

Provider Network Information

Selecting a doctor or facility is an important part of your health care. HWMG is the administrator for HMAA and self-funded groups, and our provider network includes a comprehensive list of more than 5,000 physicians, dentists, hospitals, clinics, chiropractors, acupuncturists, naturopaths and pharmacies located throughout Hawaii (some benefits may not be included in your health plan).

Please verify whether a provider or facility is currently participating with HWMG before you obtain services by doing one of the following:

- Ask your provider's office
- Visit hmaa.com or hwmg.org to access our *Find a Provider* online search
- Contact our Customer Service Center at **(808) 941-4622**, toll-free at **(888) 941-4622**, or via email at CustomerService@hmaa.com.

Some providers listed in our network directory may practice at more than one location and may not participate at all locations. Please verify participating locations with your provider before you obtain services.

While our geographic service area is the State of Hawaii, we provide access to certain services on the U.S. Mainland by participating with most providers in the Cigna PPO network. Before you receive services, we strongly recommend you visit our *Find a Provider* online search for a list of participating providers. Our Mainland network does not apply to dental services, and **we do not guarantee the availability of Mainland participating providers, including emergency care providers, in all areas.**

Whether it's one of our many Hawaii providers or a participating Mainland provider, using a participating provider or facility will maximize your coverage and reduce your out-of-pocket expense. If you are planning to travel to the Mainland, please refer to our notice on *Medical Services and Prescriptions on the Mainland* for further information.

You may use a non-participating provider or facility; however, because we have no agreement with these non-participating providers, you will be responsible for the difference between the entire billed amount and our payment. **As a result, your out-of-pocket expenses will be substantially higher. This includes the use of a non-participating provider or facility in emergency care situations.** The provider or facility may require you to pay the entire bill at the time you receive services, and to file your claim directly with us. When you see a non-participating provider, you are responsible for all payment arrangements because we do not reimburse non-participating providers directly. Please refer to your plan documents or contact us for more information.

We have no agreements with providers outside the United States. All such claims are processed at the non-participating provider level. Please refer to our notice on *Health Services Outside the United States* for further information.

Please be aware that at times, there may be several providers (such as a surgeon, anesthesiologist, laboratory and facility) involved in a treatment plan. It is important to remember that each provider may have a separate contract with us and that the participating status should be verified separately. Likewise, if you are referred to a provider for services, ask the referring provider to recommend an HWMG participating provider. This will ensure a higher level of coverage for your health care services and reduce your out-of-pocket expenses.

For questions regarding claims, benefits, and participating providers, visit hmaa.com or hwmg.org. Or, you may contact our Customer Service Center Monday to Friday, 8:00 am to 4:00 pm HST at (808) 941-4622, toll-free (888) 941-4622, or via email at CustomerService@hmaa.com.