costs up until a certain amount.</td>
<td>After you reach your coverage gap stage limit, you pay the greater of 5 percent or $3.60 for generic drugs (including brand drugs treated as generic) and $8.95 for all other drugs.</td>
<td></td>
</tr>
</tbody>
</table>

If your deductible is $380, you pay the entire amount until your drug costs reach $380. Then your plan starts paying.

If your initial coverage stage is $4,020, your plan pays its share of the cost and you pay your share of the cost until the total drug costs reach $4,020.

If your coverage gap limit is $6,350, you pay a percentage until your out-of-pocket costs reach $6,350.

Talk to a Pharmacist

Do you take prescription medications? If so, a CVS Caremark® pharmacist or technician may reach out to you to make sure you’re taking your medications properly.

The Pharmacy Advisor Counseling program from CVS Caremark is a member wellness benefit to help you stay on track with your medications and better manage your health conditions.

Conversations are quick, confidential, and available at no cost for HMSA Medicare Advantage members. You’ll get:

- Information about your medications.
- Advice on how to take them properly for maximum effectiveness and to help prevent side effects.
- Refill reminders.

If you fill your medications at a Longs pharmacy:

The store pharmacist will speak to you when you go to the pharmacy.

If you go to another pharmacy or use mail order:

A pharmacist will call you.

If you’ve been chosen for this program, you can expect more information in the mail. There is no cost for this service.

CVS Caremark® is an independent company providing pharmacy benefit management services on behalf of HMSA.
Tech Tip: Picture This

Take a photo of your HMSA membership card and medication labels with your smartphone. It’s an easy way to have your health plan and medication information handy when you go the doctor or hospital. Just remember to keep your phone in a safe place and set up a security password to prevent that information from getting into the wrong hands.
Tofu Poke
Here’s an idea for a healthy Super Bowl potluck.

Ingredients
1 package deep-fried tofu
¼ cup low-sodium shoyu
1 Tbsp. sesame oil
2 Tbsp. sesame seeds
1 Tbsp. dried chili flakes
3 Tbsp. chopped green onion

Instructions
Drain tofu, pat dry with a paper towel, and cut into bite-sized cubes.
In a medium bowl, combine shoyu, sesame oil, sesame seeds, and dried chili flakes. Add tofu and toss gently. Sprinkle with green onion. Cover and refrigerate 30 minutes.

For more recipes, go to islandscene.com and click on Food.
Contact Us  
We can help you and answer your questions.

Phone  
Seven days a week, 8 a.m.–8 p.m.  
• 948-6000 on Oahu  
• 1 (800) 660-4672 toll-free on the Neighbor Islands or U.S. Mainland  
• TTY: 711

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Saturday, 9 a.m.–2 p.m.

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Saturday, 9 a.m.–2 p.m.

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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 offices  
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75-1029 Henry St., Suite 301

Lihue  
4366 Kukui Grove St., Suite 103

Holiday schedule at hmsa.com/contact