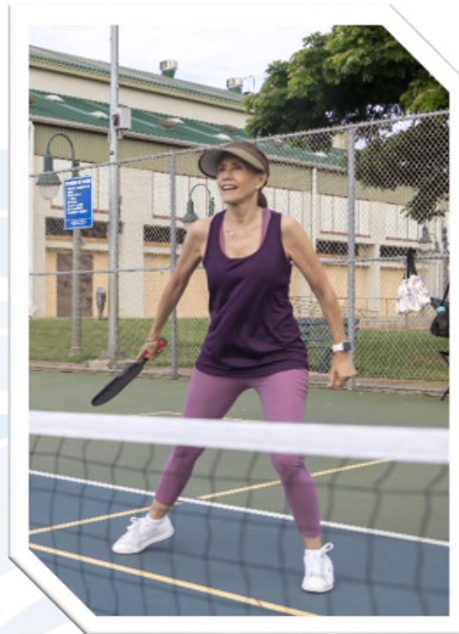


HMSA Akamai Advantage Prime MA- CY2025

Keeping you healthy no matter where you go in life, HMSA is here with you.



Prepared For: HMSA Retirees

Welcome



Basics of Medicare



What's Medicare Advantage?



**HMSA Akamai Advantage Prime
MA**



Answer your questions



What's Medicare?

Federal health insurance for people:

- Age 65 or older
- Under age 65 with certain disabilities
- Any age with end-stage renal disease or Lou Gehrig's disease



Parts of Medicare



Part A
Hospital



Part B
Medical



Part C
Medicare
Advantage
Plans



Part D
Prescription
Drugs

You're responsible for paying premiums, deductibles, coinsurance, and copayments.

Akamai Advantage Prime MA Eligibility

There are 3 Requirements:



Have Medicare Part A
and Part B



Continue to pay your
Part B premium



Live in the U.S. or the
territory of Puerto
Rico



Why choose HMSA Medicare Advantage?



\$0 primary care provider visits and lab services.



Friendly, local customer service.



\$300 annually for eyeglasses and contact lenses



Convenience of telehealth, including HMSA online care at no cost



\$0 hearing exam and hearing aids starting at **\$195** per aid **NEW!**



Benefits for travel and more that go beyond Original Medicare



Care you need from doctors you choose.

HMSA's Star Rating

- Every year, Medicare evaluates plans based on a 5-star rating system
- HMSA achieved 4 out of 5 Stars for 2024
- Combines 4-star health plan services rating and 3.5-star drug plan services rating

**** The 2025 Star Rating will be available in Mid-October. You can view HMSA's 2025 Star rating by visiting the [medicare.gov](https://www.medicare.gov) website.***

Finding a Doctor

hmsa.com

Step 1: Click Find a Doctor

Step 2: Check the box for HMSA Akamai Advantage (PPO)


Step 3: Search by doctor name, location, specialty, or ailment

The screenshot shows the 'Find a Doctor' form on the hmsa.com website. The form has a search bar at the top labeled 'Name, location, specialty or ailment' and an 'Instructions' link. Below the search bar is a section titled 'Select your plans (required)' with a 'Select all plans' checkbox. The plans are categorized into several sections: 'Medical' (including Preferred Provider Plan (PPO), Health Plan Hawaii (HMO), CompMED, Federal Plan 97, and Online Care), 'Medicare' (including HMSA Akamai Advantage (PPO and PPO SNP) and HMSA Akamai Advantage Dual Care Dental), 'QUEST Integration' (including QUEST Integration and QUEST Integration LTSS), 'Dental' (including Dental (PPO) and Dental (HMO)), 'Vision' (including Vision (PPO) and Vision (HMO)), and 'Other' (including Active&Fit and Complementary Care Rider). A red arrow points to the checkbox for 'HMSA Akamai Advantage (PPO and PPO SNP)' under the 'Medicare' section. At the bottom right of the form is a 'Search' button and a 'Remember my plans' checkbox.

Summary of Benefits

Coming Soon!

2025 Summary of Benefits



The image shows the front cover of a brochure titled "2024 Summary of Benefits". The top half features a photograph of a smiling couple in a kitchen; the woman is wearing a blue patterned top and the man is wearing a colorful floral shirt. They are standing behind a counter with various items including a bowl of green salad, a cutting board with vegetables, and two glasses of red wine. Below the photo is a blue banner with the text "2024 Summary of Benefits" in white. Underneath that is a yellow banner with the text "Your Medicare Advantage Plan Guide" in black. The main title "HMSA Akamai Advantage Prime MA (PPO)" is printed in blue. A disclaimer in small black text states: "This is a summary of health services and drug benefits for HMSA Akamai Advantage® Prime MA (PPO) plan effective Jan. 1, 2024." At the bottom left is the alphanumeric code "H3632_2025_R9A471_24_M". At the bottom right is the HMSA logo, which includes the text "hmsa" in blue, a blue cross icon, and a blue shield icon, with the tagline "An Independent Licensee of the Blue Cross and Blue Shield Association" in small text below.


2024 Summary of Benefits

Your Medicare Advantage Plan Guide

**HMSA Akamai Advantage
Prime MA (PPO)**

This is a summary of health services and drug benefits for HMSA Akamai Advantage® Prime MA (PPO) plan effective Jan. 1, 2024.

H3632_2025_R9A471_24_M

hmsa 
An Independent Licensee of the Blue Cross and Blue Shield Association

Financial Protection

Maximum out-of-pocket costs

	Prime MA
In-network	\$3,450
Combined in-network and out-of-network	\$5,150

Inpatient Hospital Care

	Prime MA
In-network	\$225/day; days 1-6 \$50/day; days 7-30 \$0/day; days 31-90 \$0/day for add'l days
Out-of-network	\$375/day; days 1-11 \$0/day; days 12-90 \$0/day for add'l days

Outpatient Hospital Services

	Prime MA
In-network	20%
Out-of-network	40%

Doctor's Office Visits

	Prime MA
Primary Care Physician	\$0 (in-network) \$30 (out-of-network)
Specialist	\$30 (in-network) \$40 (out-of-network)

Preventive Care

	Prime MA
In-network or out-of-network	\$0

- Annual wellness visit
- Diabetes screenings
- Vaccines such as flu, pneumococcal, Shingrix, and for COVID-19
- And More

Vision Services

	Prime MA
Annual routine eye exam	\$0 (in-network) 40% of the cost (out-of-network)
Eyeglasses, contact lenses, and contact lens fittings	\$0 Your plan pays up to \$300 every year

- Choose from EyeMed's network of retail, independent, or online providers
- Additional discounts for HMSA members
- Visit the dedicated vision provider website to find a participating vision provider near you



eyedocator.eyemedvisioncare.com/hmsama/en

Hearing Services

TruHearing

	Prime MA
Annual hearing exam	\$0 1 exam/yr. (in-network) 40% of the cost (out-of-network)
Hearing aids and hearing aid fittings	\$0/fittings \$195, \$595, \$995, \$1,395 1 hearing aid/ear/yr. (in-network) 40% of the cost (out-of-network)

Hearing aid purchase includes:

- Risk-free 60-day trial period
- One year of follow-up visits
- 80 free batteries per non-rechargeable hearing aid
- Full three-year manufacturer warranty



For more information or to get started call 1 (877) 653-8802 | TTY: 711

Emergency and Urgent Care

	Prime MA
Emergency care In-network or out-of-network	\$90
Urgent care In-network or out-of-network	\$30

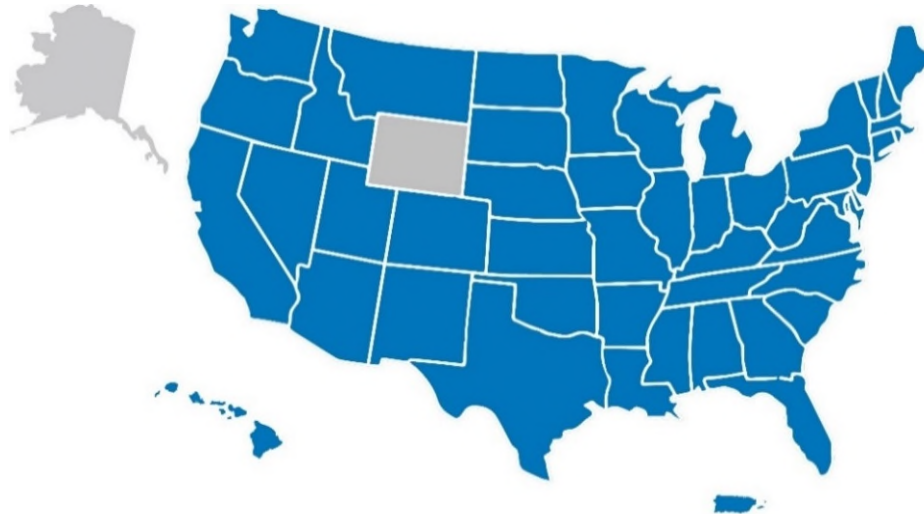
Ambulance Services

Ground or air transportation for emergencies

In-network or out-of-network	Prime MA
	\$225

Traveling to the Mainland? We've got you covered.

HMSA Medicare Advantage Visitor/Traveler Program



- Access to the nationwide Blue Medicare Advantage PPO network
- Pay the same in-network costs as if you were seeing a doctor in Hawaii
- See participating network doctors in 48 states, the District of Columbia, and Puerto Rico.*



*This list is current as of September 2024 and may change. For an updated list of states and to learn more, visit www.hmsa.com/health-plans/medicare/travel-program/.

Worldwide Emergency and Urgent Care

Covered services outside the U.S.	Prime MA
	10%

Telehealth and HMSA's Online Care



- Talk to doctors online or on the phone
- Get care in the safety and comfort of your home
- Use Online Care any day, any time
- Save money with a **\$0** copayment

HMSA Member Extras



- HMSA365 discounts
- Health education workshops
- Health and well-being support and coaching
- HMSA's Behavioral Health Program
- *Island Scene* magazine
- My Account on hmsa.com
- hmsa.com/well-being

Questions?

- HMSA Medicare Advantage Plans:
(808) 948-6235
hmsa.com/contact
- HMSA Akamai Advantage Customer Relations:
(808) 948-6000
(800) 660-4672
- Medicare: 1 (800) 633-4227
Any day/time
TTY: 1 (877) 486-2048
- Social Security: 1 (800) 772-1213
Monday-Friday, 7 a.m.-7 p.m.
TTY: 1 (800) 325-0778



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A lei made of white plumeria flowers with yellow centers, resting on a dark, weathered wooden surface. The word "Mahalo!" is written in a white, cursive script to the right of the lei.

Mahalo !

What You Should Know

- HMSA Akamai Advantage is a PPO plan with a Medicare contract. Enrollment in HMSA Akamai Advantage depends on contract renewal.
- The benefit information provided is a brief summary, not a complete description of benefits. For more information, contact the plan. For benefit details, refer to the *Summary of Benefits*.
- Out-of-network/noncontracted providers are under no obligation to treat HMSA Akamai Advantage members except in emergency situations. Please call our Customer Service number or see your *Evidence of Coverage* for more information, including the cost-sharing that applies to out-of-network services.