



We're here with you

For the good times. For the tough times. For lifetimes.

HMSA health plans for employers
2025



An Independent Licensee of the Blue Cross and Blue Shield Association

Taking care of business



If you're looking for a quality health plan for your company, look no further than HMSA. For companies with up to 50 employees, we can help you choose the right plan for your needs.

Our plans offer you and your employees:

- **Choice.** Largest local and national provider network nationwide.
- **After-hours care.**
- **Health and well-being resources.** Your employees have access to an array of programs and tools so they can live their best life.
- **Travel benefits.**

Read on to learn more about our benefits and programs.

Preferred Provider Plan (PPP)

- This PPP is a free-choice preferred provider organization plan that lets members choose their own physician from thousands of doctors statewide.
- Generally, this plan pays for 90% of most medical services from HMSA physicians, hospitals, and other providers.

CompMED

- Similar to the PPP, CompMED is a free-choice comprehensive medical plan that lets members choose their own physician from the same expansive network.
- Comprehensive benefits for employees that generally pay up to 80% for most services.
- Generally, a lower-priced plan for employers.

Health Plan Hawaii

- A health maintenance organization, or HMO plan.
- Members of this plan choose a primary care provider, or PCP, and a health center to coordinate all of their health care needs.
- Comprehensive benefits and access to a large network of providers.



How do I shop for a health plan?



Contact us today. We're happy to help you choose a medical plan for your company. Need dental, vision, and prescription drug plans, too? See page 7 for information.

Online. Go to hmsa.com/employers.

By phone. Call us at (808) 948-5555, option 2, or 1 (800) 620-4672, option 2.

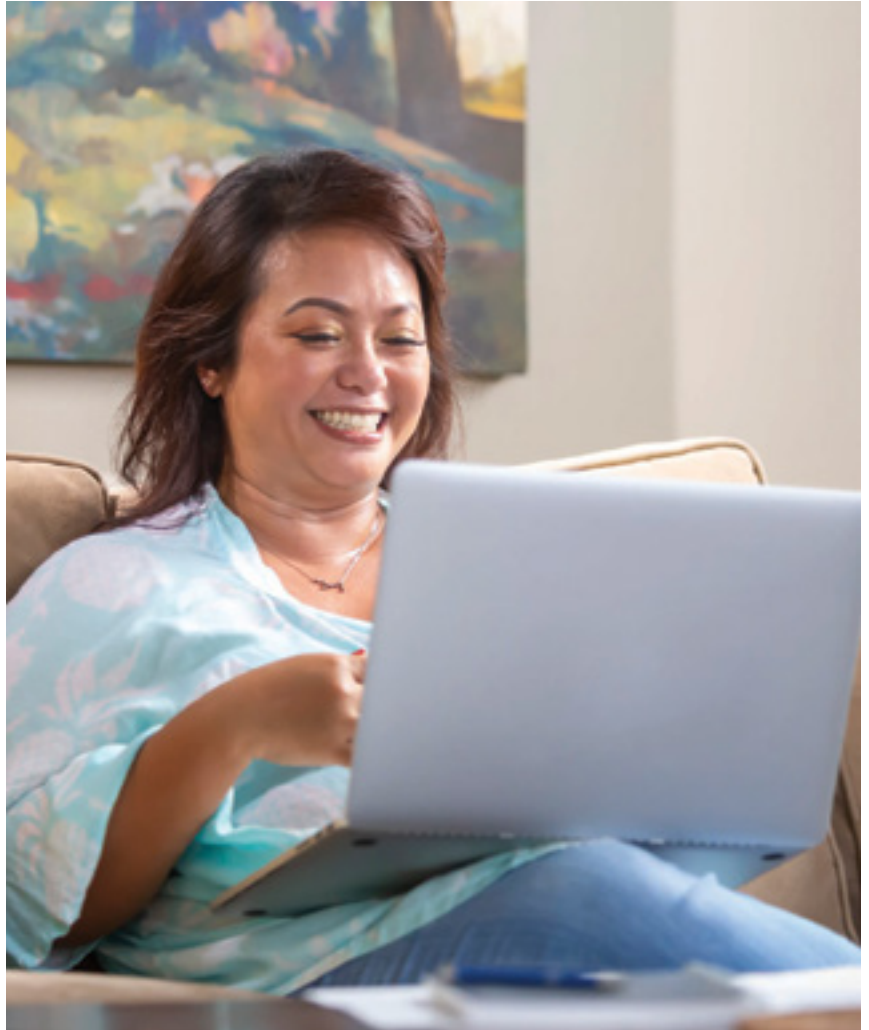
In person. Visit us at an HMSA Center. For locations and hours, see the back cover.



Where can my employees get care?

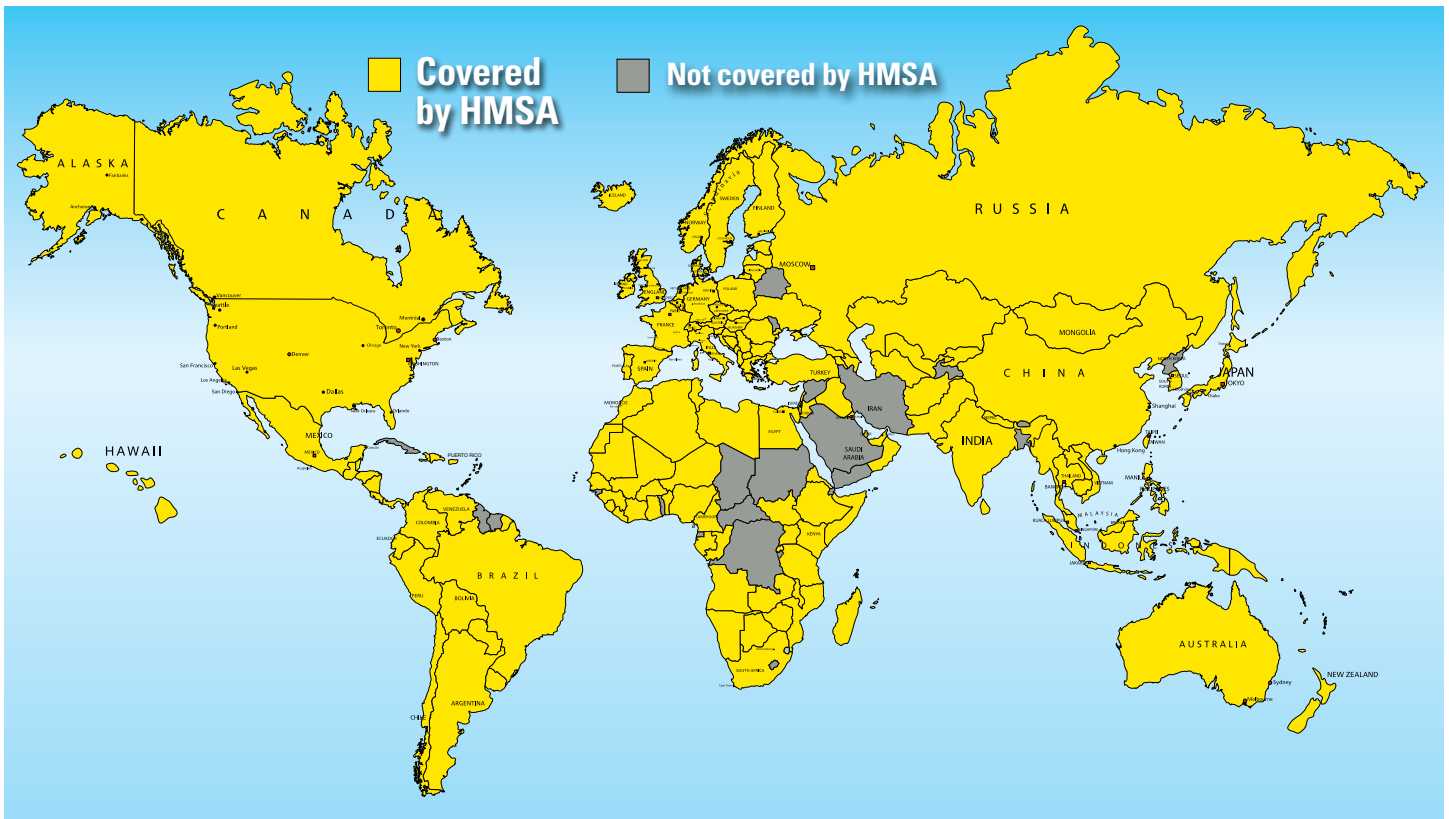
With a network of 7,500 doctors, specialists, and other health care providers to choose from, it's easy for your employees to get the care they need. They can also:

- Connect with a doctor quickly and without an appointment on their computer or mobile device from anywhere in Hawaii with telehealth. Have your employees talk to their doctor about the telehealth option that's best for them, whether it's a video visit or email check-in. Another telehealth option is HMSA's Online Care® at no cost.
- Treat a minor illness or injury in the evening or on the weekend at a participating urgent care clinic or MinuteClinic® in selected Longs Drugs stores on Oahu.
- Get specialty care at hospitals recognized for their expertise in quality and cost-effective specialty care.
- Use vision and prescription drug benefits as soon as their plan starts if those benefits are included in their plan.
- Search for a doctor by location, gender, or specialty with Find a Doctor on **hmsa.com**.



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

How can my employees get care when traveling?



If your employees need to travel, our relationship with the Blue Cross and Blue Shield Association gives them access to more than 1.7 million doctors and hospitals nationwide and in 170 countries and territories worldwide.

To learn more about benefits on the Mainland, go to **bcbs.com**. For benefits in another country, visit **bcbsglobalcore.com**.



Do your plans offer support for employee health and well-being?



Yes. Your employees have access to a variety of health and well-being resources that support their physical and mental health, such as:

- Support for conditions like depression, anxiety, alcohol and substance use, and more through HMSA's Behavioral Health Program plus other mental health resources.
- Personalized care with the HMSA Pregnancy and Postpartum Support Program.
- HMSA 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.
- Health coaching to help them create and stick to a plan to meet their goals.
- Personalized support to manage chronic conditions and serious illnesses.
- Discounts on health-related products and services including fitness memberships, acupuncture, massage therapy, and more with HMSA365, the Active&Fit Enterprise™ program, and ChooseHealthy® programs.
- Online or in-person health education workshops at no cost.
- *Island Scene*, HMSA's quarterly member magazine full of information about health, fitness, food, lifestyle, and more.

For more information, visit hmsa.com/well-being.



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). 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 health plans, employers, and other clients. The Active&Fit Enterprise program is provided by American Specialty Health Fitness, Inc. ChooseHealthy and Active&Fit are trademarks of ASH and used with permission herein.

What online tools are available to employers?

Our self-service online tools make it easy for you to administer your group's health plan. With HMSAenroll, you can add or remove employees and their dependents from your plan online. You can also pay your bill securely using VueBill. To register, visit vuebill.com/hmsa.

For information on keeping your employees safe and healthy, visit hmsa.com/employers. You'll find information to help you administer your health plan plus tips for open enrollment, access to care, well-being resources, and more.



What online tools are available to my employees?

Your employees can access their health plan information online at hmsa.com.

With My Account, you can login to:

- Request or print a copy of their HMSA membership card.
- Use an annual maximum out-of-pocket calculator to see how much they need to pay for covered services in a plan year.
- See if they've reached their plan's deductible if their plan has one.
- See the health care services they've used and how much they've paid for them.
- View their *Guide to Benefits*, which has details about their health plan.



HMSA Rider Plans



You can add HMSA rider plans to your employee medical plan. Our rider plans include prescription drug, vision, and dental benefits.

Prescription Drugs

With HMSA, your employees will have a drug plan that offers them convenience and savings on their medications. We work with CVS Caremark®, our pharmacy benefits manager, to offer innovative pharmacy programs and services. Your employees will have access to a large retail pharmacy network with 68,000 pharmacies in Hawaii and on the Mainland. Here are the benefits of our prescription drug plan.

It's your choice

When your employees need medications, they can fill prescriptions at a participating pharmacy or by mail. Your employees can get a mail-order form at My Account. Go to hmsa.com and click My Account Login.

Save time and money

Save up to 80% on medications by asking for a generic instead of a brand-name medication. Generics have the same active ingredients and are just as effective as brand-name medications. The amount your employees save will be based on their drug plan.

For employees who have long-term medications, they can save time and money when ordering a 90-day supply. They should ask their pharmacy about ordering a 90-day option at retail.

With ReadyFill at Mail, your employees can get refills from a service center on Oahu at no added cost.

Go online

To find a variety of services, employees can log in to My Account. Go to hmsa.com and click My Account Login.

On My Account, they can email a pharmacist, print forms, see processed claims, find a nearby pharmacy, and order prescription refills.

Learn more

Your employees can find out if a medication is a benefit of their plan with the CVS Caremark Check Drug Cost Tool. They can also see the most affordable options and compare the cost of prescriptions. The tool is available online through hmsa.com or through the CVS Caremark smartphone app. To see a list of prescription drugs in your health plan, go to hmsa.com/drug-list.

Vision Plan

HMSA and EyeMed Vision Care work together to provide your employees with routine vision benefits including:

An extensive vision network. With our HMSA vision plan, your employees have the flexibility to choose the best doctor for their needs. Our network includes retail providers like LensCrafters, Target Optical, and Pearle Vision. They also have online options such as [LensCrafters.com](https://lenscrafters.com), [Targetoptical.com](https://targetoptical.com), [Ray-Ban.com](https://ray-ban.com), glasses.com, [Oakley.com](https://oakley.com), and contactsdirect.com.

Easy access to information. Through My Account, your employees can access easy-to-use tools and resources to help manage their vision benefit, including benefit details, claims status, special offers, a cost estimator tool, and and the provider locator.

Amazing savings. Get 40% off additional complete pairs of eyeglasses, 20% off non-complete pairs of eyeglasses, 20% off nonprescription sunglasses, and 15% off standard prices for laser vision correction.¹

Find an eye doctor

Your employees can go to hmsa.com and click Find a Doctor to search for an eye doctor or they can call us at (808) 867-1527 or 1 (888) 259-4344.

CVS Caremark® is an independent company providing pharmacy benefit management services on behalf of HMSA. EyeMed Vision Care is an independent company making available routine vision benefits on behalf of HMSA.

HMSA Rider Plans (continued)



Dental Plans

HMSA is the only health plan in Hawaii that offers a truly integrated approach to medical and dental care. Our medical and dental plans work together to promote better health for your employees and their families. We offer a range of dental plans, including PPO and HMO options.

HMSA Dental PPO

With this plan, your employees can choose a dentist from a large network. Over 90% of Hawaii's dentists participate with HMSA, so it's easy to find one who'll meet their needs. They'll also have access to a national network of dentists when visiting the Mainland. For help finding a dentist when traveling, visit hmsadental.com/find-a-dentist or call 1 (800) 792-4672.

One of the best features of the PPO dental plan is the rollover benefit. This allows PPO members to roll over a portion of their unused benefit to the next calendar year. Members must meet certain requirements to use this benefit.

HMSA Dental HMO

Our HMO plan is a cost-effective option for those who want access to rich benefits at an affordable price. Members can go to any Hawaii Family Dental location statewide or choose a dentist from our expanding HMO network within Hawaii. These plans are easy to use and typically have low, fixed copayments to help manage out-of-pocket costs.

Oral Health for Total Health

Dental health can have a significant impact on the overall health and medical costs of your employees, especially those who have certain medical conditions. Our Oral Health for Total HealthSM program provides these members with enhanced dental benefits that help improve their oral and overall health.

Oral Health for Total Health benefits are valued at over \$1,000 and are covered 100% when performed by a participating dental provider. There are no deductibles or coinsurance and the benefits don't count toward the annual maximum.

For employers who offer their employees HMSA medical and dental plans, we'll review claims information to identify members with health conditions who can benefit from additional dental services. These members are automatically enrolled in the program. Visit hmsa.com/oralhealth to learn more.

Find your dentist

To search for a dental provider, use Find a Dentist at hmsadental.com.

What other plans are available?

You can buy supplemental plans such as:

- Accidental death and dismemberment.
- Complementary care.
- Group term life insurance.
- Temporary disability insurance.
- And more.

Call or visit us to learn more.

¹Limitations and exclusions may apply. Offers are subject to change throughout the year. Discounts aren't insured benefits. See your plan's policy.



Family Plan Rating

When applying for a family plan, children 21 years of age and older are rated as adults. For children under 21, only the three oldest are rated and added to the premium.

Example:

Mr. and Mrs. Lee have five children: John (age 24), Tim (age 19), Anthony (age 17), Susanna (age 16), and Joseph (age 14).

The family premium is based on totaling the age rates for the adults (Mr. Lee, Mrs. Lee, and John) and the three oldest children under 21 (Tim, Anthony, and Susanna).

The rate for Joseph isn't included because he's the fourth child under age 21.

Mr. Lee	\$\$\$
Mrs. Lee	\$\$\$
John (24)	\$\$
Tim (19)	\$
Anthony (17)	\$
Susanna (16)	\$
Joseph (14)	\$0
Premium Total	\$\$\$



Adults age 21 and over



Three oldest children under 21



Fourth child under 21 (not rated)

HMSA Small Business Plans

Choose a health plan that meets your employees’ needs.

Plan Benefits	Employers pay at least half of employees’ premiums; employees are responsible for the balance. The employees’ portion can’t exceed 1.5% of their gross monthly wages.				
	Preferred Provider Plan	Health Plan Hawaii Platinum	Health Plan Hawaii Plus	CompMED	CompMED Choice
Estimated monthly premiums* Premiums are based on a 21-year-old nonsmoker . Actual premiums will be based on an applicant’s age on the plan’s effective date.	\$417.51	\$390.97	\$411.76	\$413.31	\$406.90
Annual medical deductible (single person) The amount you pay out of pocket before plan benefits start.	\$0	\$0	\$0	\$0	\$200
Annual medical maximum out of pocket (single person)	\$2,500	\$2,500	\$2,500	\$2,500	\$2,200
Annual prescription drug deductible (single person)	\$0	\$500	\$0	\$0	\$0
Annual prescription drug maximum out of pocket (single person)	\$6,700	\$6,700	\$6,700	\$6,700	\$7,000
	EMPLOYEES’ OUT-OF-POCKET COSTS				
Coinsurance Percentages represent most of the plan’s benefits. For a complete list of coinsurance percentages, check the plan’s <i>Guide to Benefits</i> .	10%–20%	20%	10%–20%	20%	20% [†]
Doctor/specialist office visit	\$12	\$20	\$20	\$14	\$12
Ambulance	20%	20%	20%	20%	20% [†]
Emergency room	20%	20%	\$100	20%	20% [†]
Prescription drugs Generic/preferred/other brand name/preferred specialty/non-preferred specialty (30-day supply).	\$7/\$50/ \$100 ^{***} /\$150/\$200	7/\$40 [†] / 40% [†] /40% [†] /50% [†]	\$7/\$50/ \$100 ^{***} /\$150/\$200	\$7/\$50/ \$100 ^{***} /\$150 /\$200	\$10/\$50/ \$100 ^{***} /\$200 /\$400

This is only a summary.
All benefits are for services received from a participating provider.
This comparison shows prescription drug copayments for four of five tiers that are benefits of these plans.

* These rates are estimates. For the current rate premiums refer to **hmsa.com**.
*** \$50 copayment plus \$50 other brand-name cost share.
**** Generic drugs are covered before you meet the deductible, excluding single-source generic drugs (manufactured by a single pharmaceutical company) dispensed at a retail pharmacy.
[†] Deductible applies.

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) 948-5555, option 2 or 1 (800) 620-4672, option 2.

hmsa.com

     @hmsahawaii



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

