Live Well WITH HMSA

Newsletter for HMSA Medicare Advantage Members

FALL 2026

Caring for Hawaii's Families Across Generations

For many of you, your connection to HMSA began long before retirement. Perhaps you remember your parents, aunt, or uncle carrying an HMSA membership card in their wallet. HMSA may have been the health plan you chose for your first job. And maybe your children grew up with HMSA the same way you did.

Whatever your journey, we've been here for Hawaii's families, friends, and neighbors for nearly 90 years. And we're committed to providing reliable, quality health care today and for generations to come.

As a community, we all have a shared story. We celebrate milestones together, support one another through challenges, and look after one another. That's who we are and it's what we'll continue to do.

Through generations of change, HMSA also continues to evolve by offering various health plan options and quality coverage to meet your health needs and budget.

Over the decades, we've had the privilege of serving our local families and communities. We're proud to continue that legacy.

For the good times. For the tough times. For lifetimes. HMSA is here with you.

What's Inside

- Member Story
- New HMSA Akamai Advantage® Select Plus (HMO) Plan
- Extra Support with Your Medications
- Baba Ghanoush Recipe

Annual Medicare Enrollment Reminder

Oct. 15-Dec. 7

This is your annual opportunity to review your current HMSA Medicare Advantage plan benefits and any changes for 2027.

- Review any changes to your current plan.
- Confirm your coverage still meets your needs.
- Check your doctors, pharmacies, and other providers.
- Learn about available Medicare plan options for the coming year.

Any plan changes will start Jan. 1, 2027.

This newsletter is for members who have an HMSA Akamai Advantage® Complete, Complete Plus, Standard, or Standard Plus (PPO) plan. Not all benefits described in this newsletter are included in HMSA Akamai Advantage employer group plans. Check your *Evidence of Coverage* for details.

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hmsa

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ALOHA

Dear Friends,

The Medicare annual enrollment period starts Oct. 15 and we're here to answer your questions and help you review your coverage options. You may see headlines about the regulatory and financial headwinds that many Medicare Advantage plans are facing. These pressures have caused some carriers to reduce their plan offerings or withdraw from certain markets. As a Hawaii-based nonprofit health plan, we've made changes to our individual plans for 2027 will help us continue being here for Hawaii's families and communities for years to come.

If you're currently enrolled in HMSA Akamai Advantage Complete Plus or Standard Plus, you should have received a notice from us in the mail saying your plan will end on Dec. 31, 2026. Please read the notice carefully to learn about your options so you can enroll in another HMSA Medicare Advantage plan by Dec. 7 to ensure coverage starting Jan. 1, 2027.

One of those options includes our new HMSA Akamai Advantage Select Plus (HMO) plan on Oahu. You can read more about this new plan and how to enroll on page 4 of this newsletter.

An HMSA representative may contact you to help you with your options. You also have several resources to help guide you:

- Meet with a Medicare specialist virtually, by phone, or in-person at select HMSA Centers. To schedule an appointment, call (808) 948-5800.
- Attend a free Medicare workshop. Register at hmsa.com/workshops or call (808) 948-5800.
- Visit hmsa.com/medicare to learn about the upcoming changes and review available plan information.
- Call (808) 948-6235 or 1 (800) 693-4672, daily from 8 a.m. to 8 p.m. For TTY, call 711.
- Locations and hours are on the back of this newsletter.
- You can also visit an HMSA Center in Honolulu or Pearl City for personalized support, both open at convenient hours.

We're here to help you understand your options and make the transition as easy as possible. So please reach out if you need to.

Thank you for choosing HMSA. We look forward to continuing to help take care of your health plan needs.

Mahalo,

Kimberly Takata Endo
Vice President
Medicare and Duals

HMSA Akamai Advantage® is a PPO plan with a Medicare contract. Enrollment in HMSA Akamai Advantage depends on contract renewal.

HMSA Akamai Advantage® Select Plus is an HMO plan with a Medicare contract. Enrollment in HMSA Akamai Advantage Select Plus depends on contract renewal.

MEMBER PROFILE

Annual Screenings Can Help Save Your Life

Donna Pagdilao no longer takes her health for granted. The 71-year-old HMSA member from Waipahu makes each day count.

But there was a time when Aunty Donna paid little attention to her health. Because she felt fine, she didn't think routine checkups were necessary. She was busy working two jobs and taking care of two dogs. Daily responsibilities often took priority.

"I'd only go to the doctor if I was sick," she says.

Wake-up call

In 2016, Donna was walking to work when she suddenly didn't feel well. "I had to stop just to catch my breath," she remembers.

When she arrived, her co-workers recognized something was wrong and called an ambulance. Doctors soon discovered severe blockages in arteries leading to her heart. She underwent emergency triple-bypass surgery.

The experience was frightening, but it also changed her perspective on health forever.

Taking charge

Today, Aunty Donna takes an active approach to her health. Rather than waiting for symptoms, she keeps up with recommended screenings and appointments. She sees her cardiologist every six months and her kidney specialist every three months, completes her Annual Wellness Visits, and undergoes recommended screenings such as **mammograms, colonoscopies, diabetic eye exams,** and **medication reviews** with her care team.

"I now know my numbers," she says.

Could her heart condition have been detected earlier had she seen her doctor regularly? "Yes," she says. "I should have been more proactive."

Longtime HMSA member Donna Pagdilao

Small changes, big results

Her doctors advised her on making lifestyle changes. She's since adopted a vegetarian diet, walks regularly, stays engaged with work, and continues to prioritize her health.

She embraced those changes and they've since paid off. Donna went from 275 pounds to 140 pounds today. "My cardiologist says I'm doing really good," she says.

A message worth remembering

Donna encourages others to focus on prevention and not to wait for a health crisis before taking action. "Don't put it on the side," she says.

Donna's lifestyle changes have given her greater confidence about her future.

"Life is so important," she says. "I want to be around for a long time."

HEALTH PLAN

New Medicare Advantage HMO Plan

HMSA is launching a new Medicare Advantage HMO (Health Maintenance Organization) plan for 2027 for Oahu members called HMSA Akamai Advantage Select Plus (HMO).

Select Plus (HMO) members can choose from an extensive, high-quality provider network on Oahu. With this plan, you'll choose a primary care provider (PCP) who'll be your partner in health, helping guide and coordinate your care and connect you to the right services. And if an emergency happens, you're covered for emergency care at home and when traveling.

Select Plus (HMO) offers high-quality, reliable care with comprehensive benefits at an affordable cost with great out-of-pocket cost protection.

Who should consider the Select Plus (HMO) plan?

Select Plus (HMO) may be a good option for you if:

- Your doctor or specialist is already in the Select Plus (HMO) provider network. You could save money on your monthly premium and out-of-pocket costs and continue to see the doctors you're already seeing. To see if your doctor is in the Select Plus (HMO) network, visit hmsa.com and click Find a Doctor. Under Medicare, click HMSA Akamai Advantage Select Plus (HMO).
- You want an affordable plan with comprehensive benefits. With Select Plus, you get similar benefits as the HMSA Akamai Advantage Complete Plus (PPO) plan at a lower $45 monthly premium. The savings can be significant.
- Keep your current PCP if they are in the Select Plus network, select a PCP when you enroll, or we'll assign you one.
- You prefer predictable in-network costs.

To enroll and learn more.

Visit hmsa.com/medicare. Or call (808) 948-6235 or 1 (800) 693-4672 any day, 8 a.m. to 8 p.m. For TTY, call 711.

You can also visit an HMSA Center in Honolulu or Pearl City for personalized in-person support. For locations and hours, see the back of this newsletter.

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MEDICATIONS

Extra Support with Your Medications

Taking the right medications at the right time is key to staying healthy. That's why we've partnered with **PlanPlus by Curant Health** to provide additional medication support for eligible members.

PlanPlus helps make caring for your health easier, more personalized, and more convenient. While the name has changed to PlanPlus, they're the same trusted partner that's been supporting HMSA members since October 2025.

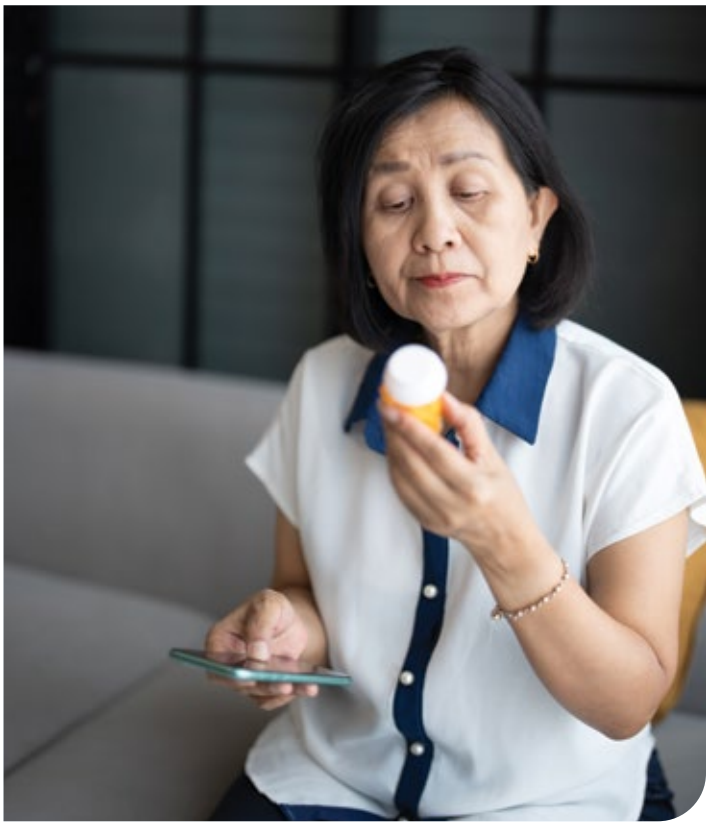
If you're eligible, you'll have access to a dedicated care team that may include pharmacists, nurses, and other health care providers. They're available to answer your medication questions, address concerns about side effects, and help coordinate your prescriptions. They can also help arrange refills at the same pharmacy and on the same schedule.

What to expect

If you qualify for this service, a member of the PlanPlus team may reach out to you by phone or text from a number with the (770) area code. If you're not available to respond, they'll leave a voicemail and try again later. Initial calls will come from a phone number with an (866) area code. Once you're connected with the program, you may also receive calls from (678) or (470) area codes.

Your privacy matters

To protect your personal information, a PlanPlus team member will ask you to verify your date of birth and ZIP code to make sure they're talking to the right person. Your information is kept safe and secure.



No cost service

This service is provided to you as an HMSA member at no cost.

Working together for you

Your primary care provider is aware of this program and supports it as another way to help you stay on track with your medications and health goals.

"The PlanPlus team really listened to me and helped get my prescriptions transferred back to the pharmacy I prefer. I'm so grateful for their help and for making sure my medications were where I felt most comfortable."

— HMSA member

Have a Healthy Holiday

As the holiday season approaches, many people focus on family gatherings, travel, and caring for loved ones. However, fall is also an important time to prioritize your own health and well-being. Taking preventive steps now can help you enjoy a busy holiday season.

Prepare for cold, flu, COVID-19, and RSV

Seasonal respiratory viruses often spread more easily during indoor gatherings. Older adults with chronic conditions such as diabetes, heart disease, asthma, or chronic obstructive pulmonary disease (COPD) may be at higher risk.

To help protect yourself and those around you:

- Stay current on recommended vaccinations.
- Wash your hands regularly.
- Stay home when you're sick.
- Consider wearing a mask in crowded indoor settings if you're at higher risk.
- Contact your doctor if symptoms become severe.

Preventive care matters

Don't wait until you feel sick to schedule a doctor's appointment. Preventive care visits can help identify concerns before they become more serious. Your Annual Wellness Visit is covered at $0 copayment with your HMSA Medicare Advantage plan. This visit is an opportunity to:

- Review medications.
- Discuss recommended screenings.
- Update vaccinations.
- Address new symptoms or health concerns.
- Have an open, honest conversation about both your physical and emotional well-being.

Talk about health concerns, even difficult ones

Some health topics can feel uncomfortable to discuss, but open communication with your doctor is an important part of prevention. Consider bringing up these common concerns:

- **Changes in mood or emotional health.** Persistent feelings of sadness, anxiety, stress, loneliness, or loss of interest in favorite activities should not be ignored. Emotional health is an important part of your overall well-being.
- **Memory or thinking concerns.** Occasional forgetfulness is common, but changes in memory, concentration, or confusion deserve medical attention. Early evaluation can lead to earlier support and treatment options.
- **Sleep problems.** Difficulty falling asleep, staying asleep, or feeling rested can affect energy, mood, heart health, and quality of life.
- **Medication challenges.** If medications are difficult to afford, remember, or cause unwanted side effects, talk with your doctor or pharmacist about possible alternative treatments or solutions that may be right for you.
- **Balance, mobility, or fall concerns.** Falls are not a normal part of aging. Your doctor can recommend ways to improve safety, strength, and independence.

Follow these tips to help protect your health and enjoy the months ahead with greater confidence and peace of mind.

Annual Wellness Visit: A Simple Step Toward Better Health

Your Annual Wellness Visit is more than a checkup. It's dedicated time with your primary care provider (PCP) to talk about your health goals, identify potential concerns early, and make sure you're getting the preventive care you need.

The visit is available through your HMSA Medicare Advantage plan at no cost when you see an HMSA Medicare Advantage participating provider.

Why it matters

Your Annual Wellness Visit can make a big difference to help prevent health issues, manage ongoing conditions, and stay on track with your health goals. During the visit, you and your doctor will:

- Review your medications.
- Discuss recommended screenings and vaccines.
- Create a personalized prevention plan.

Take the first step

If you haven't completed your Annual Wellness Visit this year, call your PCP to make an appointment.

Talk About Your Emotional Health

Staying healthy is not just about physical health, such as blood pressure, cholesterol, or diabetes. Good health also involves your mental and emotional well-being.

Feeling well emotionally can help us stay active, better manage medical conditions, sleep better, and enjoy everyday life.

Emotional health and physical health are closely connected. Stress, worry, and other emotional challenges can affect sleep, heart health, blood sugar, pain, and overall well-being. These conditions can lead to having lower energy, less interest in activities, and serious health risks.

Recognize these signs

Everyone has difficult days. That's a normal part of life. However, if feelings of sadness, stress, worry, or loss of interest in favorite activities last more than a few weeks or begin to affect your daily life, you may want to consider talking to your doctor.

Have open conversations

Emotional health concerns are common. But it's often a difficult conversation to bring up. Your provider may ask questions about your mood, stress or emotional well-being during a routine visit. These questions are a standard part of preventive care, just like checking your blood pressure or reviewing your medications. Being open and honest helps your provider better understand your health and the best way to support you.

Take the first step

With the right guidance, many people feel better and are able to enjoy life more fully. At your next appointment, talk with your primary care provider about your emotional well-being and what support may be best for you.

Learn more

We're here to help. For resources, visit hmsa.com/well-being/mental-health-resources and click Mental Health. You'll find tips on managing stress, depression, and anxiety. You can also speak to therapists and other behavioral care providers through telehealth.

FREE

Health Education Workshops

Here are some fun, interactive workshops to teach you about fitness, nutrition, stress management, and other aspects of health and well-being that can impact your physical, emotional, and social health. Available to you as an HMSA Medicare Advantage member at no cost.

For a full list of workshops and to register, visit hmsa.com/healtheducation or call 1 (855) 329-5461.

Stress Bucket

The busy holiday season is coming up. Prepare yourself by learning how to identify and deal with everyday stress.
Friday, Nov. 6
Noon-1 p.m.
Online

Consumer Alert!

Make healthier food and drink choices as we approach the festive holiday season. We'll review factors that influence our choices and learn ways to eat and drink mindfully.
Thursday, Nov. 12
Noon-1 p.m.
Online

Preventive Care: An Introduction to Health Screenings and Proper Self-Care Practices

Learn about the benefits of getting screenings before you have symptoms. Participants will receive a free wellness-related gift, while supplies last.

Monday, Nov. 16
10-11 a.m.
HMSA Center in Honolulu

Saturday, Nov. 21
11:30 a.m.-12:30 p.m.
HMSA Center in Hilo

Tuesday, Dec. 8
11 a.m.-noon
HMSA Center in Pearl City

Baba Ghanoush

Make this traditional Mediterranean dish as a pupu for your next holiday gathering. Serve it chilled or at room temperature. The eggplants are typically cooked over an open flame or on hot coals to give it a smoky flavor. But you can simply roast them in the oven. Serve it as a dip for raw vegetables or pita chips.

Ingredients

- 2 medium eggplants
- 2 Tbsp. tahini*
- 2 Tbsp. lemon juice
- 1 to 2 cloves garlic
- 2 Tbsp. olive oil
- Salt to taste
- Chopped parsley, for garnish

Instructions

Preheat oven to 400 degrees.

Pierce eggplants several times with a fork or the tip of a sharp knife. This allows steam to escape.

Place eggplants on a baking sheet lined with foil or parchment paper and roast in oven until very soft, about 30 to 40 minutes. Let cool then scoop out the flesh and discard the skins.

Blend eggplant with tahini, lemon juice, garlic, olive oil, and salt until smooth.

Taste and adjust seasoning. Top with parsley and a drizzle of olive oil before serving.

Makes 1½ cups.

*A paste from ground sesame seeds. Available in most supermarkets.

Still hungry?

Get more recipes at **islandscene.com/food**.

CONTACT US

We can help answer your questions.

Phone

(808) 948-6000, option 6,
or 1 (800) 660-4672 toll-free
For TTY, call 711.

October-March:
Daily, 8 a.m.-8 p.m.

April-September:
Monday-Friday
8 a.m.-8 p.m.
Saturday, 8 a.m.-1 p.m.

Online

hmsa.com/advantage

Stay connected with HMSA

Learn more about your HMSA Medicare Advantage plan and get updates, health and well-being tips, and more.

@hmsahawaii

In person

Visit your nearest HMSA Center.

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.

P.O. Box 860
Honolulu, HI 96808-0860

Important plan information

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Important Plan Information