



HMSA Individual Plans

Health plans to meet your needs.



An Independent Licensee of the Blue Cross and Blue Shield Association



Why do I need health insurance?

Health insurance protects you from the high cost of health care. Without health insurance, you could pay up to \$2,000 for a visit to the emergency room or \$22,500 for a five-day stay in the hospital. Health insurance also helps keep you healthy since health plans cover many preventive services.

Under the health care reform law, you'll need health insurance by January 1, 2014, or you'll have to pay a fine to the Internal Revenue Service. You won't be turned down even if you have a serious health problem.

How do I get health insurance?

If you're looking for a health plan, talk to us. We'll explain your options, answer your questions, and take you through the enrollment process.

- **Visit us in person** at an HMSA office.
- Call **948-5555, option 2**, on Oahu or **1 (800) 620-4672** toll-free on the Neighbor Islands, Monday through Friday, 8 a.m. to 5 p.m.
- Go to **hmsa.com**.



Which health plan should I choose?

When choosing a health plan, don't just look at the monthly premiums. It's also important to consider your health needs.

- **I have an ongoing health condition that requires a lot of doctor visits and daily medication.** The Platinum and Gold plans have low deductibles to help pay for ongoing treatments.
- **I'm in pretty good health, but see a doctor sometimes when I need care.** Although the Silver and Bronze plans have higher deductibles, they have affordable, low monthly premiums.
- **I'm young and healthy, but need basic coverage if I have an emergency.** The Young Adults and Catastrophic plans fit a tight budget but still provides coverage in those "just in case" situations. Certain eligibility rules apply.

Financial help available. Depending on your income, you could get financial help from the federal government when you buy coverage on the **Hawai'i Health Connector**. This online health insurance marketplace was created by the state under health care reform as another option for you to get coverage. HMSA plans will be available in the Hawai'i Health Connector, which is scheduled to open October 1. Contact us and we can help you choose an HMSA plan available on the Hawai'i Health Connector.



What do I get with my health plan?

Vision care. Receive adult vision benefits for eye exams, eyeglasses, and contact lenses.

Wellness exams. Take charge of your health with an annual physical exam benefit.

HMSA's Online Care. Speak to doctors online or by phone at no charge. No appointment needed. Get quick access to HMSA participating providers without dealing with traffic and parking.

Generic drugs. Generic drugs are available for a copayment before you meet the deductible to help pay for medication.

Fitness center membership. Stay fit! Bronze, Catastrophic, and Young Adults plan members may join selected fitness centers for just \$75 a year.

Chiropractic, acupuncture, and massage therapy. Up to 12 visits a year; copayment is just \$20 per visit. For Platinum PPO and HMO Plan members only.

Special savings. Receive discounts on hundreds of health and wellness products and services statewide with HMSA365.

ExtraCare® Health Card. Save up to 20 percent on health-related CVS Caremark-brand items at Longs Drugs stores or online at www.cvs.com. Some restrictions apply.

Live well. Get information and inspiration on living well with our award-winning *Island Scene* magazine and at www.islandscene.com.



Why should I choose HMSA?

You can count on us.

Experience. Your health plan is financially secure and backed by 75 years of experience.

Reliable. Generations of Island families have put their trust in us.

Accessible. If you have questions, you can call, visit, or contact us online.

Choice. You'll have thousands of doctors and other health care providers to choose from throughout Hawaii.

Convenience. You can receive care from doctors and hospitals in our network where it's convenient for you.

Quality care. You deserve the best care. We work with Hawaii doctors and hospitals to put you at the center of your health care.

Peace of mind. If you have a medical emergency while traveling, you can go to a hospital or doctor anywhere on the Mainland that's part of the Blue Cross and Blue Shield Association.

HMSA Individual Plans

Choose a health plan that meets your health needs and budget.

Plan Benefits	PPO PLANS Preferred Provider Organization Plans <i>Freedom to choose your own doctor.</i>				
	Platinum PPO 100	Gold PPO 250	Gold PPO 1000	Silver PPO 1500	Silver PPO 2000
Monthly premiums Premiums are based on a 21-year-old nonsmoker and includes pediatric dental. Actual premiums will be based on an applicant's age.	\$291.24	\$244.72	\$244.42	\$196.73	\$195.94
Deductible, single person The amount you pay out of pocket before your plan benefits start.	\$100	\$250	\$1,000	\$1,500	\$2,000
Annual maximum out-of-pocket, single person	\$2,000	\$6,350	\$4,000	\$6,350	\$5,500
	YOUR COPAYMENT				
Coinsurance Percentages represent most of the plan's benefits. For a complete list of coinsurance percentages, check the plan's Guide to Benefits.	10%	30%	10%	40%	30%
Doctor visit	\$20	\$25	\$25	\$30	\$30
Ambulance	10%	30%	10%	40%	30%
Emergency room	20%	20%	20%	20%	20%
Prescription drugs Generic*/preferred/other brand name (30-day supply)	\$7 / \$30 / \$75**	\$7 / \$30 / \$75**	\$7 / \$30 / \$75**	\$7 / \$30 / \$75**	\$7 / \$30 / \$75**
Added-value benefits Available before you reach the deductible.					
Adult vision	✓	✓	✓	✓	✓
HMSA's Online Care (\$0 copayment)	✓	✓	✓	✓	✓
Annual wellness exam	✓	✓	✓	✓	✓
Generic drugs*	✓	✓	✓	✓	✓
Fitness membership (With \$75 annual copayment)					
Chiropractic/acupuncture/massage therapy	✓				

*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.

**\$30 copayment plus \$45 other brand name cost share.

	HMO PLANS Health Maintenance Organization Plans <i>See doctors in our HMO health center network.</i>				OTHER PPO PLANS	
Bronze PPO 6350	Platinum HMO	Gold HMO	Silver HMO	Bronze HMO	Young Adults	Catastrophic
\$127.65	\$285.31	\$239.62	\$192.09	\$125.52	\$132.98	\$132.98
\$6,350	\$100	\$1,000	\$2,000	\$6,350	\$5,000	\$5,000
\$6,350	\$2,000	\$4,000	\$5,500	\$6,350	\$6,350	\$6,350
	YOUR COPAYMENT				YOUR COPAYMENT	
0%	10%	10%	30%	0%	50%	50%
\$0	\$20	\$25	\$30	\$0	\$50	\$50
					First three visits are covered before you reach the deductible.	
0%	10%	10%	30%	0%	50%	50%
0%	20%	20%	20%	0%	20%	20%
\$7 / \$0 / \$0	\$7 / \$30 / \$75**	\$7 / \$30 / \$75**	\$7 / \$30 / \$75**	\$7 / \$0 / \$0	\$7 / \$30 / \$75**	\$7 / \$30 / \$75**
✓	✓	✓	✓	✓	✓	✓
✓	✓	✓	✓	✓	✓	✓
✓	✓	✓	✓	✓	✓	✓
✓	✓	✓	✓	✓	✓	✓
✓				✓	✓	✓
	✓					

This is only a summary. All benefits are for services received from a participating provider. For details about your coverage and costs, call 948-5555, option 2, on Oahu or 1 (800) 620-4672 toll-free on the Neighbor Islands. TTY users, call 711.

HMSA CENTERS

Visit one of our new HMSA Centers with extended and weekend hours:

Honolulu, Oahu

818 Keeaumoku St. • Monday through Saturday, 8 a.m.- 6 p.m.

Pearl City Gateway (opening October 2013)

Pearl City, Oahu • 1132 Kuala St., Suite 400

Monday through Saturday, 9 a.m.- 7 p.m.

Waiakea Center (opening December 2013)

Hilo, Hawaii Island • 325 E. Makaala St., Suite 303A

Monday through Saturday, 9 a.m.- 7 p.m.

OFFICES

Visit your local HMSA office Monday through Friday, 8 a.m. - 4 p.m.:

Hilo, Hawaii Island (closing December 2013 to reopen at Waiakea Center)

670 Ponahawai St., Suite 121 • 96720 • Phone: 935-5441

Kailua-Kona, Hawaii Island • 75-1029 Henry St., Suite 301 • 96740 • Phone: 329-5291

Kahului, Maui • 33 Lono Ave., Suite 350 • 96732 • Phone: 871-6295

Lihue, Kauai • 4366 Kukui Grove St., Suite 103 • 96766 • Phone: 245-3393

PHONE

948-6111 on Oahu

If you're calling from the U.S. Mainland, please call 1 (800) 776-4672. If you need to call a local Hawaii telephone number from the Mainland, the area code is 808.



HMSA's mission is to provide the people of Hawaii access to a sustainable, quality health care system that improves the overall health and well-being of our state.



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hmsa.com

