

Live Well WITH HMSA

Newsletter for HMSA Medicare Advantage members

WINTER 2024



What's Inside

- What's new in 2024
- Annual wellness visit checklist
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Dear Friends,

The new year is a good time to start anew. To make 2024 your best year ever, resolve to stay healthy and safe. And we're here to help you achieve your goals for better health and well-being.

Your all-in-one HMSA Medicare Advantage plan gives you benefits for medical, dental, vision, prescription drugs, and more.

Some of the plan improvements that begin this year include:

- \$300 annual vision benefit for eyeglasses and contact lenses.
- An allowance every quarter to buy over-the-counter health and wellness products online or at selected retail stores.

As an HMSA Medicare Advantage member, you'll continue to see providers in our large network either in person or through telehealth, including HMSA's Online Care®, for \$0.

Travel plans in 2024? We've got you covered with worldwide travel benefits. And make exercise a year-round routine with a fitness center membership and at-home fitness choices with the Silver&Fit® program at no cost.

If you have questions or need help with your health plan, connect with us either on the phone or in person at an HMSA Center near you. Our friendly health plan experts are always ready to help you. You can find our contact information on the back of this newsletter. Or visit hmsa.com/advantage to learn more.

Thank you for entrusting us with your health care. We wish you and your family all the best in 2024.

Mahalo,

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

Kimberly Takata Endo
Assistant Vice President
Medicare Programs

Not all benefits described in this newsletter are included in HMSA Akamai Advantage® Dual Care (PPO SNP) and some HMSA Akamai Advantage employer group plans. Check your Evidence of Coverage for details. Amwell is an independent company providing hosting and software services for HMSA's Online Care platform on behalf of HMSA.

The Silver&Fit® program is provided by American Specialty Health Fitness, Inc., a subsidiary of American Specialty Health. 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. HMSA Akamai Advantage® is a PPO plan with a Medicare contract. Enrollment in HMSA Akamai Advantage depends on contract renewal.

Over-the-counter health products

As part of your HMSA Medicare Advantage plan, you have an allowance every quarter to spend on over-the-counter (OTC) health and wellness products.

You'll receive an HMSA Extra Benefits debit card with instructions on how to activate it in the mail. The card is **not** a credit card and will not generate a bill to you. The card is preloaded with your quarterly benefit so you're able to use it like a gift card to purchase approved OTC items online and at selected retail stores. OTC items include a blood pressure monitor, incontinence supplies, and cold and flu medicines.

This benefit, which has been part of HMSA Akamai Advantage Dual Care (PPO SNP), was expanded to all HMSA Medicare Advantage individual plans (Complete, Complete Plus, Standard, and Standard Plus) starting Jan. 1, 2024.

If you'd rather not use the HMSA Extra Benefits debit card, don't worry, there are other ways for you to conveniently place an order and purchase eligible OTC items – online, by mail, or by phone.



Online.

Visit HMSAExtraBenefits.com.



Mail. Mail the order form from the catalog to:

HMSA Extra Benefits
4613 N. University Drive, #586
Coral Springs, FL 33067



Phone. Call 1 (800) 790-6019 Monday through Friday, 8 a.m. to 8 p.m. For TTY, call 711. Member service representatives are available to take your order and answer any questions.



Retail store. Use your HMSA Extra Benefits card at Longs Drugs, Safeway, Walgreens, and Walmart. Card activation required and PIN setup recommended. PIN may be required in-store.



Learn more.

Visit hmsa.com/ExtraBenefits or scan the QR code.



See your doctor for an annual wellness visit

Live your best life. Make an annual wellness visit a priority early in the year.

Even if you're feeling fine, an annual wellness visit is an opportunity for you to talk to your primary care provider (PCP) about staying on track with preventive care and screenings. During the visit, fill out your health risk assessment questionnaire with your doctor or service coordinator and create a personalized plan to prevent or manage chronic health conditions, such as diabetes and high blood pressure.

Make an appointment soon if you haven't already done so.

Your annual wellness visit is available at no charge when you see an HMSA participating provider.



Annual Wellness Visit Checklist

Your health changes. Reassess your health with your PCP every year.
Take this checklist to your next annual wellness visit to discuss your health.

PCP's name: _____

Appointment date: _____

Topics to discuss with my PCP:

☐ Overall physical health

Are you having difficulty with daily activities, such as bathing, dressing, eating, walking, and transportation?

☐ Risk of falls

Have you fallen? Are you having balance or hearing issues?

☐ Bladder control

Do you have issues with leaking urine or bladder control?

☐ Mental health

Do you have feelings of isolation, low energy, or anxiety? Have you noticed any changes in your memory, thinking, or judgement?

☐ Coordinating your care

Inform your provider of any specialists and providers who are caring for you so they can help coordinate your care.

☐ Advance care planning

Do you have an advance care plan? Review and discuss changes with your provider.

☐ If you have diabetes

☐ Exam to detect diabetes-related eye issues

☐ Exam to detect diabetes-related foot issues

☐ Statin medication, if clinically appropriate

☐ Tests to monitor for kidney health

☐ Pain

How often and where do you have pain? How do you treat pain?

☐ Other

Recommendations from my provider:

Know your numbers

Height	Weight	BMI	Blood pressure	Hemoglobin A1C	HDL (good cholesterol)	LDL (bad cholesterol)	Total cholesterol
ft. in.	lbs.	kg/m2	/ mmHg	%	mg/dL	mg/dL	mg/dL

Medications

Review all your prescriptions, over-the-counter medications, vitamins, and supplements with your provider. Discuss any side effects or questions you have.

Medicine	Frequency, quantity, purpose

Immunizations and Screenings Checklist

Immunizations and screenings	Plan benefits	Date completed
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.	
Other		

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.



Save money on medications

HMSA Medicare Advantage members with Part D drug benefits are eligible for the new **HMSA Akamai Advantage Drug Discount Program**.

If your doctor prescribes you a prescription drug or OTC medication that's not covered by Medicare Part D, the medication may be eligible for a discount. This drug discount program began Nov. 1, 2023.

Your pharmacy will let you know if your prescription qualifies for a discount. Eligible medications and discounts may vary by pharmacy.

Some common medications eligible for the discount program include acetaminophen (generic Tylenol), benzonatate, calcium

with vitamin D, cyanocobalamin, docusate, ferrous sulfate, folic acid, loratadine, magnesium, melatonin, polyethylene powder, promethazine with codeine, sildenafil (generic Viagra), vitamin D 50,000, and OTC eye drops.

The drug list and discounts are subject to change at any time. If you have any questions about drug benefits and prices, contact your HMSA participating pharmacy.

This discount program doesn't apply to HMSA Akamai Advantage Dual Care (PPO SNP).

Check if your medication is also covered under your HMSA Medicare Advantage over-the-counter allowance.



Improved benefit in 2024: 100-day medication supply

As of Jan. 1, 2024, you can get a 100-day supply for your Part D maintenance drugs. That's an increase from the previous 90-day supply at no extra cost to you.

What does this mean for you?

- Fewer trips to the pharmacy
- Less frequent refill ordering
- Help you better manage your health
- More time for the things you love

Tell me more

- You can fill a 100-day supply of any tier drug at any network pharmacy.
- A maintenance drug is a medication taken regularly to manage chronic or long-term health conditions, such as diabetes, high blood pressure, and high cholesterol.
- State or federal regulated medications may have restrictions.

Here's how to take advantage of this benefit:

- Ask your doctor for a 100-day supply of your maintenance prescriptions, and
- Ask your pharmacy to fill your prescriptions for 100-day supply.

For additional savings, use this benefit with your mail-order benefit. For more information on savings and how to sign up with our mail-order pharmacy, go to the Help Center on hmsa.com or scan the QR code. Or call CVS Caremark at 1 (855) 479-3659. For TTY, call 711.



Understanding medication transition supply

Your drug plan benefits may change occasionally. To help you manage the change, Part D plans pay for a transition supply. A transition supply is a one-time, 30-day supply of a prescription drug that would otherwise require a coverage approval within the first 90 days of your enrollment in a plan.*

You can get a transition supply for a Part D drug if:

- You change to a new plan and your medication isn't on the new plan's formulary, which is a list of medications that your plan pays for.
- Your medication was a benefit of your plan, but your plan is removing it from the formulary or is changing how much it will pay for it.
- And if the drug is eligible for a transition fill.

The 30-day transition supply gives you time to talk with your doctor about possible alternatives and get a new prescription if necessary. Your doctor can request a formulary exception if they determine it's medically necessary for you to keep taking your current medication.

After you get a transition supply, we'll send you a letter explaining how to work with your doctor to either switch to another drug on the formulary or request an exception.

To request a coverage determination, ask your doctor to call CVS Caremark Customer Care at 1 (855) 479-3659. For TTY, call 711.

Want to see a list of medications that are a benefit of your drug plan?

Go to hmsa.com, click Member Login, and log in to My Account. Scroll down to Your plan benefits and click view more. On the Benefits page, scroll down to Guides section and click drug list.

You can also ask us to mail you a copy of the drug list. Click Request hard copy, fill out the form, and click Submit. Or call (808) 948-6000 or 1 (800) 660-4672 daily 8 a.m. to 8 p.m. For TTY, call 711.



Getting too many calls?

We may call you to let you know about other HMSA Medicare Advantage plans. If you'd like to opt out from these calls, please let us know. Our contact information is on the back of this newsletter. If you change your mind, you can always opt in. Opting out, however, still allows us to contact you about your current HMSA Medicare Advantage plan.

* Medications eligible for a transition supply are subject to Centers for Medicare & Medicaid Services rules and regulations. In some situations, HMSA may request additional information from your doctor for a coverage determination.

Opioids: What you need to know

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.

Risks

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.

Side effects

Even when taken as directed, opioids may lead to constipation, nausea, vomiting, dry mouth, sleepiness, dizziness, confusion, depression, irritability, itching, and difficulty breathing.

Alternatives

Here are some pain management options that may be safer:

Over-the-counter medications. This includes Tylenol (acetaminophen), Advil (ibuprofen), and Aleve (naproxen). Your HMSA Medicare Advantage plan doesn't cover these, but you can buy them at retail stores for short-term use without a prescription or as part of your allowance for over-the-counter health and wellness products.

Non-opioid prescriptions

Your HMSA Medicare Advantage plan pays for:

- Nonsteroidal anti-inflammatory drugs, such as celecoxib.
- Topical anesthetics, such as lidocaine.
- Some antidepressants used for pain, such as duloxetine.
- Some anticonvulsants used for nerve pain, such as gabapentin.
- Musculoskeletal therapy agents, such as baclofen.

Nonpharmacological therapies

This includes acupuncture, chiropractic services, and physical therapy.

Devices

These include transcutaneous electrical nerve stimulator, often referred to as TENS.

The best way to prevent an opioid dependence or addiction is to limit their use. If you have chronic pain, talk with your doctor about which option may be the safest and most effective for you.





Brown rice chicken jook

Soup's on! Make a comforting meal out of day-old rice and store-bought rotisserie chicken.

- | | |
|---|--------------------------|
| 1 cup boiling water | 2 cups cooked brown rice |
| 1 oz. dried sliced shiitake mushrooms | 1 Tbsp. low-sodium shoyu |
| 3 14-oz. cans chicken broth | Salt and pepper to taste |
| 1-inch piece ginger, peeled and sliced | Cilantro, chopped |
| 5-oz. can sliced water chestnuts, drained and chopped | Green onion, chopped |
| 2 cups shredded rotisserie chicken | |

In a small bowl, pour boiling water over dried mushrooms. Let stand 30 minutes. Place broth and ginger in a large saucepan over medium-high heat. Just before broth boils, add mushrooms, strained soaking liquid, water chestnuts, chicken, rice, shoyu, and salt and pepper. Stir and cook until mixture almost comes a boil. Turn heat to low, cover, and simmer 1 hour, stirring occasionally. If jook gets too thick, add water. Serve with cilantro, green onion, and other toppings as desired.



Still hungry? Check out islandscene.com/food for more recipes.



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

Important plan information



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Contact Us

We can help you and
answer your questions.

Phone

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

Daily,
8 a.m.–8 p.m.

Online

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, 9 a.m.–6 p.m.
Saturday, 9 a.m.–2 p.m.

HMSA Center in Lihue

Kuhio Medical Center
3-3295 Kuhio Highway, Ste. 202
Monday–Friday, 8 a.m.–4 p.m.



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