

HMSA Rider Plans

You can add HMSA rider plans to your employee medical plan. Our rider plans include prescription drug, vision, and dental benefits.



Prescription Drugs

With HMSA, your employees will have a drug plan that offers them convenience and savings on their medications. We work with CVS Caremark®, our pharmacy benefits manager, to offer innovative pharmacy programs and services. Your employees will have access to a large retail pharmacy network with more than 64,000 pharmacies in Hawaii and on the Mainland. Here are the benefits of our prescription drug plan.

It's your choice

When your employees need medications, they can fill prescriptions at a participating pharmacy or by mail. Your employees can get a mail-order form from My Account. Go to **hmsa.com** and click My Account Login.

Save time and money

Save up to 80% on medications by asking for a generic instead of a brand-name medication. Generics have the same active ingredients and are just as effective as brand-name medications. The amount your employees save will be based on their drug plan.

For employees who have long-term medications, they can save time and money when ordering a 90-day supply. They should ask their pharmacy about ordering a 90-day option at retail.

With ReadyFill at Mail, your employees can get refills from a service center on Oahu at no added cost.

Go online

To find a variety of services, employees can log in to My Account. Go to **hmsa.com** and click My Account Login.

On My Account, they can email a pharmacist, print forms, see processed claims, find a nearby pharmacy, and order prescription refills.

Learn more

Your employees can find out if a medication is a benefit of their plan with the CVS Caremark Check Drug Cost Tool. They 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 in your health plan, go to **hmsa.com/drug-list**.



Vision Plan

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

An extensive vision network. With our HMSA vision plan, your employees have the flexibility to choose the right doctor for their needs. Our network includes retail providers like LensCrafters®, Target OpticalSM, and Pearle VisionSM. They also have online options such as **LensCrafters.com, Targetoptical.com, Ray-Ban.com, glasses.com, Oakley.com, contactsdirect.com, and more.**



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Easy access to information. Through My Account, your employees can access easy-to-use tools and resources to help manage their vision benefits, including benefit details, claims status, special offers, a cost estimator tool, and the provider locator.

Amazing savings. Get 40% off additional complete pairs of eyeglasses, 20% off non-complete pairs of eyeglasses, 20% off nonprescription sunglasses, and 15% off standard prices for laser vision correction.¹

Find an eye doctor

Your employees can go to hmsa.com and click Find a Doctor to search for an eye doctor or they can call us at (808) 948-6079 or toll-free at 1 (800) 776-4672.



Dental Plans

HMSA is the only health plan in Hawaii that offers a truly integrated approach to medical and dental care. Our medical and dental plans work together to promote better health for your employees and their families. We offer a range of dental plans, including preferred provider organization (PPO) and health maintenance organization (HMO).

HMSA Dental PPO

With this plan, your employees can choose a dentist from a large network. Over 95% of Hawaii's dentists participate with HMSA, so it's easy to find one who'll meet their needs. They'll also have access to a national network of dentists when visiting the Mainland. For help finding a dentist when traveling, visit hmsadental.com/find-a-dentist or call 1 (800) 792-4672.

¹ Limitations and exclusions may apply. Offers are subject to change throughout the year. Discounts aren't insured benefits. See your plan's policy.

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

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

One of the best features of the PPO dental plan is the rollover benefit. This allows PPO members to roll over a portion of their unused benefit to the next calendar year. Members must meet certain requirements to use this benefit.

HMSA Dental HMO

Our HMO plan is a cost-effective option for those who want access to rich benefits at an affordable price. Members can go to any Hawaii Family Dental location statewide or choose a dentist from our expanding HMO network. These plans are easy to use and typically have low, fixed copayments to help manage out-of-pocket costs.

Oral Health for Total Health

Dental health can have a significant impact on the overall health and medical costs of your employees, especially those who have certain medical conditions. Our Oral Health for Total HealthSM program provides these members with enhanced dental benefits that help improve their oral and overall health.

Oral Health for Total Health benefits are valued at over \$1,000 and are covered 100% when performed by a participating dental provider. There are no deductibles or coinsurance and the benefits don't count toward the annual maximum.

For employers who offer their employees HMSA medical and dental plans, we'll review claims information to identify members with health conditions who can benefit from additional dental services. These members are automatically enrolled in the program. Visit hmsa.com/oralhealth to learn more.

Find your dentist

To search for a dental provider, use Find a Dentist at hmsadental.com.

What other plans are available?

You can buy supplemental plans such as:

- Accidental death and dismemberment.
- Complementary care.
- Group term life insurance.
- Temporary disability insurance.
- And more.

Call or visit your local HMSA Center to learn more.



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