



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 support your health and well-being journey. We provide quality benefits when you're injured or ill, along with well-being programs to help you stay healthy through every stage of life. 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. We look forward to supporting you in your good health.

Mahalo,

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

Get the best with HMSA



Go to page 8 to learn more about our well-being tools and programs.

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 10,500 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.

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 Blue Shield Association, which recognizes Hawaii hospitals for expertise in delivering high-quality, cost-effective specialty care.

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)

The Queen's Medical Center (queens.org)

- **Maternity care**

Wilcox Medical Center+ (wilcoxhealth.org)

- **Spine surgery**

Kuakini Medical Center+ (kuakini.org)

The Queen's Medical Center+ (queens.org)

- **Substance use treatment and recovery**

The Queen's Medical Center (queens.org)

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.



We're proud to work with these health care providers to offer you quality care:



**HAWAII
PACIFIC
HEALTH**

KAPI'OLANI
PALI MOMI
STRAUB BENIOFF
WILCOX

CREATING A HEALTHIER HAWAII



**THE QUEEN'S
HEALTH SYSTEMS**

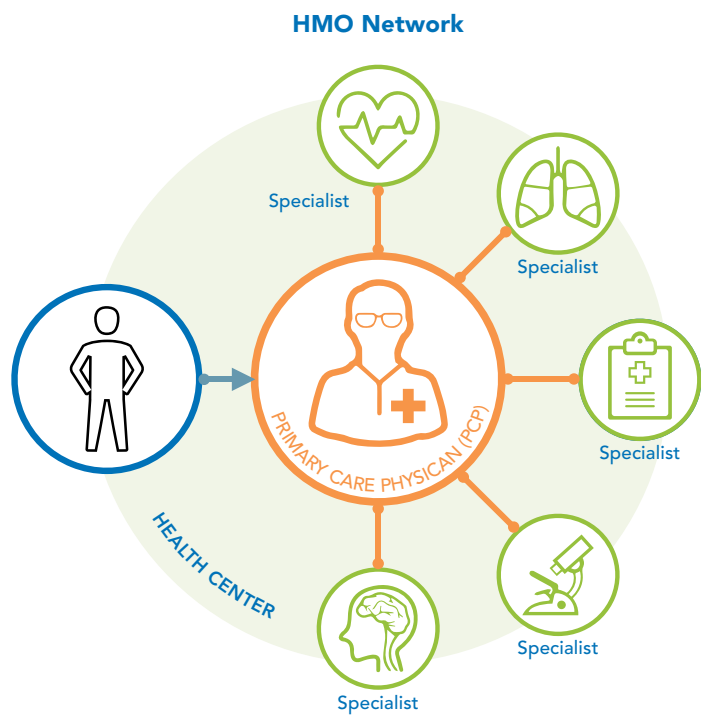
It's easy to use your health plan

Choose from quality health plans

Our preferred provider organization plan (PPO) gives you the most freedom to choose your own primary care provider (PCP), 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 (HMO), 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.

Participating Urgent Care Clinics

Hawaii Island

Aloha Kona Urgent Care

75-5995 Kuakini Hwy., Suite 213
Kailua-Kona
Ph. (808) 365-2297
M–Th: 8 a.m.–1 p.m.; 2–6 p.m.
F: 10 a.m.–2 p.m.; 3–6 p.m.

Hilo Urgent Care

670 Kekuanaoa St.
Hilo Ph. (808) 969-3051
M–F: 9 a.m.–7 p.m.
Sat–Sun: 8:30 a.m.–4:30 p.m.

Keaau Urgent Care

16-590 Old Volcano Rd.
Keaau Ph. (808) 966-7942
M–F: 9 a.m.–7 p.m.
Sat–Sun: 8:30 a.m.–4:30 p.m.

Kohala Coast Urgent Care

62-100 Kaunaoa Dr.
Kamuela Ph. (808) 880-3321
M–F: 9 a.m.–5 p.m.
Sat: 9 a.m.–2 p.m.

Waimea Urgent Care

65-1230 Mamalahoa Hwy., Suite A10
Kamuela Ph. (808) 885-0660
M–F: 8:30 a.m.–6:30 p.m.
Sat–Sun: 8:30 a.m.–4:30 p.m.

Kauai

Kauai Medical Clinic

4-831 Kuhio Hwy., Suite 332
Kapaa Ph. (808) 822-3431
M–F: 7:30 a.m.–4 p.m.

Kauai Urgent Care

4484 Pahee St.
Lihue Ph. (808) 245-1532
M–F: 8 a.m.–7 p.m.
Sat–Sun: 8 a.m.–4 p.m.

Makana North Shore Urgent Care

4488 Hanalei Plantation Rd.
Princeville Ph. (808) 320-7300
M–F: 8 a.m.–6 p.m.
Sat: 8 a.m.–4 p.m.

Urgent Care at Poipu

2829 Ala Kalani Kaumaka St., Suite B-201
Koloa Ph. (808) 742-0999
M–F: 8:30 a.m.–7 p.m.
Sat–Sun: 8 a.m.–4:30 p.m.

Maui

All Access Ortho Maui

30 Kupaoa St., Suite A203
Pukalani Ph. (808) 727-8410
M–F: 10 a.m.–6:30 p.m.
Sat: 9 a.m.–5:30 p.m.

Doctors On Call

3350 Lower Honoapiilani Rd., Suite 211
Lahaina Ph. (808) 667-7676
M–Sat: 8 a.m.–4 p.m.

Kihei-Wailea Medical Center

221 Piikea Ave., Suite A
Kihei Ph. (808) 874-8100
M–F: 8 a.m.–6 p.m. Sat: 8 a.m.–5 p.m.
Sun: 8 a.m.–1 p.m.

Minit Medical Urgent Care Clinic

270 Dairy Rd., Suite 239
Kahului Ph. (808) 667-6161
M–W: 8 a.m.–9 p.m.
Th–F: 8 a.m.–7 p.m.
Sat: 8 a.m.–6 p.m. Sun: 8 a.m.–4 p.m.

Minit Medical Urgent Care Clinic

305 Keawe St., Suite 507
Lahaina Ph. (808) 667-6161
M–Sat: 8 a.m.–6 p.m.
Sun: 8 a.m.–4 p.m.

Minit Medical Urgent Care Clinic

1325 S. Kihei Rd., Suite 103
Kihei Ph. (808) 667-6161
M–Sat: 8 a.m.–6 p.m.
Sun: 8 a.m.–4 p.m.

The Maui Medical Group Inc.

2180 Main St.
Wailuku Ph. (808) 249-8080
M–F: 8 a.m.–8 p.m.
Sat–Sun: 8 a.m.–4 p.m.

The Maui Medical Group Inc.

5095 Napili Hau St., Suite 114
Lahaina Ph. (808) 249-8080
Temporary hours M–F: 8 a.m.–5 p.m.

Molokai

Kohala Coast Urgent Care

39 Ala Malama Ave.
Kaunakakai Ph. (808) 553-5353
M–F: 9 a.m.–5 p.m.
Sat: 9 a.m.–2 p.m.

Oahu

Adventist Health Castle Urgent Care Kailua

660 Kailua Rd.
Kailua Ph. (808) 263-2273
M–F: 7 a.m.–7 p.m.
Sat–Sun: 8 a.m.–6 p.m.

Adventist Health Castle Urgent Care Kapolei

890 Kamokila Blvd., Suite 106
Kapolei Ph. (808) 521-2273
M–F: 7 a.m.–7 p.m.
Sat–Sun: 8 a.m.–6 p.m.

Adventist Health Castle Urgent Care Hawaii Kai

6600 Kalanianaʻole Hwy., Suite 114-A
Ph. (808) 921-2273
M–F: 7 a.m.–7 p.m.
Sat–Sun: 7 a.m.–7 p.m.

Adventist Health Castle Urgent Care Pearl City

1245 Kuala St., Suite 103
Pearl City Ph. (808) 456-2273
M–F: 7 a.m.–7 p.m.
Sat–Sun: 8 a.m.–6 p.m.

All Access Ortho

1401 S. Beretania St., Suite 102
Honolulu Ph. (808) 356-5699
M–F: 8 a.m.–8 p.m.
Sat–Sun: 9 a.m.–5 p.m.

All Access Ortho

4850 Kapolei Pkwy., Bldg. F
Kapolei Ph. (808) 356-5699
M–F: 8 a.m.–8 p.m.
Sat–Sun: 9 a.m.–5 p.m.

All Access Ortho

95-1830 Meheula Pkwy.
Suites C10 and 11
Mililani Ph. (808) 356-5699
M–F: 8 a.m.–8 p.m.
Sat–Sun: 9 a.m.–5 p.m.

Braun Urgent Care Kailua

130 Kailua Rd., Suite 111
Kailua Ph. (808) 261-4411
M–F: 8 a.m.–8 p.m.
Sat–Sun: 8 a.m.–5 p.m.

Doctors of Waikiki

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

Kalihi Kai Urgent Care

2070 N. King St., Suite A1
Honolulu Ph. (808) 841-2273
M–F: 8 a.m.–4 p.m.
Sat–Sun: 9 a.m.–1 p.m.

Kunia Urgent Care

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

NIU Health Ala Moana

1450 Ala Moana Blvd., Suite 2230
Honolulu Ph. (808) 888-4800
Daily: 8 a.m.–6 p.m.

Orthopedics Hawaii

120 Kaiulalani Ave., Suite KW12
Honolulu Ph. (808) 744-3360
M, Th: 9 a.m.–noon
Tu, W, F: 9 a.m.–5 p.m.

Queen's Island Urgent Care Ewa Kapolei

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

Queen's Island Urgent Care Kahala

1215 Hunakai St.
Honolulu 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.

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 Pearl Kai

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

Straub Benioff Doctors On Call

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

Straub Benioff Kahala Clinic & Urgent Care

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

Straub Benioff Kapolei Clinic & Urgent Care

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

Straub Benioff Mililani Clinic & Urgent Care

95-1249 Meheula Pkwy., Building M
(808) 625-6444
Daily: 10 a.m.–8 p.m.

Straub Benioff Ward Village Clinic & Urgent Care

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

Windward Urgent Care

46-001 Kamehameha Hwy., Suite 107
Kaneohe Ph. (808) 234-1094
Daily: 8 a.m.–7 p.m.

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

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

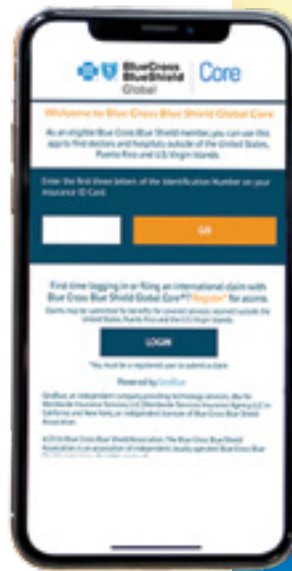
If you need to travel, your health plan gives you access to care on the Mainland and in many international locations. If you have eligible dependents on your plan, they can get care from participating Blue Cross Blue Shield providers on the Mainland.

How it works

HMSA is part of the Blue Cross Blue Shield network, which gives you access to over 2.2 million doctors and hospitals in 200 countries and territories worldwide.

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**.

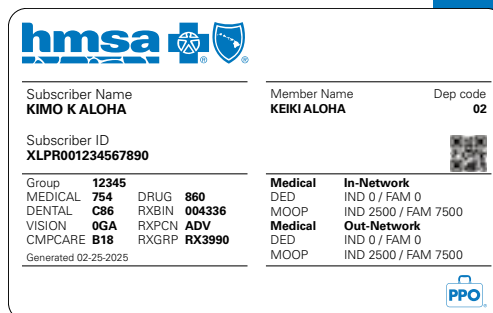


Be prepared

- 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

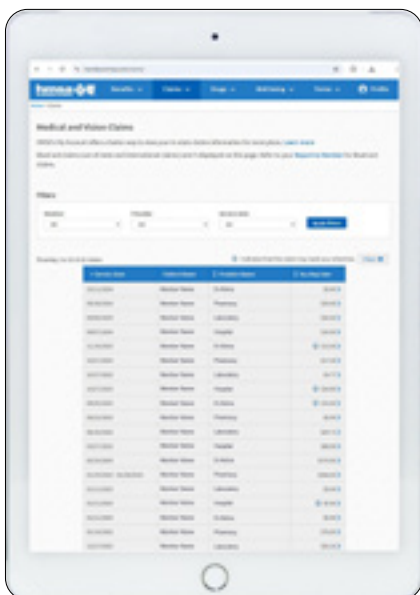
If you need to travel to another island for medical treatment, you may be eligible for financial assistance if your care isn't available from a participating provider on your home island or you can't get an appointment soon enough. Call us at 1 (844) 357-0726 to learn more about this program.



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 participating providers.
- 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 Sign up. You'll need an email address and your HMSA subscriber number to get started. It's easy!

HMSA Well-Being Resources

We support you with quality health plan benefits when you're sick or injured. But we also help you prevent illness and injury, and live well at any stage of your life.

That's why HMSA offers many well-being programs and plan benefits from nutrition and physical activity to preventive care and chronic illness management.



Lifestyle Resources

- **Active&Fit Direct™** program with access to discounted gym memberships and fitness classes nationwide.
- **ChooseHealthy®** savings on popular health and fitness brands, services from specialty health care practitioners, and more.
- **Complementary care** benefits for massage therapy, acupuncture, and chiropractic care. Check your plan benefits for more information.
- **HMSA365** member savings program for fitness, healthy living, and well-being products and services.
- **Island Scene** health and well-being print magazine and website.
- **Travel benefits** when away from home.



Preventive Care

- **Annual Physical Exam** is a health plan benefit when seeing a primary care provider.
- **Diabetes Prevention Program** promotes a healthier lifestyle through workshops and resources.
- **Find a Doctor** on hmsa.com helps you find a health care provider.
- **Health education workshops** are fun, interactive ways to learn about well-being topics.
- **Mental health resources** support emotional and behavioral health and well-being.
- **Oral Health for Total HealthSM** has dental benefits that can improve your overall health and quality of life.
- **Personal screening checklist** helps you keep track of recommended screenings and tests.
- **Worksite well-being programs** support employee health and well-being.

This is an overview of HMSA's well-being resources. Check your *Guide to Benefits* to confirm your plan's specific benefits.

Active&Fit Direct and the Active&Fit Direct logos are trademarks of American Specialty Health and used with permission herein.

Additional terms and conditions apply. The Active&Fit Direct program is provided by American Specialty Health Fitness Inc., a subsidiary of American Specialty Health Inc. American Specialty Health is an independent company providing chiropractic, acupuncture, fitness programs, and/or massage therapy services on behalf of HMSA.

The ChooseHealthy program is provided by American Specialty Health Group Inc. and ASH Technologies Inc. (dba ASH Technologies of Delaware Inc. in the state of Pennsylvania); all are subsidiaries of American Specialty Health Incorporated, a national provider of fitness, health education, musculoskeletal provider networks, and health management programs. The Active&Fit Enterprise program is provided by American Specialty Fitness Inc. ChooseHealthy and Active&Fit Enterprise are trademarks of ASH and used with permission herein.

These services are flexible and varied. They're designed to provide you with tools to improve and maintain your well-being in ways that best suits you.

From healthy eating and physical activity to managing a chronic condition or recovery from injury, HMSA's well-being resources helps support you to live your healthiest possible life no matter your age or situation. For more information, visit hmsa.com/well-being.

Health Resources

- **Aloha Kidney** offers classes to help participants understand what's going on with their bodies and how to make better choices in their daily life.
- **Caregiver resources** help caregivers manage their many responsibilities.
- **Hawai'i Tobacco Quitline** provides support to help you quit tobacco for good.
- **Healthy Living** offers one-on-one virtual or phone support from Hawaii-based health coaches to help members reach their health and well-being goals.
- **HMSA's Online Care®** is a convenient way to see a doctor 24/7 from home at little to no cost.
- **Maternal health** resources for before, during, and after pregnancy.
- **MinuteClinic®** offers care for everyday health needs at selected Longs Drugs stores on Oahu.
- **My Account** allows you to manage your family's health needs and records online.
- **Urgent care** benefits to see a provider without an appointment.



Medical Resources

- **Advance care planning** when you need to make sensitive health care decisions.
- **Care Access Assistance Program** to access specialty care not available on the Neighbor Islands.
- **Advanced Care Program** provides extra support for members with multiple ongoing health conditions.
- **Diabetes education** resources for members living with diabetes.
- **HMSA Behavioral Health Program** for emotional, mental, and substance abuse support.
- **Health Condition Support and Resources** provides assistance for members managing chronic conditions.
- **High-Risk Pregnancy Program** supports members with multiple health conditions who may need extra care during pregnancy.
- **Cardiac Rehabilitation** to stop or reverse the effects of heart disease.
- **Transitions of Care Program** supports members during and after a hospital stay. We coordinate care so recovery at home goes smoothly and safely.
- **Emergency Department Care Pathways Program** for outreach, education and care navigation for members who visit the emergency room often.





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.



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 My Account 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	☐ Medical	☐ Drug	☐ Dental	☐ Vision
Effective date				
Cancellation date				

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

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 one.

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 don't 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.

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

* Collecting premiums doesn't apply to HMSA QUEST (Medicaid) members.



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: We may take part in one or more health information exchanges (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 (Medicaid)(808) 948-6486
HMSA Akamai Advantage®(808) 948-6000
Text Telephone (TTY)1 (877) 447-5990

hmsa.com/privacy/notice



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 representatives. 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., Suite 1220

Monday–Friday, 8 a.m.–5 p.m. | Saturday, 9 a.m.–1 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) 948-6079 or 1 (800) 776-4672.

hmsa.com

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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.



An Independent Licensee of the Blue Cross and Blue Shield Association