Live Well WITH HMSA

Newsletter for HMSA Akamai Advantage Dual Care Members

FALL 2025

What's Inside

- More dental benefits in 2026
- The connection between diabetes and kidney disease
- Medication updates
- Tea-poached Salmon recipe

Member Profile

Willard and Geralyn Holck have been long time HMSA members. As they get older, they realize health conditions can start creeping up. They're grateful that their HMSA Medicare Advantage plan helps keep them on top of their health so they can do the things they love.

After retiring from Hawaiian Electric, Willard began focusing on his health. An annual wellness exam with his primary care provider (PCP) and lab tests revealed that his blood pressure, blood sugar, and triglyceride numbers were reaching dangerous levels. After working with his PCP on an exercise and eating plan, Willard eventually lowered his numbers.

"I lost 20 pounds," says Willard, 67. "It's made a huge difference."

Not just a lifelong partner in marriage, Geralyn also became his partner in health. Because she's the cook in the house, she started making healthier food choices to support her husband's health goals. She prepares dishes using vegetables they grow in their garden. She's cut down on sugar and baking desserts. She also includes more foods high in fiber in their diet and switched to healthier oils, such as olive and avocado oils.

For her own health, she chose a PCP for the first time. Her PCP coordinates her lab tests and health screenings, such as mammograms and bone density tests.

The Holcks stay healthy not just for themselves but also for their ohana. They take pride in hosting family gatherings and babysitting their five grandkids.

"We want to be around to see them graduate and experience other joys of being grandparents," says Geralyn, 65.

Willard does 4-mile walks in their hilly Kahaluu neighborhood about four times a week. Geralyn likes walking on the beach. Their workouts help them stay in shape to keep up with their grandkids and travel adventures.

"All our activities keep us young and spunky – in body and mind," says Geralyn.

ALOHA

Dear Friends,

This year has been marked by uncertainty with health care changes in the federal landscape. But no matter what decisions are made far away from us in Washington, D.C., you can feel confident knowing that HMSA is here to continue providing you with high-quality, reliable health care to support your health and well-being.

With HMSA Akamai Advantage® Dual Care (PPO D-SNP), we'll continue to coordinate your Medicare and HMSA QUEST (Medicaid) benefits. You can count on:

- Seeing doctors you know and trust from Hawaii's top-rated hospitals and clinics.
- $125 monthly allowance for over-the-counter (OTC) health products, food, and home utilities.*
- $0 dental cleanings, exams, X-rays, fillings, dentures, and more. **Improved for 2026!**
- $300 annually toward eyeglasses and contact lenses.
- $0 on generic prescription drugs. **New for 2026!**

Open enrollment is Oct. 15-Dec. 7. You don't need to do anything. Your plan will automatically renew for 2026. If you have family or friends who are interested in HMSA Akamai Advantage Dual Care, they can enroll at hmsa.com/dualcare. Free Medicare workshops are also available in person and online at hmsa.com/workshops.

As a thank you for being an HMSA member, we've enclosed with this newsletter a resistance band to help support your health goals. See page 11 for suggested resistance band exercises that you can conveniently do from the comfort and privacy of your home.

It's our privilege to take care of your health plan needs. We're always here to help either by phone or in person. Our contact information is on the back of this newsletter.

Mahalo,

Kimberly Takata Endo
Assistant Vice President
Medicare Programs

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 Food and Home Utilities allowance is a special supplemental benefit available only to chronically ill members with eligible chronic conditions, including diabetes, high blood pressure (hypertension), high cholesterol (hyperlipidemia), cardiovascular and other heart disorders, 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).

Renewing Your HMSA QUEST (Medicaid) Plan

To be enrolled in HMSA Akamai Advantage Dual Care, you must continue to be eligible for HMSA QUEST.

Here are some things you should know about renewing your HMSA QUEST plan.

How do I know if I still qualify?

Eligibility for HMSA QUEST is determined by the State Med-QUEST Division (MQD). Answer the pre-assessment questions on MQD's website to see if you and your family may be eligible for requalification. Visit medical.mybenefits.hawaii.gov or scan the QR code.

When do I need to renew?

Renewal occurs 12 months after your original approval of your HMSA QUEST coverage. For example, if your HMSA QUEST coverage starts Nov. 1, you'll need to renew before Oct. 31 of the following year.

Will I be informed when it's time to renew?

Yes. Be sure to check your mail. MQD sends an advance notification letter in a plain white envelope every year in March to let you know when to renew your HMSA QUEST coverage for that year. No action is needed at that time.

MQD then sends out a letter in a pink envelope 30 days before your renewal month. The letter will tell you if your HMSA QUEST coverage will be automatically renewed. They'll let you know if they need additional information from you and the due date for sending in that information.

Why did HMSA send me a letter saying that I'm going to be put on a six-month grace period?

To be enrolled in your HMSA Akamai Advantage Dual Care plan, you must remain eligible and enrolled in your current HMSA QUEST plan. If you don't initially requalify for HMSA QUEST, the six-month grace period (also known as a "deeming period") allows you time to contact MQD and submit any needed documents to them to see if you requalify. You'll remain enrolled in your Dual Care plan during your six-month grace period.

If you don't submit the necessary documents or no longer qualify for HMSA QUEST, we'll cancel your Dual Care coverage at the end of the six-month grace period.

Do I need to let HMSA know that I requalified for HMSA QUEST?

MQD will notify HMSA when the requalification is complete. However, you can also reach out to your HMSA Dual Care health coordinator. Call 1 (855) 329-5461 toll-free Monday through Friday, 8 a.m. to 5 p.m. Or email HMOps-IHNs@hmsa.com.

Who can I call to renew my HMSA QUEST coverage?

Contact Med-QUEST at (808) 524-3370 or 1 (800) 316-8005 toll-free. For TTY/TDD, call 711.

More Dental Benefits in 2026

Healthy teeth and gums are important to your overall health and well-being. That's why we're adding more dental benefits to your HMSA Akamai Advantage Dual Care plan in 2026.

Your dental benefits currently include cleanings, exams, X-rays, fluoride treatments, extractions, and fillings. Starting Jan. 1, 2026, your plan will also include benefits for:

- One root canal.
- Dentures.
- One crown.
- And more.

Check your *Evidence of Coverage* for details. Your dental benefits help you stay on top of your oral health. We encourage you to use your dental benefits and get regular checkups to prevent cavities, tooth decay, and gum disease.

You pay $0 when you see a participating dentist in the HMSA Medicare Advantage dental network. If you see a nonparticipating dentist, you may pay more.

To find a dentist or to see if your dentist is a participating provider, visit hmsa.com and click Find a Doctor. Under Medicare, click HMSA Akamai Advantage Dental.

Stay on Track with Health Coordination

When it comes to managing your health, we're here to help. Your health plan gives you access to Health Coordination, a program to help you stay on track with your care and make the most of your health plan benefits.

What's Health Coordination?

Health coordination connects you with a personal care team who can support you with:

- Managing multiple health conditions.
- Understanding your medications.
- Understanding your health plan benefits.
- Scheduling medical appointments.
- Finding local resources (such as food, housing, or transportation help).
- Creating a care plan that fits your needs and goals.

Why should I participate?

Managing complex health conditions can feel overwhelming at times. Health Coordination provides you extra support at no cost to help you:

- Get resources, tools, and guidance.
- Avoid unnecessary emergency room or hospital visits.
- Coordinate your care with your doctors and specialists.
- Catch and address health problems early.

What are the benefits?

Members who participate in Health Coordination often feel more confident managing their health. Benefits can include:

- Better health outcomes.
- Staying up to date with your preventive health screenings.
- Peace of mind knowing someone is looking out for you.

How do I get started?

- Complete the short health assessment either by phone or mail. Call (808) 948-6997 or 1 (844) 223-9856 toll-free Monday through Friday, 7:45 a.m. to 4:30 p.m. For TTY, call 711. Or visit hmsa.com/help-center/health-risk-assessment. Completing the assessment can earn you a $25 Walmart gift card.
- Based on your assessment, you'll get resources and benefits, including an Individual Care Plan that's designed for you.
- A health coordinator will work with you and help you find the services you need to manage your health.
- Complete the assessment annually so your health coordinator can work with you on any changes and updates to your health.

Health Coordination doesn't replace the care you receive from your doctor. But you'll feel confident knowing someone is available to listen, support, and guide you in your health care journey.

Photo courtesy of Hawai'i Pacific Health

Advance Care Planning: Start Early *Contributed by Hawai'i Pacific Health*

Your goals of care and quality of life may change over time. Advance care planning is how you share your values, wishes, and beliefs about the care you want to receive if you become seriously sick or injured.

When's the right time for advance care planning?

Advance care planning is not just for older adults or people with serious illnesses. Advance care planning is best started early and should be an ongoing process of respecting the health care choices that you make for yourself.

Why should I make an advance care plan?

By discussing your preferences with your family and doctors, you can:

- Have less fear and anxiety.
- Feel that you have greater ability to influence and direct your medical care.
- Have confidence knowing your doctors understand your wishes.
- Have stronger connections with family and friends.

The more you speak up, the better your health care can be.

How do I get started with advance care planning?

Talk to your doctor about what you want. Attend advance care planning classes and invite your family or other loved ones to attend with you.

Advance care planning is tailored to your needs. Here are some questions to ask yourself when creating your plan:

- What matters most to me during end of life?
- Who should speak on my behalf if I'm unable to speak?
- What kind of care do I want or do not want if I become seriously ill?

Talking and writing down what matters to you with family and friends gives them peace of mind about making the right decisions for you.

Resources

Hawai'i Pacific Health. Attend advance care planning classes. To register, visit hawaiipacifichealth.org/services/advance-care-planning or scan the QR code.

Or call 1 (877) 709-WELL (9355) toll-free.

Kokua Mau. Get resources for advance directives, POLST, palliative care, hospice care, and more. Visit kokuamau.org or call (808) 585-9977.

Path to Better Brain Health *Contributed by The Queen's Health Systems*

If you or a loved one has noticed changes in memory or thinking, you're not alone. In Hawaii, nearly 100,000 people are impacted by Alzheimer's disease or another form of dementia, according to the Alzheimer's Association.

The Queen's Health Systems' **Cognitive Assessment Pathway** supports patients and families who are concerned with memory loss. This program helps primary care providers (PCP) identify memory issues earlier and connect patients with the right specialists.

How it works:

1. **Share your concerns.** If you or a family member notices memory changes, talk to your PCP.
2. **The PCP team will perform a detailed memory assessment.** This helps the provider understand your needs better.
3. **Your provider reviews the results.** This helps your provider create a personalized care plan for you.
4. **Follow-up care.** Depending on the results, your provider may schedule another assessment in the future or refer you to a neurologist or geriatrician for further evaluation.

What's included in the assessment?

The assessment looks at:

- Memory and thinking skills
- Daily activities and safety
- Medications and mood
- Caregiver needs
- Future planning

Preparing for the future

Early detection of memory problems can lead to better treatment options, more time to plan for the future, and support for caregivers.

You're not alone

Queen's comprehensive geriatrics program is dedicated to supporting Hawaii's kupuna and their brain health. In addition, Queen's has a neurologist specializing in the early treatment of dementia-related conditions.

Neurologist Abraham Chyung, M.D., Ph.D., of The Queen's Medical Center.

Questions? Talk to your PCP. Your in-network PCP office visit will be at no cost to you. Check your *Evidence of Coverage* for any costs that may apply to services and treatments your PCP recommends.

To learn more about the services provided by the Queen's Neuroscience and Geriatrics teams, visit queens.org/services/geriatric-services/ or scan the QR code. Or call (808) 691-8877.

The Connection Between Diabetes and Kidney Disease

Diabetes is the leading cause of kidney disease. About one in three adults living with diabetes also have kidney disease, according to the Centers for Disease Control and Prevention. That's because uncontrolled blood sugar levels can damage the blood vessels in your kidneys, causing permanent problems. This type of kidney disease is called diabetic nephropathy.

If caught early, both diabetes and kidney disease can be managed and treated to prevent long-term effects in the body.

What's diabetes?

Diabetes is a condition in which your body can't properly manage blood sugar, or glucose. More than 134,000 adults in Hawaii, or 10% of the adult population, have diagnosed diabetes.

There are two types of diabetes:

- **Type 1 diabetes.** The body can't produce a hormone called insulin. This hormone is necessary to move glucose from the food we eat out of the bloodstream and into the cells, where it can be used as fuel.
- **Type 2 diabetes.** The body can't properly regulate insulin levels.

With both types of diabetes, the result is the same: higher than normal blood sugar levels that can cause damage to other parts of the body, including the eyes, heart, nerves, and kidneys.

Managing your blood sugar levels can help prevent chronic kidney disease. This can be done through lifestyle changes. Maintain a healthy diet, get regular exercise, and manage your weight. Also, see your doctor regularly for recommended treatments.

Why are healthy kidneys important for good health?

The kidneys are an important filter. They take waste that the body doesn't need from the blood and excrete it through the urine. Your kidneys produce urine. The kidneys filter waste from about a half cup of blood every minute.

The kidneys also help:

- Regulate fluid levels, which helps regulate blood pressure.
- Remove acid from the blood.
- Manage the amount of calcium and phosphorus in the bloodstream. These minerals are important for strong bones.
- Produce certain hormones that help control blood pressure.

Don't wait until it's too late

High blood pressure – also common among those with diabetes – can also damage the kidneys. This damage to the kidneys is irreversible. Permanent damage to the kidneys could result in a need for dialysis to help the kidneys remove waste from the blood.

Get screened

In its early stages, chronic kidney disease has no symptoms. The American Diabetes Association recommends that people with diabetes get screened for diabetic kidney disease every year. Talk to your doctor about the type of screening that's right for you.

Holiday Pressure

The holiday season is a time for joy, connection, and celebration. But for many, the holidays also bring extra stress, rich meals, and disrupted routines that can raise your blood pressure.

Your blood pressure matters

High blood pressure, also called hypertension, is a leading risk factor for heart attacks, strokes, kidney disease, and other serious conditions. In Hawaii, about one in three adults are diagnosed with high blood pressure. Many don't realize their numbers can increase around the holidays.

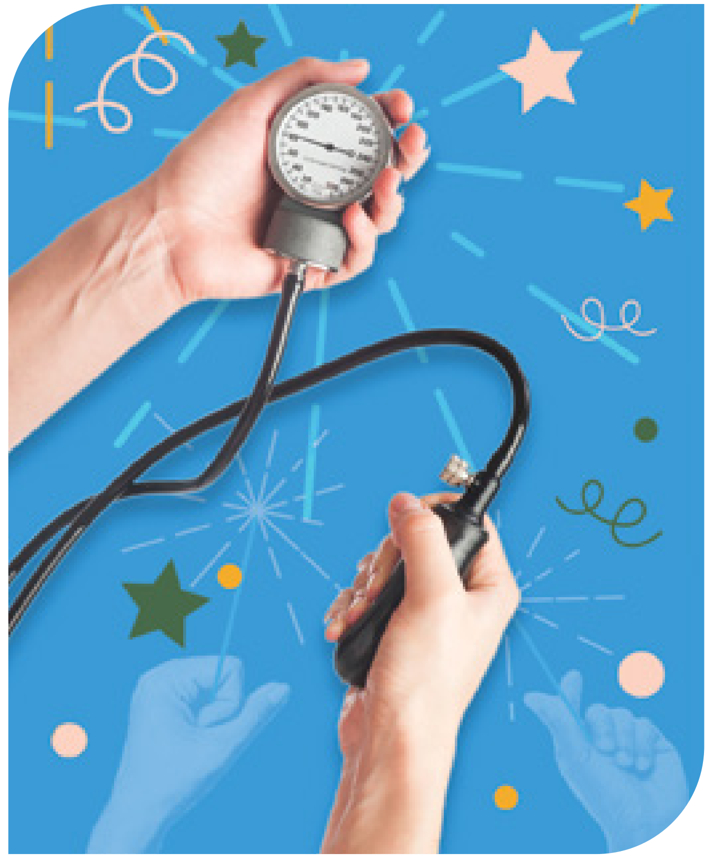
With a little planning and a few heart-healthy habits, you can enjoy the season and keep your blood pressure under control.

Celebrate Without the Spike

1. Watch the salt, not just the sugar
   Common holiday foods like stuffing, gravy, meats, and even store-bought baked goods are often loaded with sodium. Excess salt can raise blood pressure by causing your body to hold onto extra fluid. Try seasoning with herbs and citrus instead. When possible, choose low-sodium options and check food labels. Even desserts can surprise you with high amounts of salt.

2. Stay active – even in small doses
   Holiday errands, travel, and colder weather can disrupt exercise routines. But just 20 to 30 minutes of movement a day can help regulate your blood pressure. Walk after meals, dance to holiday music, or stretch in the morning. Physical activities can also help reduce stress and improve your sleep, which also helps stabilize blood pressure.

3. Manage holiday stress
   Gatherings with family and friends, financial pressure, and packed schedules can be overwhelming. Practice deep breathing, take short breaks when needed, and don't be afraid to say "no" to things that drain your energy. Mindfulness, journaling, or simply stepping outside for a few quiet minutes can do wonders.



4. Drink in moderation
   It's tempting to toast with an extra glass of wine or eggnog during the holidays, but alcohol can raise your blood pressure and interact with many common medications. If you drink, talk to your doctor about how much alcohol is safe for you to drink.

5. Stay consistent with your medications
   It's easy to forget a dose while traveling or celebrating. Use a pill organizer or set phone reminders to stay consistent. If you're running low, ask your doctor early about refills or a 90-day supply.

6. Know your numbers
   If you have a home blood pressure monitor, the holidays are a great time to use it. Talk to your doctor about what blood pressure reading is right for you.

HEALTH continued on Page 12

MEDICATIONS

Each year, we update your prescription drug benefits to comply with new regulations by the Centers for Medicare & Medicaid Services and to help you get the most reliable, affordable prescription drug coverage.

Here are some changes to your HMSA Akamai Advantage Dual Care drug benefits for 2026 that you should know about:

- The formulary (list of covered drugs) will have five tiers. This means that some prescription drugs will move to a higher tier on your plan's formulary and your costs will change.
- Preferred generic drugs (Tier 1) and generic drugs (Tier 2) will continue to have a $0 copayment. You'll pay nothing for generic drugs that you take most often to manage chronic conditions, such as diabetes, high blood pressure, high cholesterol, and more.
- Your out-of-pocket costs for preferred brand (Tier 3), non-preferred drug (Tier 4), and specialty (Tier 5) drugs will change. Depending on your Low Income Subsidy (LIS) level (also known as Extra Help), you'll pay up to $12.65.
- While your out-of-pocket costs may change for individual drugs, you won't pay more than $2,100 for Part D prescription drugs in 2026. For more information, visit hmsa.com/health-plans/medicare/2026/low-income-subsidy-tables/.

Looking ahead

If your prescription drugs are impacted by these changes, HMSA or our pharmacy benefit manager, CVS Caremark, will contact you in November or December to go over the changes and your potential options.

You can view prescription drug changes in My Account on hmsa.com. Click the Drugs tab then Drug Pricing.

Concerned with medication costs?

Medicare also offers the Medicare Prescription Payment Plan for high-cost medications. It'll help you manage your drug costs by spreading your payments evenly throughout the year. However, please note that it will not lower your drug costs. To learn more, visit hmsa.com or medicare.gov. In the search box, type in Medicare Prescription Payment Plan.

Questions? We're here to help. Call 1 (855) 479-3659 toll-free any day or time. For TTY, call 711.

Take the Medicare Health Outcomes Survey

You may be randomly selected to provide feedback on the Centers for Medicare & Medicaid Services' Medicare Health Outcomes Survey. If you receive the survey, please take some time to complete it. Surveys were mailed in July and August. And some may receive calls between mid-September to early November.

The survey is your chance to share how you're feeling and how well your health plan is supporting your needs. Your information is kept private. Participation is voluntary, however, providing feedback will help us improve services and support for you and other HMSA Medicare Advantage members. We look forward to your feedback.

Tea-poached Salmon

Salmon is high in protein and rich in heart-healthy omega-3 fatty acids. Two servings of salmon a week help promote muscle, brain, and heart health. This unique recipe uses soothing chamomile tea as the base for an aromatic poaching liquid seasoned with other earthy flavors.

Ingredients

2 garlic cloves, thinly sliced

1 Tbsp. minced fresh ginger

2 stalks green onion, thinly sliced, plus more for garnish

5 cups water

5 chamomile tea bags

1 tsp. sesame oil

4 6-oz. skin-on salmon fillets

Salt and pepper

Lemon slices

Instructions

Combine garlic, ginger, green onion, and water in a large, deep sauté pan. Bring to a boil over high heat. Reduce to low and simmer 10 minutes. Remove from heat, add tea bags, and steep 5 minutes.

Remove tea bags, add sesame oil, and return mixture to simmer over low heat.

Arrange salmon fillets in the sauté pan skin-side down. Add more water as needed to completely cover fish. Cover and cook 8 minutes or until fillets are opaque and firm. Gently transfer fillets to a plate or cutting board; remove and discard the skin.

Season salmon with salt and pepper to taste. Garnish with lemon slices and green onion. Makes 4 servings

Still hungry? Get more recipes at islandscene.com/food.

Resistance Band Exercises

Here are some exercises you can do at home with the resistance band that we've enclosed with this newsletter.

Biceps Curl

1. Wrap the band around each of your hands.
2. Firmly hold one hand to the same side hip and do your best not to let it move.
3. With the other hand, slowly bend your elbow, pulling your hand to your chest or collarbone area.
4. Once you come close to reaching your collarbone, slowly extend your elbow back to starting position.
5. Target: Two to four sets of 10-15 reps per side.

Hip Abductions (seated position)

1. Wrap the band around both ankles or both knees.
2. Start with both knees in front of your body with your heels slightly off the ground.
3. Slowly open both legs outward for two seconds and ensure there is tension in the band.
4. Hold the open position for one second.
5. Slowly bring back your legs to the closed, starting position.
6. Target: Two to four sets of 15-20 reps.

Save on Essentials *(HEALTH continued from page 8)*

Your HMSA Akamai Advantage Dual Care plan gives you a $125 monthly allowance to buy over-the-counter (OTC) health products in 2026. But did you know that you can also use the allowance to pay for food and home utilities, including your electricity, water, sewage, and natural gas bill, if you're eligible*?

Home Utilities

To pay for home utilities, you'll need to use your activated Extra Benefits card. Use the card to directly pay the utility company. You won't get reimbursed if you pay by check, cash, a third-party app such as PayPal, or your landlord's or property manager's portal.

If the utility company doesn't accept payment with the Extra Benefits card, let us know so we can help you. Call 1 (800) 790-6019 toll-free Monday through Friday, 8 a.m. to 8 p.m. For TTY, call 711.

Healthy Food

You can also use your monthly allowance to buy healthy food. You have four convenient ways to buy food:

1. **At participating retail stores**. Eligible items may vary between stores.
2. **Online**. Visit HMSAExtraBenefits.com.
3. **Phone**. Call 1 (800) 790-6019 toll-free or 711 for TTY. Representatives can take your order Monday through Friday, 8 a.m. to 8 p.m.
4. **Mail order**. Complete the order form in the Over-the-counter (OTC) and Healthy Foods Product Catalog and mail it to:

   HMSA Extra Benefits
   P.O. Box 18522
   Palatine, IL 60055-8522

*The Food and Home Utilities allowance is a special supplemental benefit available only to chronically ill members with eligible chronic conditions, including diabetes, high blood pressure (hypertension), high cholesterol (hyperlipidemia), cardiovascular and other heart disorders, 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).

Contact Us

We can help answer your questions.

Phone

(808) 948-6000, option 6, or 1 (800) 660-4672 toll-free
TTY, call 711.

October-March:
Daily, 7:45 a.m.-8 p.m.

April-September:
Monday-Friday
7:45 a.m.-8 p.m.
Saturday, 7:45 a.m.-1 p.m.

Online

hmsa.com/advantage

@hmsahawaii

In Person

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.

(08) 8700-1406400 8.25 by