Live Well WITH HMSA

Newsletter for HMSA Akamai Advantage Dual Care Members

FALL 2026

Caring for Hawaii's Families Across Generations

For many of you, your connection to HMSA began long before retirement. Perhaps you remember your parents, aunt, or uncle carrying an HMSA membership card in their wallet. HMSA may have been the health plan you chose for your first job. And maybe your children grew up with HMSA the same way you did.

Whatever your journey, we've been here for Hawaii's families, friends, and neighbors for nearly 90 years. And we're committed to providing reliable, quality health care today and for generations to come.

As a community, we all have a shared story. We celebrate milestones together, support one another through challenges, and look after one another. That's who we are and it's what we'll continue to do.

Through generations of change, HMSA also continues to evolve by offering various health plan options and quality coverage to meet your health needs and budget.

Over the decades, we've had the privilege of serving our local families and communities. We're proud to continue that legacy.

For the good times. For the tough times. For lifetimes. HMSA is here with you.

What's Inside

- Member Story
- New HMSA Dual Care Membership Card
- Your Voice Matters
- Baba Ghanoush Recipe

Annual Medicare Enrollment Reminder

Oct. 15-Dec. 7

This is your annual opportunity to review your current HMSA Medicare Advantage plan benefits and any changes for 2027.

- Review any changes to your current plan.
- Confirm your coverage still meets your needs.
- Check your doctors, pharmacies, and other providers
- Learn about available Medicare plan options for the coming year.

Any plan changes will start Jan. 1, 2027.

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.

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ALOHA

Dear Friends,

No matter where you are in your health journey, having a reliable health plan can help you keep moving forward and enjoying time with family, friends, and neighbors.

HMSA Akamai Advantage® Dual Care (PPO D-SNP) makes your health care easier by coordinating your Medicare and HMSA QUEST (Medicaid) benefits at no cost. You'll have access to quality care from doctors, hospitals, and clinics you know and trust.

You'll also have:

- $115 monthly for over-the-counter (OTC) health products, food, and home utilities.*
- $0 dental cleanings, exams, X-rays, fillings, dentures, and more.
- $200 annually toward eyeglasses and contact lenses.
- $0 prescription drugs.
- Silver&Fit® fitness center membership and home fitness program.

You can learn more about plan benefits and services in this newsletter.

Open enrollment is Oct. 15-Dec. 7. You don't need to do anything. Your plan will automatically renew for 2027.

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.

If you have questions, we're happy to help by phone or in person. Our contact information is on the back of this newsletter.

Through all of life's moments, big or small, HMSA is here with you.

Mahalo,

Kimberly Takata Endo
Vice President
Medicare and Duals

*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).

MEMBER PROFILE

Annual Screenings Can Help Save Your Life

Donna Pagdilao no longer takes her health for granted. The 71-year-old HMSA member from Waipahu makes each day count.

But there was a time when Aunty Donna paid little attention to her health. Because she felt fine, she didn't think routine checkups were necessary. She was busy working two jobs and taking care of two dogs. Daily responsibilities often took priority.

"I'd only go to the doctor if I was sick," she says.

Wake-up call

In 2016, Donna was walking to work when she suddenly didn't feel well. "I had to stop just to catch my breath," she remembers.

When she arrived, her co-workers recognized something was wrong and called an ambulance. Doctors soon discovered severe blockages in arteries leading to her heart. She underwent emergency triple-bypass surgery.

The experience was frightening, but it also changed her perspective on health forever.

Taking charge

Today, Aunty Donna takes an active approach to her health. Rather than waiting for symptoms, she keeps up with recommended screenings and appointments. She sees her cardiologist every six months and her kidney specialist every three months, completes her Annual Wellness Visits, and undergoes recommended screenings such as **mammograms, colonoscopies, diabetic eye exams,** and **medication reviews** with her care team.

"I now know my numbers," she says.

Could her heart condition have been detected earlier had she seen her doctor regularly? "Yes," she says. "I should have been more proactive."

Longtime HMSA member Donna Pagdilao

Small changes, big results

Her doctors advised her on making lifestyle changes. She's since adopted a vegetarian diet, walks regularly, stays engaged with work, and continues to prioritize her health.

She embraced those changes and they've since paid off. Donna went from 275 pounds to 140 pounds today. "My cardiologist says I'm doing really good," she says.

A message worth remembering

Donna encourages others to focus on prevention and not to wait for a health crisis before taking action. "Don't put it on the side," she says.

Donna's lifestyle changes have given her greater confidence about her future.

"Life is so important," she says. "I want to be around for a long time."

HEALTH PLAN

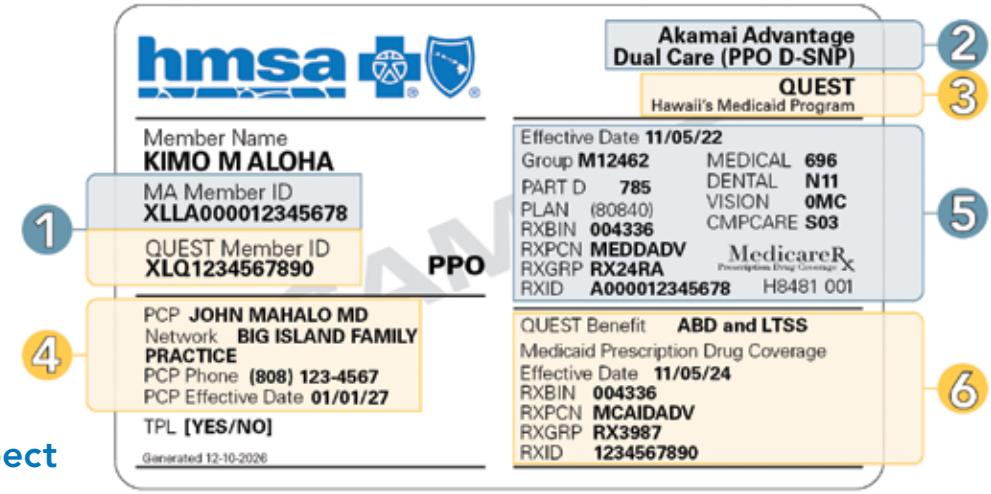
New HMSA Dual Care Plan Membership Card

Look out for your new HMSA Akamai Advantage Dual Care (PPO D-SNP) membership card in the mail in December for you to use starting Jan. 1, 2027.

What's different

The updated card will have both your Medicare and HMSA QUEST information. Use this new card for all your Medicare and HMSA QUEST benefits. You won't need to bring an additional HMSA QUEST card.

Cut up and throw away any old membership cards.



What to expect

The card includes:

1) **Member Identification Numbers for Medicare (MA) and Medicaid (QUEST)**

   Member identification numbers for your Medicare D-SNP and/or QUEST (Medicaid) services used for each filed claim. It's also used to identify your plan coverage when you need to speak with an HMSA representative or your doctor's office.

2) **Medicare Advantage Plan**

   The name of the HMSA Medicare Advantage plan you're enrolled in.

3) **QUEST Benefit Plan**

   The name of the Medicaid plan you're enrolled in.

4) **QUEST Primary Care Provider (PCP) Information**

   Your QUEST PCP contact information: name, network, phone number, and date your PCP was assigned to you.

5) **Medicare Coverage**

   Information about your Medicare Advantage plan, including the plan's effective date, type of coverage, and prescription drug benefits.

6) **QUEST Coverage**

   Information about your HMSA QUEST plan, including the plan's effective date, type of coverage, and prescription drug benefits.

Please keep your card in a safe place at home or in your purse or wallet. Bring your card to show when you go to the doctor, hospital, pharmacy, and other providers when you need care.

If you lose or misplace your card, you can request a duplicate copy on My Account. Visit hmsa.com and click Member Login to get started. If you're not enrolled in My Account, follow the simple instructions. It takes just a few minutes.

Your Voice Matters

Your experience is important to us. We invite you to share your feedback and help shape the future of your health plan by joining the **HMSA Akamai Advantage Dual Care Enrollee Advisory Committee (EAC)** meeting.

All HMSA Akamai Advantage Dual Care members and their caregivers are welcome to attend. Meetings are held twice a year and may also include special presentations about the plan's benefits and services.

What can I expect?

At the EAC meeting, we'll ask you about:

- Your experience accessing care.
- The support you receive from your health coordinator.
- How we can support your health care needs.

How can I register for the meeting?

For more information or to register, call 1 (855) 329-5461 toll-free Monday-Friday, 8 a.m. to 5 p.m. For TTY, call 711.

We look forward to connecting with you and hearing your thoughts at our next EAC meeting!

Get the Most Out of Your Medicare and QUEST Benefits

Staying healthy can be a challenge. HMSA's Care Management Programs can help eligible members manage their health, find resources, and get support during life changes.

Here are some of the programs available to you if you qualify:

- **Advanced Care Program.** For members who have multiple chronic conditions.
- **Transitions of Care.** Get support after a hospital stay.
- **Emergency Department Care Pathways Program.** Prevent repeat emergency room visits.
- **Long-Term Services and Supports (LTSS) Program.** Get help with daily activities. This program first requires an assessment to see if you're eligible for services that'll help you remain in your home safely.

Transportation benefit

You may be able to get a ride to covered medical services if you do not have another way to get there. Other options may be checked first, such as rides from family or friends, community agencies, bus passes, or the Handi-Van.

If you have an approved medical need, other types of transportation may be arranged. This may include:

- Taxi services that meet different mobility needs.
- Air travel, lodging, and meal payments for necessary medical care on another island.

For non-emergency ride questions, please call the number on the back of your HMSA membership card.

Food and Community resources

If you need help getting enough food or finding local resources, we can connect you to food banks, meal programs, or other community services.

We're here to help you with every aspect of your health and well-being.

Learn more. If you have questions, call (808) 948-6000, option 6, or 1 (800) 660-4672, option 6, toll-free. Or call the number on the back of your HMSA membership card.

Extra Support with Your Medications

Taking the right medications at the right time is key to staying healthy. That's why we've partnered with **PlanPlus by Curant Health** to provide additional medication support for eligible members.

PlanPlus helps make caring for your health easier, more personalized, and more convenient. While the name has changed to PlanPlus, they're the same trusted partner that's been supporting HMSA members since October 2025.

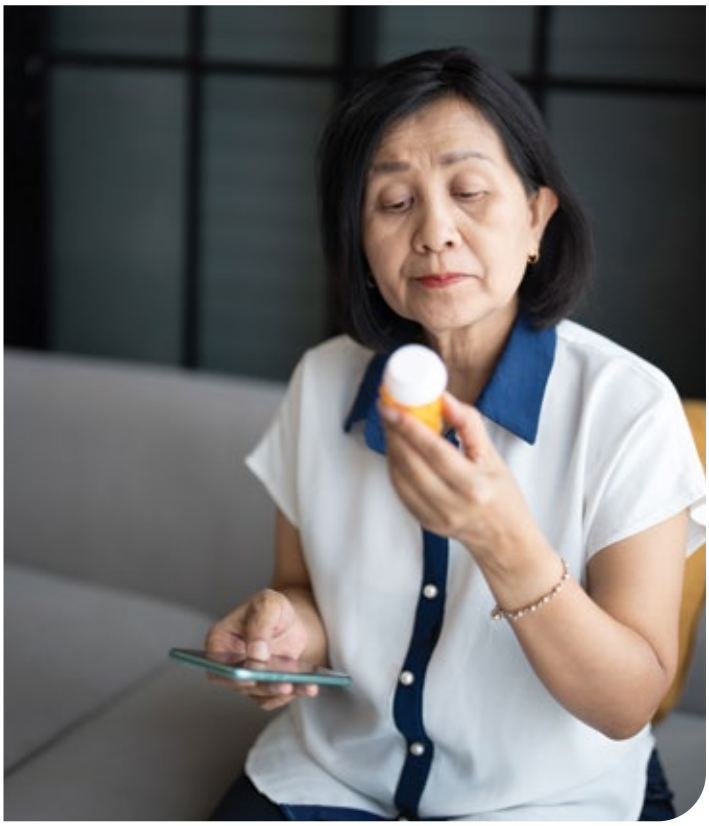
If you're eligible, you'll have access to a dedicated care team that may include pharmacists, nurses, and other health care providers. They're available to answer your medication questions, address concerns about side effects, and help coordinate your prescriptions. They can also help arrange refills at the same pharmacy and on the same schedule.

What to expect

If you qualify for this service, a member of the PlanPlus team may reach out to you by phone or text from a number with the (770) area code. If you're not available to respond, they'll leave a voicemail and try again later. Initial calls will come from a phone number with an (866) area code. Once you're connected with the program, you may also receive calls from (678) or (470) area codes.

Your privacy matters

To protect your personal information, a PlanPlus team member will ask you to verify your date of birth and ZIP code to make sure they're talking to the right person. Your information is kept safe and secure.



No cost service

This service is provided to you as an HMSA member at no cost.

Working together for you

Your primary care provider is aware of this program and supports it as another way to help you stay on track with your medications and health goals.

"The PlanPlus team really listened to me and helped get my prescriptions transferred back to the pharmacy I prefer. I'm so grateful for their help and for making sure my medications were where I felt most comfortable."

— HMSA member

Have a Healthy Holiday

As the holiday season approaches, many people focus on family gatherings, travel, and caring for loved ones. However, fall is also an important time to prioritize your own health and well-being. Taking preventive steps now can help you enjoy a busy holiday season.

Prepare for cold, flu, COVID-19, and RSV

Seasonal respiratory viruses often spread more easily during indoor gatherings. Older adults with chronic conditions such as diabetes, heart disease, asthma, or chronic obstructive pulmonary disease (COPD) may be at higher risk.

To help protect yourself and those around you:

- Stay current on recommended vaccinations.
- Wash your hands regularly.
- Stay home when you're sick.
- Consider wearing a mask in crowded indoor settings if you're at higher risk.
- Contact your doctor if symptoms become severe.

Preventive care matters

Don't wait until you feel sick to schedule a doctor's appointment. Preventive care visits can help identify concerns before they become more serious. Your Annual Wellness Visit is covered at $0 copayment with your HMSA Medicare Advantage plan. This visit is an opportunity to:

- ☐ Review medications.
- ☐ Discuss recommended screenings.
- ☐ Update vaccinations.
- ☐ Address new symptoms or health concerns.
- ☐ Have an open, honest conversation about both your physical and emotional well-being.

Talk about health concerns, even difficult ones

Some health topics can feel uncomfortable to discuss, but open communication with your doctor is an important part of prevention. Consider bringing up these common concerns:

- **Changes in mood or emotional health.** Persistent feelings of sadness, anxiety, stress, loneliness, or loss of interest in favorite activities should not be ignored. Emotional health is an important part of your overall well-being.
- **Memory or thinking concerns.** Occasional forgetfulness is common, but changes in memory, concentration, or confusion deserve medical attention. Early evaluation can lead to earlier support and treatment options.
- **Sleep problems.** Difficulty falling asleep, staying asleep, or feeling rested can affect energy, mood, heart health, and quality of life.
- **Medication challenges.** If medications are difficult to afford, remember, or cause unwanted side effects, talk with your doctor or pharmacist about possible alternative treatments or solutions that may be right for you.
- **Balance, mobility, or fall concerns.** Falls are not a normal part of aging. Your doctor can recommend ways to improve safety, strength, and independence.

Follow these tips to help protect your health and enjoy the months ahead with greater confidence and peace of mind.

Annual Wellness Visit: A Simple Step Toward Better Health

Your Annual Wellness Visit is more than a checkup. It's dedicated time with your primary care provider (PCP) to talk about your health goals, identify potential concerns early, and make sure you're getting the preventive care you need.

The visit is available through your HMSA Medicare Advantage plan at no cost when you see an HMSA Medicare Advantage participating provider.

Why it matters

Your Annual Wellness Visit can make a big difference to help prevent health issues, manage ongoing conditions, and stay on track with your health goals. During the visit, you and your doctor will:

- Review your medications.
- Discuss recommended screenings and vaccines.
- Create a personalized prevention plan.

Take the first step

If you haven't completed your Annual Wellness Visit this year, call your PCP to make an appointment.

Talk About Your Emotional Health

Staying healthy is not just about physical health, such as blood pressure, cholesterol, or diabetes. Good health also involves your mental and emotional well-being.

Feeling well emotionally can help us stay active, better manage medical conditions, sleep better, and enjoy everyday life.

Emotional health and physical health are closely connected. Stress, worry, and other emotional challenges can affect sleep, heart health, blood sugar, pain, and overall well-being. These conditions can lead to having lower energy, less interest in activities, and serious health risks.

Recognize these signs

Everyone has difficult days. That's a normal part of life. However, if feelings of sadness, stress, worry, or loss of interest in favorite activities last more than a few weeks or begin to affect your daily life, you may want to consider talking to your doctor.

Have open conversations

Emotional health concerns are common. But it's often a difficult conversation to bring up. Your provider may ask questions about your mood, stress or emotional well-being during a routine visit. These questions are a standard part of preventive care, just like checking your blood pressure or reviewing your medications. Being open and honest helps your provider better understand your health and the best way to support you.

Take the first step

With the right guidance, many people feel better and are able to enjoy life more fully. At your next appointment, talk with your primary care provider about your emotional well-being and what support may be best for you.

Learn more

For resources, visit hmsa.com/well-being/mental-health-resources and click Mental Health. You'll find tips on managing stress, depression, and anxiety. You can also speak to therapists and other behavioral care providers through telehealth.

Baba Ghanoush

Make this traditional Mediterranean dish as a pupu for your next holiday gathering. Serve it chilled or at room temperature. The eggplants are typically cooked over an open flame or on hot coals to give it a smoky flavor. But you can simply roast them in the oven. Serve it as a dip for raw vegetables or pita chips.

Ingredients

- 2 medium eggplants
- 2 Tbsp. tahini*
- 2 Tbsp. lemon juice
- 1 to 2 cloves garlic
- 2 Tbsp. olive oil
- Salt to taste
- Chopped parsley, for garnish

Instructions

Preheat oven to 400 degrees.

Pierce eggplants several times with a fork or the tip of a sharp knife. This allows steam to escape.

Place eggplants on a baking sheet lined with foil or parchment paper and roast in oven until very soft, about 30 to 40 minutes. Let cool then scoop out the flesh and discard the skins.

Blend eggplant with tahini, lemon juice, garlic, olive oil, and salt until smooth.

Taste and adjust seasoning. Top with parsley and a drizzle of olive oil before serving.

Makes 1½ cups.

*A paste from ground sesame seeds. Available in most supermarkets.

Still hungry?

Get more recipes at **islandscene.com/food**.

FREE

Health Education Workshops

Here are some fun, interactive workshops to teach you about fitness, nutrition, stress management, and other aspects of health and well-being that can impact your physical, emotional, and social health. Available to you as an HMSA Medicare Advantage member at no cost.

For a full list of workshops and to register, visit hmsa.com/healtheducation or call 1 (855) 329-5461.

Stress Bucket

The busy holiday season is coming up. Prepare yourself by learning how to identify and deal with everyday stress.
Friday, Nov. 6
Noon-1 p.m.
Online

Consumer Alert!

Make healthier food and drink choices as we approach the festive holiday season. We'll review factors that influence our choices and learn ways to eat and drink mindfully.
Thursday, Nov. 12
Noon-1 p.m.
Online

Preventive Care: An Introduction to Health Screenings and Proper Self-Care Practices

Learn about the benefits of getting screenings before you have symptoms. Participants will receive a free wellness-related gift, while supplies last.

Monday, Nov. 16
10-11 a.m.
HMSA Center in Honolulu

Saturday, Nov. 21
11:30 a.m.-12:30 p.m.
HMSA Center in Hilo

Tuesday, Dec. 8
11 a.m.-noon
HMSA Center in Pearl City

The Silver&Fit program is provided by American Specialty Health Fitness, Inc., a subsidiary of American Specialty Health (ASH). ASH is an independent specialty health organization, offering musculoskeletal health provider networks and programs, fitness center networks and programs, and well-being solutions on behalf of HMSA.

P.O. Box 860
Honolulu, HI 96808-0860

Important plan information

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STANDARD
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Contact us

We can help answer your questions.

Phone

(808) 948-6000, option 6, or 1 (800) 660-4672 toll-free
For 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, 8 a.m.-1 p.m.

Online

hmsa.com/advantage

In person

Visit your nearest HMSA Center.

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.

Stay connected with HMSA

Learn more about your HMSA plan and get updates, health and well-being tips, and more.

@hmsahawaii

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