

Group Leader

UPDATE

December 2011



Coming Soon: HMSA Well-Being Connection

Your employees will receive more support to achieve good physical, emotional, and social health.

Employers in Hawaii and throughout the country are making workplace wellness programs available to help their employees stay healthy and reduce their risks of chronic diseases, such as diabetes and heart disease. Employees in good health can contribute to a more productive workplace and can help contain health care costs.

HMSA continually looks for new ways to help your employees achieve their health goals. That's why in early 2012, we will offer more access to health and wellness opportunities through **HMSA Well-Being Connection**. With Well-Being Connection, your employees can evaluate their current health, set health goals, and achieve their goals through support, online tools, and coaching.

Well-Being Connection can be offered at the worksite and includes:

- Well-Being Assessment.** This online health-risk assessment takes an in-depth look at your employees' physical, emotional, and social well-being to help them better understand their current health status, identify areas where they need improvement, and develop a plan to meet their well-being goals.
- Well-Being Connect.** This website will help your employees create a wellness plan and provide them with inspiration to help reach their goals. Well-Being Connect will be available on My Account on hmsa.com. Encourage your employees to register for My Account if they haven't already done so to access this and other valuable online features.

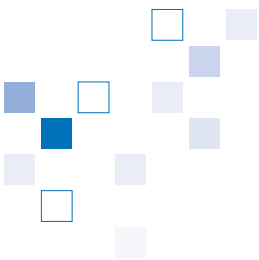
- Health coaching.** Your employees will receive tips on how to eat healthier, get more physical activity, maintain a healthy weight, or sustain their current healthy lifestyle.

We encourage your employees to share their action plans and information from Well-Being Connect with their primary care provider (PCP). Your employees should choose a PCP if they don't already have one. Having a close, ongoing relationship with a PCP can help them stay on track with their health goals.

Your employees will still have access to HealthPass until the program ends on Dec. 31, 2011. The transition to Well-Being Connect should not affect your health plan dues.

HMSA understands that your employees are your most valuable assets. We look forward to continue working with you to improve their health and well-being.

HMSA Well-Being Connection



HMSA



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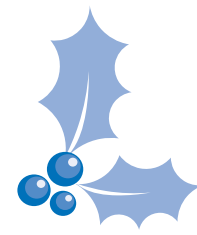
Route to:

Pres.	H.R. Dir.
Controller	Group Leader

GLUP is published to help administer your HMSA health plans and to inform your employees about HMSA and community activities.

Health Tips for the Holidays

HMSA's Online Care can help your employees have a healthy holiday season.



The holidays are a busy time of the year. People tend to get sick because of the flu season, changing weather, high stress level, and a decreased focus on healthy eating and exercise.

Want to keep your employees healthy this holiday season? Here are some common health issues your employees may experience and how HMSA's Online Care can help.

1. Getting sick.

Immune systems tend to weaken during the winter months. Holiday parties also encourage people to spend more time indoors in crowds where germs can easily spread.

HMSA's Online Care solution: If your employees get sick this holiday season, encourage them to speak with an HMSA-participating provider online or by phone any time of the day or night. They can discuss symptoms and treatments from the convenience and privacy of their home and avoid heavy traffic and crowded waiting rooms.

2. Weight changes.

Special, once-a-year holiday dishes and treats make it easy to overeat. And it can be difficult to find time to exercise due to busy schedules.

HMSA's Online Care solution: Your employees can talk to health and wellness coaches at no charge. A registered dietitian and certified personal trainers can give your employees advice on how to maintain their weight while still enjoying holiday treats. Your employees can also keep track of their weight using health trackers on their My Health page.

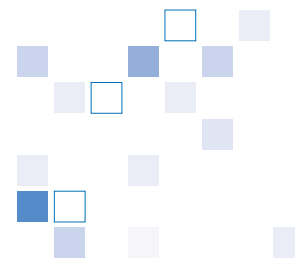
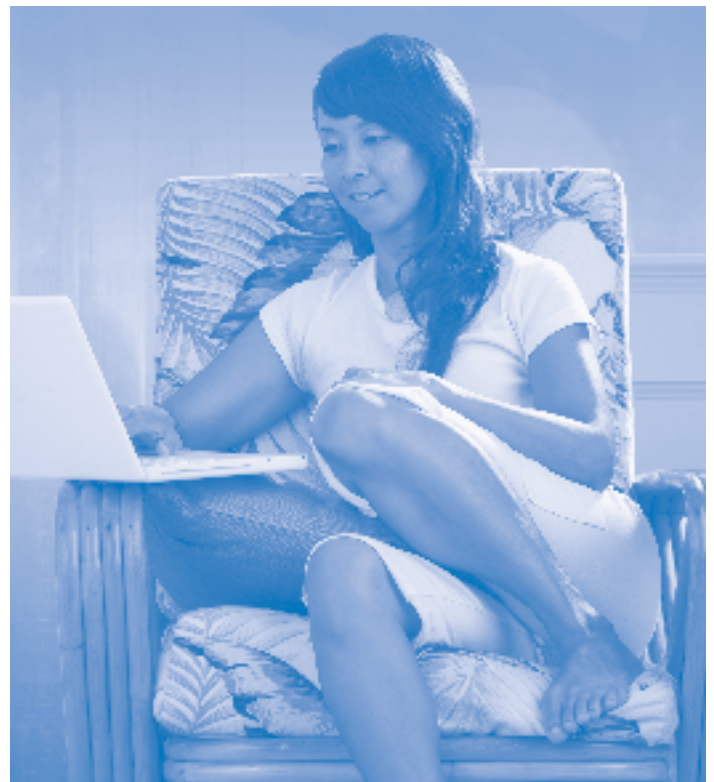


3. Holiday blues.

The holidays should be a time of joy and celebration, yet shopping, party planning, and other activities can cause stress and anxiety that can lead to depression.

HMSA's Online Care solution: If your employees have the holiday blues, remind them that they can talk to mental health specialists on Online Care. Upgraded features include high-definition video quality to enhance face-to-face online conversations.

For more information about HMSA's Online Care, visit consumersonline.hmsa.com.



Help Stop Health Plan Enrollment Fraud

Verify your employees' dependents during open enrollment.



Health plan enrollment fraud occurs when a person or company intentionally misrepresents facts to improperly receive health care products and services. One type of enrollment fraud occurs when someone adds a person who is not eligible for health plan coverage as a dependent on their health plan.

A serious crime

Employers generally are required to cover the spouse or dependent child of employees who meet health plan coverage requirements. However, some employees add

people who do not qualify as dependents onto their health plan. Enrolling ineligible dependents can lead to increased health care costs for employers. It is a criminal offense under state and federal laws to fraudulently enroll someone onto a health plan. Penalties include fines, immediate loss of health plan coverage, or imprisonment.

What employers can do

You can help prevent enrollment fraud. HMSA recommends that employers regularly check the status of their employees' dependents covered under their group health plan. You should do this at least once a year during open enrollment. Verifying the health plan coverage eligibility of your employees' dependents can help your company comply with health plan requirements and save on health care costs.

Report health plan fraud

If you suspect any type of health plan fraud, call HMSA's confidential fraud hotline at 948-5166 on Oahu or 1 (888) 398-6445 toll-free on the Neighbor Islands and Mainland.

Health Care Reform Update: W-2 Reporting



HMSA wants to remind you about provisions of health care reform that affect the administration of your employees' health plan.

The Affordable Care Act (ACA) requires employers to report to employees the cost of employer-sponsored health care coverage. Employers must report this information beginning with 2012 Forms W-2, the tax forms required for calendar year 2012 that employers furnish to employees in January 2013. This reporting to employees is for their information only and is optional in 2011 to give employers time to update their payroll systems. It is mandatory for all

employees in 2012. Small businesses that will file fewer than 250 2011 W-2 forms are exempt from the requirement until further notice by the Internal Revenue Service.

You can view the 2011 W-2 form at irs.gov. The form includes codes that employers may use to report the cost of coverage under their health plan.

Please contact the company administering your payroll system to determine what you need to do to comply with this provision.

Mahalo for your efforts to comply with the health care reform law. HMSA will continue to update you with the latest health care reform changes that affect the administration of your health plan.

This information is based on HMSA's review of the national health care reform legislation. This overview is intended for educational purposes and should not be used as tax, legal, or compliance advice. Interpretations of the legislation vary and some reform regulations differ for particular members enrolled in certain groups. HMSA will continue to present and update information related to national health care reform as additional guidance becomes available.

Group Leader Workshops

HMSA conducts workshops covering:

- Choice Medical, HMSA's popular package of health care plans.
- Basic health care laws and how they may affect the administration of your health care program.
- Billing, enrollment, and group maintenance procedures.
- HMSA's Online Care, which allows quick access to a doctor or other health care provider online or by phone.

There are no group leader workshops scheduled in December. If you have any questions regarding the workshops, call the HMSA office on your island:

Oahu	948-6664
Hawaii Island	
Hilo	935-6993
Kailua-Kona	326-1940
Kauai	245-4299
Maui	871-2466



IMPORTANT REMINDER HMSA's Dues Payment Policy

Your HMSA plan is a prepaid health plan, and monthly health plan dues must be paid on time to ensure continued coverage for your employees. It is important that monthly dues are received on or before the first of each month. Payments received after the first of the month create a delinquency for your group, which can lead to an interruption in coverage.

Mahalo for your efforts to submit your payment on time. Prompt payment will allow timely processing of plan changes and enhance the accuracy of your next monthly billing statement. If you have any questions, please contact your HMSA representative.



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