Live Well WITH HMSA

Newsletter for HMSA Medicare Advantage members

FALL 2025

What's Inside

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 that 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.

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ALOHA

Dear Friends,

This year has brought uncertainty for Medicaid and Medicare as changes continue to unfold at the federal level. Yet no matter the decisions made far away in Washington, D.C., you can feel confident knowing that HMSA remains here for you at home.

You can count on us to continue providing you with reliable health care in Hawaii to support your health and well-being journey. With HMSA, you have the value of a high-quality health plan with medical, prescription drug, dental, vision, and hearing benefits. You can count on:

- Seeing doctors you know and trust from Hawaii's top-rated hospitals and clinics.
- Convenient after-hours care with HMSA's Online Care, urgent care clinics, and MinuteClinic® in select Longs Drugs stores on Oahu.
- Care around the world while traveling.
- $0 preferred generic prescription drugs. **New for 2026!**

Medicare's 2026 open enrollment is Oct. 15-Dec. 7. Your plan will automatically renew for 2026, so you don't need to do anything. If you have family or friends who would like HMSA Medicare Advantage, this is the time for them to learn about our health plans and enroll. Free Medicare workshops are available in person and online. Visit hmsa.com/workshops to register.

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

This newsletter is for members who have an HMSA Akamai Advantage® Complete, Complete Plus, Standard, or Standard Plus (PPO) plan. Not all benefits described in this newsletter are included in HMSA Akamai Advantage employer group plans. Check your *Evidence of Coverage* for details.

HMSA Akamai Advantage® is a PPO plan with a Medicare contract. Enrollment in HMSA Akamai Advantage depends on contract renewal.

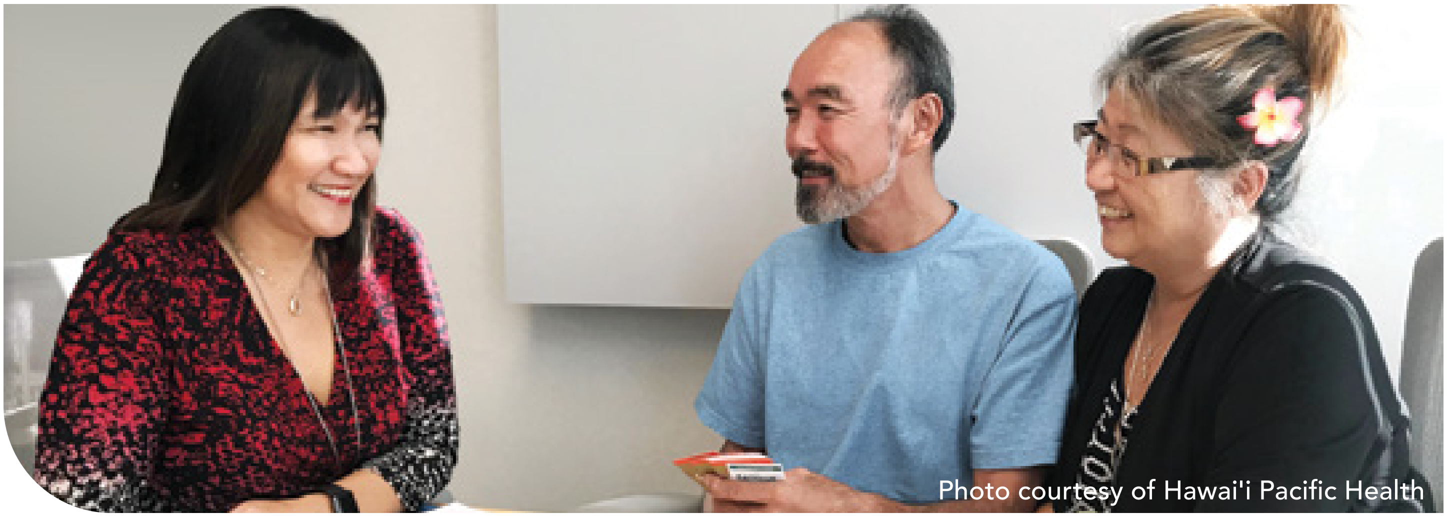


Photo courtesy of Hawai'i Pacific Health

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 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, scan the QR code or visit hawaiipacifichealth.org/services/advance-care-planning.

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.

Convenient Access to Care From Home

Going to the doctor isn't always easy. Traffic, parking, and scheduling time can often prevent people from seeing a doctor. But your HMSA Medicare Advantage plan gives you ways to get quality care from the comfort of your home.

Here are a few options.

Optum House Call

A licensed health care provider will come to your home to give you a checkup. They'll take your vitals, go over your medications, and make sure you're getting the care you need.

During the home visit, the provider will:

- Check your blood pressure, heart rate, and weight.
- Review your prescription drugs and supplements.
- Talk about your health goals.
- Answer any questions you may have.

Get started. To schedule an Optum House Call visit, call 1 (800) 222-9538 Monday through Friday, 6 a.m. to 2:30 p.m. For TTY, call 711.

HMSA Health and Well-being Support

It can be difficult managing chronic health conditions like diabetes, high blood pressure, or heart disease. You have to juggle taking multiple medications, scheduling and remembering doctor's appointments, and getting the resources you need to stay healthy. HMSA's health and well-being programs pairs you with a registered nurse, registered dietitian, certified diabetes care and education specialist, or health coach who works with your doctors to help you achieve your health goals. Our programs can help:

- Coordinate your care between your doctors and specialists.
- Find a primary care provider or schedule appointments.
- Explain complicated medical terms, treatments, and procedures in a way you understand.
- Help with out-of-state travel for HMSA-authorized and approved services.
- Connect you with community resources.
- Support you on your health and well-being journey.

Get started. Call HMSA Health and Well-being Support at 1 (855) 329-5461, option 1, Monday through Friday, 8 a.m. to 5 p.m.

HMSA's Online Care: Care at your fingertips

You wake up in the middle of the night with a sore throat. It's painful enough to see a doctor right away but not serious enough to go to the emergency room. With HMSA's Online Care, you can connect with a doctor any day or time on the phone or on your computer or tablet without waiting for an appointment or leaving your home.

Here's what you can expect:

- No need to leave home and wait at the doctor's office.
- Convenient access to care when you need it most, including weekends and holidays.
- Prescriptions as needed.

Some common Online Care health issues people get care for:

- Common cold, the flu, allergies, or skin issues.
- Mental health. (Appointments required)

Get started. Register for Online Care now so it'll be easier to connect with a doctor when you need care.

1. Download the free Online Care app in the App Store or on Google Play. Or sign up from your computer at hmsaonlinecare.com.
2. Tap Sign Up.
   - Enter your subscriber ID number exactly as it appears on your HMSA membership card.
3. Create Your Login.
   - Use your email and create a password.
4. Complete Your Profile.
   - Select your health plan.
   - Enter your HMSA subscriber ID number.

Did you know? Older adults who use coordinated home services are more likely to receive preventive care, follow treatment plans, and prevent unnecessary hospital visits.

Source: CMS Care Coordination Study

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.

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:

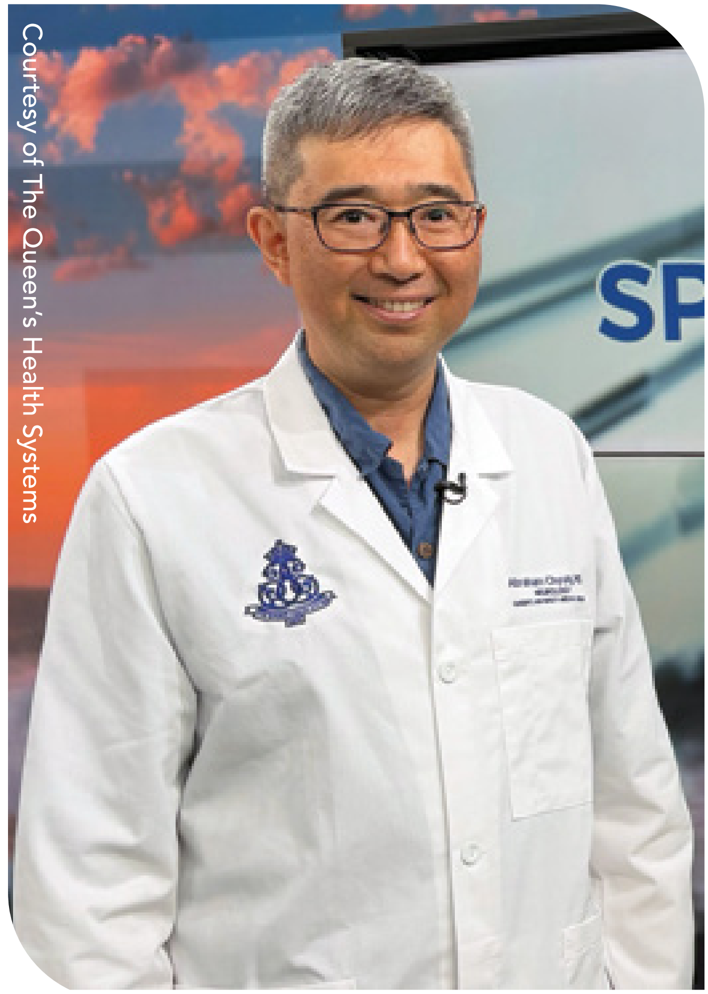
- Memory and thinking skills
- Daily activities and safety
- Medications and mood
- Caregiver needs
- Future planning

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.

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 Medicare Advantage drug benefits for 2026 that you should know about.

Preferred generic drugs (Tier 1) will have a $0 copayment. You won't have to pay for the drugs taken most often to manage chronic conditions, such as diabetes, high blood pressure, high cholesterol and more. The drug deductible will not apply to these drugs.

Drug deductible on Tier 2 through Tier 5 drugs:

- Complete and Standard plans - $300 deductible
- Complete Plus and Standard Plus plans - $200 deductible

Drug out-of-pocket costs. Your cost shares for preferred brand (Tier 3) and non-preferred drug (Tier 4) will change from a copayment (flat dollar amount) to a coinsurance (a percentage of the total cost of the drug):

- Tier 3 - 20% coinsurance
- Tier 4 - 30% coinsurance

Also, some prescription drugs will move to a different tier on your plan's formulary (list of covered drugs) and your costs will change.

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.

Looking ahead

If your prescription drugs are impacted by these changes, we or our pharmacy benefit manager, CVS Caremark, will notify you in November or December of any changes and potential options.

Check your drug coverage

We highly recommend using our drug cost search tool to see how these plan changes may impact you. Go to My Account on hmsa.com. Click the Drugs tab then Drug Pricing.

Concerned with medication costs?

Medicare offers Part D Extra Help for those with limited income. To see if you qualify, visit medicare.gov/basics/costs/help/drug-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.

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

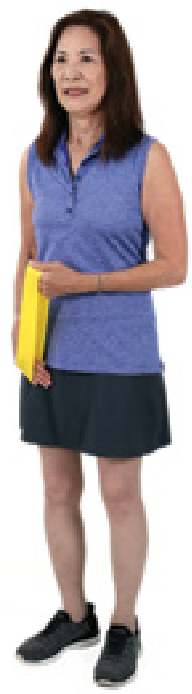
Still hungry? Get more recipes at islandscene.com/food.

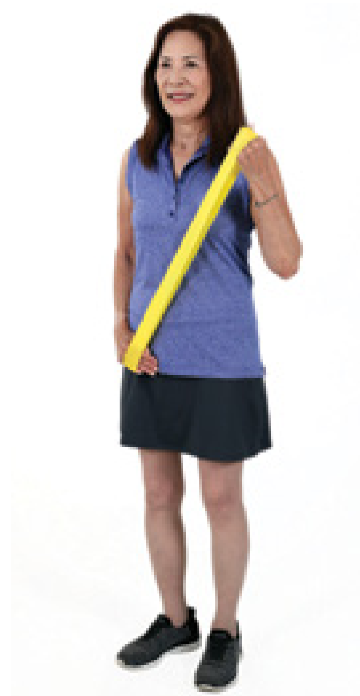
Resistance Band Exercises

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.

COMMUNITY

Enjoy these community events with family and friends.

Oahu

Walk to End Alzheimer's
Nov. 8, Registration at 7:30 a.m.
Ala Moana Regional Park, Magic Island
Call Rosalie Char at (808) 518-6652 or
email rochar@alz.org

Hawaii Island

Holualoa Village Music & Light Festival
Dec. 6, 5:30–8:30 p.m.
Holualoa Village on Mamalahoa Highway
holualoavillage.com/festival

Maui

Papa Hula (Hula Class)
Every Saturday, 11 a.m.–noon
Whaler's Village, Ohana Courtyard
2435 Kaanapali Parkway
whalersvillage.com or (808) 661-4567

Kauai

Downtown Lihue's Night Market
2nd Saturdays of the month, 4–8 p.m.
Kress Street
downtownlihue.com or (808) 652-1442

Contact Us

We can help answer your questions.

Phone

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

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

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