



HMSA health plans for employers 2027

For the good times. For the tough times. For lifetimes.



An Independent Licensee of the Blue Cross and Blue Shield Association



Taking care of business

If you're looking for a quality health plan for your company, look no further than HMSA. For companies with up to 50 employees, we can help you choose the right plan for your needs.

Our plans offer you and your employees:

- **Extensive choice of providers.** Access one of the largest local and national provider networks.
- **Care whenever and wherever.** Choose from telehealth, urgent care, or emergency care.
- **Tools for better health.** Take advantage of wellness programs, resources, and personalized support.
- **Worldwide coverage.** Get access to care when traveling.

Preferred Provider Plan (PPP)

- This free-choice preferred provider organization plan lets you choose your own physician from thousands of doctors statewide.
- Generally, this plan pays for 90% of most medical services from HMSA physicians, hospitals, and other providers.

CompMED

- Similar to the PPP, CompMED is a free-choice comprehensive medical plan that lets members choose their own physician from the same expansive network.
- Comprehensive benefits for employees that generally pay up to 80% for most services.
- Generally, a lower-priced plan for employers.

Health Plan Hawaii

- A health maintenance organization (HMO) plan.
- Members of this plan choose a primary care provider (PCP) and a health center to coordinate all of their health care needs.
- Comprehensive benefits and access to a large network of providers.



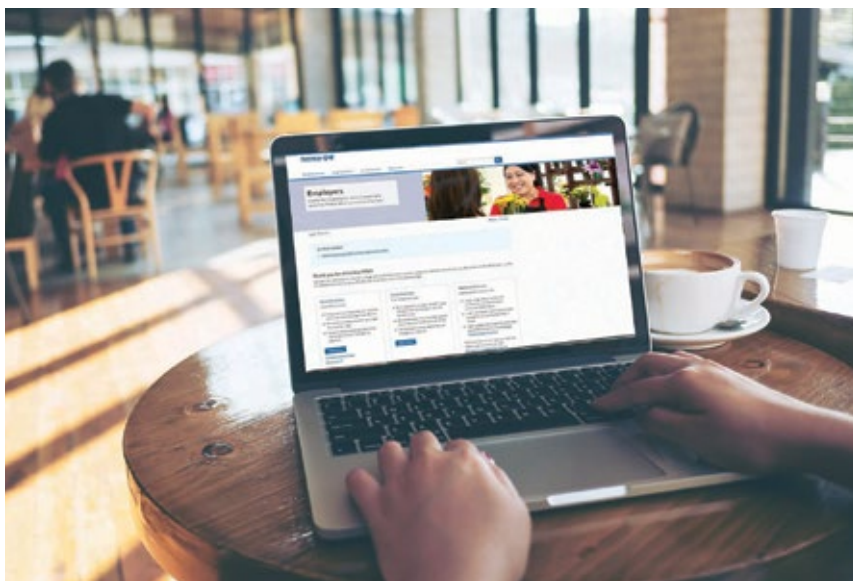
How do I shop for a health plan?

Contact us today. We're happy to help you choose a medical plan for your company. Need dental, vision, and prescription drug plans, too? See page 7 for information.

Online. Go to hmsa.com/employers.

Phone. Call us at (808) 948-5555, option 2, or 1 (800) 620-4672, option 2.

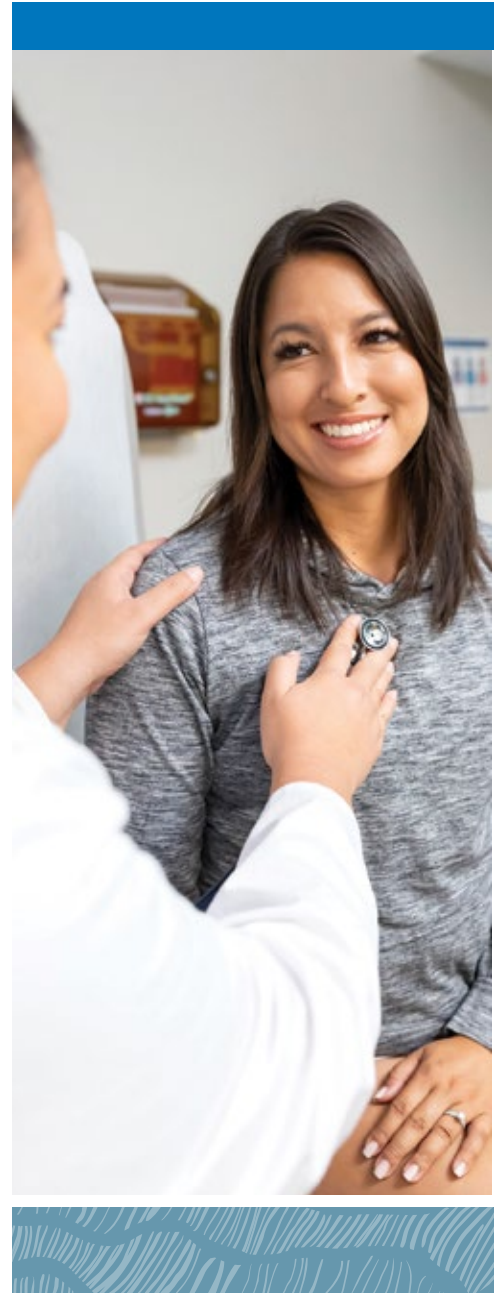
In person. Visit us at an HMSA Center. For locations and hours, see the back cover.



Where can my employees get care?

With a network of 10,500 doctors, specialists, and other health care providers to choose from, it's easy for your employees to get the care they need. They can also:

- Connect with a doctor quickly and without an appointment on their computer or mobile device from anywhere in Hawaii with telehealth. Have your employees talk to their doctor about the telehealth option that's best for them, whether it's a video visit or email check-in. Another telehealth option is HMSA's Online Care® at no cost.
- Treat a minor illness or injury in the evening or on the weekend at a participating urgent care clinic or MinuteClinic® in selected Longs Drugs stores on Oahu.
- Get specialty care at hospitals recognized for their expertise in quality and cost-effective specialty care.
- Use vision and prescription drug benefits as soon as their plan starts if those benefits are included in their plan.
- Search for a doctor by location, gender, or specialty with Find a Doctor on **hmsa.com**.

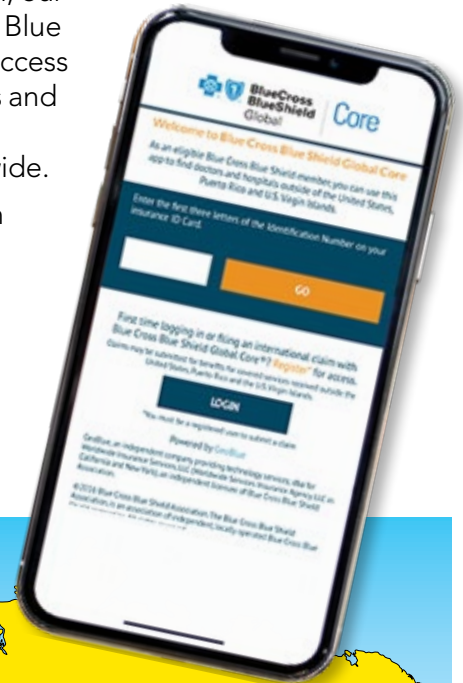
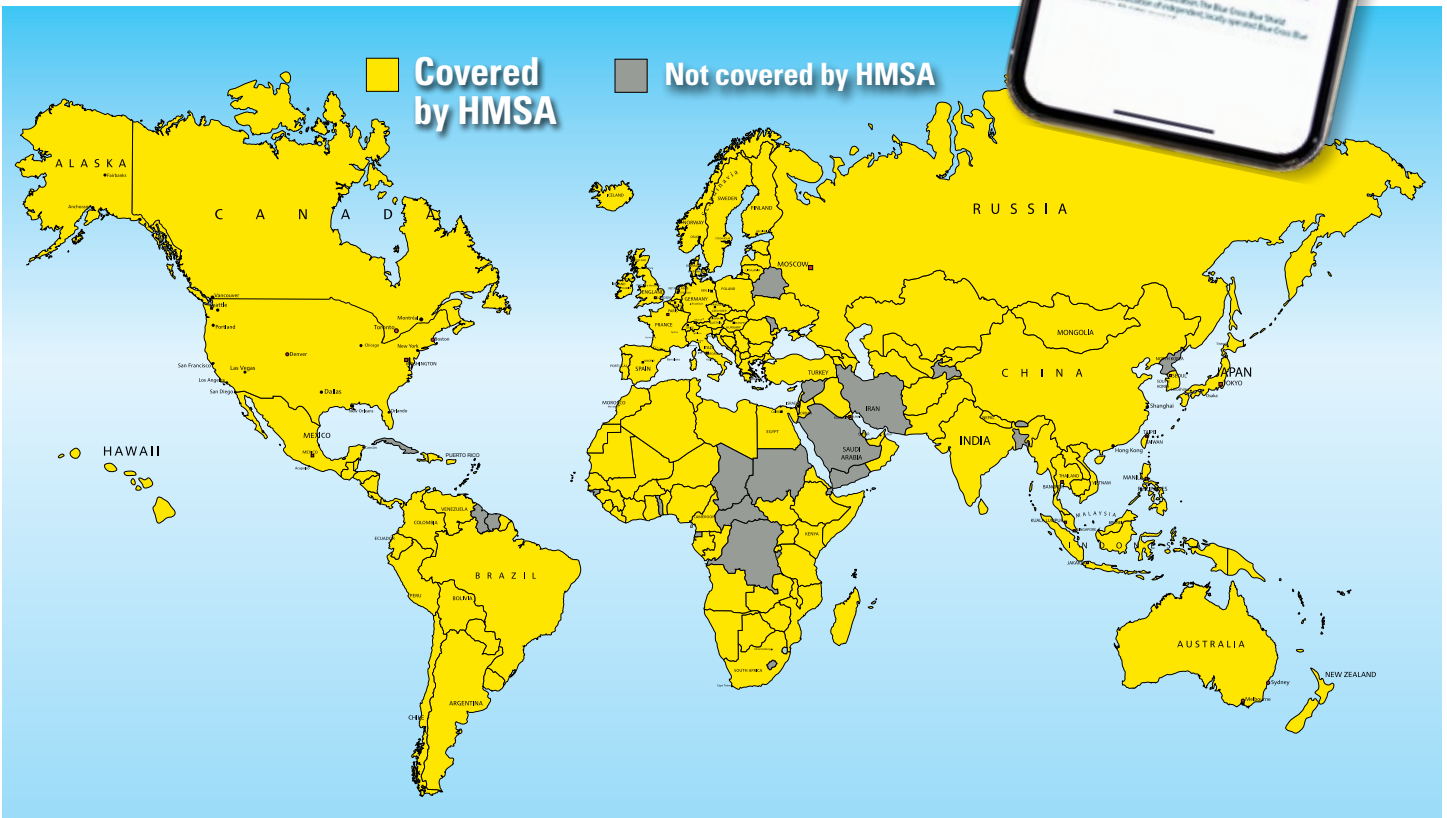




How can my employees get care when traveling?

If your employees need to travel, our relationship with the Blue Cross Blue Shield Association gives them access to more than 2.2 million doctors and hospitals nationwide and in 200 countries and territories worldwide.

To learn more about benefits on the Mainland, go to **bcbs.com**. For benefits in another country, visit **bcbsglobalcore.com**.

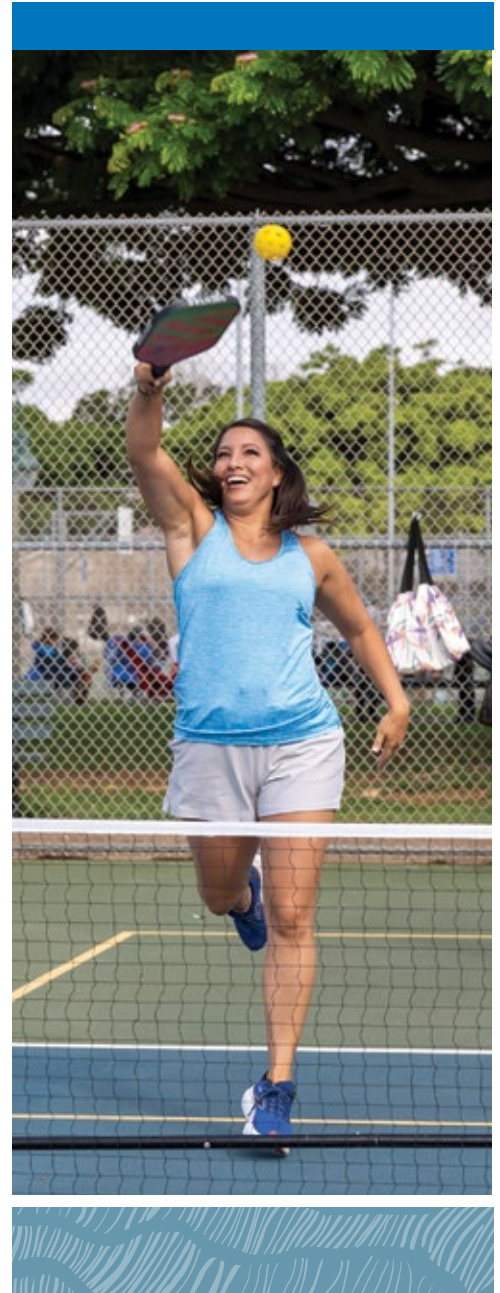


Do your plans offer support for employee health and well-being?

Yes. Your employees have access to a variety of health and well-being resources that support their physical and mental health, such as:

- Support for conditions like depression, anxiety, alcohol and substance use, and more through HMSA's Behavioral Health Program plus other mental health resources.
- Support for members with high-risk pregnancies, including access to a dedicated maternity nurse for care coordination, education, and trusted resources throughout pregnancy.
- HMSA Diabetes Prevention Program to help eligible members who are at risk for prediabetes prevent the onset of type 2 diabetes through lifestyle and diet changes, exercise, and group support.
- Health coaching to help them create and stick to a plan to meet their goals.
- Personalized care coordination and support for eligible members managing three or more chronic conditions, including help with treatment, medications, health goals, and recovery after a hospital stay.
- Discounts on health-related products and services including fitness memberships, acupuncture, massage therapy, and more with HMSA365, the Active&Fit Enterprise™ program, and ChooseHealthy® programs.
- Online or in-person health education workshops at no cost.
- *Island Scene*, HMSA's quarterly member magazine full of information about health, fitness, food, lifestyle, and more.

For more information, visit hmsa.com/well-being.



American Specialty Health is an independent company providing chiropractic, acupuncture, fitness programs, and/or massage therapy services on behalf of HMSA.

The Active&Fit Enterprise program is provided by American Specialty Health Fitness, Inc. (ASH Fitness), a subsidiary of American Specialty Health Incorporated (ASH). All programs and services are not available in all areas. Active&Fit Enterprise and the Active&Fit Enterprise logo are trademarks of ASH and used with permission herein. Nonstandard services at the fitness center that call for an added fee are not part of the Active&Fit Enterprise program.

The ChooseHealthy program is provided by American Specialty Health Group Inc. and ASH Technologies Inc. (dba ASH Technologies of Delaware Inc. in the state of Pennsylvania); all are subsidiaries of American Specialty Health Incorporated (ASH). The ChooseHealthy program is an independent specialty health organization that provides discounts on health, fitness, and wellness products to HMSA members.



What online tools are available to employers?

Our self-service online tools make it easy for you to administer your group's health plan. With HMSAenroll, you can add or remove employees and their dependents from your plan online. You can also pay your bill securely using eInvoice Connect. To register, visit hmsa.com/help-center/paying-bills-online/.

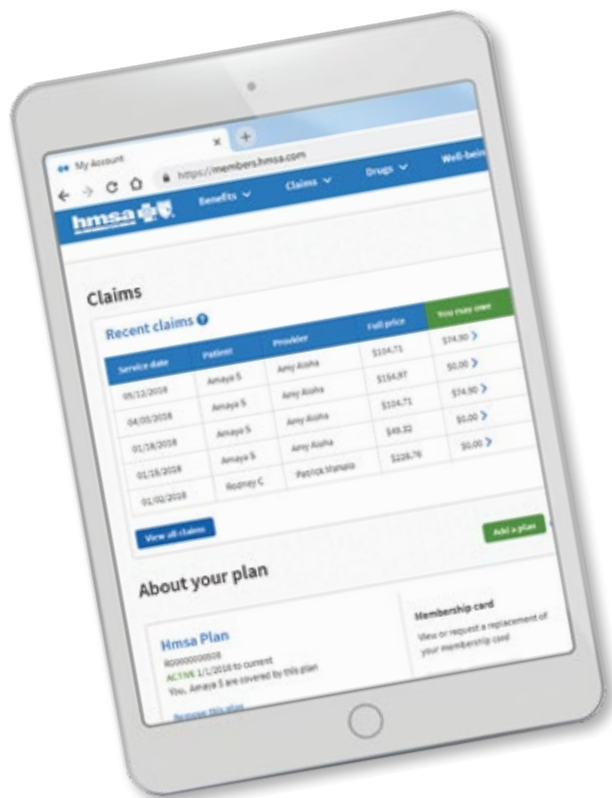
For information on keeping your employees safe and healthy, visit hmsa.com/employers. You'll find information to help you administer your health plan plus tips for open enrollment, access to care, well-being resources, and more.

What online tools are available to my employees?

Your employees can access their health plan information online at hmsa.com.

With My Account, they can log in to:

- Use an annual maximum out-of-pocket calculator to see how much they need to pay for covered services in a plan year.
- See if they've reached their plan's deductible if their plan has one.
- See the health care services they've used and how much they've paid for them.
- View their *Guide to Benefits*, which has details about their health plan.
- Request or print a copy of their HMSA membership card.



HMSA Rider Plans

You can add an HMSA rider plan to your employee medical and prescription drug plan. Our rider plans include vision and dental benefits.

Vision Plan

HMSA and EyeMed Vision Care work together to provide your employees with routine vision benefits including:

An extensive vision network. Our network includes a mix of independent providers and retail providers like LensCrafters, Target Optical, and Pearle Vision. We also offer several online, in-network provider options. The full list of in-network providers, including our online options, can be found using our provider search tool at hmsa.com.

Easy access to information. Through My Account, your employees can access easy-to-use tools and resources to help manage their vision benefit, including benefit details, claims status, special offers, a cost estimator tool, and the provider locator.

Amazing savings. Members get 40% off additional complete pairs of eyeglasses, 20% off non-complete pairs of eyeglasses, 20% off nonprescription sunglasses, and 15% off standard prices for laser vision correction.¹

Find an eye doctor

Your employees can go to hmsa.com and click Find a Doctor to search for an eye doctor or independent provider, or they can call us at (808) 867-1527 or 1 (888) 259-4344.



CVS Caremark® is an independent company providing pharmacy benefit management services on behalf of HMSA. EyeMed Vision Care is an independent company making available routine vision benefits on behalf of HMSA. A complete pair (frames and lens with our without lens options) purchase is required to receive 40% discount. A 20% discount will be applied if complete pair is not purchased.

EyeMED Vision Care is an independent company making available routine vision benefits on behalf of HMSA.

¹ Limitations and exclusions may apply. Offers are subject to change throughout the year. Discounts aren't insured benefits. See your plan's policy.



HMSA Rider Plans (continued)

Dental Plans

HMSA is the only health plan in Hawaii that offers a truly integrated approach to medical and dental care. Our medical and dental plans work together to promote better health for your employees and their families. We offer a range of dental plans, including PPO and HMO options.

HMSA Dental PPO

With this plan, your employees can choose a dentist from a large network. Over 90% of Hawaii's dentists participate with HMSA, so it's easy to find one who'll meet their needs. They'll also have access to a national network of dentists when visiting the Mainland.

For help finding a dentist when traveling, visit **hmsadental.com/find-a-dentist** or call 1 (800) 792-4672.

One of the best features of the PPO dental plan is the rollover benefit. This allows PPO members to roll over a portion of their unused benefit to the next calendar year. Members must meet certain requirements to use this benefit.

HMSA Dental HMO

Our HMO plan is a cost-effective option for those who want access to dental benefits at an affordable price. Members can go to any Hawaii Family Dental location statewide or choose a dentist from our expanding HMO network within Hawaii. These plans are easy to use and typically have low, fixed copayments to help manage out-of-pocket costs.

Oral Health for Total Health

Dental health can have a significant impact on the overall health and medical costs of your employees, especially those who have certain medical conditions. Our Oral Health for Total HealthSM program provides eligible members with enhanced dental benefits that help improve their oral and overall health.

Oral Health for Total Health benefits are covered 100% when performed by a participating dental provider. There are no deductibles or coinsurance and the benefits don't count toward the annual maximum.

For employers who offer their employees HMSA medical and dental plans, we'll review claims information to identify members with health conditions who can benefit from additional dental services. These members are automatically enrolled in the program. Visit **hmsa.com/oralhealth** to learn more.

Find your dentist

To search for a dental provider, use Find a Dentist at **hmsadental.com**.

What other plans are available?

You can buy supplemental plans such as:

- Accidental death and dismemberment.
- Complementary care.
- Group term life insurance.
- Temporary disability insurance.
- And more.

Call or visit us to learn more.

Prescription Drugs

With HMSA, your employees will have a drug plan that offers them convenience and savings on their medications. We work with CVS Caremark®, our pharmacy benefits manager, to offer innovative pharmacy programs and services. Your employees will have access to a large retail pharmacy network with 66,000 pharmacies in Hawaii and on the Mainland. Here are the benefits of our prescription drug plan.

It's your choice

When your employees need medications, they can fill prescriptions at a participating pharmacy or by mail. Your employees can get a mail-order form at My Account. Go to **hmsa.com** and click My Account Login.

Save time and money

Save up to 80% on medications by asking for a generic instead of a brand-name medication. Generics have the same active ingredients and are just as effective as brand-name medications. The amount your employees save will be based on their drug plan.

For employees who have long-term medications, they can save time and money when ordering a 90-day supply. They should ask their pharmacy about ordering a 90-day option at retail.

With ReadyFill at Mail, your employees can get refills from a service center on Oahu at no added cost.

Go online

To find a variety of services, employees can log in to My Account. Go to **hmsa.com** and click My Account Login.

On My Account, they can email a pharmacist, print forms, see processed claims, find a nearby pharmacy, and order prescription refills.

Learn more

Your employees can find out if a medication is a benefit of their plan with the CVS Caremark Check Drug Cost Tool. They can also see the most affordable options and compare the cost of prescriptions. The tool is available online through **hmsa.com** or through the CVS Caremark smartphone app. To see a list of prescription drugs in your health plan, go to **hmsa.com/drug-list**.





Family Plan Rating

When applying for a family plan, children 21 years of age and older are rated as adults. For children under 21, only the three oldest are rated and added to the premium.

Example:

Mr. and Mrs. Lee have five children: John (age 24), Tim (age 19), Anthony (age 17), Susanna (age 16), and Joseph (age 14).

The family premium is based on totaling the age rates for the adults (Mr. Lee, Mrs. Lee, and John) and the three oldest children under 21 (Tim, Anthony, and Susanna).

The rate for Joseph isn't included because he's the fourth child under age 21.

Mr. Lee	\$\$\$
Mrs. Lee	\$\$\$
John (24)	\$\$
Tim (19)	\$
Anthony (17)	\$
Susanna (16)	\$
Joseph (14)	\$0
Premium Total	\$\$\$



Adults age 21 and over



Three oldest children under 21



Fourth child under 21
(not rated)

HMSA Small Business Plans

Choose a health plan that meets your employees' needs.

Plan Benefits	Employers pay at least half of employees' premiums; employees are responsible for the balance. The employees' portion can't exceed 1.5% of their gross monthly wages.		
	Preferred Provider Plan	Health Plan Hawaii Platinum	CompMED Choice
Estimated monthly premiums* Premiums are based on a 21-year-old nonsmoker . Actual premiums will be based on an applicant's age on the plan's effective date.	\$544.01	\$500.63	\$528.92
Annual medical deductible (single person) The amount you pay out of pocket before plan benefits start.	\$0	\$0	\$200
Annual medical maximum out of pocket (single person)	\$2,500	\$2,500	\$2,200
Annual prescription drug deductible (single person)	\$0	\$500	\$0
Annual prescription drug maximum out of pocket (single person)	\$9,500	\$9,500	\$9,800
	EMPLOYEES' OUT-OF-POCKET COSTS		
Coinsurance Percentages represent most of the plan's benefits. For a complete list of coinsurance percentages, check the plan's <i>Guide to Benefits</i> .	10%-20%	20%	20% [†]
Doctor/specialist office visit	\$12	\$20	\$12
Ambulance	20%	20%	20% [†]
Emergency room	20%	20%	20% [†]
Prescription drugs Generic/preferred/other brand name/preferred specialty/non-preferred specialty (30-day supply).	\$7/\$110/ \$200**/20%/25%	\$14/\$110 [†] / 40% [†] /40% [†] /50% [†]	\$10/\$110/ 20%/20%/25%

This is only a summary.

All benefits are for services received from a participating provider.

This comparison shows prescription drug copayments for four of five tiers that are benefits of these plans.

Generic drugs are covered before you meet the deductible, excluding single-source generic drugs (manufactured by a single pharmaceutical company) dispensed at a retail pharmacy.

* These rates are estimates. For the current rate premiums, refer to hmsa.com.

** \$100 copayment plus \$100 other brand-name cost share.

† Deductible applies.

Serving you

Meet with knowledgeable, experienced health plan advisers. We'll answer questions about your health plan, give you general health and well-being information, and more. Hours of operation may change. Please go to hmsa.com/contact before your visit.

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.

Contact HMSA. We're here with you.

Call (808) 948-6079 or 1 (800) 776-4672.

hmsa.com

     [@hmsahawaii](https://twitter.com/hmsahawaii)

Together, we improve the lives of our members and the health of Hawaii.
Caring for our families, friends, and neighbors is our privilege.

