HMSA Akamai Advantage Prime MAPD w/ Silver&Fit CY2026

Prepared For: HMSA Retirees

October 10, 2025

Welcome

- Planning for Medicare
- Know your Medicare basics
- Still working at 65?
- What is Medicare Advantage?
- HMSA's Akamai Advantage Prime MAPD Plan w/ Silver&Fit

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.

What's Medicare Advantage?

Medicare Part C

HMSA Medicare Advantage Plans

Part A
Hospital

Part B
Medical

Part D
Prescription Drugs

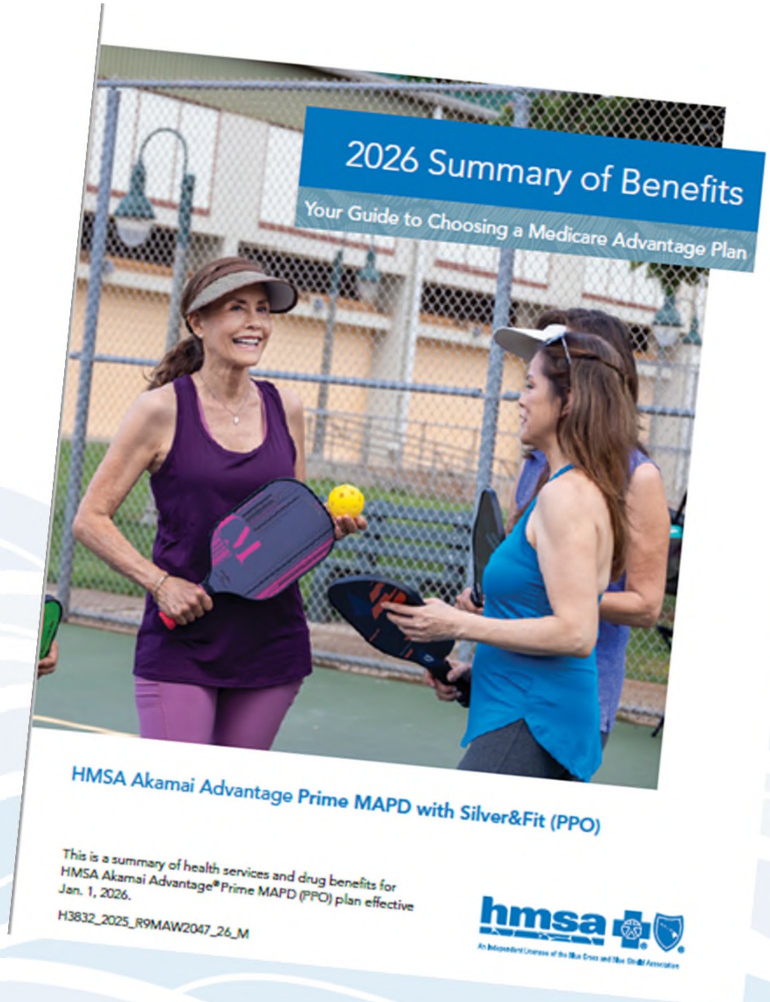
Added Benefits

Akamai Advantage Prime MA Eligibility

There are 3 Requirements:

Have	Have Medicare Part A and Part B
Continue	Continue to pay your Part B premium
Live in	Live in the U.S. or the territory of Puerto Rico

Summary of Benefits



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Why choose HMSA Medicare Advantage?

- Care you need from doctors you choose.
- Quality care from Hawaii's top-rated hospitals and clinics.
- $0 for primary care provider visits and lab services.
- $0 preferred generic drugs. **NEW**
- $300 annually for eyeglasses and contact lenses.
- $0 hearing exam and hearing aids starting at $195 per aid.
- Convenience of telehealth, including HMSA's Online Care®, at no cost.
- Friendly, local customer service.
- Benefits for travel, fitness and more that go beyond Original Medicare.

HMSA's Medicare Star Rating

- HMSA achieved 3.5 out of 5 Stars for 2026.
- Combines 3.5-star health plan services rating and 3.5-star drug plan services rating

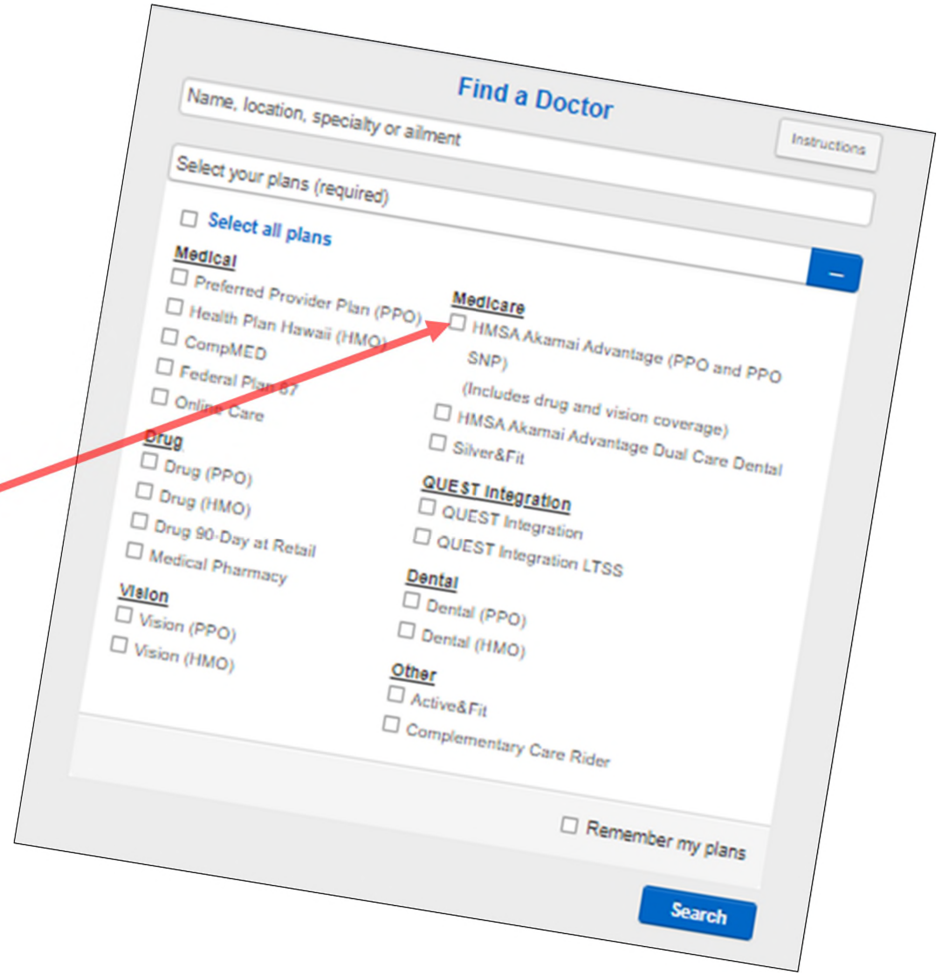
Finding a Doctor

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



Financial Protection

Maximum out-of-pocket costs

	Prime MAPD W/ Silver&Fit
In-network	$4,200
Combined in-network and out-of-network	$6,300

Inpatient Hospital Care

	Prime MAPD W/ Silver&Fit
In-network	\$350/day; days 1-5 \$50/day; days 6-30 \$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 MAPD W/ Silver&Fit
In-network	20%
Out-of-network	40%

Doctor's Office Visits

	Prime MAPD W/ Silver&Fit
Primary Care Physician	$0 (in-network) $30 (out-of-network)
Specialist	$30 (in-network) $40 (out-of-network)

Preventive Care

	Prime MAPD W/ Silver&Fit
In-network or out-of-network	$0

- Annual wellness visit.
- Diabetes, cancer, and other preventive screenings.
- Vaccines for flu, pneumococcal, shingles, hepatitis B, COVID-19, and others.

Emergency and Urgent Care

	Prime MAPD W/ Silver&Fit
Emergency care In-network or out-of-network	$115
Urgent care In-network or out-of-network	$30

Ambulance Services

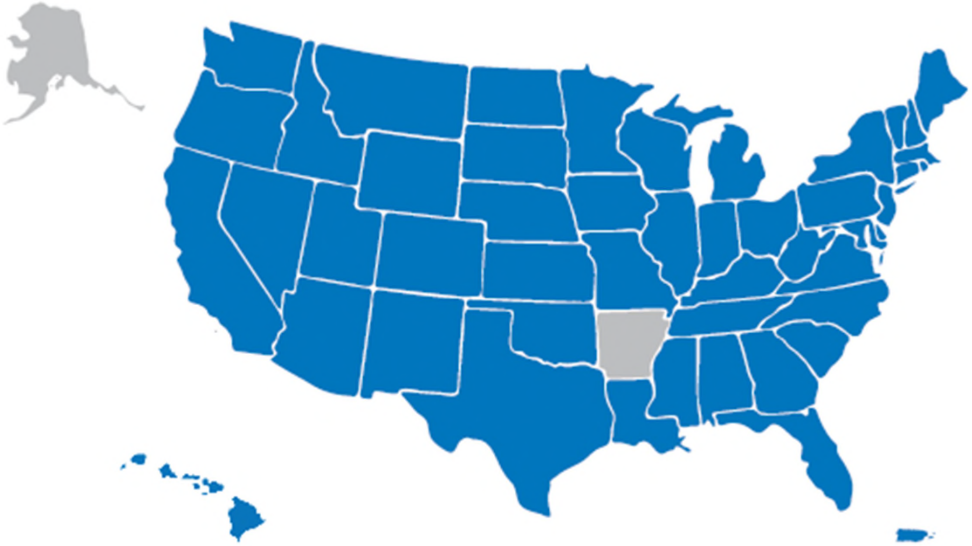
Ground or air transportation for emergencies

	Prime MAPD W/ Silver&Fit
In-network or out-of-network	$300

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 network doctors in 48 states, the District of Columbia, and Puerto Rico**



**The list of states is current as of August 2025 and may change. For some states, Medicare Advantage PPO networks are available only in portions of the state. For an updated list of states and to learn more, visit hmsa.com/health-plans/medicare/travel-program/.

Worldwide Emergency and Urgent Care

	Prime MAPD W/ Silver&Fit
Covered services outside the U.S.	10%

Vision Services

	Prime MAPD w/ Silver&Fit
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
  - eyedoclocator.eyemedvisioncare.com/hmsama/en

Hearing Services

TruHearing

	Prime MAPD W/ Silver&Fit
Annual hearing exam (1 exam/yr.)	$0 (in-network) 40% of the cost (out-of-network)
Hearing aids (1 aid/ear/yr.)	$195, $595, $995, $1,395 depending on hearing aid type (in-network) 40% of the cost (out-of-network)
Follow-up provider visits	$0 (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

Fitness Benefit

- $0 Standard fitness center membership or discount options for premium fitness center membership
- $0 for one home fitness kit a year
- $0 Well-Being Coaching
- Expanded on-demand workout video library
- ChooseHealthy® discounts
- Rewards for exercising
- Access to the SilverFit® Well-Being Club with livestream virtual classes and events

Silver&Fit.

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Telehealth and HMSA's Online Care

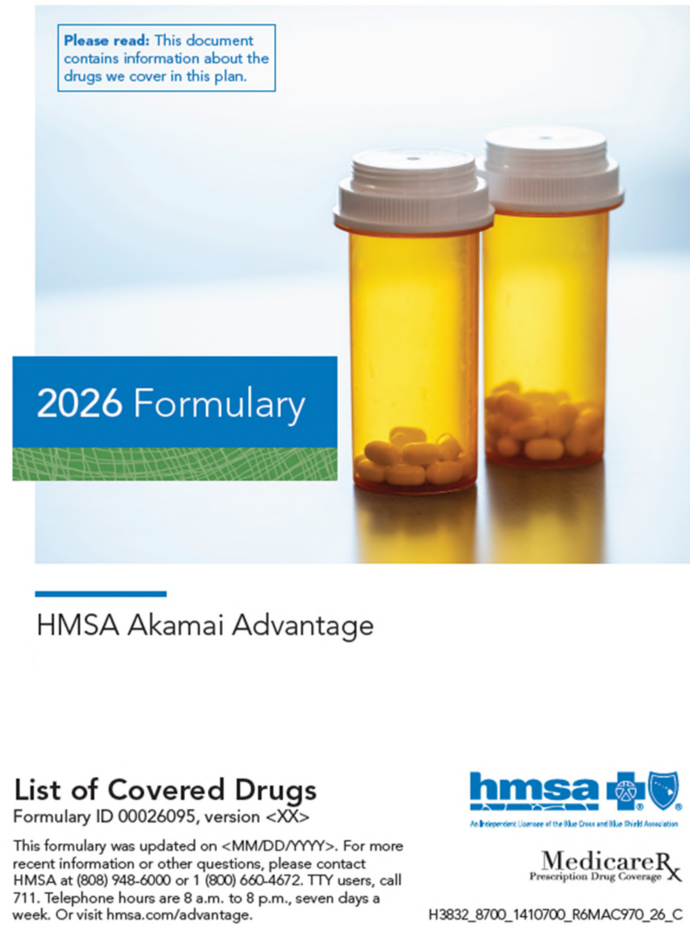
- Talk to doctors online or on the phone
- Get care in the safety and comfort of your home
- Use Online Care any day, any time
- Save money with a $0 copayment

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

Prescription Drugs

- Are my prescriptions covered?
- How much will I pay?
- Can prescriptions be mailed to me?
- Do my prescriptions have restrictions?
- Download the formulary at hmsa.com/advantage or call us to mail you one



Prescription Drug Tiers and Drug Stages

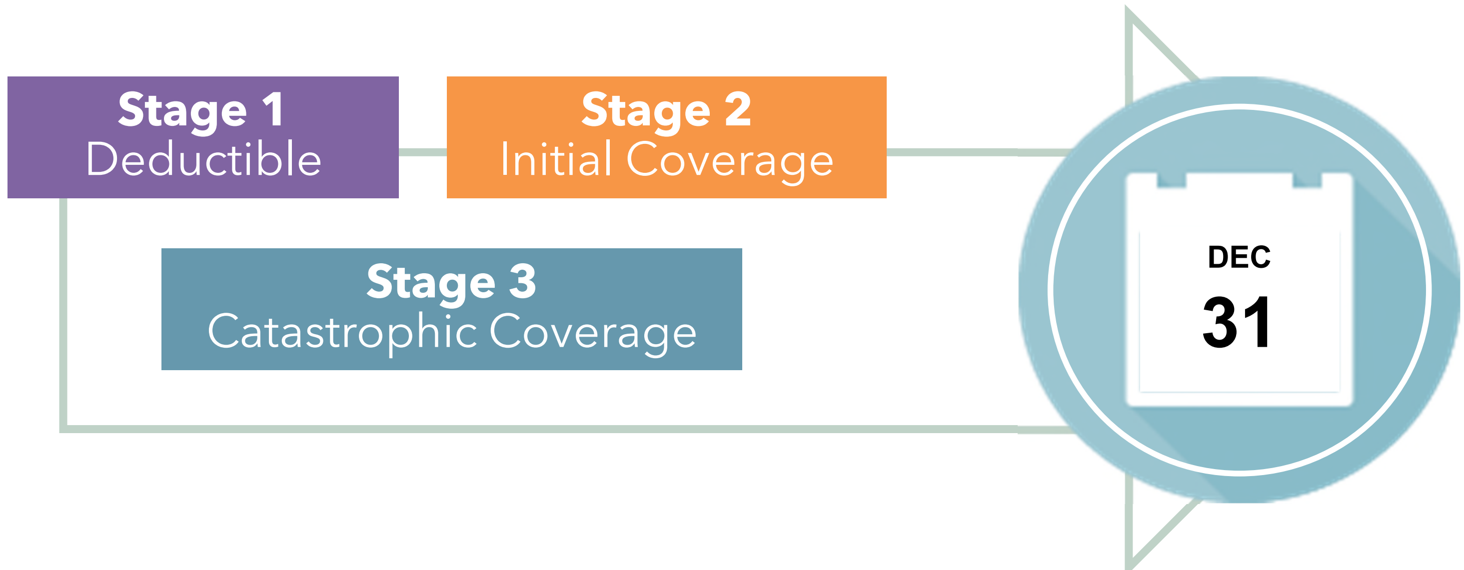
Tier 1 - Preferred Generic

Tier 2 - Generic

Tier 3 - Preferred Brand

Tier 4 - Nonpreferred Drug

Tier 5 - Specialty Tier



All drug stages reset Jan. 1 of the following year.

Stage 1: Deductible

	Prime MAPD w/ Silver&Fit
Annual Deductible	$200 Except for tier 1 drugs, insulin and most Part D Vaccines

Stage 2: Initial Coverage

Retail (30-day supply)	Prime MAPD w/ Silver&Fit
Tier 1 – Preferred Generic	$0
Tier 2 – Generic	$10
Tier 3 – Preferred Brand	20% of the cost
Tier 3 – Preferred Brand (Insulin)	Lesser of $35 and 20% of the cost
Tier 4 – Nonpreferred Brand	35%
Tier 5 – Specialty	30% of the cost
Tier 5 – Specialty (Insulin)	Lesser of $35 and 25% of the cost

You'll stay in this stage until total drug costs reach $2,100

Stage 2: Initial Coverage

Mail Order (100-day supply)	Prime MAPD w/ Silver&Fit
Tier 1 – Preferred Generic	$0
Tier 2 – Generic	$10
Tier 3 – Preferred Brand	20% of the cost
Tier 3 – Preferred Brand (Insulin)	Lesser of $105 and 20% of the cost
Tier 4 – Nonpreferred Brand	35%
Tier 5 – Specialty	30% of the cost
Tier 5 – Specialty (Insulin)	Lesser of $105 and 25% of the cost

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You'll stay in this stage until total drug costs reach $2,100

Stage 4: Catastrophic Stage

You'll stay in this stage until

DEC 31

Prime MAPD w/ Silver&Fit

You pay $0

The plan pays the full cost for your covered Part D drugs.

Retail (30-day supply)

After You Enroll

You'll receive:

- An enrollment confirmation letter
- A welcome packet
- An HMSA membership card

Questions?

- **HMSA Akamai Advantage Customer Relations**
  (808) 948-6000
  TTY: 711
  Daily, 7:45 a.m.–8 p.m.
- **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

HMSA Medicare Advantage Plans

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.
- 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.
- Amwell is an independent company providing hosting and software services for HMSA's Online Care platform on behalf of HMSA.
- The Silver&Fit program is provided by American Specialty Health Fitness, Inc., a subsidiary of American Specialty Health (ASH). ASH is an independent specialty health organization, offering musculoskeletal health provider networks and programs, fitness center networks and programs, and well-being solutions on behalf of HMSA. Silver&Fit is a federally registered trademark of ASH and used with permission herein. Fitness center participation may vary by location and is subject to change. Kits are subject to change.
- EyeMed Vision Care is an independent company making available routine vision benefits on behalf of HMSA.