Plan Certificate



Complementary Care Rider

January 2027

B16

An Independent Licensee of the Blue Cross and Blue Shield Association

Discrimination is against the law

HMSA complies with applicable federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex (consistent with the scope of sex discrimination described at 45 CFR § 92.101(a)(2)). HMSA does not exclude people or treat them less favorably because of race, color, national origin, age, disability, or sex.

Services HMSA provides

HMSA offers the following services to support people with disabilities and those whose primary language is not English. There is no cost to you.

- Qualified sign language interpreters are available for people who are deaf or hard of hearing.
- Large print, audio, braille, or other electronic formats of written information is available for people who are blind or have low vision.
- Language assistance services are available for those who have trouble with speaking or reading in English. This includes:
  - Qualified interpreters.
  - Information written in other languages.

If you need modifications, appropriate auxiliary aids and services, or language assistance services, please call 1 (800) 776-4672. TTY users, call 711.

How to file a grievance or complaint

If you believe HMSA has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance with:

- Phone: 1 (800) 462-2085
- TTY: 711
- Email: appeals@hmsa.com
- Fax: (808) 952-7546
- Mail: HMSA Member Advocacy and Appeals
  P.O. Box 1958
  Honolulu, HI 96805-1958

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office for Civil Rights Complaint Portal, available at https://ocrportal.hhs.gov/ocr/portal/lobby.jsf, or by mail or phone:

U.S. Department of Health and Human Services
200 Independence Avenue, SW
Room 509F, HHH Building
Washington, D.C. 20201

1 (800) 368-1019, 1 (800) 537-7697 (TDD)

Complaint forms are available at https://www.hhs.gov/ocr/office/file/index.html.

This notice is available at HMSA's website: https://hmsa.com/non-discrimination-notice/.

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Commercial/ACA/Medicare
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H3832_1300_N7KJ3109_27_C
H8481_1300_N7KH3108_27_C
H2561_1300_N7KG3107_27_C

ATTENTION: If you don't speak English, language assistance services are available to you at no cost. Auxiliary aids and services are also available to give you information in accessible formats at no cost. QUEST members, call 1 (800) 440-0640 toll-free, TTY 1 (877) 447-5990, or speak to your provider. Medicare Advantage and commercial plan members, call 1 (800) 776-4672 or TDD/TTY 1 (877) 447-5990.

'Ōlelo Hawai'i
NĀ MEA: Inā 'a'ole 'oe 'ōlelo Pelekania, loa'a nā lawelawe kōkua 'ōlelo iā 'oe me ka uku 'ole. Loa'a nā kōkua kōkua a me nā lawelawe no ka hā'awi 'ana iā 'oe i ka 'ike ma nā 'ano like 'ole me ka uku 'ole. Nā lālā QUEST, e kelepona iā 1 (800) 440-0640 me ka uku 'ole, TTY 1 (877) 447-5990, a i 'ole e kama'ilio me kāu mea ho'olako. 'O nā lālā Medicare Advantage a me nā lālā ho'olālā kalepa, e kelepona iā 1 (800) 776-4672 a i 'ole TDD/TTY 1 (877) 447-5990.

Bisaya
PAHIBALO: Kung dili English ang imong pinulongan, magamit nimo ang mga serbisyo sa tabang sa pinulongan nga walay bayad. Ang mga auxiliary nga tabang ug serbisyo anaa sab aron mohatag og impormasyon kanimo sa daling ma-access nga mga format nga walay bayad. Mga membro sa QUEST, tawag sa 1 (800) 440-0640 toll-free, TTY 1 (877) 447-5990, o pakig-istorya sa imong provider. Mga membro sa Medicare Advantage ug commercial plan, tawag sa 1 (800) 776-4672 o TDD/TTY 1 (877) 447-5990.

繁體中文
請注意：如果你不諳英文，我們將為您提供免費的語言協助服務。輔助支援和服務也能免費以無障礙的方式為您提供資訊。QUEST **會員請致電免費熱線** 1 (800) 440-0640、**聽障熱線** (TTY) 1 (877) 447-5990 **或與您的服務提供者聯絡。**Medicare Advantage **及商業計劃會員請致電** 1 (800) 776-4672 **或聽障／語障熱線** (TDD/TTY) 1 (877) 447-5990。

简体中文
注意：如果您不会说英语，我们可以免费为您提供语言协助服务。同时，我们还配备辅助工具和相关服务，免费为您提供无障碍格式的信息。
QUEST 会员请拨打免费电话 1 (800) 440-0640，TTY 1 (877) 447-5990，或咨询您的医疗服务提供者。Medicare Advantage 和商业计划会员请致电 1 (800) 776-4672 或 TDD/TTY 1 (877) 447-5990。

Ilokano
BASAEN: No saanka nga agsasao iti Ingles, mabalinmo a magun-odan ti libre a serbisio a tulong iti lengguahe. Adda met dagiti kanayonan a tulong ken serbisio a makaited kenka iti libre nga impormasion iti nalaka a maawatan a pormat. Dagiti miembro ti QUEST, tawaganyo ti 1 (800) 440-0640 a libre iti toll, TTY 1 (877) 447-5990, wenno makisaritaka iti provider-yo. Dagiti miembro ti Medicare Advantage ken plano a pang-komersio, tawaganyo ti 1 (800) 776-4672 wenno TDD/TTY 1 (877) 447-5990.

日本語
注意：英語を話されない方には、無料で言語支援サービスをご利用いただけます。また、情報をアクセシブルな形式で提供するための補助ツールやサービスも無料でご利用いただけます。QUESTプログラムの加入者の方は、フリーダイヤル1 (800) 440-0640**までお電話ください。TTYをご利用の場合は**1 (877) 447-5990**までお電話いただくか、担当医療機関にご相談ください。**Medicare Advantage**プランおよび民間保険プランの加入者の方は、**1 (800) 776-4672**までお電話いただくか、TDD/TTYをご利用の場合は**1 (877) 447-5990**までお電話ください。**

한국어
주의: 영어를 사용하지 않는 경우, 무료로 언어 지원 서비스를 이용할 수 있습니다. 무료로 접근 가능한 형식으로 정보를 받기 위해 보조 지원 및 서비스 역시 이용할 수 있습니다. QUEST 가입자는 수신자 부담 전화 1 (800) 440-0640, TTY 1 (877) 447-5990 번으로 전화하거나 서비스 제공자와 상의하십시오. Medicare Advantage 및 민간 플랜 가입자는 1 (800) 776-4672 또는 TDD/TTY 1 (877) 447-5990 번으로 전화하십시오.

ພາສາລາວ
ຊຶ່ນຊາບ: ຖ້າທ່ານບໍ່ເວົ້າພາສາອັງກິດແມ່ນມີບໍລິການຊ່ວຍເຫຼືອດ້ານພາສາໂດຍບໍ່ມີຄ່າໃຊ້ຈ່າຍພ້ອມໃຫ້ທ່ານ. ນອກຈາກນັ້ນກໍ່ຍັງມີການຊ່ວຍເຫຼືອ ແລະ ການບໍລິການເສີມເພື່ອໃຫ້ຂໍ້ມູນແກ່ທ່ານໃນຮູບແບບທີ່ ເຊົ້າເຖິງໄດ້ໂດຍບໍ່ມີຄ່າໃຊ້ຈ່າຍ. ສະມາຊິກ QUEST ແມ່ນໂທບໍ່ເສຍຄ່າໄດ້ທີ່ ເບີ 1 (800) 440-0640, TTY 1 (877) 447-5990 ຫຼື ປຶກສາກັບຜູ້ໃຫ້ບໍລິການຂອງທ່ານ.ສະມາຊິກແຜນ ປະກັນ Medicare Advantage ແລະ ຊັ້ນທຸລະກິດ, ໂທ 1 (800) 776-4672 ຫຼື TDD/TTY 1 (877) 447-5990.

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Kajin Ṃajōḷ
KŌJELLA: Ñe kwōjab jelā kenono kajin Belle, ewōr jibañ in ukok ñan kwe im ejellok wonnen. Ewōr kein roñjak im jibañ ko jet ñan wāween ko kwōmaron ebōk melele im ejellok wonnen. Armej ro rej kōjrbal QUEST, kall e 1 (800) 440-0640 ejellok wonnen, TTY 1 (877) 447-5990, ñe ejab kenono ibben taktō eo am. Medicare Advantage im ro rej kōjerbal injuran ko rej make wia, kall e 1 (800) 776-4672 ñe ejab TDD/TTY 1 (877) 447-5990.

Lokaiahn Pohnpei
Kohdo: Ma ke mwahu en kaiahn Pohnpei, me mwengei en kaiahn Pohnpei. Me mwengei en kaiahn Pohnpei, me mwengei en kaiahn Pohnpei. QUEST mwengei, kohdo mwengei 1 (800) 440-0640, TTY 1 (877) 447-5990, me mwengei en kaiahn Pohnpei. Medicare Advantage me mwengei en kaiahn Pohnpei, kohdo mwengei 1 (800) 776-4672 me TDD/TTY 1 (877) 447-5990.

Gagana Sāmoa
FAASILASILAGA: Afai e te lē tautala le faa-Igilisi, o loo avanoa mo oe e aunoa ma se totogi auaunaga fesoasoani i le gagana. O loo maua fo'i fesoasoani faaopo'opo ma auaunaga e tuuina atu ai iā te oe faamatalaga i auala eseese lea e maua e aunoa ma se totogi. Sui auai o le QUEST, valaau aunoa ma se totogi i le 1 (800) 440-0640, TTY 1 (877) 447-5990, pe talanoa i lē e saunia lau tausiga. Sui auai o le Medicare Advantage ma sui auai o peleni inisiua tumaoti, valaau i le 1 (800) 776-4672 po o le TDD/TTY 1 (877) 447-5990.

Español
ATENCIÓN: Si no habla inglés, tiene a su disposición servicios gratuitos de asistencia con el idioma. También están disponibles ayuda y servicios auxiliares para brindarle información en formatos accesibles sin costo alguno. Los miembros de QUEST deben llamar al número gratuito 1 (800) 440-0640, TTY 1 (877) 447-5990 o hablar con su proveedor. Los miembros de Medicare Advantage y de planes comerciales deben llamar al 1 (800) 776-4672 o TDD/TTY 1 (877) 447-5990.

Tagalog
PAUNAWA: Kung hindi ka nakapagsasalita ng Ingles, mayroon kang makukuhang mga serbisyo sa tulong sa wika nang libre. Mayroon ding mga auxiliary na tulong at serbisyo para bigyan ka ng impormasyon sa mga naa-access na format nang libre. Sa mga miyembro ng QUEST, tumawag sa 1 (800) 440-0640 nang toll-free, TTY 1 (877) 447-5990, o makipag-usap sa iyong provider. Sa mga miyembro ng Medicare Advantage at commercial plan, tumawag sa 1 (800) 776-4672 o TDD/TTY 1 (877) 447-5990.

ไทย
โปรดให้ความสนใจ: หากท่านไม่พูดภาษาอังกฤษ เรามีบริการให้ความช่วยเหลือทางภาษาแก่ท่านโดยไม่มีค่าใช้จ่าย และยังมีความช่วยเหลือและบริการเสริมเพื่อให้ข้อมูลแก่ท่านในรูปแบบที่เข้าถึงได้โดยไม่มีค่าใช้จ่าย สำหรับสมาชิก QUEST โปรดโทรไปที่หมายเลขโทรฟรีที่หมายเลข 1 (800) 440-0640, TTY 1 (877) 447-5990 หรือพูดคุยกับผู้ให้บริการของคุณ สำหรับสมาชิก Medicare Advantage และแผนเชิงพาณิชย์ โปรดโทรไปที่หมายเลข 1 (800) 776-4672 หรือ TDD/TTY 1 (877) 447-5990

Tonga
FAKATOKANGA: Kapau óku íkai keke lea Faka-Pilitania, óku í ai e tokotaha fakatonulea óku í ai ke tokonií koe íkai ha totongi. Óku í ai mo e kulupu tokoni ken au óatu e ngaahi fakamatala mo e tokoni íkai ha totongi. Kau memipa QUEST, ta ki he 1 (800) 440-0640 taé totongi, TTY 1 (877) 447-5990, pe talanoa ki hoó kautaha. Ko kinautolu óku Medicare Advantage mo e palani fakakomesiale, ta ki he 1 (800) 776-4672 or TDD/TTY 1 (877) 447-5990.

Foosun Chuuk
ESINESIN: Ika kese sine Fosun Merika, mei wor aninisin fosun fonu ese kamo mi kawor ngonuk. Mei pwan wor pisekin aninis mi kawor an epwe esinei ngonuk porous non och wewe ika nikinik epwe mecheres me weweoch ngonuk ese kamo. Chon apach non QUEST, kekeri 1 (800) 440-0640 namba ese kamo, TTY 1 (877) 447-5990, ika fos ngeni noumw ewe chon awora aninis. Medicare Advantage ika chon apach non ekoch otot, kekeri 1 (800) 776-4672 ika TDD/TTY 1 (877) 447-5990.

Tiếng Việt
CHÚ Ý: Nếu quý vị không nói được tiếng Anh, chúng tôi có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho quý vị. Các phương tiện và dịch vụ hỗ trợ cũng có sẵn để cung cấp cho quý vị thông tin ở các định dạng dễ tiếp cận mà không mất phí. Hội viên QUEST, xin gọi số miễn cước 1 (800) 440-0640, TTY 1 (877) 447-5990, hoặc nói chuyện với nhà cung cấp dịch vụ của quý vị. Hội viên Medicare Advantage và chương trình thương mại, xin gọi số 1 (800) 776-4672 hoặc TDD/TTY 1 (877) 447-5990.

HAWAIʻI MEDICAL SERVICE ASSOCIATION

Complementary Care Rider

I. ELIGIBILITY

This Rider provides coverage that supplements the coverage provided under the HMSA's medical plan. Your coverage under this Rider starts and ends on the same dates as your medical plan coverage.

For eligibility, benefit, or claim questions, call ASH Group's Customer Service at 1-800-678-9133 Monday through Friday between the hours of 3 a.m. and 6 p.m., and Saturday, between 10 a.m. to 6 p.m. Hawaii Standard Time. Hours adjusted during Daylight Savings Time: Monday through Friday 2 a.m. to 5 p.m. and Saturday 9 a.m. to 5 p.m. Hawaii Standard Time.

II. PROVISIONS OF THE MEDICAL PLAN APPLICABLE

All definitions, provisions, limitations, exclusions, and conditions of HMSA's Guide to Benefits shall apply to this Rider, except as specifically modified in this Rider.

III. DEFINITIONS

When used in this Rider:

(1) **"ASH Group"** means American Specialty Health Group, Inc. which has been contracted by HMSA to administer the benefits under this Rider.

(2) **"Acupuncture Services"** are services provided or made available to a Member by a Provider for the treatment or diagnosis of Musculoskeletal and Related Disorders, Nausea and Pain. Acupuncture is the stimulation of a certain point on or near the surface of the body by the insertion and removal of single-use, sterilized, disposable needles and/or electrical stimulation (electro-Acupuncture) to normalize physiological functions, to prevent or modify the perception of Pain, or to treat Musculoskeletal and Related Disorders, Nausea, or conditions that include Pain as a primary symptom. In addition, it may include such services as adjunctive physiotherapy modalities and procedures provided during the same Course of Treatment and in support of Acupuncture Services.

(3) **"Continuity of Care"** means that if you are in the course of treatment with a Participating Provider, should that provider end his or her participation in this plan, you may continue seeing that provider and receive participating benefits for a period of time until your documented treatment plan is concluded or you may be safely transferred to another Participating Provider. At such time, if you choose to continue receiving covered services from the provider, participating coverage is available only when the provider agrees to abide by the ASH Group requirements and fee schedule.

(4) **"Course of Treatment"** means a sequence or series of office visits directly related to a diagnosed disease state, illness, or injury and provided in conjunction with a defined clinical outcome.

(5) **"Established Patient"** means someone who has received professional services from the provider, or another provider of the same specialty who belongs to the same group practice, within the past three years.

(6) **"Therapeutic Massage Services"** are services provided by a Provider for treatment of Myofascial/Musculoskeletal Disorders, Musculoskeletal Functional Disorders, Pain Syndromes, and/or lymphedema through physical actions, primarily by hand, performed on the body. This may include techniques such as compression, stroking, joint movement, friction, vibration, and percussion.

(7) **"Member Payments"** means charges (such as copayments) that are the direct financial responsibility of the Member and are payable directly to the provider for the provision of certain Covered Services as set forth in Section IV. Schedule of Benefits of this Rider. Member Payments may be collected by a provider (Participating or Nonparticipating) at the time services are provided or subsequently billed to the Member.

(8) **"Musculoskeletal and Related Disorders"** means conditions with signs and symptoms related to the nervous, muscular, and/or skeletal systems. Musculoskeletal and Related Disorders are conditions typically categorized as: structural, degenerative, or inflammatory disorders; or biomechanical dysfunction of the joints of the body and/or related components of the muscle or skeletal systems (muscles, tendons, fascia, nerves, ligaments/capsules, discs, and synovial structures) and related manifestations or conditions. Musculoskeletal and Related Disorders include Myofascial/Musculoskeletal Disorders, Musculoskeletal Functional Disorders, and subluxation.

Note: For Acupuncture Services, Musculoskeletal and Related Disorders means conditions with signs and symptoms related to the nervous, muscular, and/or skeletal systems. Musculoskeletal and Related Disorders are conditions typically categorized as: structural, degenerative, or inflammatory disorders; or biomechanical dysfunction of the joints of the body and/or related components of the muscle or skeletal systems (muscles, tendons, fascia, nerves, ligaments/capsules, discs, and synovial structures) and related manifestations or conditions. Musculoskeletal and Related Disorders include Myofascial Disorders.

(9) **"Musculoskeletal Functional Disorders"** means disorders that are abnormal functions and/or activities-of-daily-living limitations of the body resulting from muscle stiffness, muscle restriction, and/or range of motion limitations.

(10) **"Myofascial Disorders"** means conditions with associated signs and symptoms related to the muscular and surrounding connective tissues. Myofascial Disorders are conditions typically categorized as structural, spasms, or inflammatory disorders or dysfunction of the muscles of the body.

(11) **"Myofascial/Musculoskeletal Disorders"** means conditions with signs and symptoms that relate to the muscular and related systems. Myofascial/Musculoskeletal Disorders are conditions that are typically categorized as structural, spasms, or inflammatory disorders or dysfunction of the muscles of the body, and/or related components of the motor unit (muscles, tendons, fascia, ligaments/capsules, discs, and synovial structures), and related manifestations or conditions.

(12) **"Nausea"** means an unpleasant sensation in the abdominal region associated with the desire to vomit that may be appropriately treated by a Provider of Acupuncture Services in accordance with professionally recognized, valid, evidence-based standards of practice and includes adult post-operative nausea and vomiting, chemotherapy nausea and vomiting, and nausea of pregnancy.

(13) **"New Patient"** means that a patient has not received any professional services from the provider, or another provider of the same specialty who belongs to the same group practice, within the past three years.

(14) **"Nonparticipating Provider"** means a provider who has not entered into an agreement with **ASH Group** to provide Covered Services to Members.

(15) **"Pain"** means the sensation of hurting or strong discomfort in some part of the body caused by an injury, illness, disease, functional disorder, or condition that may be appropriately treated in accordance with professionally recognized, valid, evidence-based standards of practice.

(16) **"Pain Syndrome"** means acute or chronic Musculoskeletal and Related Disorders including Myofascial/Musculoskeletal Disorder, or Musculoskeletal Functional Disorder, in which the primary symptom consists of sensations of hurting or strong discomfort in some part of the body caused by an injury, illness, disease, or functional disorder.

Note: For Therapeutic Massage Services, Pain Syndrome means an acute or chronic Myofascial/Musculoskeletal Disorder or Musculoskeletal Functional Disorder in which the primary symptom consists of sensations of hurting or strong discomfort in some part of the body caused by an injury, illness, disease, functional

disorder, or condition that may be appropriated treated by a Provider of Therapeutic Massage**.**

(17) **"Participating Provider"** means a provider who has entered into an agreement with ASH Group to provide Covered Services to Members. Providers who are employees, independent contractors or owners of Professional Corporations or Group Practices who have not been accepted and credentialed to participate in ASH Group are not considered to be Participating Providers. A directory of participating providers is available at hmsa.com.

(18) **"Provider of Acupuncture Services"** means a provider who is duly licensed to practice acupuncture in the state or jurisdiction in which Acupuncture Services are provided.

(19) **"Provider of Therapeutic Massage Services"** means a provider who is duly licensed and/or certified to practice therapeutic massage in the state or jurisdiction in which Therapeutic Massage Services are provided.

IV. SCHEDULE OF BENEFITS

(1) **Copayments**
- (a) **Participating Providers**
  1. $20 per visit.
- (b) **Nonparticipating Providers**
  1. Not covered.

(2) **Benefit Maximum**
- (a) **Participating Providers**
  1. No more than 12* visits per calendar year.
- (b) **Nonparticipating Providers**
  1. Not covered.

Note: Eligibility for benefits for more than five visits per calendar year from a participating provider requires approval. See Section VIII of this Rider for details.

Calculation of Annual Benefit Maximum: *The total number of visits aggregates from all covered service categories (acupuncture and/or therapeutic massage).

(3) **Acupuncture Services.** Acupuncture is provided at each office visit. Exam Services (Evaluation and Management) and/or Adjunctive Therapeutic Procedures and/or Modalities such as acupressure and moxibustion are covered when provided in conjunction with the Acupuncture treatment during the office visit. Each office visit/Acupuncture treatment with a Provider of Acupuncture Services will count as one visit toward the Benefit Maximum.

(4) **Therapeutic Massage Services**. Therapeutic massage is provided at each office visit. No other services are covered. Each office visit/Therapeutic Massage treatment with a Provider of Therapeutic Massage Services will count as one visit toward the Benefit Maximum.

V. COVERED SERVICES

(1) **ACUPUNCTURE COVERED SERVICES**

(a) **A New Patient exam or an Established Patient exam for the initial evaluation** of a patient with a new condition or new episode to determine the appropriateness of Acupuncture Services.

(b) **Established patient exams as needed to assess the need to initiate, continue, extend, or change a Course of Treatment.** A reevaluation may be performed during a subsequent office visit or separately. If performed separately, additional coinsurance applies.

(c) **Follow-up office visits** include the provision of Acupuncture Services and/or reevaluation.

(d) **Adjunctive Therapies or Modalities** such as acupressure, moxibustion, or breathing techniques are covered only when provided during the same Course of Treatment and in support of Acupuncture Services. However, the following exception applies for the application of acupressure if: 1) a Participating Provider of Acupuncture Services recommends Acupuncture Services for a Member as a Covered Service but cannot do so in accordance with professionally recognized, valid, evidence-based standards of practice because the insertion of needles is contraindicated (e.g., for a patient with a bleeding disorder); and 2) professionally recognized, valid, evidence-based standards of practice indicate that acupressure would be effective in the treatment of the Member, then Acupuncture Services will include acupressure in that circumstance even if Acupuncture Services are not provided to the Member at the same time and the Member is entitled to receive other Adjunctive Therapies or Modalities in conjunction with the provision of acupressure in that circumstance to the same extent as would be the case if the Member were receiving Acupuncture Services.

(2) **THERAPEUTIC MASSAGE COVERED SERVICES**

(a) **A New Patient exam or an Established Patient exam as needed for the initial evaluation** of a patient with a new condition or new episode to determine the appropriateness of Therapeutic Massage Services.

(b) **An Established Patient exam** when needed to assess the need to initiate, continue, extend, or change a Course of Treatment. The Established Patient exam is only covered when used to determine the appropriateness of Therapeutic Massage Services.

(c) **Therapeutic Massage Sessions** that include the application of therapeutic massage techniques to the musculoskeletal soft tissue in various combinations. Therapeutic Massage Sessions must include the provision of application of therapeutic massage techniques to the musculoskeletal soft tissue.

Members receiving treatment who are under the age of 18 require parental participation.

VI. LIMITATIONS AND EXCLUSIONS

(1) **GENERAL EXCLUSIONS**

(a) Chiropractic Services.

(b) BlueCard program.

(c) Services provided in excess of any Benefit Maximum.

(d) Any service or supply that is not permitted by state law with respect to the practitioner's scope of practice.

(e) Any services provided for elective or maintenance care (e.g., services provided to a Member whose treatment records indicate he or she has reached maximum therapeutic benefit).

(f) Hospitalization, surgical procedures, anesthesia, manipulation under anesthesia, proctology, colonic irrigation, injections and injection services, or other related services.

(g) Hypnotherapy, behavior training, sleep therapy, and weight problems.

(h) Thermography, magnets used for diagnostic or therapeutic use, ion cord devices, manipulation or adjustments of the joints, physical therapy services, iridology, hormone replacements products, acupuncture point or trigger-point injections (including injectable substances), laser/laser biostimulation, colorpuncture, NAET diagnosis and/or treatment, and direct moxibustion.

(i) Education programs, non-medical lifestyle or self-help, or self-help physical training or any related diagnostic testing.

(j) Services or treatments for pre-employment physicals or vocational rehabilitation.

(k) Any services or treatments for conditions caused by or arising out of the course of employment or covered under Worker's Compensation or similar laws.

(l) Air conditioners /purifiers, therapeutic mattresses, supplies, or any other similar devices or appliances.

(m) Auxiliary aids and services, including but not limited to, interpreters, transcription services, written materials, telecommunications devices, telephone handset amplifiers, television decoders, and telephones compatible with hearing aids.

(n) Any services provided by a person who is a Family Member. Family Member means a person who is related to the covered person in any of the following ways: spouse, domestic partner, brother-in-law, sister-in-law, son-in-law, daughter-in-law, mother-in-law, father-in-law, parent (including stepparent), brother or sister (including stepbrother or stepsister), or child (including legally adopted, step, or foster child). A Family Member also includes individuals who normally live in the covered person's household.

(o) Dietary and nutritional supplements, including vitamins, minerals, herbs, herbals and herbal products, injectable supplements and injection services, or other similar products.

(p) Transportation costs, including local ambulance charges.

(2) **ACUPUNCTURE EXCLUSIONS**

(a) Services, exams (other than the initial examination to determine the appropriateness of Acupuncture Services), and/or treatments for the conditions other than Musculoskeletal and Related Disorders, Nausea, Pain or Pain Syndromes.

(b) Services, examinations, and/or treatments for asthma or addiction, such as nicotine addiction.

(c) Radiological x-rays (plain film studies), magnetic resonance imaging, CAT scans, bone scans, nuclear radiology, diagnostic radiology, and laboratory services.

(d) Adjunctive therapy not associated with Acupuncture.

(e) Acupuncture performed with reusable needles.

(f) Cupping.

(3) **THERAPEUTIC MASSAGE EXCLUSIONS**

(a) Services or treatments for conditions other than Myofascial/Musculoskeletal Disorders, Musculoskeletal Functional Disorders, Pain Syndrome, or lymphedema.

(b) Therapeutic Massage Services provided by a Provider of Therapeutic Massage Services that are not delivered in accordance with the therapeutic massage benefit plan, including, but not limited to, Therapeutic Massage Services provided directly in conjunction with Acupuncture Services.

(c) Adjunctive therapy whether or not associated with Therapeutic Massage Services.

VII. FILING CLAIMS

(1) **For services you receive from a provider who does not file claims for you, follow the below steps to receive reimbursement for Covered Services. There is no submission timeframe for commercial non-participating providers. For Medicare not-participating providers, the claim must be filed 365 days from the date-of-service.**

(a) Complete a separate claim form for each provider of service. You can obtain a claim form on ASHLink.com under the Resources tab.

(b) Provide all of the following information on the claim form (your treating provider can help you get this information):

1. Itemized date(s) of service.
2. Diagnosis code.
3. Procedure code.
4. Billed charge per service.
5. Provider's name and credentials.
6. Provider's full address.
7. Provider's tax ID, employer identification number or Social Security number.
8. National Provider Identifier (NPI) number.

(c) Attach the itemized bill from the provider of service with a claim form.

(d) Send the claim form and bill to:
American Specialty Health Group, Inc.
P.O. Box 509077
San Diego, CA 92150

VIII. UTILIZATION REVIEW

(1) **For Covered Services you receive from a Participating Provider,** utilization review requirements are the responsibility of your provider, not you. For therapeutic massage services, a review of medical records after the fifth visit per calendar year is required.

(2) **ASH Group will respond within one week of receipt of the completed form.** Notification of the clinical decision will be mailed or faxed directly to the provider and will include the name and phone contact information of the peer-clinician who rendered the decision. Services provided during the review period will be reimbursed if they are approved by ASH Group.

IX. EXPLANATION OF BENEFITS (EOB)

ASH Group notifies you of any financial responsibilities you have (other than Copayments) in a document called the Explanation of Benefits (EOB). The EOB is not a bill, but rather, communicates important information about services you receive including the total amount charged, the allowed amount, the amount covered by ASH Group, and the amount that you pay.

HAWAIʻI MEDICAL SERVICE ASSOCIATION
The Active&Fit Enterprise™ Program Benefit Rider

This Rider provides coverage that supplements the coverage provided in HMSA's Guide to Benefits, which describes the benefits covered under your medical plan. Your coverage under this Rider starts and ends on the same dates as your medical plan coverage. All definitions, provisions, exclusions, and conditions of HMSA's Guide to Benefits shall apply to this Rider.

You are eligible to receive the following benefits:

The Active&Fit Enterprise Program – Covered

You and your covered dependents age 16 and older are eligible for the Active&Fit Enterprise program as described below. Talk to your doctor before you start or change your exercise routine.

- **Fitness Center Membership**. Annual membership at a participating Active&Fit Enterprise fitness center. To find a list of participating fitness centers, visit the Active&Fit Enterprise website or contact the Active&Fit Enterprise program via the number listed on the last page of this Rider. You may request to change Standard fitness centers once a month. You may enroll in multiple Premium fitness locations, each with a monthly fee. Monthly fees may apply, depending on the fitness center you choose. You have access to a wide range of locations and services based on your budget and workout needs. ***Please note***: Fitness center participation may vary by location and is subject to change. You are responsible for paying any fees associated with upgrading your fitness center membership, or for using any non-standard services or amenities that require separate, non-standard fees; and
- **Home Fitness Kit**. Choose one Home Fitness Kit each calendar year from options that include a wearable fitness tracker or exercise equipment. Members can go to the Home Fitness Kits page on the Active&Fit Enterprise website to explore the selection of available kits. Follow the instructions on the Active&Fit Enterprise website to receive your promotional code. Once you have redeemed the code online through a third-party vendor website, your kit will be mailed directly to you. Once selected, kits cannot be exchanged. Shipping times for these kits may vary. Kits are subject to change. Contact the Active&Fit Enterprise program for assistance with selecting your kit. Contact information can be found on the last page of this Rider.
    - Choose one of the following kits:
        1. Strength Kit with resistance tubing
        2. Toning Kit with a Pilates ball
        3. Yoga Kit with a yoga mat
        4. Self-Care Kit with a foam roller
        5. Walking Kit with a pedometer

For ages 18 and older, the following are also available at www.ActiveandFit.com:

- The Connected! tool for tracking activity on wearable fitness trackers and mobile apps. ***Please note***: You are responsible for the cost of purchasing additional apps or wearable fitness devices. Your use of the Connected! tool serves as your consent for American Specialty Health Fitness, Inc. to receive information about your tracked activity.
- An online newsletter 4 times a year.
- A variety of on-demand workout videos on the Active&Fit Enterprise website and workouts on YouTube and Facebook, and Workout Plans to help you start or continue an exercise routine.

Your Payment Obligations

Annual Deductible

- Your annual deductible does not apply to the Active&Fit Enterprise

Fitness Center Membership or Home Fitness Kit.

Member Fees

- **Fitness Center Membership**. $75 Annual Member Fee. Enroll with and pay your Annual Member Fee directly online at www.ActiveandFit.com or call the Active&Fit Enterprise program at the number listed on the last page of this Rider.
- **Premium Fitness Choices.** We have expanded our Active&Fit Enterprise program in Hawaii to include additional options, like full-service fitness centers, studios, and unique fitness experiences. Buy-up fees vary at a monthly fee of $4 - $678, depending on the chosen fitness location. Your credit card will be charged monthly based on your choice. Log in to www.ActiveandFit.com to see the options in your area.

***Please note*:** the following applies to the Annual Member Fee:

- The Annual Member Fee cannot be refunded.
- The Annual Member Fee is required each calendar year renewal.
- The Annual Member Fee is required for participation in the Standard and/or Premium network.

Annual Copayment Maximum

- Annual member fees for the Fitness Center or Home Fitness program do not apply toward meeting the Annual Copayment Maximum.

Services Not Covered

The following are not included:

- Services from gyms that are not part of the Active&Fit Enterprise program.
- Education materials not made for the Active&Fit Enterprise program by American Specialty Health Incorporated.
- Communication tools, phone speakers, DVRs, and phones that work with hearing aids.
- Drugs and medicine.
- Over-the-counter goods.
- Diet and herb supplements, vitamins, and minerals.
- Weight-control products.
- Quit-smoking medicines.
- Meal replacements or any type of food.
- Listening devices, such as audio tapes and CD players.
- Fitness devices and apps that have fees.

If you're not an Active&Fit Enterprise member, you're not eligible for any services. The Active&Fit Enterprise program may not be appropriate for members with serious medical conditions.

Definition

Calendar year means the period beginning on January 1 and ending on December 31 of any year.

Contact Information

The Active&Fit Enterprise Program

Phone: 1-888-354-4934, Monday through Friday, 8 a.m. to 5 p.m. Hawaii Time

Website: www.ActiveandFit.com

The Active&Fit Enterprise program is provided by American Specialty Health Fitness, Inc. (ASH Fitness), a subsidiary of American Specialty Health Incorporated (ASH). Active&Fit Enterprise is a trademark of

ASH and used with permission herein. Other names or logos may be trademarks of their respective owners. Premium fitness location buy-up fees are subject to change.

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 in Honolulu

818 Keeaumoku St.
Monday–Friday, 8 a.m.–5 p.m. | Saturday, 9 a.m.–2 p.m.

HMSA Center in 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 in Hilo

Waiakea Center | 303A E. Makaala St.
Monday–Friday, 9 a.m.–6 p.m. | Saturday, 9 a.m.–2 p.m.

HMSA Center in Kahului

Puunene Shopping Center | 70 Hookele St.
Monday–Friday, 9 a.m.–6 p.m. | Saturday, 9 a.m.–2 p.m.

HMSA Center in Lihue

Kuhio Medical Center | 3-3295 Kuhio Highway, Suite 202
Monday–Friday, 8 a.m.–4 p.m

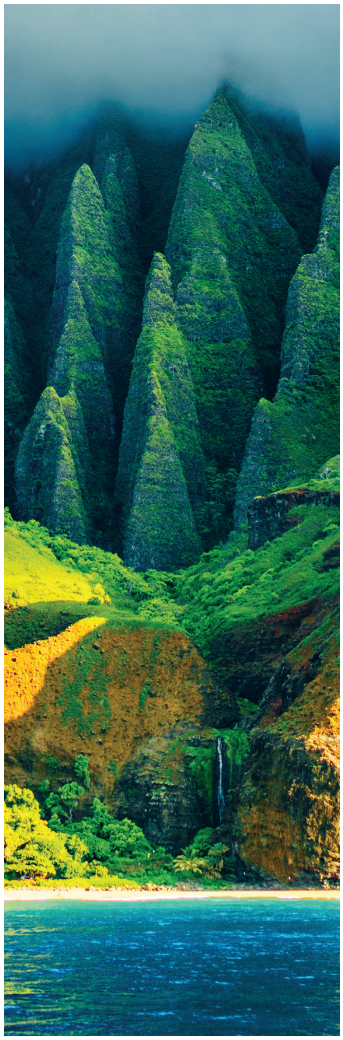
Contact HMSA. We're here with you.

Call (808) 948-6111 or 1 (800) 776-4672.

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

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