

# Health Plan Benefits

## AWAY FROM HOME

For HMSA members:

**Preferred Provider Organization (PPO)**

**Health Maintenance Organization (HMO)**



An Independent Licensee of the Blue Cross and Blue Shield Association





**Table of Contents**

Peace of Mind When You Travel . . . . . 2

Before You Leave . . . . . 2

Prescription Drugs . . . . . 4

Is It an Emergency? . . . . . 6

PPO Members . . . . . 8

HMO Members . . . . . 10

Help Center . . . . . 14

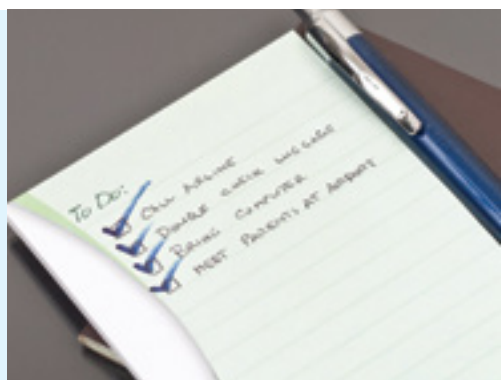
Contact Us . . . . . 16

## Peace of Mind When You Travel

When you travel, health care is the last thing you want to worry about. Fortunately, your HMSA preferred provider organization (PPO) or health maintenance organization (HMO)\* gives you peace of mind if you need medical attention outside Hawaii or the United States.

In addition to one of the largest provider networks in Hawaii, you have access to more than 500,000 preferred Blue Cross and Blue Shield providers nationwide and around the world.

**\* Important: Please note that the information in this brochure doesn't apply to HMSA Akamai Advantage® plans. For information on away-from-home benefits for HMSA Akamai Advantage plans, see your *Evidence of Coverage*.**



## Before You Leave

Whether you have a PPO plan or an HMO plan, we strongly suggest that you contact a Customer Relations representative before you travel. Ask what services your plan will pay for at your destination just in case the unexpected happens. You'll also want to make sure that everyone who's traveling has their HMSA membership card in their wallet.

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





## **Prescription Drugs**

Always take more than enough prescription medication with you to last your whole trip.

If you're going on a long vacation, you may need a supply that's greater than the amount that your HMSA plan allows. Contact CVS Caremark, HMSA's pharmacy benefit manager, at 1 (855) 298-2491 to find out if you need approval from your employer (i.e., plan sponsor) for an extended supply.



## On the Mainland

Many Mainland pharmacies are HMSA participating providers. For a list of participating pharmacies in a specific area, visit [hmsa.com](https://hmsa.com). You'll need to log in to My Account to use the Find a Pharmacy search tool.

Each state has its own laws about prescriptions from another state. You may be subject to the following rules if you need to fill a prescription from your Hawaii physician:

- A written prescription is required.
- Empty prescription containers marked "refill" are not accepted.
- Some states will only accept prescriptions from physicians practicing in that state.
- Some states will dispense only a 30- or 60-day supply regardless of the amount indicated on your prescription.

If you buy prescription drugs from a Mainland pharmacy that **doesn't participate** in HMSA's national pharmacy network, you must pay the entire charge at the time you pick up your medication. When you're home, file a claim with HMSA and you'll be reimbursed according to your drug plan benefits.

## Outside the U.S.

You must pay the entire cost of a prescription drug filled at a pharmacy in another country. HMSA can reimburse you according to your drug plan benefits if there's an equivalent drug approved by the U.S. Food & Drug Administration. But you must first file a claim with HMSA.

Medical evacuation, repatriation (return to the country of origin or citizenship), and air ambulance outside Hawaii aren't a benefit of most HMSA plans. Also, we don't offer travel insurance.



## Is It an Emergency?

### **When do I need emergency care?**

You'll need emergency medical care to treat sudden and serious injuries or symptoms. Emergency conditions include difficulty breathing, fainting, chest pain or pressure, uncontrolled bleeding, coughing or vomiting blood, severe pain, poisoning, broken bones or other major injuries, and sudden facial drooping or weakness in an arm or leg.

### **When do I need urgent care?**

Urgent medical care is appropriate for an illness or injury that isn't life-threatening, but can't wait for an appointment with a physician. Conditions that may need urgent care include sprains and fractures, allergic reactions, and animal bites.





## PPO Members

### Health Care on the Mainland

To get the most from your health plan and your health care dollars, we encourage you to get services from a BlueCard participating or preferred provider.

If you get care from a nonparticipating BlueCard provider, HMSA will reimburse you at your plan's nonparticipating provider benefit level. You'll pay the provider in full and file a claim with HMSA when you return home. Please note that you have one year from the date of service to file a claim.

### Nonparticipating Providers

We understand that in an urgent situation, a nonparticipating provider may be the only one who's available. If that happens:

- You must pay for the entire cost of the services when you receive them.
- You must file the claim with HMSA, along with the provider's bill listing detailed services and charges; we'll send you a check for any benefits that your plan paid. See the next page for where to mail your claim.

To find a BlueCard provider in the state you're visiting:

- Call 1 (800) 810-BLUE (2583).
- Visit the BlueCard Doctor & Hospital Finder website at [bcbs.com](http://bcbs.com).

Or, download the Blue Cross Blue Shield Global Core mobile app for convenient access to physicians, hospitals, and resources around the world. Available for iPhone and Android at [bcbsglobalcore.com](http://bcbsglobalcore.com).

## Health Care Outside the U.S.

If you receive care that's not related to a hospital stay, you'll need to pay the provider the full cost at the time of service. Within 90 days of returning home, send a claim with the itemized bill to:

HMSA – BlueCard Claims  
P.O. Box 2970  
Honolulu, HI 96802-2970

Before you travel, download the Blue Cross Blue Shield Global Core mobile app from the Apple Store or Google Play. The app will make it easier for you to find providers outside the U.S. who participate with Blue Cross Blue Shield Global Core. For more information, visit [bcbsglobalcore.com](http://bcbsglobalcore.com).





## HMO Members

When you're away from home, your HMSA HMO plan pays for emergency and urgent care services. You don't need approval for those services, but please tell your primary care provider (PCP) about services you received as soon as you return home. Your PCP will coordinate additional care you may need and update your medical records.

If you see a provider who participates with the Blue Cross and/or Blue Shield plan in the state you're visiting, the provider will file a claim for you. But if you see a nonparticipating provider, you'll pay the provider the entire cost of the services and file your own claim.

### **Emergency Care on the Mainland**

If you need emergency care on the Mainland:

1. Go to the nearest emergency room and present your HMSA membership card.
2. Ask the physician or hospital to send a copy of the emergency report or records to your PCP.
3. Ask the provider to file a claim for you.

To prepare for a possible emergency, find the nearest participating emergency facility at your destination before you go there. Call 1 (800) 810-BLUE (2583) or use the BlueCard Doctor & Hospital Finder tool at [bcbs.com](https://bcbs.com).

### **Urgent Care on the Mainland**

For urgent care, find a participating BlueCard provider at the same toll-free number and website previously mentioned for emergency services. Your HMO plan will pay for urgent care services when the BlueCard program coordinates the services.

## **Emergency and Urgent Care Outside the U.S.**

When you receive emergency or urgent care services outside the U.S., you're responsible for paying the provider in full and filing a claim with HMSA.

To find emergency or urgent care providers outside the U.S. who participate with Blue Cross Blue Shield Global Core, call the Service Center at 1 (800) 810-BLUE (2583) or collect at (804) 673-1177.

## **Other Medical Services**

If your condition isn't an emergency and isn't urgent, your PCP must request an administrative review and approval from HMSA before you receive services from a provider outside Hawaii. This ensures that your plan will pay for services from nonparticipating Hawaii providers or out-of-state providers.





## HMSA's Away From Home Care Program

### For extended stays

If you plan to be in another state for at least 90 days, you may enroll in HMSA's Away From Home Care Program, also known as Guest Membership.

This program gives you access to health care and emergency or urgent care if there's an affiliated Blue Cross and Blue Shield HMO plan in that state.

**At least 30 days before you leave,** call HMSA's Away From Home Care coordinator at (808) 948-6466 or 1 (800) 776-4672 to arrange for care in that state.



## Help Center

The Help Center is an online resource with articles about travel and other topics. Visit [hmsa.com](http://hmsa.com) and click the Help Center tab.

### Contact Us

If you have questions about your health plan benefits outside Hawaii, please contact us. Our phone numbers are also on the back of your HMSA membership card.

### Email

Use the secure form at [hmsa.com/askhmsa](http://hmsa.com/askhmsa).

### Phone

Monday–Friday,  
8 a.m.–5 p.m., Hawaii time

### Oahu

PPO Plans . . . . . (808) 948-6111  
HMO Plans . . . . . (808) 948-6372  
State and Federal Plans . . . . . (808) 948-6499  
Not sure which plan you have? . . . . . (808) 948-6111

### HMSA Medicare Advantage

Monday–Sunday, 8 a.m.–8 p.m.  
. . . . . (808) 948-6000  
. . . . . or 1 (800) 660-4672

### EUTF Plans

Monday–Friday, 7 a.m.–7 p.m.;  
Saturday, 9 a.m.–1 p.m. . . . . (808) 948-6499

**Calling from the Mainland . . . . . 1 (800) 776-4672**

If you need to call a local Hawaii telephone number from the Mainland, the area code is 808.

Visit an HMSA Center near you. Locations can be found on page 16.





## HMSA CENTERS

Convenient evening and Saturday hours:

### **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, 9 a.m.–6 p.m. | Saturday, 9 a.m.–2 p.m.

### **HMSA Center in Lihue**

Kuhio Medical Center | 3-3295 Kuhio Highway, Suite 202

Monday–Friday, 8 a.m.–4 p.m.





**Hawai'i Medical Service Association • P.O. Box 860 • Honolulu, HI 96808-0860**  
**[hmsa.com](http://hmsa.com)**

