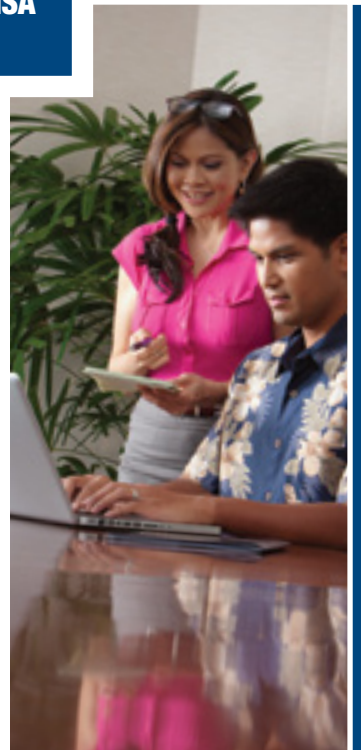




HMSA

Providing
Health Care
Solutions
for Your
Company and
Employees



HMSA



Blue Cross
Blue Shield
of Hawaii

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HMSA – A Health Plan That Makes Good Business Sense

Your employees are **essential** to the **success** of your company. **Healthy employees** can help promote a more productive workplace, reduce absenteeism, and **contain** your company's health plan **costs**.

HMSA wants you to have a happy, healthy workforce so you can grow your company. That's why we offer you the best value and widest selection of health plans to meet your company's needs. HMSA's:

Health and wellness services help reduce your employees' risks of chronic diseases and other serious health problems that lead to higher costs.

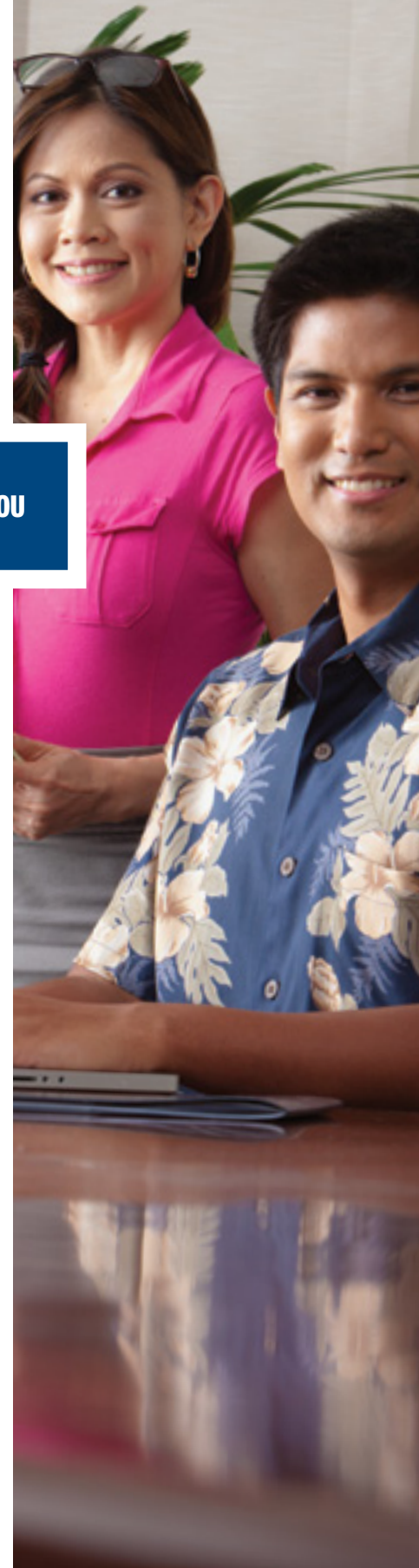
Family of doctors and hospitals delivers a high level of quality care to your employees and their families so they receive the right care at the right time.

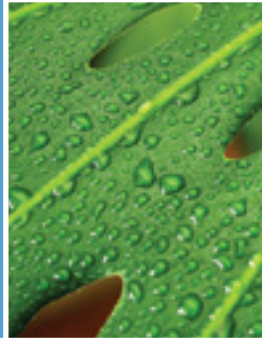
Innovative use of technology allows convenient management of your health care using the latest online and mobile phone tools.

With HMSA, you receive more than a health plan. You receive the confidence knowing you're getting the best value for your health care dollars.



YOU





Why Choose HMSA?



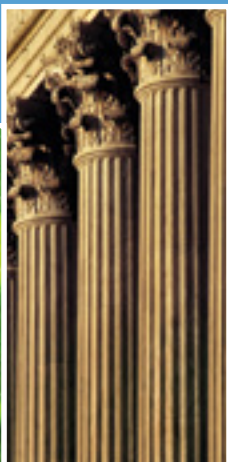
Experience • Excellent Customer Service • Financial Strength • Quality Care • Choice • Innovative Solutions • Commitment to Health and Wellness

Experience. Our long history and expertise in the health care industry allow us to provide your company with health plan solutions that attract quality employees to grow your business.

- Most experienced health plan in Hawaii, serving businesses and their employees since 1938.
- Locally based, we are familiar with Hawaii's unique business culture.
- We help you understand and comply with state and national health care laws, including health care reform and state mandates.

Excellent Customer Service. We'll take care of your company's health plan needs so you can focus on running your business.

- A team of account representatives ready to assist you.
- We process your employees' claims accurately, efficiently, and promptly.
- Access our local Customer Relations representatives by phone or in person at offices on Oahu, Maui, Kauai, and Hawaii Island.
- Conveniently find us online at hmsa.com.



Financial Strength. Feel confident knowing you're a member of a trusted, stable health plan that will continue to serve Hawaii's employees and their families for generations.

- More than 70 years of financial resources protect employers and their employees in times of emergency.
- A fiscally responsible business model with one of the lowest administrative expenses for health plans in the nation. Most of your company's health care dollars go to pay for your employees' health care.

Quality Care. We work closely with doctors and hospitals so your employees can receive the highest level of care.

- The only health plan in Hawaii with PPO and HMO plans that have earned the highest levels of NCQA accreditation.
- High membership satisfaction.
- Programs reward doctors and hospitals for providing effective, appropriate care.
- We strongly support the relationship between doctors and patients in a health care system that puts your employees in the center of care.

Choice. You and your employees have the freedom to choose a health plan that best meets individual health and financial needs.

- Largest preferred provider network locally and nationally.
- PPO, HMO, and comprehensive medical plans.
- Additional coverage for drug, vision, dental, and complementary care.
- Choice of doctors and other HMSA health care providers.
- Worldwide medical coverage for emergencies while traveling.

Innovative Solutions. Online and mobile technology allows convenient access to health care, saving time and money.

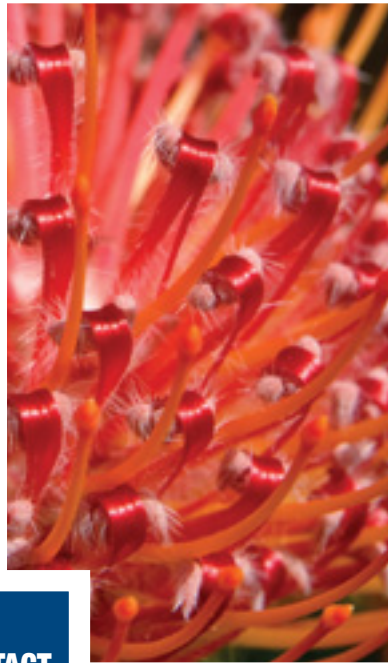
- **HMSAenroll.** Electronic enrollment lets you manage your employees' health plan benefits online.
- **HMSA's Online Care.** Speak to a doctor or other HMSA providers online or by phone. Keep track of personal health information. Speak to health and wellness coaches.
- **Mobile hmsa.com.** Find doctors, dentists, pharmacies, and other HMSA providers on the go from a smart phone. Search for HMSA365 health and wellness member discounts. Follow HMSA on Twitter and Facebook.



- **My Account.** View HMSA medical claims online on hmsa.com's My Account. Order prescription drug refills, view drug information, and find nearby pharmacies. Request a duplicate HMSA membership card.

Commitment to Health and Wellness. We work to reduce your employees' risks of chronic diseases to keep your workforce healthy and contain health plan costs.

- Our tools include a website and action plans for improving physical, emotional, and social health and well-being; disease management and prevention services; and health classes.
- **HMSA365** discounts on health and wellness products and services statewide.
- Award-winning **Island Scene** magazine and Island Scene Online (www.islandscene.com).



CONTACT

Contact us

For more information, please contact your HMSA account representative, or call:

- 948-5555, ext. 3, on Oahu.
- 1 (800) 620-4672, ext. 3, toll-free on the Neighbor Islands.

Visit our website at hmsa.com.

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HMSA is a Hawaii-based health care services organization dedicated, for over 70 years, to improving the health and wellness of individuals and our community. We will provide our customers real value and security by creating a broad range of products that gives them choices of health care plans, provider networks, prices, and other health care services, with a commitment to superior customer service. For more information, visit hmsa.com.

HMSA

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