



## Benefits for Hawaii Residents

---

Effective January 1, 2024, Hawaii residents will have benefits through a new provider, HMSA, which will be replacing Cigna. HMSA offers a comprehensive benefits program in Hawaii, which includes a PPO medical and prescriptions drug plan in addition to dental and vision coverage plus Life and Accidental Death & Dismemberment insurance.

### **Medical and Prescription Drugs**

The HMSA PPO plan gives you the option to seek medical treatment from a contracted medical provider, at negotiated rates, or from an out-of-network provider, at an additional cost. You must pay a copay for select services, with the exception of preventive care, which is covered at 100%.

Other services may be subject to coinsurance. Once you reach the out-of-pocket maximum, the plan will pay 100% for all eligible expenses for the remainder of the plan year. While you can visit any doctor, you'll save the most money by using in-network providers.

With HMSA, you have access to hospitals and providers through the Blue Cross and Blue Shield network. To find a provider, go to [Find a Doctor](#) and be sure to choose your plan "Preferred Provider Plan (PPO)" before starting your search.

HMSA participates with other Blue Cross Blue Shield plans in the BlueCard program. BlueCard is a national program that enables HMSA PPO members to obtain health care services while traveling or living in another Blue Cross Blue Shield service area.

Looking for a doctor or hospital on the Mainland? Go to [to bcbs.com](#).

Commented [NC1]: Delete extra 'to'

When using the BlueCard program, you'll receive the most comprehensive benefits when you receive medical services from a BlueCard participating provider. Benefits for services received from BlueCard Program participating providers are the same benefits you receive from an HMSA participating provider in Hawaii.

With HMSA, prescription drugs is managed through CVS Caremark to provide you access to a broad network of pharmacies in Hawaii and on the Mainland. To find a

pharmacy, go to [Find a Doctor](#) and be sure to choose "Drug (PPO)" before starting your search. To see a list of prescription drugs covered, go to [hmsa.com/drug-list](https://hmsa.com/drug-list).

---

### **Dental**

With the HMSA Dental PPO plan, you can choose a dentist from a large network of providers. You also have access to a national network of dentists when you visit the Mainland.

For help finding a dentist when you travel, visit [hmsadental.com/find-a-dentist](https://hmsadental.com/find-a-dentist) or call (800) 792-4672.

---

### **Vision**

HMSA and EyeMed Vision Care work together to provide you with routine vision benefits through an extensive vision network that includes retail providers like LensCrafters®, Target Optical, and Pearle Vision. You also have online options such as LensCrafters.com, Ray-Ban. com, Glasses.com, and contactsdirect.com.

Search for an eye doctor [online](#) or call (808) 867-1527 or (888) 259-4344.

---

### **Life and Accidental Death & Dismemberment (AD&D)**

Your HMSA coverage includes a Life and AD&D benefit of \$30,000. This is in addition to the Life and AD&D benefit provided through Palantir and any voluntary Life and AD&D insurance that you purchase through Lincoln Financial.

---

### **HMSA Supplemental Resources**

- [Member Welcome Guide](#)
- [Summary of Benefits and Coverage \(SBC\)](#)
- [Benefits Overview - Medical, Prescription Drugs, Dental, Vision, Life/AD&D](#)
- [Medical Guide to Benefits](#)
- [Dental Guide to Benefits](#)
- [PPO Drug Certificate](#)
- [Vision Plan Certificate](#)
- [Complementary Care \(Acupuncture & Massage\) Plan Certificate](#)
- [Essential Drug Formulary](#)

**Commented [NC2]:** This links to an HMSA page with health plan resources for the employee. It's not a file with an attachment.

- [Well-Being Resources](#)
- [Your Travel Benefits](#)
- [Accessing Care Outside of the United States](#)

**Commented [NC3]:** These three link to an HMSA page. They're not a file with an attachment.

## **Group #126565-1 HMSA Member Services**

Assistance with finding a HMSA provider  
(808) 948-6079 | (800) 776-4672 toll free

## **Provider Network Resource Videos**

- [HMSA Find a Doctor](#)
- [HMSA BCBS Network Access](#)
- [Travel with HMSA](#)
- [Telehealth and HMSA's Online Care](#)

## **Get Care Around the World**

If you need to travel, your HMSA plan gives you access to care on the Mainland and in many international locations. If you have eligible dependents on your plan, they can get care from participating Blue Cross and Blue Shield providers on the Mainland.

Looking for a doctor or hospital on the Mainland? Go to [Blue Cross Blue Shield \(BCBS\) Global](#)

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](#).

## **Out-of-Network Coverage**

Out-of-network providers can charge whatever they want for a service while in-network providers only charge the pre-negotiated rate. Your out-of-pocket costs will be more for out-of-network services.

Since the out-of-network provider can charge whatever they want, you will be "balance billed" for the

difference between what the provider charges and the insurance carrier's allowed amount. You will be responsible for paying the difference.

[Filing Medical Out-of-Network Claims](#)

## Reminders

Once you receive your new HMSA ID card, don't forget to let your provider know to ensure accurate and timely processing of claims. Follow these [instructions](#) to use your email address and HMSA subscriber number to create an account at [members.hmsa.com](https://members.hmsa.com).

This will allow you to view your plan information and claims, manage your mail order prescriptions, and much more.