

Live Well WITH HMSA

Newsletter for HMSA Medicare Advantage Members

WINTER 2026

Member profile

Wendy Nakahara was worried that her mother, Doris Uehara, had taken a turn for the worse.

At age 97, Uehara went to the emergency room (ER) after fracturing her shoulder from a fall at home. She was already dealing with multiple health ailments that required long-term medications. The fall set her back even more by impacting her sleep, mobility, balance, and other daily activities.



Kerianne Tom,
HMSA Health &
Well-being Support
Program Care Manager

Then, Nakahara got a call from Kerianne Tom, a care manager from the HMSA Health & Well-being Support program, to follow up on Uehara's ER discharge. After assessing Uehara's condition, Tom said she was eligible to be admitted into a skilled nursing facility as a benefit of her HMSA Medicare Advantage plan.

Uehara spent five weeks at Maunalani Nursing and Rehabilitation Center, where she received appropriate care. Daily nutritious meals and physical therapy enabled her to regain her strength and mobility.

"I was stressed with my mom's situation," she says. "The program was like having a heavy weight lifted off my shoulders. I felt like my mom had a guardian angel."

Tom says she was glad to help. "The services that HMSA provides is not just 'checking off a list,'" she says. "We put ourselves in our members' situation. We service our members as if they're part of our big ohana. It's what I would have done if it was for my own family."

Uehara says her mother is on the mend and thanks Tom's diligent work for the quick recovery. "She made the process efficient and seamless," says Nakahara. "She's an extraordinary person who's kind, empathetic, dedicated, and caring. She was a great source of comfort for my mom and me."

To learn more about HMSA's Health & Well-being Support program, call 1 (855) 329-5461, option 1, Monday through Friday, 8 a.m. to 5 p.m.

What's Inside

- Paying your HMSA Medicare Advantage plan premium
- Reaching for the stars
- Your voice matters
- Choose generic
- Valentine's Day strawberry salad

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.



Dear Friends,

The start of the new year is a good time to look toward the future and set goals for 2026. While any time of year is a good time to get organized, there's something special about a new year that represents a fresh start. Focusing on managing your health and well-being is no exception. From scheduling your annual wellness visit to bookmarking healthy meals to keeping track of your prescriptions, the smallest steps can make the biggest difference.

In this issue, we offer tips for organizing the year ahead. That includes thinking about preventive care. If you've been newly diagnosed or have been living with diabetes, we'll share suggestions for managing your condition with a healthy lifestyle. On page 4, you can learn how the Queen's Diabetes Management & Education Center works with your primary care physician to stay on top of your health.

Looking for ways to organize your finances? On page 7, find convenient options to pay your HMSA Medicare Advantage plan premium. And on page 10, learn how to lower your health care costs by choosing generic prescription drugs.

We also explore ways to have some winter fun with a refreshing and festive salad and community events you can attend with family and friends.

Thank you for letting us be part of your health journey. We're committed to helping you stay on track and energized all year. Together, we can take small steps towards a healthier Hawaii. If you have questions about your health plan, please let us know. Our contact information is on the back of this newsletter.

Mahalo,

Kimberly Takata Endo
Vice President
Medicare and Duals

New clinic and urgent care in Mililani

Contributed by Hawai'i Pacific Health

If you live in Central Oahu, you now have expanded access to care.

The Straub Benioff Medical Center – Mililani Clinic & Urgent Care provides urgent care, regular checkups, mammograms, imaging, lab services, and specialty care at the Town Center of Mililani.

It's the largest Straub Benioff neighborhood clinic in Hawaii. The new facility has 55 examination rooms with areas dedicated to pediatrics, family medicine, ob-gyn, and dermatology. You can also see specialists, including sports medicine physicians, rheumatologists, and endocrinologists.

The addition of 3D mammograms will enhance imaging capability in Mililani by providing more detailed breast cancer screenings. Straub Benioff has also expanded its Mililani primary care team to provide high quality care for everyone from keiki to kupuna.

This clinic is an outpatient innovation center that offers the latest technology to help you make appointments and coordinate screenings.

Straub Benioff Medical Center – Mililani Clinic & Urgent Care

95-1249 Meheula Parkway, Building M
Town Center of Mililani
Phone: (808) 625-6444

Clinic hours (by appointment)

Monday-Saturday: 7 a.m.-5 p.m.
Sunday: Closed

Urgent care hours

Daily, 10 a.m.-8 p.m.
No appointment is required.

Lab hours

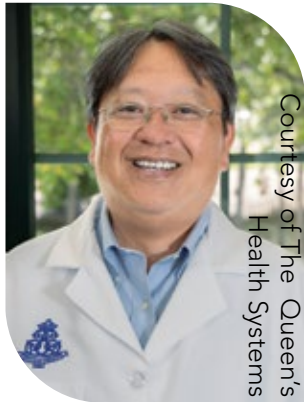
Monday-Saturday: 7 a.m.-8 p.m.
Sunday: 10 a.m.-8 p.m.



Courtesy of Hawai'i Pacific Health

Preventive diabetes care at Queen's

Contributed by The Queen's Health Systems



Dr. Chanhaeng Rhee, M.D., Endocrinology Medical Director of The Queen's Medical Center

Preventive care is key to living well with diabetes. If you have diabetes, Queen's Diabetes Management & Education Center can help you feel confident, informed, and supported in managing your health.

More than 134,000 adults in Hawaii – about 10% of the population – are living with diabetes, according to the American Diabetes Association. One in three

older adults have diabetes. Each year, another 9,000 people in our state are newly diagnosed.

The Diabetes Management & Education Center can help you manage your condition with a healthy lifestyle. Whether you're newly diagnosed or managing diabetes long term, staying on top of your health through routine screenings and education can make all the difference.

Why preventive care matters

Diabetes prevention can help you avoid complications and improve your quality of life. Here are services that are benefits of your HMSA Medicare Advantage plan:

- **Annual foot exam.** Detect early signs of nerve damage or poor circulation.
- **Annual eye exam.** Prevent diabetic retinopathy and preserve vision.
- **Kidney health monitoring.** Routine lab tests help catch kidney issues early.
- **Hemoglobin A1C testing.** Track long-term blood sugar control.

- **Regular primary care provider (PCP) visits.** Get comprehensive care and timely referrals to specialists if needed.

Team-based care that works for you

Diabetes care is a team effort. The Diabetes Management & Education Center works in close partnership with your PCP to ensure seamless coordination of care.

Your first step is an initial consultation with an endocrinologist or diabetes nurse practitioner. You'll then have a care team that includes certified diabetes educators and registered dietitians who'll work with your PCP to monitor your progress, adjust medications if needed, and support your health goals.

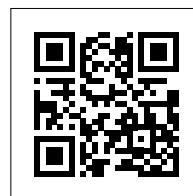
This integrated approach ensures that your PCP stays informed about your diabetes management plan, lab results, and any changes in treatment. Together, they'll help you stay on track with routine screenings, lifestyle adjustments, and specialist referrals when needed.

Technology that empowers

Attend a **Continuous Glucose Monitor (CGM) workshop** to learn how to effectively use CGM devices. You'll learn how to insert sensors, interpret glucose trends, and share data with providers. A referral from your provider is required to join the CGM workshops at Queen's. Ask your doctor to submit a referral for diabetes education and mention CGM training, if applicable.

Take charge of your health

For more information or to schedule an appointment, call (808) 691-4823.



You can also visit queens.org/diabetes or scan the QR code.

Support to stay on top of your health



You may hear from us or one of our select vendors to help manage your health and make the most of your benefits. Take advantage of the support if you're contacted.

The **HMSA Health and Well-being Support Program** provides education and support with preventive health care tests and screenings, such as breast cancer, blood pressure, and diabetes eye exams, at no cost to you. We offer personalized support to help you manage your health condition through education, working with your doctor, medication management, and navigating health care. You can also call us at 1 (855) 329-5461, option 1, Monday-Friday, 8 a.m.-5 p.m.

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

Taking medications can be difficult sometimes. You may also experience barriers preventing you from accessing your medications. **Curant Health's** clinical team of nurses, pharmacists, medical assistants, and pharmacy technicians can help identify some of these issues and help you properly take your medications. They also work with your providers and pharmacies to help coordinate care, at no cost to you.

OutcomesMTM is available if you take eight or more medications and have certain chronic conditions. You'll get a personalized, comprehensive medication review, including 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 you can share with your doctor and care-

givers. The goal is to help keep your medication therapies safe and effective. This service is at no cost to you.

If you're due for a colon cancer screening, you may receive a test kit from **Exact Sciences**, the manufacturer of **Cologuard**. Take advantage of this convenient, no-cost option. Complete the test kit at home, mail it to the lab for testing, and the results will be sent to your PCP.

You may receive a call from Optum to schedule an in-home health assessment through the **House-Calls** program. These visits can help you identify care needs, stay current on screenings like a home colorectal cancer test kit, and ask questions about your overall health. After your visit, a summary is shared with you and your PCP to support coordinated care.

Your voice matters

At HMSA, we value you and your family's experiences with us, your providers, and entire care team.

In the next few months, you may receive a survey in the mail called Member Experience Survey from Press Ganey, a company approved by CMS. If you're selected to participate in this survey, please take a moment to share your feedback.

The survey should take about 10 to 15 minutes to complete. Your responses will be confidential and will provide insight on the quality of care and services you've received. We appreciate hearing your feedback on what we're doing right and what we can continue to improve on.

We value your feedback and look forward to hearing from you.

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

Curant Health Georgia, LLC, an independent company providing a medication adherence program for HMSA Medicare Advantage members on behalf of HMSA.

HEALTH PLAN

Patient portals: empowering you to manage your health

Living well means staying informed, empowered, and connected, especially when it comes to your health. Many patient portals offer a secure, easy-to-use online platform that helps you manage your care anytime, anywhere.

One of those portals is MyChart®, which gives you access to important information at your fingertips so you can take an active role in your health and well-being.

Better communication

Patient portals make it easier to stay in touch with your doctor and care team. You can send secure messages, ask follow-up questions, and get guidance on non-urgent issues, all without picking up the phone. This helps build stronger relationships with your providers and ensures your concerns are heard between visits.

Quick access to test results and after-visit summaries

No more waiting for a phone call or the mail for your results. Patient portals give you instant access to your lab results, imaging reports, and after-visit summaries as soon as they're available. You can review your care instructions, track your progress, and share information with family or caregivers.

View and manage your prescriptions

Keeping track of your medications is simple with patient portals. View your current prescriptions, dosage instructions, and refill history. Some systems even allow you to request refills online, helping you stay on top of your treatment plan.

Stay organized with upcoming appointments

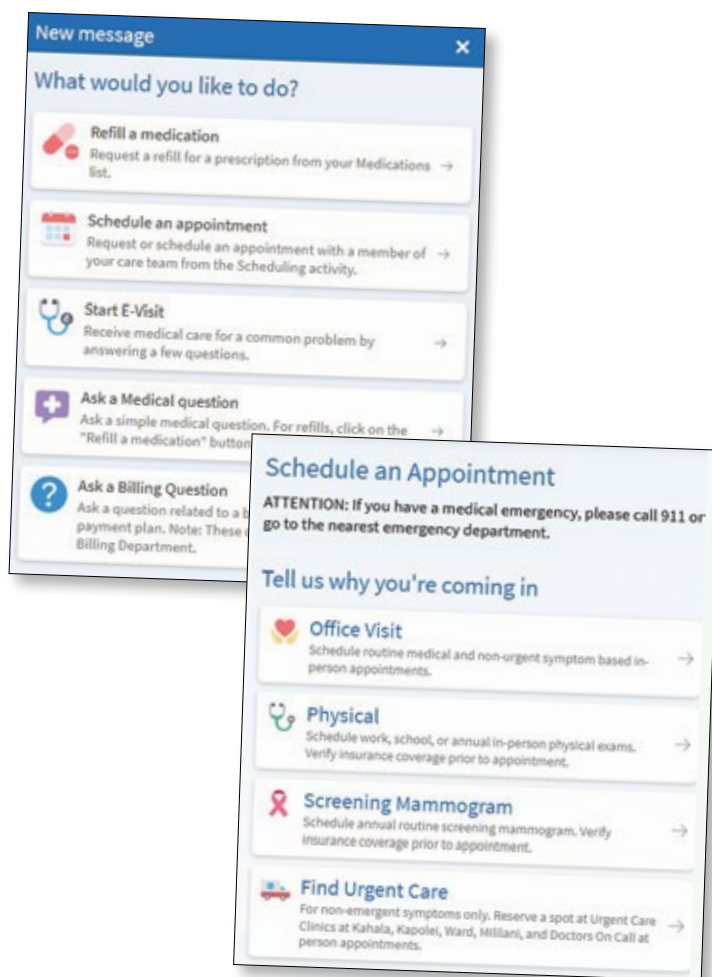
Patient portals help you manage your schedule by showing all your upcoming appointments. You'll receive reminders and updates, so you never miss a visit. You can also request new appointments or reschedule if needed – saving time and reducing stress.

Ready to connect?

If you're not registered or haven't accessed your patient portal account yet, sign up today!

Contact your provider's office to request access or get help navigating the app or website.

Some providers in Hawaii may use a different system than MyChart®. Patient portal availability and features vary by provider. Ask your provider about options available to you.



Paying your HMSA Medicare Advantage plan premium

Your time is precious. That's why we offer you several convenient, worry-free options to help you pay your HMSA Medicare Advantage plan premium.

Electronic bill payment. Pay through your bank account.

Automatic payment. Sign up in one of two ways:

- Through eInvoice Connect in My Account on hmsa.com. Hover over your Profile icon and click Pay your bill. Enter settings and enroll in automatic payments.
- Print and complete the form available at hmsa.com. In the Help Center, click Manage plan under Forms. Click HMSA Medicare Advantage Plans Automatic Payments Form under Medicare plans. Complete the authorization form and attach a voided check or savings account statement. Include the account holder's name and account number. Mail completed form to:

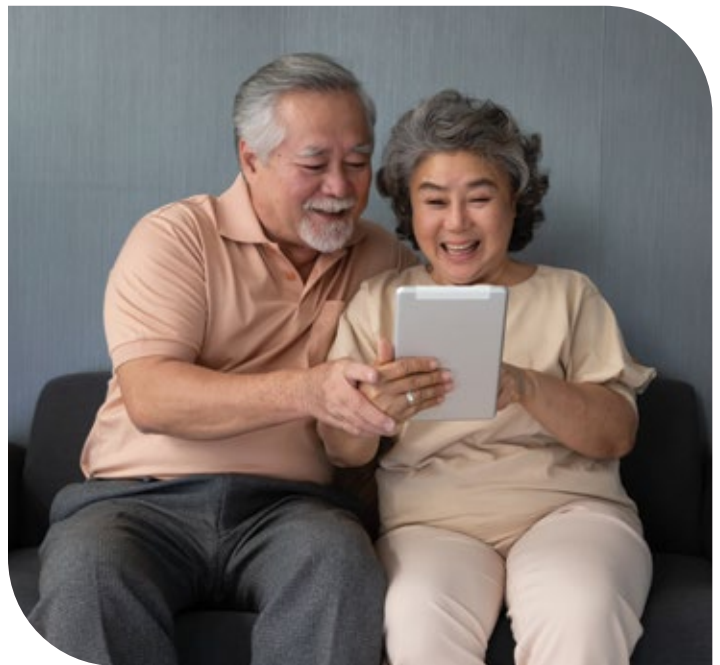
HMSA
Attn: Cashiers
P.O. Box 4720
Honolulu, HI 96812-4720

Medicare plans

- [Appointment of Medicare Representative](#)
- [HMSA Medicare Advantage Disenrollment Request Form](#)
- [HMSA Medicare Advantage Plans Automatic Payments Form](#)
- [Medicare Prescription Payment Plan](#)

Privacy

- [Request for Confidential Communications](#)
- [Request for Identity Password Form](#)



Keep in mind that the automatic payment service will take about 30 days to process. We'll continue to bill you until we send you a confirmation that your automatic payments have been set up.

Most banks, savings and loans, and credit unions in Hawaii participate with HMSA's automatic payment service. Check with your financial institution to confirm.

eInvoiceConnect. One-time payment using a credit card or checking or savings account. You need to sign up for My Account on hmsa.com. Click My Account Login to get started. Hover over your Profile icon and click Pay your bill.

In person. Visit an HMSA Center. For locations and hours of operation, see the back cover of this guide or visit hmsa.com/contact.

Questions? We'll set you up with an option that's convenient for you.

Call (808) 948-6174 or 1 (800) 316-4672, Monday through Friday, 8 a.m. to 5 p.m.

Reaching for the stars

Why Medicare Star Ratings matter to you

When you choose a Medicare Advantage plan, you're making one of the most important decisions for your health and peace of mind. At HMSA, we believe that decision should be based on trust. And trust is reflected in the high quality care you receive from a reliable, affordable health plan.

That's why the Centers for Medicare & Medicaid Services (CMS) created the Star Ratings program. It's a national standard that rates plans based on quality and performance for health and drug services. Knowing about Star Ratings can help you find a health plan that fits your lifestyle and health needs.

Ratings range from 1 Star (lowest rating) to 5 stars (highest rating). Stars are based on factors related to the plan or plan provider and health services. Here are some examples:



Member experience

Your valued feedback on your overall experience of care.



Help managing chronic conditions

This includes diabetes and heart disease.



Preventive care and health outcomes

Support for screenings, tests, and vaccines.



Access to care

How quickly and easily you get the services you need.

Star Rating	What It Means
★★★★★	Excellent
★★★★	Above Average
★★★	Average
★★	Below Average
★	Poor

A 5-star rating could benefit you

An overall improved quality care, experience, and enhanced benefits

Financial rewards reinvested to you

CMS provides bonus payments to higher-rated plans. HMSA reinvests these funds directly into better member benefits:

1. Lower monthly premiums
2. Lower copayments for doctor visits
3. Expanded telehealth services
4. Added wellness and preventive care programs

Extra benefits and flexibility

Plans with 4 or 5 stars often offer enhanced benefits, such as \$0 primary care provider visits, telehealth, and vision coverage.




Exclusive enrollment

You are allowed to enroll in a 5-Star rated plan any time during the year – no need to wait for the annual open enrollment period.

HEALTH PLAN (continued)

Engage in your health care

Star Ratings measure the quality of care and service you receive, and reflect your engagement in your health. When you engage in your health and well-being, you support HMSA in delivering quality care to you. Here are examples of areas where HMSA is highly rated and how your actions make a difference:

Star Measurement	Star Rating	What it Means
 Colorectal Cancer Screening	★ ★ ★ ★ 4 Stars	72% of eligible members have completed their colorectal screening at \$0 .
 Breast Cancer Screening	★ ★ ★ ★ 4 Stars	79% of eligible members have completed their mammogram at \$0 .
 Annual Flu Vaccine	★ ★ ★ ★ 4 Stars	73% of surveyed members reported to have received their flu shot at \$0 .

These star ratings are based on 2026 CMS Star Rating.

Take an active role in your health care

With HMSA Medicare Advantage, you have a health plan designed to fit your health needs so you can feel empowered in your health journey. Here's what you can do:

- 1. Use your benefits.** Take advantage of \$0 preventive services, telehealth, and wellness programs available to you.
- 2. Stay engaged and proactive in your care.** Ask your PCP what preventive screenings or tests you're due for, such as a mammogram, colonoscopy, vision exam, or vaccinations then schedule the needed appointments.
- 3. Allow us to help you.** If you receive a call about our HMSA programs or services, please participate so we can provide the care you need to stay healthy and informed.
- 4. Share your experience with us.** If you're chosen for our Member Experience & Satisfaction survey, please participate. Your feedback helps shape the care and services for all members.



MEDICATIONS

Choose generic

We work with CVS Caremark to help keep the cost of your prescription drugs down. One way we do that is by making generic drugs available to you.

Generic drugs are equally effective and as safe as their brand drug counterparts but often cost less. Even if a brand drug doesn't have a generic version, there may be other generics for the same type of drug that work similarly.

For HMSA Akamai Advantage individual (non-D-SNP) and most group retiree plans: You'll pay \$0 for preferred generic prescription drugs on Tier 1.

NEW!

For HMSA Akamai Advantage Dual Care (PPO D-SNP) plan: You'll pay \$0 for generic prescription drugs on Tier 1 and Tier 2.

Check your *Evidence of Coverage* for Part D drug benefit details.

Taking your medications is an important part of managing your chronic health conditions. Ask your doctor if a \$0 generic alternative is right for you.

View your health plan drug benefits

Visit hmsa.com/medicare. In the Members box, click View resources. Under Plan Documents, click on your plan then scroll down to Drug List (Formulary). You can also go to My Account on hmsa.com and click the Drugs tab, then Drug Pricing.

Here's an example of a lower-cost generic drug alternative to a higher-cost brand drug:

Drug Tier	Drug Name	Total Drug Cost 30-day supply	Your Cost HMSA Akamai Advantage individual plans	Your Cost HMSA Akamai Advantage Dual Care plan
Tier 1 Preferred Generic	Latanoprost solution 0.005%	\$30.38	\$0	\$0
Tier 3 Preferred Brand	LUMIGAN (bimatoprost) solution 0.01%	\$254.13	20% (\$50.83)	\$0 \$4.90 \$12.65 Copayments for drugs may vary based on the level of Extra Help you get.

Latanoprost and LUMIGAN are not the same drug, but they are in the same drug class and have similar mechanisms of action, meaning they work in a similar way.

Costs are current as of October 2025. Costs may change throughout the year.

Source: hmsa.com



KAU KAU KORNER

Strawberry Salad

Show your loved ones how much you care this Valentine's Day by making them a healthy strawberry salad. This recipe should be made with love.

Ingredients

5 oz. fresh spinach or other greens
1 cup thinly sliced strawberries
1/3 cup thinly sliced red onion
1/2 cup toasted pecans
2 oz. feta cheese, crumbled
Salt and pepper (to taste)

Instructions

Place all ingredients in a large bowl. Add some of the lemon vinaigrette (see recipe below) and toss to combine.

Note: For a ready-made option, try a poppy seed dressing or balsamic vinaigrette.

Makes 4 servings.

Lemon Vinaigrette

Whisk together:

1/3 cup extra-virgin olive oil
1/4 cup fresh lemon juice
1 tsp. Dijon mustard
1 tsp. honey
1 small garlic clove, grated
1/2 tsp. dried herb, such as basil, oregano, or thyme (optional)
Salt and pepper (to taste)

Still hungry? Get more recipes at islandscene.com/food.

COMMUNITY

Here are some community events happening this winter that you can enjoy with your friends and family.

Oahu

Oahu Indie Book Festival

Saturday, Feb. 21, 10 a.m.-2 p.m.
Hawaii State Library
Free admission
[instagram.com/oahuindiebookfestival](https://www.instagram.com/oahuindiebookfestival)

Hawaii Island

Big Island International Marathon

Sunday, March 15, 6 a.m.-1 p.m.
Hilo Hawaiian Hotel
bigislandmarathon.com

Kauai

Kauai Quilt Show and Boutique

Feb. 13-25, 10 a.m.-5 p.m.
KSA Gallery at the Kukui Grove Center
Free admission
Call (808) 652-2261 or email
leaingram.artist@gmail.com

Maui

HeartFest Maui

Saturday, Feb. 7, 10 a.m.-4 p.m.
Maui Family YMCA Kahului
Free admission and parking
[Instagram.com/heartfestmaui](https://www.instagram.com/heartfestmaui)



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

Important plan information



PRESORTED
STANDARD
U.S. POSTAGE PAID
HONOLULU, HI
PERMIT NO. 6

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

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