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TIPS FOR A LIFETIME OF GOOD HEALTH AND WELL-BEING

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October 2025

► HMSA QUEST

Enjoying Good Health • Member Newsletter

BIG BEAUTIFUL BILL: QUEST COVERAGE IS STILL ACTIVE

The Med-QUEST Division is currently reviewing the One Big Beautiful Bill Act (H.R.1) to assess its impact on QUEST members, timelines, new regulations, and requirements. Your QUEST coverage is still active. Please continue to see your providers and pick up your prescriptions as needed. The Med-QUEST Division will inform all members of any changes to their coverage well before the changes are implemented. Learn more: <https://medquest.hawaii.gov/>



IT'S EASY TO ACCESS YOUR HMSA QUEST HANDBOOK

Your HMSA QUEST Member Handbook has information about your health plan and how to use your benefits. You can also find out about preventive health service programs to keep you feeling happy and healthy. We recently made some updates to the handbook and will do so periodically. All changes will be reflected in the summary of changes after the table of contents.

To view your HMSA QUEST Member Handbook online:

- Go to hmsa.com/QUEST or scan the QR code.
- Scroll down and click on the Member Handbook link.
- Choose your preferred language.



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▶ IT'S TIME FOR YOUR FLU SHOT

Flu season is upon us. The best way to help prevent getting sick from the flu is to get a flu shot. Contact your primary care provider about getting a flu shot and other immunizations you may need.



▶ IS YOUR CHILD PROTECTED?

Vaccines are one of the best ways to keep your child healthy and safe. They help protect your child by fighting off dangerous germs and preventing serious illnesses like measles and polio. Vaccines protect your child and others too, such as grandparents and people with health conditions.

Scientists and providers test vaccines to make sure they're safe before giving them to patients. Vaccines contain only what's needed to keep your child safe and healthy. Most children feel fine after getting vaccinated, though some may have mild side effects like a sore arm, tiredness, or a low fever. Symptoms usually go away in a day or two and are a sign the vaccine is working.

Talk to your child's provider if you have questions or concerns. Your child's provider can explain how vaccines work and make sure your child is up to date. Don't wait, make sure your child is protected today.

▶ TWO WAYS TO FIND A PROVIDER

With our large network of health care providers for you to choose from, you're sure to get the care you need.

1. Use Find a Doctor.

- Visit hmsa.com and click the Find a Doctor link located at the top right of your screen.
- Under QUEST, choose your plan, click the box next to Remember my plans, and click Search.

Start your search based on a provider's name, location, specialty, or ailment.

2. Browse the Participating Provider Directory.

To see a list of providers who treat HMSA QUEST plan members:

- Visit hmsa.com/QUEST.
- Scroll down and click Participating Provider Directory.



▶ GET MEDICARE AND MEDICAID BENEFITS FOR \$0

If you're turning 65 years old and eligible for Medicare, you'll be automatically enrolled in HMSA Akamai Advantage® Dual Care (PPO D-SNP) plan. With Akamai Advantage Dual Care plan, you'll have one health plan to coordinate your Medicare and HMSA QUEST (Medicaid) benefits - all at no cost to you.

You must be enrolled in HMSA QUEST and eligible for Medicare to enroll in HMSA Akamai Advantage Dual Care.

Once enrolled, you'll get your Dual Care ID card* to help you get your Medicare and QUEST benefits and a health coordinator to support you with your health care needs.

You'll also get:

- \$125 monthly for food, utilities, and over-the-counter (OTC) health products.**
- \$0 dental cleanings, exams, X-rays, fillings, dentures, and more.
- \$300 annually for eyeglasses and contact lenses.
- \$0 Silver&Fit® fitness center membership and home fitness program.
- \$0 for generic prescription drugs.
- Quality care from providers you know and trust in our large network.
- Benefits that go beyond Original Medicare and HMSA QUEST.

If you have questions or would like more information, call 1 (800) 660-4672, option 6, toll-free daily, 7:45 a.m.-8 p.m. TTY users, call 711. You can also learn more at hmsa.com/dualcare or scan the QR code.

Health plan benefits above are for 2026 and can change annually.



* QUEST card still needed for Medicaid-only covered benefits.

** All members receive OTC health products allowance; however, only members with eligible chronic health conditions receive food and home utilities allowance. If you're eligible for the food and home utilities allowance, it will be combined with the OTC allowance.

The Food and Home Utilities allowance is a special supplemental benefit available only to chronically ill members with eligible chronic conditions like: diabetes, high blood pressure (hypertension), high cholesterol (hyperlipidemia), cardiovascular disorders (i.e., heart problems), and Stroke. Other conditions may be eligible. For the full list of eligible chronic conditions, see hmsa.com/ExtraBenefits-DualCare. All applicable eligibility requirements must be met before the benefit is provided. Not all members qualify. This benefit is only available on HMSA Akamai Advantage Dual Care (PPO D-SNP).

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.

The Silver&Fit program is provided by American Specialty Health Fitness, Inc., a subsidiary of American Specialty Health (ASH). ASH is an independent specialty health organization, offering musculoskeletal health provider networks and programs, fitness center networks and programs, and well-being solutions on behalf of HMSA.

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