Live Well WITH HMSA

Newsletter for HMSA Medicare Advantage Members

SUMMER 2026

HMSA Centers (from left to right) in Honolulu, Kahului, and Hilo.

What's Inside

Personalized Support Makes a Difference

Have a question about your HMSA Medicare Advantage plan? Need to pay your HMSA bill? We're ready to help in a neighborhood near you.

Our five HMSA Centers are located across four islands, offering friendly, in-person support. You can visit us to:

- Get answers about your benefits, claims, premiums, and more.
- Pay your HMSA bill.
- Get help using My Account, our online member portal.
- Attend health education and Medicare workshops (at select locations).
- Pick up Medicare resources and *Island Scene* magazine.
- Check your blood pressure (except Lihue).

We're here to listen and support you. Meet with us one-on-one, and we'll take the time to explain everything in a simple, easy-to-understand way.

See the back cover of this newsletter for HMSA Center locations and hours. We look forward to serving you!

"I had questions about my HMSA health plan benefits and claims. The team took the time to walk me through everything in detail and supported me through a long process. The experience gave me peace of mind and renewed confidence – truly world class customer service."

– HMSA member who visited the HMSA Center in Pearl City

H8481_8700_1835700_N8BA3025_26_C
H3832_8700_1835700_N8BZ3024_26_C

Dear Friends,

We take inspiration from Hawaii's unique ohana structure that often includes multiple generations contributing to the health and well-being of our keiki. If a child is lucky enough to also be raised by tutu, they'll receive even more love, guidance, and support.

HMSA has proudly cared for Hawai'i families across generations, providing trusted support yesterday, today, and for years ahead.

Whether as a parent, grandparent, aunty, or uncle, your guidance has helped shape future generations to become successful contributors to our communities. Here at HMSA, we honor and cherish our kupuna. You've worked hard all your life and continue to work hard as caregivers. In this newsletter, you'll find ways we support you.

For example, we're the only health insurer in Hawaii that offers members the convenience of walk-in service centers. See how our five HMSA Centers located across four major islands are ready to serve you.

You can also learn how to enroll in online bill payment and mail order prescriptions to help you save time. And we offer tips on how to monitor your blood pressure in the convenience, comfort, and privacy of your home.

Looking for Fourth of July potluck ideas? Try our salad recipe that provides a new way to serve a summertime favorite.

I wish you a safe, fun summer filled with ohana and friends. And as always, thank you for all that you do to make Hawaii a better place to raise a family.

Mahalo,

Kimberly Takata Endo
Vice President
Medicare and Duals

Not all benefits described in this newsletter are included in HMSA Akamai Advantage® Dual Care (PPO D-SNP) and some HMSA Akamai Advantage employer group plans. Check your *Evidence of Coverage* for details.

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

HMSA Akamai Advantage® Dual Care is a PPO D-SNP plan with a Medicare contract and is a state of Hawaii Medicaid Managed Care Program. Enrollment in HMSA Akamai Advantage Dual Care depends on contract renewal.

HEALTH PLAN

Paying Your HMSA Bill Online is Fast, Easy, Convenient, and Secure

Manage your HMSA bills online – whenever and wherever.

- Get bills faster by email – no waiting for mail.
- Pay safely and easily online (or set up auto pay).
- Stay organized with easy access to current and past bills.
- Reduce paper clutter and keep your information secure.
- View details anytime – simple, clear billing information.

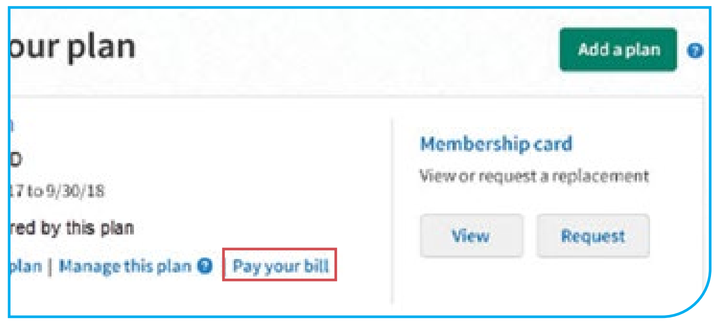
Not registered for My Account?

It's easy to sign up. At hmsa.com, click My Account Login. It only takes a few minutes to create an account and link your plan. All you need is your HMSA membership card and an email address.

Here's how to get started.

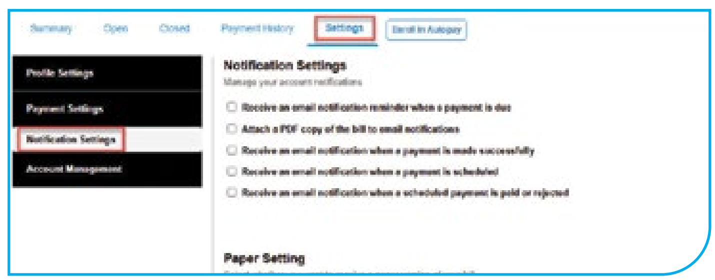
Access eInvoice Connect in My Account:

1. Go to hmsa.com.
2. On the home page, click My Account Login.
3. Once in My Account, select Pay your bill in the plan section to be directed to eInvoice Connect.



Notifications

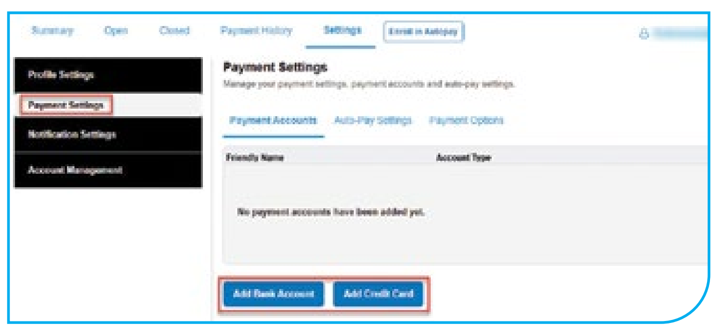
1. On the Summary page, click Settings.
2. Select Notification Settings.
3. Choose which notifications you would like to receive.

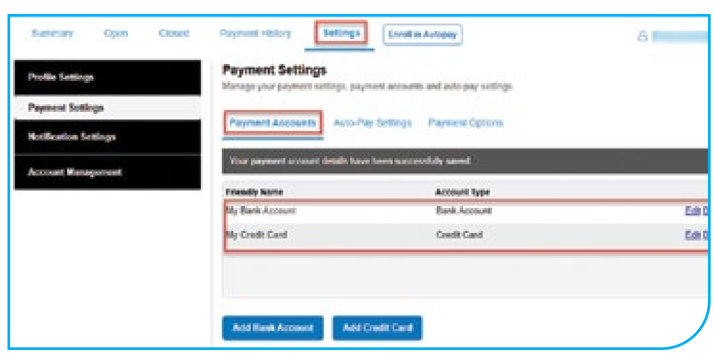


Payment Accounts

In the Settings tab:

1. Click Payment Settings.
2. Click Payment Accounts.
3. Click Add Bank Account.
4. Enter your bank or credit card information and click Save.
5. Once the bank account or credit card is added, it will show under Payment Accounts.

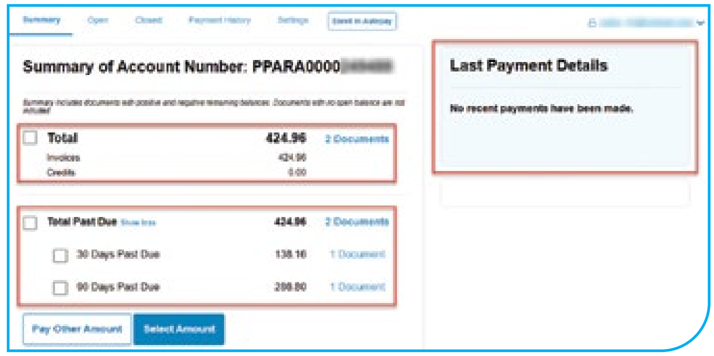




Pay Your Bill

From the Summary page:

1. Select the invoice to pay and click Pay Other Amount or Pay.
2. On the Payment Details page, click Proceed to Payment.
3. Select the payment account saved in your account. If you have no saved payment account, you can select Bank or Credit and enter your payment details.
4. Click Continue.
5. Check the authorization box and click Authorize and Pay.

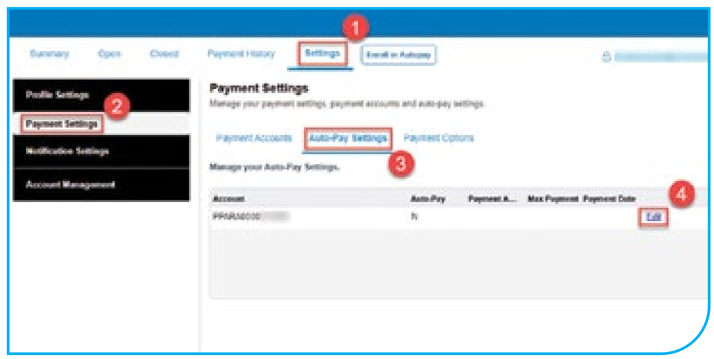


Automatic Payments

Once you've added a bank account or credit card, you can set up automatic payments.

In the Settings tab:

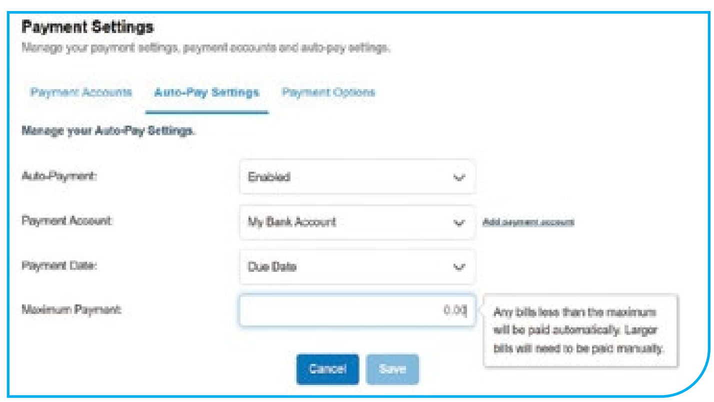
1. Click Settings.
2. Click Payment Settings.
3. Click Auto-Pay Settings.
4. Click Edit.



Enter Autopay Settings

1. Enable auto-pay.
2. Select Payment Account.
3. Select Payment Date.
4. Enter Maximum Amount to Pay.
   a. Enter three times your monthly premium to ensure auto-pay will schedule your payment.
   b. If your billed amount is greater than the maximum amount to pay, then a payment will not be automatically scheduled.

Once autopayment is set up, it will be displayed on the Auto-Pay settings tab.



Note: You must pay any outstanding balances before setting up automatic payments.

Questions? We're here to help. Call us at (808) 948-6174 or 1 (800) 782-4672, Monday-Friday, 8 a.m.-5 p.m. For TTY, call 711.

HMSA Care Management Programs Support Your Health

As your health care needs continue to change, so does the support you need. We've enhanced HMSA Care Management programs so you can get coordinated care to manage complex health needs.

Eligible members can get personalized support to achieve better health and well-being to:

- Reduce avoidable emergency room visits.
- Get support after a hospital stay.
- Manage multiple chronic conditions.
- Receive preventive care and health coordination.

Here are some of the HMSA care programs available to you if you meet the eligibility.

Advanced Care

If you have three or more targeted chronic conditions, you'll get personalized support to help manage care and avoid unnecessary hospital or emergency visits.

Transitions of Care

If you're hospitalized, you'll get support during and after your hospital stay to help you recover safely and comfortably at home. If you're at high risk for problems after discharge, our team will provide extra support, including follow-up care, medication guidance, and help coordinating your next steps.

Emergency Department Care Pathways

If you visit the emergency room often, we can help connect you to ongoing or alternative care when appropriate.

Who's eligible?

You may be eligible based on health needs that include:

- Multiple targeted chronic conditions.
- Recent hospital stays.
- Frequent emergency room visits.

There's no cost to participate in these programs. For more information, visit **hmsa.com/well-being** or call 1 (855) 329-5461, option 1, Monday-Friday, 8 a.m.-5 p.m.

Opt-out Option

We may call you to let you know about other HMSA Medicare Advantage plans. If you'd like to opt out from these calls, please let us know. Our contact information is on the back of this newsletter. If you change your mind, you can always opt in. Opting out, however, still allows us to contact you about your current HMSA Medicare Advantage plan.

Our Trusted Partners

Managing your health takes a team that includes HMSA, doctors, and other health care providers and experts. That's why we include these trusted partners to help with your care.

If one of these partners reaches out to you, please respond to ensure you're getting the care you need. If you have any questions, let us know so we can help. Our contact information is on the back of this newsletter.

Medications

Plan Plus by Curant Health has a clinical team of nurses, pharmacists, medical assistants, and pharmacy technicians that can help you to properly and safely take your medications as prescribed by your doctor. They also work with your providers and pharmacies to help coordinate care at no cost to you.

To protect your privacy, they'll verify your identity when they contact you by asking for your date of birth and ZIP code. Please note that they'll not ask for sensitive information, such as your Social Security number.

CVS Caremark handles HMSA's drug claims processing and administers your Medicare Part D drug benefit. They're also available to help you make the most of your drug benefit and may contact you about your prescriptions.

OutcomesMTM is available if you take eight or more medications and have certain chronic conditions. You'll get a personalized, comprehensive medication review, which includes prescriptions, over-the-counter medications, vitamins, and herb therapies. You'll also receive a summary of your session, a recommended to-do list, and a medication list to share with your doctor and caregivers.

Colon cancer screening

Exact Science (Cologuard) provides at-home colon cancer test kits. Members receive a test kit through the mail. Once they complete their test, they can mail back the test and receive their test results. Talk to your doctor to see if this is the right colon cancer screening for you.

Your experience matters

Press Ganey conducts member surveys to help us better understand your health care experiences. Members are randomly selected for these surveys by mail or telephone. Participation is voluntary. If you receive a survey, please take the time to complete it. Your answers are confidential and your responses will not affect your health plan benefits or care. Your feedback can help improve the care and service you and other members receive.

Consumer Assessment of Healthcare Providers & Systems (CAHPS) from the Centers for Medicare & Medicaid Services asks about the quality of care and service you receive from your health plan and providers. This annual survey typically runs from March through June.

CMS Health Outcomes Survey asks questions about your overall physical and mental health to make sure you're getting the care you need most. The survey asks simple questions about your health and daily activities and takes about 15 minutes to complete. The survey typically runs from July through November.

CVS Caremark® is an independent company providing pharmacy benefit management services on behalf of HMSA.

Summer Wellness Passport

Summer is a great time for traveling and exploring the world, but working on your health and well-being doesn't require leaving home. Here's a passport to support your well-being.

Each destination is stamped with moments and tips. Cut out this page and display it in a place you frequent as a reminder, such as your refrigerator or bulletin board. Then check off the boxes as you complete each task and celebrate the moments for a job well done.

cut here

Destination 1: **Move more**

- ☐ Start a walking routine with friends or family.
- ☐ Engage in outdoor activities you love – whether it's swimming, biking, or playing pickleball.
- ☐ Do household activities, such as yard work, gardening, or decluttering.

Destination 2: **Engage in everyday wellness**

- ☐ Try a new recipe. (Check out islandscene.com/food or Kau Kau Korner in this newsletter for ideas.)
- ☐ Read a new book, magazine, or newspaper.
- ☐ Take up a new hobby or revisit an old one.

Destination 3: **Practice self care**

- ☐ Take a rest when you feel you need one.
- ☐ Wear sunscreen and other sun protection outdoors.
- ☐ Stay hydrated.

Destination 4: **Connect with others and yourself**

- ☐ Talk story with friends, family, or neighbors.
- ☐ Spend quiet time reflecting, meditating, or enjoying nature.
- ☐ Enjoy music, laughter, or a good movie.

Destination 5: **Practice prevention**

- ☐ Schedule preventive screenings and routine checkups.
- ☐ Review medications or health reminders.
- ☐ Write down questions for your doctor to bring to your next visit.

Health Outcomes Survey (HOS) Notice

Between July 13 and Nov. 2, a small number of Medicare members may be invited to participate in the Health Outcomes Survey (HOS). If you are selected, you may receive the survey by mail or phone from an approved survey vendor. The survey asks about your health and daily activities and takes about 15 minutes to complete.

Participation is voluntary, your answers are confidential, and your responses will not affect your benefits or care. Your feedback helps improve care and services for Medicare members now and in the future. If contacted, we encourage you to take part – your experience matters.

Feeling the Pressure

Keeping your blood pressure in a healthy range is one of the most important steps you can take to protect your heart, brain, and kidneys. Although high blood pressure often has no symptoms, it increases the risk of heart attack, stroke, heart failure, and kidney disease.

The good news is you can prevent or manage high blood pressure with self-monitoring and by talking to your doctor at your Annual Wellness Visit.

Understanding blood pressure numbers

Blood pressure has two numbers:

- Systolic (top number): Pressure when the heart beats.
- Diastolic (bottom number): Pressure when the heart relaxes.

Blood Pressure Category	Range	What to Do
Normal	Less than 120/ less than 80	Maintain healthy habits and check your blood pressure regularly.
Elevated	120-129/ less than 80	Focus on lifestyle changes and monitor your blood pressure.
High Blood Pressure – Stage 1	130-139/ 80-89	Talk with your provider about lifestyle changes and possible medication.
High Blood Pressure – Stage 2	140 or higher/ 90 or higher	Work closely with your provider and monitor your blood pressure regularly.
Hypertensive Crisis	180 or higher/ 120 or higher	Seek medical care right away.

Source: American Heart Association

Self-monitoring

You can easily monitor your blood pressure at home using a digital blood pressure cuff. Tracking your readings helps you:

- See daily blood pressure changes.
- Understand how medications, food, stress, and activity affect your numbers.
- Share accurate readings with your provider.

Tip: Take readings at the same time each day. Sit calmly with your feet on the floor. Keep a daily log of your readings.

Getting started with self-monitoring:

- Ask your primary care provider if home BP monitoring is right for you.
- Check your BP at a pharmacy, fire station, or HMSA Center (except at the Lihue location).

Make healthy lifestyle changes

Follow **DASH (Dietary Approaches to Stop Hypertension)** by eating:

- Fruits and vegetables
- Whole grains
- Low fat or fat free dairy
- Lean proteins (fish, poultry, beans)
- Nuts and seeds

Also, limit sodium, sweets, sugary drinks, processed foods, and red meats.

More heart-healthy tips:

- Stay physically active.
- Maintain a healthy weight.
- Limit alcohol and avoid tobacco.
- Manage stress and get enough quality sleep.

Talk to your doctor about your blood pressure

Your Annual Wellness Visit is a great time to focus on prevention and long term health. Schedule an appointment with your doctor to discuss:

- Your current blood pressure readings and trends.
- Whether your medications are working or need adjustment.
- Lifestyle habits, including changes to your diet or activity level.
- Your personal blood pressure goal and why maintaining stable readings is important.

Check with your doctor before making any changes to your diet or activity level.

MEDICATIONS

Prescription convenience

Spend more time enjoying summer and less time worrying about your prescription drugs. Your HMSA Medicare Advantage plan provides you with convenient ways to get your medications at lower costs.

Go online

With CVS Caremark®, you can easily find out if your plan covers your medication, how much it costs, and if there are lower-cost options.

- Log into My Account on hmsa.com. (Not registered for My Account? Follow the quick, easy instructions.)
- Under Drugs, click Drug Pricing.
- Type the first few letters of the drug name. Your drug will appear in the dropdown. Click the correct drug and dosage.
- Enter your ZIP code then click Get price.

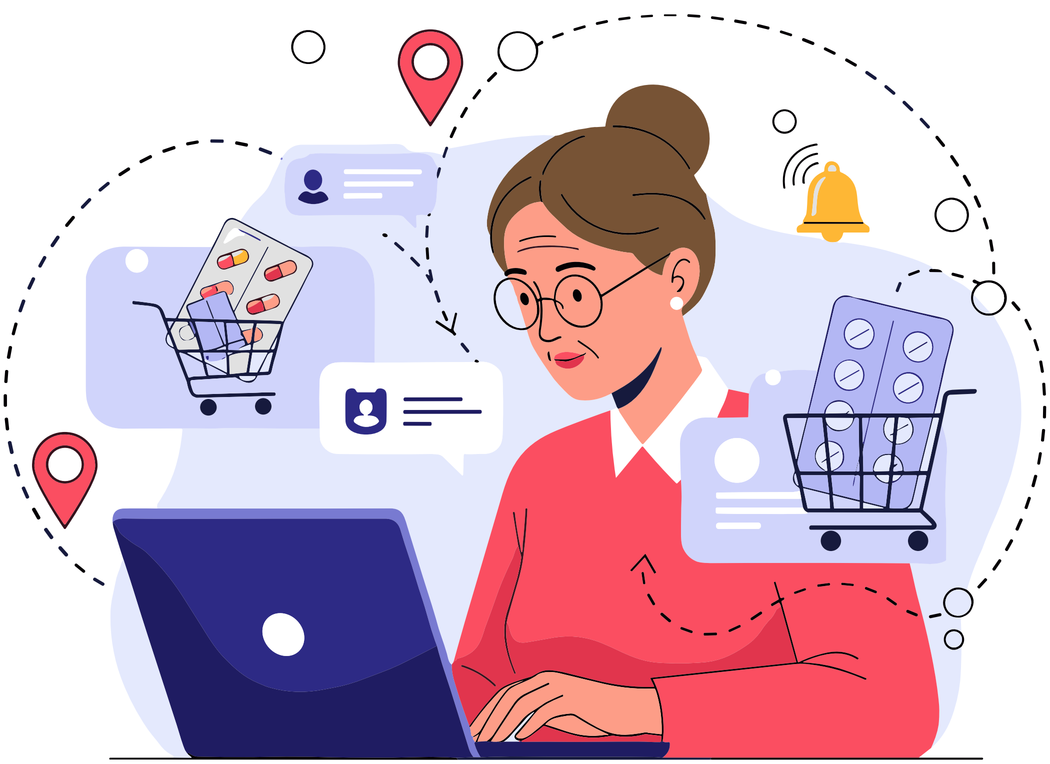
You can view the drug cost for a 30- to 100-day supply through mail order and for pickup at network retail pharmacies near you.

Fill more, relax more

Instead of the usual 30-day prescription, you can get an extended 100-day supply of maintenance medications. These are medications you take regularly for chronic conditions, such as high blood pressure, high cholesterol, or diabetes. A 100-day supply helps ensure you don't run out and cuts down on trips to the pharmacy.

Mail order

Many of the drugs in your formulary (drugs covered under your HMSA Medicare Advantage plan) are available through CVS Caremark's local mail order pharmacy. You can get your prescriptions delivered to your home safely and securely at no added cost. (Drugs that are not available by mail order are indicated with NM.)



KAU KAU KORNER

Watermelon Mac Nut Salad

Watermelon is the perfect summer fruit to cool you off. They're commonly found in supermarkets during the season. Try it in this salad recipe.

Ingredients

½ large watermelon, skin removed and cut into bite-size triangular pieces
¼ cup feta cheese, crumbled
½ cup mint leaves
½ small red onion, finely sliced
¼ cup macadamia halves, roasted

Dressing

1½ Tbsp. walnut oil
1 Tbsp. lime juice
¼ tsp. salt
Black pepper to taste

Instructions

Combine all salad ingredients in a bowl. For the dressing, add all ingredients in a small bowl and whisk to combine. Pour dressing over salad. Gently toss to combine.

Still hungry?

Get more recipes at islandscene.com/food.

COMMUNITY

Here are some community events happening this summer that you can enjoy with your friends and family. Plus, check out our Health Education Workshops available to you at no cost. Visit hmsa.com/healtheducation or call 1 (855) 329-5461.

Oahu

American Heart Association – Heart Walk
Saturday, Aug. 15
6 a.m. registration; 7:30 a.m. walk
Kapiolani Park
(808) 377-6651 or AHAHawaii@heart.org

Hawaii Island

Relay for Life of Big Island
Saturday, July 18
4 p.m.
Edith Kanakaole Multi-Purpose Stadium
1 (800) 227-2345 or kittrin.cade@cancer.org

Kauai

Intro to Ukulele
Free lesson every Sunday
12:30-1 p.m.
Kukui Grove Center
aldrine.com/lessons

Maui

Emma Farden Sharpe Hula Festival
Saturday, Aug. 22
10 a.m.-5 p.m.
Royal Lahaina Resort & Bungalows
facebook.com/efshf

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

Important plan information

Contact us

We can help answer your questions.

Phone

(808) 948-6000, option 6, or 1 (800) 660-4672 toll-free
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

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.

Stay connected with HMSA

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

@hmsahawaii

8700-1835700 05.26 AM