

# Live Well WITH HMSA

Newsletter for HMSA Medicare Advantage members

WINTER 2025



## What's Inside

- Get care online
- New hearing benefit
- Caregiving
- Pneumococcal vaccine
- I Remember When
- Avocado Key lime pie recipe

## HMSA Extra Benefits Card Coming in the Mail

Be on the lookout for your HMSA Extra Benefits card. After receiving your card in the mail, you can activate it by calling 1 (844) 210-2175 Monday through Friday, 8 a.m. to 8 p.m. For TTY, call 711.

Use your Extra Benefits card to buy over-the-counter health products at selected retail stores, such as Longs Drugs, Safeway, Walgreens and Walmart, and through the mail. You can use your activated card right away. If you have an Extra Benefits card that will expire soon, cut it up and throw it away. The old card will no longer work once you activate your replacement card.

**Learn more.** Visit [hmsa.com/medicare](https://hmsa.com/medicare) and go to HMSA Extra Benefits allowance.

The HMSA Extra Benefits allowance is a benefit of HMSA Medicare Advantage individual plans and not Employer Group Waiver Plans.





Dear Friends,

I was speaking to a former colleague recently who was excited about starting a new job. "But aren't you retired?" I asked.

"I'm not in retirement," she said. "I'm in refirement."

Retirement isn't just the end of a job. It can also mark a new beginning filled with new challenges, opportunities, and greater freedom to follow your passion. And it doesn't have to be another career. It can be going back to school or taking classes for continuous learning. It could be volunteering for worthy causes that are near and dear to your heart. Or caring for your grandchildren, an important job that helps strengthen Hawaii's unique ohana structure.

"Refirement" can be anything that keeps you motivated, active, and engaged with your family, friends, neighbors, and community.

Here at HMSA, we're grateful for the life-long contributions you've made to society – whether in the workforce or at home. This notion takes on greater meaning during Older Americans Month in May, a tradition started in 1963 by President Kennedy.

In this newsletter, you'll see how your HMSA Medicare Advantage plan can help guide you wherever life takes you. You can learn more about your health plan benefits and well-being programs at [hmsa.com](https://hmsa.com). And as always, let us know if you have questions or need help navigating your health plan. We're available by phone or in person. Our contact information is on the back of this newsletter.

No matter what stage in life you're at, remember that HMSA is here with you. You can count on us to keep you healthy and well so you can continue doing the things that give you purpose and meaning.

Mahalo,

A handwritten signature in black ink, reading "Kimberly Takata Endo".

Kimberly Takata Endo  
Assistant Vice President  
Medicare Programs

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Not all benefits described in this newsletter are included in HMSA Akamai Advantage® Dual Care (PPO D-SNP) and some 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.

# HEALTH PLAN

## Get Care Online

With HMSA's Online Care®, you can see a doctor from the comfort and convenience of your home.

Online care providers can help you with:

- Routine care.
- Urgent care.
- Diabetes management.
- Counseling for mental health services.
- And more.

You can get urgent care needs 24/7 any day of the year. Behavioral health services are available by appointment.

HMSA Medicare Advantage members have a \$0 copayment for Online Care and other telehealth visits.

Ask your doctors if they use Online Care or another telehealth platform.

**Get started.** Create an Online Care account now for quicker access when you need care. Download the app on your mobile phone. Or visit [hmsa.com/well-being/online-care](https://hmsa.com/well-being/online-care) for more information. Your device must be able to send audio and video content.

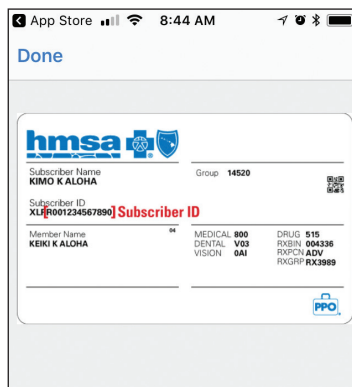
Download the free HMSA's Online Care app in the Apple Store or Google Play.

### Need help signing up?

Email [HOCinfo@hmsa.com](mailto:HOCinfo@hmsa.com) or call 1 (866) 939-6013.

### Learn more.

Visit [hmsa.com/well-being/online-care](https://hmsa.com/well-being/online-care) or scan the QR code.



1. **Click Sign Up.** Enter the information exactly as it appears on your HMSA membership card.

2. **Create your login.** Enter your email address and create a password. Your Online Care login is separate from the My Account login.

3. **Complete your profile.** Select your health plan. Enter your HMSA subscriber ID number and click Continue.



# Feedback Matters



At HMSA, we care about you and the care you receive from your doctors. That's why every year we ask for your feedback.

In the next few months, you may receive an HMSA survey in the mail from Press Ganey, a company approved by the Centers for Medicare & Medicaid Services. If you're randomly selected for this survey, please take the time to complete it. Your responses are confidential and anonymous and will provide valuable insight about the quality of care and services you receive. You get to tell us what's going right and areas that need improvement.

We look forward to hearing from you!

## You talk ... we listen

Here are some of the past survey comments and what HMSA is doing to provide you with access to quality care.

### Member comment:

"I would like to pay the lowest possible out-of-pocket cost for my prescriptions. And I'd like to receive the largest possible days' supply of my prescriptions, so that I don't need to make multiple trips to the pharmacy each month."

### What HMSA is doing:

HMSA Medicare Advantage members with Part D drug benefits can save on out-of-pocket costs by filling prescriptions for a 100-day supply for the same copayment as a 90-day supply for medications on tiers 1 through 4. Ask your doctor or pharmacist about this option for your prescription maintenance medications.

You can also save time and money with the convenience of having your medications mailed to you. The copayments for a 100-day supply of most drugs, except Tier 5 drugs, are lower through mail order than when filled at retail pharmacies.

Visit [hmsa.com/health-plans/medicare/resources](https://hmsa.com/health-plans/medicare/resources) to switch to mail-order medications. Under Mail-order medications, click Sign up now. See related article on page 9.

### Member comment:

"I would really benefit from better hearing and hearing aid coverage."

### What HMSA is doing:

Starting Jan. 1, 2025, most HMSA Medicare Advantage plans will include a hearing benefit that offers:

- \$0 copayment for a routine hearing exam from a TruHearing provider.
- \$0 copayment for visits with a TruHearing provider during the first year following your hearing aid purchase.
- One hearing aid per ear per year starting at \$195 per aid.

For more information on the new hearing benefit, visit [truhearing.com/hmsa](https://truhearing.com/hmsa).

Also, see related article on page 5.

# Can You Hear Me Now?



Struggling to hear? Not to worry. We'll turn up the volume.

Starting this year, most HMSA Medicare Advantage plans offer hearing benefits with a \$0 annual hearing exam and hearing aids starting at \$195 per aid.

Contact TruHearing to make an appointment for a comprehensive hearing exam at no cost. If you need hearing aids, your provider will help you determine the best option for your lifestyle, hearing loss profile, and budget.

Hearing aid category	Copayment per hearing aid (in network)
Basic	\$195
Standard	\$595
Advanced	\$995
Premium	\$1,395

Hearing aids have:

- Multi-voice management to help you pinpoint multiple voices in real time so you'll always be part of group conversations.
- Bluetooth® streaming from your phone directly to your hearing aids so you can hear calls, music, movies, and more.
- Fuss-free rechargeability with up to 39 hours of battery life.

Additionally, hearing aids bought from a TruHearing provider include:

- One-year of \$0 follow-up visits for fitting and adjustments.
- A 60-day risk-free trial.
- A three-year manufacturer warranty for repairs and one-time loss and damage replacement.
- 80 batteries for a non-rechargeable hearing aid.

**Learn more.** Visit [truhearing.com/how-it-works](https://truhearing.com/how-it-works).

**Get started.** Call TruHearing at 1 (855) 739-4544. For TTY, call 711. Here's what you can expect:

- A hearing consultant will schedule an appointment with a local provider.
- Your provider will conduct a thorough hearing exam.
- If hearing aids are needed, your provider will help you choose.
- Fitting, fine-tuning, and follow-up visits as needed.

HMSA Akamai Advantage Dual Care (PPO D-SNP) doesn't cover routine hearing benefits, but members can get a hearing exam and hearing aids through their HMSA QUEST (Medicaid) plan. Check your *HMSA QUEST Member Handbook* for hearing benefit details.

**TruHearing**

TruHearing® is a registered trademark of TruHearing, Inc.  
TruHearing is an independent company administering hearing benefits on behalf of HMSA.



# Caregiving 101

Caregiving is a role that many people take on at least once in their life, especially as our loved ones age. Although caregiving is a labor of love, it can also be very stressful and complicated.

Here's some guidance to help you and your family help care for a loved one.

- Identify an authorized representative and power of attorney. This person will help make important health care decisions for the person receiving care. To download a form and for instructions on how to fill it out, visit [hmsa.com/help-center](https://hmsa.com/help-center). In the Need a form? box, click View forms. Then click HIPAA Authorized Representative Form.
- Understand how a dual care plan coordinates Medicare and Medicaid benefits for eligible members.
- Fill out an advanced care plan that helps making medical decisions easier for your loved one.
- Eliminate any hazards in and around the home that may cause trips or falls.
- Keep a list of your loved one's medications, vitamins, and supplements. Take that list to doctor appointments and any emergency room visits.

## How can caregivers take care of themselves so they can provide the best care for their loved one?

- Make time for yourself, including getting fresh air outside or participating in an activity that you enjoy.
- Keep up with your own medical and dental appointments.
- Ask for the support of family and friends when you need it.

## What HMSA resources are available to help caregivers?

- HMSA's Online Care® or telehealth to quickly connect with health care providers from the comfort and convenience of your home without an appointment for some services. Behavioral health providers are available by appointment.
- Visit [hmsa.com/well-being](https://hmsa.com/well-being) for:
  - Information on preventing or managing chronic conditions.
  - Case management services.
  - HMSA365 discounts on health, fitness, and well-being products and services.
  - A caregivers guide.



## See Your Doctor

Seeing your primary care provider (PCP) may be the most important visit you have all year. Your PCP can help you get the necessary care and services you need and address any health problems. An Annual Wellness Visit is covered annually at no cost for HMSA Medicare Advantage members.

### Why preventive care?

Preventive screenings may help identify health conditions early and get you quicker treatment to prevent serious health problems that could lead to expensive hospitalizations.

### Start the new year right with these tips.

- If you haven't already, schedule a visit with your PCP.
- Bring a list of all the medications, vitamins, and supplements you're taking so your doctor can review them and make sure there are no interactions.
- Tell your PCP about the specialists you may also be seeing to get an update on your overall care.
- At your visit, ask your PCP about screenings and immunizations you may need. (See chart below.)



Immunizations and screenings	Plan benefits
COVID-19 vaccine and boosters	Covered.
Influenza vaccine	Covered once each flu season.
Pneumococcal vaccines	Covered.
Colorectal cancer screening	Covered for age 45 and older every 1 to 10 years depending on the test.
Breast cancer screening	Covered once per calendar year for women age 40 and older.
Prostate cancer screening	A prostate specific antigen test, known as a PSA, and digital rectal exam are covered once every 12 months for men age 50 and older.
Bone mass density	Covered once every 24 months for people at risk for osteoporosis.
Diabetes screening	You may be eligible for up to two diabetes screenings every 12 months as determined by your provider.

### Need help finding a PCP?

Visit [hmsa.com](https://hmsa.com) and click Find a Doctor. You can search by name, location, and languages spoken.

This checklist isn't a substitute for your doctor's advice. Discuss with your provider what screenings, services, and medications are right for you.

Benefits and out-of-pocket costs may vary by plan. Check your *Evidence of Coverage* for details.



# Worth a Shot



The pneumococcal vaccine is a strong line of defense to prevent pneumococcal disease. As you age, your immune system weakens, making it harder to fight illnesses. Taking the vaccine will help strengthen your immune system and lower your risk of pneumococcal disease.

## What's pneumococcal disease?

Pneumococcal disease refers to illness caused by the pneumococcal bacteria, including:

- Pneumonia (lung infection that causes breathing difficulties).
- Ear infections.
- Sinus infections.
- Meningitis (tissue infection to the brain and spinal cord).
- Bacteremia (blood infection).

## Why should I get vaccinated?

Most pneumococcal infections are mild. However, some can result in long-term health issues, such as deafness and brain damage. In severe cases, it can be fatal.

The vaccine helps to prevent pneumococcal disease or lessen the severity if you get it.

## Who should get vaccinated?

The Centers for Disease Control and Prevention recommends adults 50 years and older to get vaccinated, unless you're allergic to the vaccine's contents. Those 65 and older are 10 times more likely to be hospitalized with pneumococcal pneumonia than people age 18-49. Ask your doctor if the vaccine is right for you based on your age and health.

## Is an updated vaccine needed if I was previously vaccinated?

This will depend on the type of vaccine you previously received. Talk to your doctor to see if you need to get an updated vaccine.

## How much will it cost me?

There's no charge for HMSA Medicare Advantage members.

## Where can I get vaccinated?

Pharmacies offer the pneumococcal vaccine (also known as pneumonia vaccine). Check with the in-network pharmacy you visit.



## MEDICATIONS

### Get More Medications for Less

If you have Part D drug benefits, you can fill your prescriptions for up to a 100-day supply. You'll save time and money while staying on track with your medications.

With a 100-day supply, you'll:

- Take fewer trips to the pharmacy.
- Have less frequent refill orders.
- Manage your health better.

#### What types of medications qualify for a 100-day supply?

Most Part D medications are eligible, but these are primarily recommended for your maintenance drugs. A maintenance drug is taken regularly to manage chronic or long-term health conditions, such as diabetes, high blood pressure, and high cholesterol.

#### Will I have to pay more for a 100-day supply than a 90-day supply?

For medications on tiers 1 through 4 of our formulary, you'll pay the same copayment for a 100-day supply as for a 90-day supply. That's 10 extra days of medication at no extra cost.

For medications in tier 5, you pay a coinsurance, which is a percentage of the drug cost. You won't save money by getting a 100-day supply of a tier 5 drug, but a long-term supply will be convenient.

#### Is a 100-day supply only available at certain pharmacies?

No, all network pharmacies offer a 100-day retail or mail-order supply.

#### How do I get my medications filled for a 100-day supply?

Ask your doctor or pharmacist for a 100-day supply of your prescription maintenance medications. The easiest way to ensure you can fill for 100-day supply would be to get a new prescription. State or federal regulated medications may have restrictions.

**Learn more.** For more information, call CVS Caremark at 1 (855) 479-3659. For TTY, call 711.

## Dangers of Opioids

Opioids are narcotics, such as morphine, hydrocodone, and codeine that help relieve moderate to severe pain for certain health conditions and short-term pain control. Although these medications can be an important part of treatment, using them over a long period of time can lead to significant risks, including addiction, increased tolerance and dependence, accidental overdose, and death.

The best way to prevent an opioid dependence or addiction is to limit their use. To learn about the side effects of opioids and safer alternatives you should consider, scan the QR code.



Also, talk with your doctor about which option may be the safest and most effective for you.

**Learn more.** Read about medication dangers in the winter 2025 issue of *Island Scene* magazine. See "ask the expert: on and off market drugs" on page 15.





## Avocado Key Lime Pie Recipe

February is Great American Pies Month. Celebrate with something different. How about avocado Key lime pie? Try it – you may like it.

### Crust

1 cup raw almonds  
 $\frac{3}{4}$  cup pitted dates  
 $\frac{1}{8}$  tsp. sea salt  
 1 tsp. water  
 Cooking spray

### Filling

2 avocados  
 $\frac{1}{2}$  cup maple syrup or honey  
 $\frac{1}{3}$  cup fresh Key lime or regular lime juice  
 $\frac{1}{2}$  cup melted coconut oil  
 1 tsp. vanilla extract  
 $\frac{1}{8}$  tsp. sea salt  
 Lime zest for garnish

To make crust, grind almonds in food processor until they're the consistency of coarsely ground coffee. Add dates and salt and process until mixture holds its form when pinched together. If necessary, add water and pulse to blend. Press firmly into a 9-inch pie plate prepared with cooking spray. Set aside.

Place avocado flesh, maple syrup, lime juice, coconut oil, vanilla extract, and salt in blender. Blend on high 30 to 60 seconds until smooth. Pour into crust. Cover with plastic wrap and freeze 1 hour. Transfer to refrigerator and allow to set for 3 hours or overnight. Makes 8 servings.

## COMMUNITY

Here are some events happening around the community for you and your family and friends.

### Oahu

#### 54th Annual Senior Valentine Dance

Tuesday, Feb. 11 • 9 a.m.–Noon

Neal S. Blaisdell Center • Free admission.

For more information, call Honolulu's Department of Parks and Recreation at (808) 768-3015.

### Hawaii Island

#### Hilo Town Market

Fridays • 5–8:30 p.m.

69 Waianuenue Ave. • Free admission.

Learn more at [instagram.com/hilotownmarket](https://www.instagram.com/hilotownmarket).

### Kauai

#### Kauai Quilt Show & Boutique 2025

Feb. 7–19 • Daily, 10 a.m.–5 p.m.

KSA Gallery in the Kukui Grove Center

Free admission.

### Maui

#### Maui Marathon & Half Marathon

Sunday, April 27 • 5 a.m.–2 p.m.

Outrigger Kaanapali Beach Hotel

Call (808) 446-9111 or email

[info@mauimarathon.com](mailto:info@mauimarathon.com).



## The Versatile Rubbah Slippahs

Submitted by Robert Command,  
HMSA member from Captain Cook, South Kona

### Local thing or what?

When I was a kid, students at Washington Intermediate got a flatfooted running start on the wet tennis courts and slid on their rubbah slippahs like they were ice skating. The added bonus: If you took a spill, the school would usually send you home early.

We'd wash the toe jams and mud off our rubbah slippahs in rain puddles. Our feet felt clean, too. Never mind the hydrocarbons.

Some kids wore zori slippers instead of rubbah slippahs. While stylish, zoris were stiff and not as durable as rubbah slippahs. You could pretty much wear rubbah slippahs until sharp rocks or kiawe thorns poked through.

I had to watch out for my rubbah slippahs at parties though. If I had a new pair, a guest might swipe it, and I'd end up leaving with their worn down pair. I'd figure that out because the slippahs felt funny and gave me a blister between my toes. No biggie. I'd just wash them in the oily puddle and in a couple of days they hugged my feet perfectly.



### Do you have an I Remember When story to share?

Send it to us and we may include it in a future HMSA Medicare newsletter. Articles should be about 200 words.

Email it to [craig\\_desilva@hmsa.com](mailto:craig_desilva@hmsa.com).

Or mail to:

HMSA  
Craig DeSilva  
Marketing & Communications – 8th floor  
P.O. Box 3850  
Honolulu, HI 96812-3850





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

## Important plan information



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### Contact Us

We can help answer  
your questions.

#### Phone

(808) 948-6000 or  
1 (800) 660-4672  
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](https://hmsa.com/advantage)

### 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.



@hmsahawaii