

We're here with you

HMSA Plan for Postal Service Employees 2027

hmsa

An Independent Licensee of the Blue Cross and Blue Shield Association

Aloha,

As we move toward a brighter future, HMSA is here to help you live your best life.

This year's open enrollment is Nov. 9 to Dec. 14, 2026. If you're a member of HMSA Plan for Postal Service Employees and you are happy with your plan, you don't need to do anything. Your plan will automatically renew for 2027. If you're not a member of HMSA Plan for Postal Service Employees, this is your opportunity to enroll and see why more than 70% of Postal Service Employees choose HMSA.

With HMSA, you have continued access to quality, reliable care. You can count on:

- Your choice of doctors and specialists. Our network includes more than 10,500 doctors, specialists, and other health care providers dedicated to quality care.
- Access to Hawaii's top-rated hospitals and clinics. See page 4 to learn more about our growing network.
- Convenient after-hours care. Need care but don't need the emergency room? You can get care online, at an urgent care clinic, or at a MinuteClinic® in selected Longs Drugs stores on Oahu. To learn more about your after-hours care options, see pages 6-7.
- Access to care in more places. If you need to travel to another island for medical treatment, you may be eligible for financial assistance. Learn about the Care Access Assistance Program on page 8.
- Benefits that travel with you. Go to doctors and hospitals on the Mainland and around the world with Blue Cross Blue Shield Global® Core. See page 8 for details.
- Support for your best health and well-being. Our programs and services can help you reach your health goals at every stage of life. For details, see pages 14-15.
- Savings on health-related products and services like online fitness classes, massage therapy, gym memberships, athletic apparel, and more.

On the following pages, you'll find information about the benefits and services you'll have access to as an HMSA member. Please read on to learn more. If you have questions, we're happy to help. See the back cover for ways to contact us.

Thank you for taking the time to learn more about HMSA. We're here with you. For the good times. For the tough times. For lifetimes.

Mahalo,



Mark M. Mugiishi, M.D., F.A.C.S.
Chief Executive Officer

2027 plan changes

Starting Jan. 1, 2027, the following changes will be applied to **both High and Standard Options:**

- This plan will change the refill threshold to 75% from 66%.
- This plan will add the CVS Weight Management Program, which is a structured lifestyle program that includes coaching, behavioral support, and clinical monitoring at no cost to eligible Postal Service Health Benefit (PSHB) members.
- This plan will add a description of the Postal Plan Digital Diabetes Management Program, which is currently available at no cost to eligible PSHB members.
- Your share of the premium will increase for Self Only, Self Plus One, and Self and Family.

Changes to High Option only:

- This plan will increase the urgent care cost share to $20 from $15.
- For plan pharmacy:
  - This plan will increase the copayment for Tier 4 (preferred specialty) medications to $160 from $120 for a 30-day supply.
  - This plan will increase the copayment for Tier 5 (nonpreferred specialty) medications to $320 from $250 for a 30-day supply.
  - This plan will increase the copayment for preferred brand diabetic supplies to $35 from $7 for a 30-day supply.
- For non-plan pharmacy: This plan will increase the coinsurance for preferred brand diabetic supplies to $35 plus 20% of the remaining eligible charges and any difference between our eligible charge and the actual charge.
- This plan will increase the Mail Order Prescription Drug Order Program copayment for preferred brand diabetic supplies to $75 from $0 for up to a 90-day supply.



Changes to Standard Option only:

- This plan will increase urgent care cost share to $25 from $20.
- For plan pharmacy:
  - This plan will increase the coinsurance for Tier 3 (other brand) to 45% of the eligible charge up to $600 (deductible applies) for a 30-day supply from 40% of the eligible charge up to $600 (deductible applies).
  - This plan will increase the cost share for Tier 4 (preferred specialty) medications to 30% of eligible charge up to $300 (deductible applies) from $200 (deductible applies) for a 30-day supply.
  - This plan will increase the cost share for Tier 5 (non-preferred specialty) medications to 45% of eligible charge up to $1,200 (deductible applies) from 40% of eligible charge up to $1,200 (deductible applies) for a 30-day supply.
- This plan will increase the Mail Order Prescription Drug Program copayment for other brand name drugs and other brand diabetic supplies to 45% of eligible charge up to $1,200 (deductible applies) for up to a 90-day supply from 40% of eligible charge up to $1,200 (deductible applies) for up to a 90-day supply.
- This plan will increase the Mail Order Prescription Drug Program cost share for other brand name insulin to 45% of eligible charge up to $1,200 (deductible applies) for up to a 90-day supply from 40% of eligible charge up to $600 (deductible applies) for up to a 90-day supply.

This is a summary of the features of the HMSA Plan. Before making a final decision, please read the plan brochure (RI 73-010). All benefits are subject to the definitions, limitations, and exclusions in the brochure.

HMSA Plan for
Postal Service Employees

Here are some of your plan's benefits and your share of the costs.

Benefits	High Option Plan You Pay	Standard Option Plan You Pay
Annual deductible	None	$150 per person $300 per family
Annual out-of-pocket maximum Protection against catastrophic costs	$3,000 per person per year $9,000 per family per year (Some costs can't be applied to your maximum.)	$5,000 per person per year $10,000 per family per year (Some costs can't be applied to your maximum.)
Physician services		
Physician visits	$15	$20*
Lab and pathology	$0	30% of eligible charges*
X-rays	20% of eligible charges	30% of eligible charges
Hospital services		
Inpatient	$200 copayment per admission	30% of eligible charges
Outpatient	20% of eligible charges	30% of eligible charges
Emergency benefits (In area and out of area)		
Lab tests	$0	30% of eligible charges
Physician visits	$15	$20*
Emergency room facility and other emergency services	20% of eligible charges	30% of eligible charges
Mental health and substance abuse treatment		
Diagnostic, psychological, and lab tests	$0	30% of eligible charges
Professional services and medication management	$15	$20*
Inpatient admission	$200 per admission	30% of eligible charges
Partial hospitalization and outpatient facility	$0	30% of eligible charges
Prescription drugs		
Tier 1 (preferred generic)	$7	$7*
Tier 2 (nonpreferred generic and preferred brand)	$35	40% of eligible charge up to $100
Tier 3 (other brand)	$70	45% of eligible charge up to $600
Tier 4 (preferred specialty)	$160	30% of eligible charge up to $300
Tier 5 (nonpreferred specialty)	$320	45% of eligible charge up to $1,200
Dental care		
Annual exam and annual cleaning	No charge	Not a benefit
Fillings, extractions, root canal, anesthesia, and X-rays	30% of eligible charges	
Annual vision exam	20% of the eligible charges	30% of the eligible charges
Point-of-service benefits	Yes	Yes

* Deductible doesn't apply for Standard Option.

If you're a retired HMSA Plan for Postal Service Employees member and have Original Medicare, your HMSA plan will coordinate with Medicare. This means Medicare becomes your primary plan and pays first. Your HMSA plan will pay for services not covered by Medicare based on your plan benefits.

This is a summary of the features of the HMSA Plan. Before making a final decision, please read the Postal Service Plan Brochure (RI 73-916) and other plan documents at hmsa.com/postal. All benefits are subject to the definitions, limitations, and exclusions in the brochure.

2027 Rates

Type of Enrollment	Enrollment Code	Premium Rate			
		Biweekly		Monthly	
		Government Share	Your Share	Government Share	Your Share
High Option Self Only	M6A	$304.90	$101.63	$660.62	$220.20
High Option Self Plus One	M6C	$668.05	$222.68	$1,447.44	$482.48
High Option Self and Family	M6B	$685.40	$228.47	$1,485.04	$495.01
Standard Option Self Only	M6D	$194.52	$64.84	$421.46	$140.49
Standard Option Self Plus One	M6F	$426.16	$142.05	$923.34	$307.78
Standard Option Self and Family	M6E	$437.25	$145.75	$947.38	$315.79

These rates don't apply to all enrollees. If you're in a special enrollment category, please contact the agency or tribal employer that maintains your health plan enrollment.

Top-rated hospitals and clinics



With HMSA, you have access to top-rated hospitals. We're part of the Blue Cross Blue Shield Association, which recognizes Hawaii hospitals for their expertise in delivering high-quality, cost-effective specialty care.

Blue Distinction Centers are hospitals recognized for their expertise in delivering specialty care and Blue Distinction Centers+, which are indicated with a +, are hospitals recognized for their expertise and efficiency in delivering specialty care.

- **Bariatric surgery**
  Adventist Health Castle (**adventisthealth.org**)
  The Queen's Medical Center (**queens.org**)
- **Knee and hip surgery**
  Adventist Health Castle+
  Straub Benioff Medical Center
  (**hawaiipacifichealth.org/straub**)
  Wilcox Medical Center+ (**wilcoxhealth.org**)
- **Maternity care**
  Kapi'olani Medical Center for Women & Children+
  (**kapiolani.org**)
  Wilcox Medical Center+
- **Spine surgery**
  Adventist Health Castle
  Pali Momi Medical Center+ (**palimomi.org**)
  The Queen's Medical Center+
  Straub Benioff Medical Center
- **Substance use treatment and recovery**
  The Queen's Medical Center

We're proud to work with these health care providers to offer you quality care:

Adventist Health Castle

HAWAIʻI PACIFIC HEALTH
KAPIʻOLANI
PALI MOMI
STRAUB
WILCOX
CREATING A HEALTHIER HAWAIʻI

THE QUEEN'S HEALTH SYSTEM

It's easy to get the care you need

The choice is yours

With HMSA, you can choose your primary care provider (PCP), the doctor at the center of your health care team. You can see your PCP for general and preventive care needs, including health concerns and questions.

If you're happy with your PCP, you don't have to do anything. You can continue to see the doctor you know, trust, and rely on in times of need.

Want to choose or change your PCP? Use Find a Doctor at **hmsa.com/postal** to search for a doctor by name, location, or specialty. Just remember to choose your plan before starting your search.

You can also use Find a Doctor to search for other health care providers in HMSA's network.





Get after-hours care

An emergency room visit can be expensive and isn't necessary for minor illnesses and injuries. But where can you go if your doctor's office is closed and you need treatment? You can save money and get the care you need with these after-hours options.

- Connect with a doctor on your computer or mobile device from anywhere in Hawaii with HMSA's Online Care®. Doctors are available 24 hours a day, seven days a week. This benefit is available at no cost to members. Download Online Care from the App Store or Google Play and register or visit **hmsaonlinecare.com**.
- See a doctor at the urgent care clinics in our network, which are listed on page 7. To search for urgent care providers, go to **hmsa.com/urgentcare**.
- See a doctor or nurse practitioner at MinuteClinic, the medical clinic in selected Longs Drugs stores on Oahu. To find a MinuteClinic, use Find a Doctor at **hmsa.com/postal.**

Amwell is an independent company providing hosting and software services for HMSA's Online Care platform on behalf of HMSA.

A Guide to Your HMSA Care Options

Need to see a doctor?

With HMSA, you have many options.
Make the right choice to save time and money and get the right care when you need it.

Primary care provider

See your primary care provider (PCP) for routine and common medical issues like fever, minor cold or flu symptoms, managing a chronic condition, medication refills, or general care.

HMSA's Online Care®

Connect with doctors and specialists online from anywhere in Hawaii, 24 hours a day, seven days a week. There's no copayment for Online Care visits.

Use Online Care when your PCP isn't available. Go to **hmsaonlinecare.com**.

Urgent care providers

Go to an urgent care provider when you need care in person sooner than you can see your PCP.

For example, you may need stitches or have a high fever or sprained ankle.

Emergency room

Go to the emergency room when you have life-threatening symptoms.

For example, you have difficulty breathing or chest pain.



More tips

- ✔ Use the list on the back to find an urgent care provider near you. Services vary at each location, so call ahead to make sure they can provide the services you need.
- ✔ Register for Online Care now so it's easy to log in when you need it. Go to **hmsaonlinecare.com** to register and download the app on your smartphone.
- ✔ Follow up with your PCP after an urgent care or Online Care visit.

hmsa®

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Amwell is an independent company providing hosting and software services for HMSA's Online Care platform on behalf of HMSA.

Participating Urgent Care Clinics

Hawaii Island

Aloha Kona Urgent Care
75-5995 Kuakini Highway, Suite 513
Kailua-Kona
Ph. (808) 365-2297

Hilo Urgent Care
670 Kekuanaoa St.
Hilo Ph. (808) 969-3051

Keaau Urgent Care
16-590 Old Volcano Road
Keaau Ph. (808) 966-7942

Keiki Doc Pediatric Urgent Care Inc
76-6225 Kuakini Highway, Suite C101
Kailua-Kona Ph. (808) 329-7067

Kohala Coast Urgent Care
62-100 Kaunaoa Drive
Kamuela Ph. (808) 880-3321

Waimea Urgent Care
65-1230 Mamalahoa Highway,
Suite A10
Kamuela Ph. (808) 885-0660

Kauai

Kauai Urgent Care
4484 Pahee St.
Lihue Ph. (808) 245-1532

Makana North Shore Urgent Care
4488 Hanalei Plantation Road
Princeville Ph. (808) 320-7300

Urgent Care at Poipu
2829 Ala Kalani Kaumaka St.,
Suite B-201
Koloa Ph. (808) 742-0999

Maui

All Access Ortho Maui
30 Kupaoa St., Suite A203-A204
Pukalani Ph. (808) 727-8410

Doctors On Call
3350 Lower Honoapiilani Road,
Suite 211
Lahaina Ph. (808) 667-7676

Kihei-Wailea Medical Center
221 Piikea Ave., Suite A
Kihei Ph. (808) 874-8100

Minit Medical Urgent Care Clinic
270 Dairy Road, Suite 239-240
Kahului Ph. (808) 667-6161

Minit Medical Urgent Care Clinic
305 Keawe St., Suite 507
Lahaina Ph. (808) 667-6161

Minit Medical Urgent Care Clinic
1325 S. Kihei Road, Suite 103-104
Kihei Ph. (808) 667-6161

Minit Medical Urgent Care Clinic
2580 Kekaa Drive, Suite 111
Lahaina Ph. (808) 667-6161

Minit Medical Urgent Care Clinic
2662 Wai Wai Place, Suite 102
Kihei Ph. (808) 667-6161

Ohana Urgent Care LLC
53 S Puunene Ave., Suite 108
Kahului Ph. (808) 333-2420

The Maui Medical Group Inc.
2180 Main St.
Wailuku Ph. (808) 249-8080

Molokai

Kohala Coast Urgent Care
39 Ala Malama Ave.
Kaunakakai Ph. (808) 553-5353

Oahu

Adventist Health Castle Urgent Care Kailua
660 Kailua Road
Kailua Ph. (808) 263-2273

Adventist Health Castle Urgent Care Kapolei
890 Kamokila Blvd., Suite 106
Kapolei Ph. (808) 521-2273

Adventist Health Castle Urgent Care Hawaii Kai
6600 Kalanianaole Highway,
Suite 114-A
Honolulu Ph. (808) 921-2273

Adventist Health Castle Urgent Care Pearl City
1245 Kuala St., Suite 103
Pearl City Ph. (808) 456-2273

Adventist Health Castle Urgent Care
1860 Ala Moana Blvd., Suite 101
Honolulu Ph. (808) 921-2273

Adventist Health Castle Urgent Care
91-710 Farrington Highway,
Suite A100
Kapolei Ph. (808) 521-2273

All Access Ortho
1401 S. Beretania St., Suite 102 & 110
Honolulu Ph. (808) 356-5699

All Access Ortho
4850 Kapolei Parkway, Bldg. F
Kapolei Ph. (808) 356-5699

All Access Ortho
95-1830 Meheula Parkway
Suites C10 and 11
Mililani Ph. (808) 356-5699

Braun Urgent Care Kailua
130 Kailua Road, Suite 111
Kailua Ph. (808) 261-4411

Doctors of Waikiki
120 Kaiulani Ave., Wing 10 and 11
Honolulu Ph. (808) 922-2112

Hawaiian Island Clinics
347 N Kuakini St.
Honolulu Ph. (808) 460-4110

Honolulu Urgent Care Clinic
1441 Kapiolani Blvd., Suite 713
Honolulu Ph. (808) 470-5555

Integrated Care LLC
866 Iwilei Road
Honolulu Ph. (808) 746-9247

Island Orthopaedics LLC
3382 Waialae Ave.
Honolulu Ph. (808) 548-7033

Kuakini Support Services
405 N Kuakini St., Suite 103
Honolulu Ph. (808) 547-9591

Kunia Urgent Care
94-673 Kupuohi St., Suite C201
Waipahu Ph. (808) 983-9175

Queen's Island Urgent Care Ewa Kapolei
91-6390 Kapolei Parkway
Ewa Beach Ph. (808) 735-0007

Queen's Island Urgent Care Kahala
1215 Hunakai St.
Honolulu Ph. (808) 735-0007

Queen's Island Urgent Care Kakaako
400 Keawe St.
Honolulu Ph. (808) 735-0007

Queen's Island Urgent Care Kapahulu
449 Kapahulu Ave., Suite 104
Honolulu Ph. (808) 735-0007

Queen's Island Urgent Care Pearl Kai
98-199 Kamehameha Highway,
Bldg. F
Aiea Ph. (808) 735-0007

Straub Benioff Doctors On Call
2255 Kalakaua Ave.,
Manor Wing Shop No. 1
Honolulu Ph. (808) 971-6000

Straub Benioff Kahala Clinic & Urgent Care
4210 Waialae Ave., Suite 501
Honolulu Ph. (808) 462-5300

Straub Benioff Kapolei Clinic & Urgent Care
91-5431 Kapolei Parkway, Suite 1706
Kapolei Ph. (808) 426-9300

Straub Benioff Mililani Clinic & Urgent Care
95-1249 Meheula Parkway,
Building M
Mililani Ph. (808) 625-6444

Straub Benioff Ward Village Clinic & Urgent Care
1001 Queen St., Suite 102
Honolulu Ph. (808) 462-5200

Windward Urgent Care
46-001 Kamehameha Highway,
Suite 107
Kaneohe Ph. (808) 247-7596

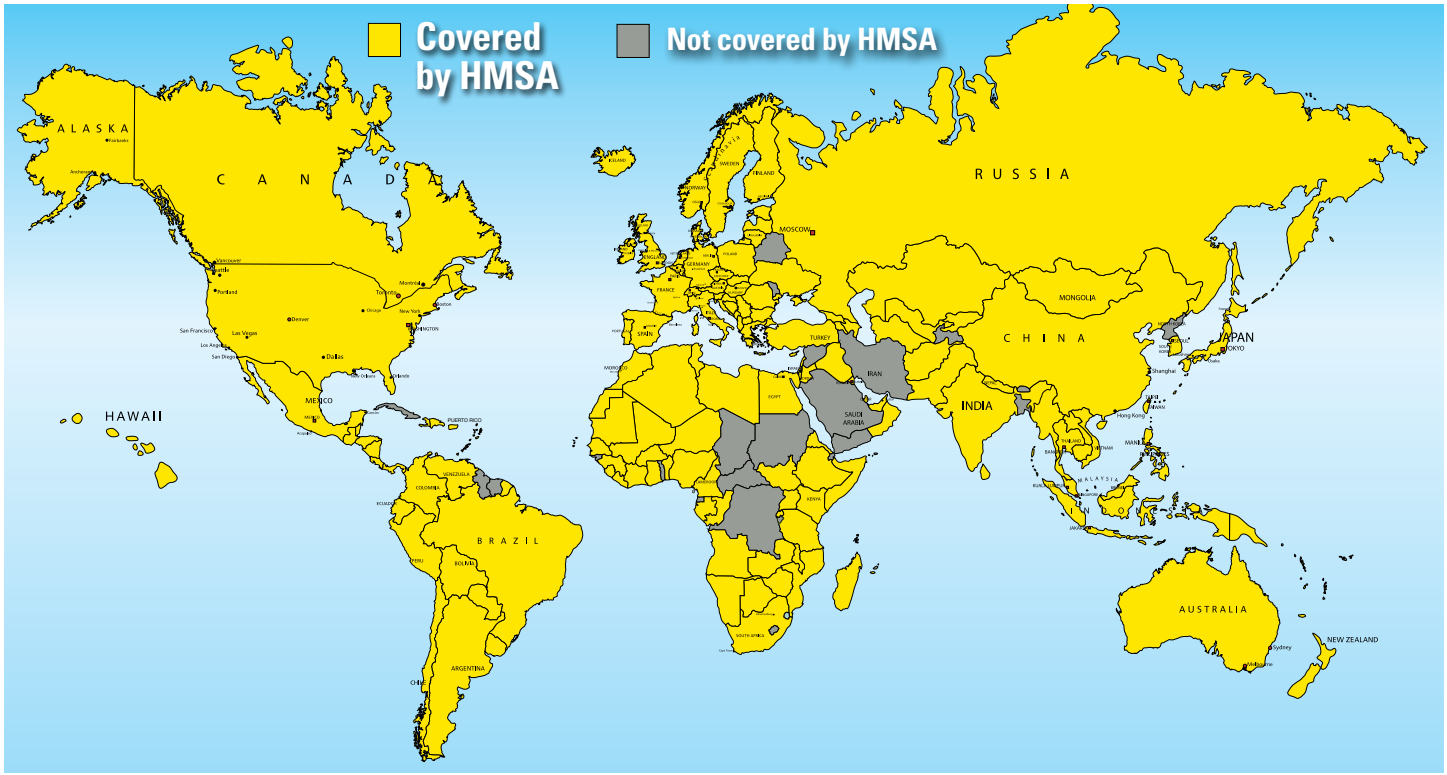
Urgent care clinics business hours may vary and locations may change. Contact the clinic for the latest information and urgent care availability.

For a current list of participating urgent care providers, visit **hmsa.com/urgentcare.**

These options aren't a substitute for emergency care. If you experience life-threatening conditions such as a stroke or difficulty breathing, call 911 or go to the emergency room immediately.

Most urgent care clinics are closed on Thanksgiving Day, Christmas Day, and New Year's Day. Services vary by location. Call the clinic to ask about specific services.

Get care around the world

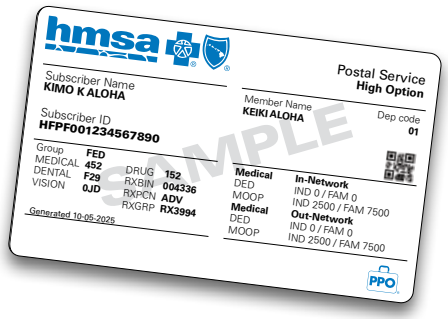


With HMSA, you and your eligible dependents can get care on the Mainland and in many international locations.

How it works

HMSA is part of the Blue Cross Blue Shield network, giving HMSA members access to 2.2 million doctors and hospitals in 200 countries and territories worldwide.

Looking for a doctor or hospital on the Mainland? Go to **bcbs.com**.



Traveling internationally? Download the Blue Cross Blue Shield Global Core mobile app for Apple and Android devices. You can use the app to search for providers when you travel. To learn more, go to **bcbsglobalcore.com**.

GLOBAL CORE

Be prepared

- Before you go, make sure you have your current HMSA membership card with you. Your card will help providers file your claims.
- You can also call 1 (800) 810-BLUE (2583) for the names of participating doctors and hospitals in the area you'll be visiting.

Learn more about our Care Access Assistance Program

If you need to travel to another island for medical treatment, you may be eligible for financial assistance if your care isn't available from a participating provider on your home island or you can't get an appointment soon enough.

Call us at 1 (844) 357-0726 to learn more about this program for Postal Service employees.

Prescription Drugs

With HMSA, you'll enjoy prescription drug benefits with greater convenience and more savings. We work with our pharmacy benefit manager, CVS Caremark®, to offer innovative pharmacy programs and services and access to a large retail pharmacy network with 66,000 pharmacies in Hawaii and on the Mainland.

If you're a Medicare-eligible annuitant, your prescription drug benefits can be found in the HMSA Medicare Postal Prescription Drug Plan *Summary of Benefits*.

If you're an active member It's your choice

When you need medications, you can fill your prescriptions at a participating pharmacy or by mail. To download and print a mail service order form, go to **hmsa.com/postal** and click My Account Login.

Save money

- Save up to 80% on your medication when you fill your prescription with a generic instead of a brand-name medicine. Generics have the same active ingredients and are just as effective as brand-name medications. The amount you save will be based on your drug plan.

$0 copayment with Maintenance Choice

- With the CVS Caremark Maintenance Choice program, Postal Plan members can get 90-day supplies of generic drugs in the mail or from a Longs Drugs (CVS Pharmacy) or Costco Pharmacy with a $0 copayment. That's a saving that can't be beat. To learn more ways to save money on your medications, call 1 (833) 266-8150.

Go online

- To sign up for mail-order prescription drugs, go to My Account on **hmsa.com/postal** and click My Account Login.
- On My Account, you can also connect with a pharmacist, print forms, see processed claims, find a nearby pharmacy, and order prescription refills.
- For annuitants, please visit **hmsa.com/employer/postal/health-plans-medicare**.

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



Learn more

- Find out if a medication is a benefit of your plan with CVS Caremark Check Drug Cost. You can also see the most affordable options and compare the cost of prescription fills. The tool is available online through **hmsa.com/postal** or on the CVS Caremark smartphone app.
- To see a list of prescription drugs that are a benefit of your health plan, go to **hmsa.com/drug-list**.

To search for a participating pharmacy near you, use Find a Doctor on **hmsa.com/postal**. Just remember to choose your plan before starting your search.

Add more benefits to your plan

As an HMSA member, you can buy additional supplemental plans that are separate from Federal Employees Dental and Vision Insurance Plan (FEDVIP), such as dental and accidental care plans.



Dental plans*

HMSA offers comprehensive dental plans that include cleanings, exams, and major services like crowns, dentures, and bridges. Choose our HMSA Dental PPO plan or our HMSA Dental HMO plan. In addition to a large dental network and rich benefits, the Oral Health for Total Health℠ program provides eligible members with additional dental services at no added cost.

Visit **hmsa.com/health-plans/individuals-families/dental-plans** to learn more.

* These dental products are separate and distinct from FEDVIP and therefore premiums for these products cannot be deducted on a pretax basis. These benefits are neither offered nor guaranteed under contract with the PSHB Program, but are available to all enrollees and family members who become members of HMSA.

	PPO dental
Network access (local)	Choice of dental providers
Network (U.S. Mainland)	Yes
Annual deductible	Yes, for basic plans only
Calendar year maximum	Yes, for adult care only
Rollover benefit	Yes
Preventive care	Yes, coinsurance varies
Basic services**	Yes, coinsurance varies
Major services**	Yes, coinsurance varies

** Waiting period and other exclusions apply



USAble Life's Accident Elite Plan*

Life can change in an instant. Be sure you're protected if the unexpected happens. USAble Life's Accident Elite plan pays cash directly to you in the event of an accident or injury.

Highlights of the plan

- This plan provides benefits 24 hours a day no matter where the accident occurs.
- There's no deductible, annual maximum, or limit on the number of covered accidents.
- This plan is portable, which means you can take it with you if you leave your job.
- This plan pays you in the event of an accident regardless of what your health plan may pay.
- You can enroll yourself, your spouse, and eligible children. You must be under age 65 to enroll.
- A wellness benefit of $75 is included when you receive health screenings such as an annual physical exam during the year.

How does it work?

If you're injured, the Accident Elite plan will pay you the cost of:

- Wellness benefits.
- Ambulance service.
- Emergency room treatments.
- Injury.
- Two follow-up physician visits.
- Six physical therapy sessions.

Other plans are also available. To find out more, please visit **usablelife.com/postalservice**.

* These products are separate and distinct from FEDVIP and therefore premiums for these products cannot be deducted on a pretax basis. These benefits are neither offered nor guaranteed under contract with the FEHB Program, but are available to all enrollees and family members who become members of HMSA.

USAble Life is an independent company that does not provide HMSA products or services. USAble Life is solely responsible for providing ancillary insurance products.

Retirement

Medicare is a health insurance program for people age 65 or older. Medicare has different parts that cover specific services.

Medicare's four parts

Part A (Hospital Insurance)	Part B (Medical Insurance)	Part C (Medicare Advantage Plans)	Part D (Medicare Prescription Drug)
			
Helps pay for inpatient care in hospice and hospitals, including critical access and skilled nursing facilities.	Helps pay for doctors' services, outpatient care, and services Part A doesn't pay for.	A health plan that you get through HMSA. You may apply for this plan only if you choose to opt out of the HMSA Medicare Postal Prescription Drug Plan.	A drug plan that's available to Postal Service annuitants who are eligible for Medicare. You're highly encouraged to enroll in Medicare Parts A and B.

Two cards for more benefits

With HMSA and Medicare you'll receive:

- Access to HMSA's large provider network.
- Access to Medicare's network.
- Coordination of benefits when seeing a provider that accepts both plans.

When you receive care, show providers your HMSA and Medicare membership cards. This ensures your claims are processed correctly.

Finding a provider

Medicare has its own network of participating providers who accept Medicare's allowance. If you visit a provider outside of their network, we'll pay the difference between what Medicare pays and what you owe the provider. You can find out which providers are in the Medicare participating provider network at **medicare.gov**. Go to **medicare.gov** and click Find care providers.

Keep in mind that you may be required to see a participating provider based on your plan type. To find a doctor, use Find a Doctor on **hmsa.com/postal**.

For more information about Medicare, visit **medicare.gov**.







Well-being programs

With HMSA, there are many ways to take care of your health and well-being. Here are some of the benefits and programs available to you at little or no cost. Go to **hmsa.com/postal** to learn more.

This is an overview of HMSA's well-being programs and services. Check your *Guide to Benefits* to confirm your plan's specific benefits.



Lifestyle Resources

Health and fitness discounts

- The **Active&Fit Direct™** program offers discounted gym memberships and more.
- The **ChooseHealthy®** program gives members discounts on health and fitness products such as apparel, home exercise and gym equipment, smartwatches, and more.
- **HMSA365** is a member savings program for fitness, healthy living, and well-being products and services.

Go to **hmsa.com/postal** and click Member Resources to learn more.

Island Scene is a health and well-being magazine that's mailed to members four times a year. Read it at home or online at **islandscene.com**.



Health Resources

Blue Cross Blue Shield Global Core gives members access to care on the Mainland and in many places around the world.

Caregiver resources are offered to members who are caring for a loved one.

MinuteClinic locations are are medical clinics in selected Longs Drugs stores on Oahu.

Find a Doctor on **hmsa.com/postal** helps members find a doctor or other health care provider.

Hawai'i Tobacco Quitline provides support for members who want to quit tobacco for good. Talk to your PCP and call 1 (800) QUIT-NOW (784-8669) to get started.

Health coaching is available to help members reach their health goals. Call 1 (855) 329-5461 to connect with an HMSA health coach.

HMSA's Online Care connects members to doctors and specialists from a computer, tablet, or smartphone from anywhere in Hawaii.

My Account is an online portal that members can use to view their claims, details about their health plan, and more.

Urgent care clinics are usually open after hours and on the weekends. They're recommended for treating minor illnesses and injuries that aren't an emergency but can't wait until the next day.

Active&Fit Direct and the Active&Fit Direct logos are trademarks of American Specialty Health and used with permission herein. Additional terms and conditions apply. The Active&Fit Direct program is provided by American Specialty Health Fitness Inc., a subsidiary of American Specialty Health Inc. American Specialty Health is an independent company providing chiropractic, acupuncture, fitness programs, and/or massage therapy services on behalf of HMSA.

The ChooseHealthy program is provided by American Specialty Health Group Inc. and ASH Technologies Inc. (dba ASH Technologies of Delaware Inc. in the state of Pennsylvania); all are subsidiaries of American Specialty Health Incorporated (ASH). The ChooseHealthy program is an independent specialty health organization that provides discounts on health, fitness, and wellness products to HMSA members.



Medical Resources

Advance care planning is a process that documents your health care wishes so that your doctors know how you want to be cared for if you can't make decisions for yourself.

Diabetes education provides information and resources for members living with diabetes.

Health and well-being support provides outreach and coaching for members with chronic health conditions.

HMSA Behavioral Health Program provides referrals to providers who can help members with their emotional health.

HMSA's Care Access Assistance Program provides financial assistance for eligible members who need to travel for specialty care that isn't available or isn't available soon enough on their home island.

HMSA Supportive Care helps members manage the symptoms and stresses of serious illnesses.



Preventive Care

Annual visits with a PCP.

A physical exam is the annual health assessment for plan members.

Online health education workshops are fun, interactive ways for members to learn about health and well-being topics.

Diabetes Prevention Program helps eligible members who are at risk for prediabetes prevent the onset of type 2 diabetes through lifestyle and diet changes, exercise, and group support.

Medication Therapy Management Program will help you manage your medications with activities that will provide you with the support you need to adhere to your medication regimen.

GET STARTED

Interested in health management programs or advance care planning? Talk to your PCP. For health and well-being discounts, go to **hmsa.com/postal** and log in to your account.

Questions? Call us at (808) 948-6499 or 1 (800) 776-4672 or visit us at an HMSA Center.

To learn more, visit **hmsa.com/well-being**.

Quick reference guide for preventive screenings



Blood pressure check
A blood pressure check is recommended for everyone. A blood pressure check is recommended for people whose recent blood pressure test was high.

Body mass index
BMI is a number calculated from your weight and height. It's an indicator of body fat and is used to screen for excess weight that may lead to health problems.

Breast cancer screening
A mammogram is recommended for women 40 years of age and older once every calendar year. The test looks for abnormal cells in breast tissue that could lead to cancer.

Cervical cancer screening
These tests are recommended for women ages 21 to 65. There are two tests. A Pap smear looks for abnormal changes in cells in the cervix that could lead to cancer. An HPV test looks for a virus that causes cervical cancer.

Colorectal cancer screening
A colorectal cancer screening is recommended for people ages 45 to 75. This screening looks for abnormal cells and polyps in the colon and rectum that could lead to cancer. Since there are different tests, your doctor can recommend which test is right for you.

Diabetes checkup: Blood sugar test
A blood sugar test is recommended for people with diabetes. High blood sugar can lead to heart attack, stroke, nerve damage, poor circulation, sexual dysfunction, kidney failure, and blindness.

Diabetes checkup: Eye exam
A dilated retinal eye exam (which is different from a regular eye exam) is recommended for people with diabetes. This exam looks for damage to the eye caused by high blood sugar and high blood pressure.

Diabetes checkup: Kidney function test
A kidney function test is recommended for people with diabetes ages 18 to 75. This test looks at your kidneys' ability to filter blood.

hmsa.com/postal

View your health plan information and member benefits online on My Account at **hmsa.com/postal**.

- Go to hmsa.com/postal and click My Account Login.
- Or scan the QR code.

Visit hmsa.com/postal for:

- 2027 premium amounts.
- Open season member booklet and videos.
- *Summary of Benefits and Coverage*.
- A directory of participating doctors and other health care providers.
- A list of prescription drugs your plan pays for.
- Customer service contact information.
- A link to My Account Login.
- Opioids risk and alternatives.

Log in to My Account to:

- Request or print a copy of your HMSA membership card.
- View your claims history and Report to Member.
- View your *Guide to Benefits*.
- Use an annual maximum out-of-pocket calculator.

Go to **hmsa.com/postal** and click My Account Login to register.

Notice of *Summary of Benefits* and Coverage: Availability of Summary Health Information.

The Postal Service Health Benefits Program offers numerous health plan benefits and coverage options. Choosing a health plan and coverage option are important decisions. To help you make an informed choice, each PSHB plan makes available a Summary of Benefits and Coverage about each of its health plan options online and on paper. The SBC summarizes important information in a standard format to help you compare plans and options.

To see the High Option plan SBC, visit **hmsa.com/2027PostalPlanSBC**. To see the Standard Option plan SBC, visit **hmsa.com/2027PostalStandardPlanSBC**. If you want us to send you a copy at no charge, call 1 (800) 776-4672.

For more information about plans available under the PSHB Program, including SBCs for other PSHB plans, visit **opm.gov/healthcare-insurance**.

Can't access the portal? We can send you a copy of the Postal Service Plan Brochure. Just fill out and mail this form or email your request to **hmsafederalplan@hmsa.com**.

CUT HERE

☐ Please mail a printed Postal Service Plan Brochure to me at the address below:

NAME

ADDRESS

CITY STATE ZIP CODE

Mail your request to:

HMSA Postal Service Plan
AMS/8
P.O. Box 860
Honolulu, HI 96808

Also send me:

❏ Member booklet
❏ Provider directory







Coordination of Benefits Form

An Independent Licensee of the Blue Cross and Blue Shield Association

If you and your dependents have more than one health plan, completing this form will help us process your claims quickly and accurately. You can also complete this form online at hmsa.com. Go to My Account Login and click Coordination of Benefits in the Forms drop-down menu.

Check the box that fits your situation and complete the sections indicated.

☐ **Only HMSA.** Check this box if you, your spouse, and your dependents are enrolled **only** in your HMSA plan. Then complete section 1 only.

☐ **HMSA and another health insurance plan.** Check this box if you, your spouse, or any of your dependents are enrolled in your HMSA plan **and** another health insurance plan. Then complete sections 1 and 2.

☐ **HMSA and Medicare.** Check this box if you, your spouse, or any of your dependents are enrolled in your HMSA plan **and** Medicare. Then complete sections 1 and 3.

☐ **HMSA, another health insurance plan, and Medicare.** Check this box if you, your spouse, or any of your dependents are enrolled in your HMSA plan, another health insurance plan, **and** Medicare. Then complete sections 1, 2, and 3.

CUT HERE

PLEASE PRINT

Section 1 – HMSA Subscriber Information

HMSA subscriber's name: _____ Birth date: _____

Employment status: ☐ Active ☐ COBRA ☐ Retired Retirement date (if applicable): _____

Employer's name: _____ Employer's phone no.: (_____)_____

Employer's address: _____

HMSA subscriber ID no.: _____ Social Security no.: __ __ __-__ __-__ __ __ __

Phone no.: (_____) _____

I certify that the information I've provided on this form is true and correct. I agree to inform HMSA of any changes.

HMSA subscriber's signature: _____ Date: _____

Section 2 – Other Coverage Information

Policyholder's name: _____ Birth date: _____

Sex: ☐ Male ☐ Female

Relationship to you: _____ Social Security no.: __ __ __-__ __-__ __ __ __

Other health plan's name: _____ Policyholder ID no.: _____

Other health plan's address: _____

Phone no.: (_____) _____

Employment status: ☐ Active ☐ COBRA ☐ Retired Retirement date (if applicable): _____

Employer's name: _____ Employer's phone no.: (_____)_____

Employer's address: _____

Type of coverage	☐ Medical	☐ Drug	☐ Dental	☐ Vision
Effective date				
Cancellation date				

Please list any other dependents who are on the other plan.

1. First and last names: _____
   Relationship to you: _____
2. First and last names: _____
   Relationship to you: _____
3. First and last names: _____
   Relationship to you: _____
4. First and last names: _____
   Relationship to you: _____
5. First and last names: _____
   Relationship to you: _____
6. First and last names: _____
   Relationship to you: _____
7. First and last names: _____
   Relationship to you: _____
8. First and last names: _____
   Relationship to you: _____

Section 3 – Medicare Coverage Information

Medicare beneficiary's name:

_____

Social Security no.:___ ___ ___-___ ___-___ ___ ___ ___

Medicare no.: _____

Type of coverage	Effective date
Part A (Hospital)	
Part B (Medical)	
Part D (Drug)	

Medicare eligibility due to:

- ☐ Age
- ☐ Disability
- ☐ End-stage renal disease
  - Initial dialysis date: _____

Medicare beneficiary's name:

_____

Social Security no.:___ ___ ___-___ ___-___ ___ ___ ___

Medicare no.: _____

Type of coverage	Effective date
Part A (Hospital)	
Part B (Medical)	
Part D (Drug)	

Medicare eligibility due to:

- ☐ Age
- ☐ Disability
- ☐ End-stage renal disease
  - Initial dialysis date: _____

Please mail your completed Coordination of Benefits Form to:

HMSA
MS Primacy
P.O. Box 860
Honolulu, HI 96808-0860

Serving you

Meet with knowledgeable, experienced health plan advisers. We'll answer questions about your health plan, give you general health and well-being information, and more. Hours of operation may change. Please go to hmsa.com/contact before your visit.

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

Contact HMSA. We're here with you.

Call (808) 948-6079 or 1 (800) 776-4672.

Please visit hmsa.com/postal or scan the QR code for more information.

@hmsahawaii

Together, we improve the lives of our members and the health of Hawaii. Caring for our families, friends, and neighbors is our privilege.

hmsa

An Independent Licensee of the Blue Cross and Blue Shield Association

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