HAWAII-WESTERN MANAGEMENT GROUP, INC.
Third-Party Administrator for HMAA

Online for Members
Reference Manual

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Chapter

1

Introduction

Online for Members enables you to view eligibility information, claims, schedule of benefits information and accumulators.

H MAA is pleased to make available to our members a service that enables you to view eligibility and claim information online[1]. You can also view your deductible and stop loss accumulators, your Schedule of Benefits and/or Summary Plan Description (SPD)[2], and your Explanation of Benefits (EOBs) for paid claims.

ICON KEY

📁 Important information

! Disclaimer

🔔 Reminder

Contact Information

You can login at any time, including non-business hours, to view your information. During normal business hours, if you are unable to access the information you are looking for or have any other questions, please call HMAA's Customer Service Center for assistance.

📁 **Web and Contact Information**

Online for Members: www.hmaaonline.com

Customer Service:	**On Oahu:**	**(808) 941-4622**
	Toll-Free:	**(888) 941-4622**
	E-mail:	**CustomerService@hmaa.com**

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[1] All members aged 18 and older will need to give written permission for their personal information to be viewed by another family member.
[2] Depending on your employer, you may be able to view your Schedule of Benefits or your SPD. Please contact your employer for more information about your plan(s).

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Getting Started

What you need

Insured ID
Login Password
Internet Access

For subscribers to access **Online for Members**, you will need your Insured ID number (from your Member ID Card) and your login password. For eligible dependents, you will need your login Insured ID Number and login password you received in the mail. If you do not have a login password, please request one through \ Customer Service (see phone numbers on Page 2).

System Requirements

The minimum system requirements for **Online for Members** are as follows:

📂 System Requirements

- *Computer with a 56.6 KBPS , a DSL or Cable Modem connection*

- *Internet access*

- *64 MB RAM or more*

- *Pentium II 400 MHz or higher*

- *Windows 2000/XP operating system*

- *Internet Explorer 5.5 or higher, or Netscape 4.7 or higher*

- *Adobe Acrobat Reader software (can be downloaded for free from the following Website. Version 6.0 is recommended):*

  http://www.adobe.com/products/acrobat/readstep2.html

User Responsibility

Online for Members is a secure Website. Members must register to use the Website and will be given a secure password. Your Insured ID and login password must be protected and used only by the individual to whom it was assigned. It is your responsibility to maintain and protect your Insured ID and password, and to contact HMAA's Customer Service Center if you forget or lose your password.

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! Disclaimer
The information provided by Online for Members is not a guarantee of benefits or eligibility, and is subject to change since members' or groups' coverage may change or terminate retroactively.

Logging In

Once you access the Internet, type **www.hmaaonline.com** into your Internet browser's address bar and hit **[Enter]**. You will be directed to the **Online Home Page** *(see Figure 1.1)*. You will see three choices on the home page:

1. PROVIDER
2. MEMBER/DEPENDENT
3. PLAN ADMINISTRATOR

Please click on the appropriate link below to log into the HMAA Online system.

PROVIDER

HMAA's contracted providers can sign in here to review claim information by member identification.

MEMBER / DEPENDENT

HMAA's members may sign in here to check on their benefits and claim status.

PLAN ADMINISTRATOR

HMAA's plan administrators may sign in here to review plans and enrollment.
(In Production)

To use this resource, you must first register with HMAA. For more information, or if you need assistance, please contact **HMAA's Customer Service Center** at 808-941-4622 or toll-free at 1-888-941-4622.

This Information is not a guarantee of benefits or eligibility, and is subject to change since members' or groups' coverage may change or terminate retroactively.

HMAA is pleased to make the information on this web site available to you. While HMAA makes every effort to ensure that the information contained on these pages is accurate, this information is subject to change without notice. Please call HMAA at 808-941-4622 or toll-free at 1-888-941-4622 for the most recent and complete information concerning any topics discussed on the web site. Consistent with our corporate mission of providing outstanding service and value, HMAA is dedicated to providing health-related information to the community. None of the information on this web site, however, is intended as medical or health care advice. You should always consult your physician or other health care provider before making any changes in your health treatment plan and to answer any questions you may have about your health.

FIGURE 1.1: Online Home Page. Click on **MEMBER/DEPENDENT** to access your plan and claim information.

Choose the second option, *MEMBER/DEPENDENT*. This link will direct you to the **Member Login** page *(see Figure 1.2)*.

FIGURE 1.2: Online for Members Member Login Page. Enter your Insured ID and Password.

Insured ID

All members and dependents need an Insured ID and a password to login. Passwords are provided by mail to each member and dependent aged 18 and older. Please keep your password safe, and do not share it with anyone. You will have the opportunity to reset your password the first time you login. Your Insured ID is located on your Member ID card.

Dependents aged 18 and older, however, will use an altered Insured ID to login. Each dependent is assigned a Dependent Number. This number is shown on your Online for Members welcome letter. Enter the Insured ID, a hyphen (-), and then your Dependent Number. For example:

Insured ID: 123456789   **Dependent #:** 2   **Enter:** <u>123456789-2</u>

Passwords

There are two types of passwords for Online for Members: **Family** passwords and **Member** passwords.

Each insured member (employee) will receive a **Family** password. This password enables you to view your own information, and information for all of your dependents under the age of 18. You will be able to view information for your dependents aged 18 and older only if they sign a release form that gives you permission to do so. This is due to Federal and State HIPAA Privacy laws (see ***Protected Health Information*** below).

Each dependent aged 18 and older will receive a **Member** password. This password enables them to login and view only their own information.

After entering the Insured ID and appropriate password, click the **[I Accept]** button or hit **[Enter]**, and you will be brought to the next screen.

🗁 Protected Health Information

Dependents aged 18 and older have the right to medical privacy for certain conditions. Such information is considered Protected Health Information (PHI) and may be discussed only with the member in question, unless the dependent has granted permission by completing HMAA's written authorization form to use and disclose his or her PHI. The form may be obtained by calling our Customer Service Center or on our Website: **www.hmaa.com.**

Changing Your Password

The first time you login to **Online for Members**, you will be prompted to change your password *(see Figure 1.3).*

Password Maintenance

Please use the form below to change your password. You must type your password both in the **New Password** and **Re-enter New Password** fields for the change to take effect. *Your new password must contain at least seven characters and is case sensitive.*

New Password   [   ]

Re-enter New Password [   ]

                          [Submit]

FIGURE 1.3: Online for Members Password Maintenance Page. Change your password on this screen.

Enter your new password in the *New Password* field, then re-enter it in the *Re-Enter New Password* field. Your password must be at least seven digits long. Click **[Submit]** and your password will be updated.

📁 Password Requirements

Your new password must be at least seven (7) digits. If you enter a password that does not meet this requirement, you will be prompted to enter a different password.

Password Tips:

1) Change your password frequently. Monthly is recommended.

2) Use a password that includes non-alphabetic characters, such as numerals or punctuation marks.

3) Use a password that is easy for you to remember, so you don't have to write it down.

4) Don't use the names of any family members, friends, or pets.

5) Don't let anyone know your password.

Chapter

2

Eligibility and Plan Information

Check your family's plan eligibility and your plan benefits.

O nce you are logged into **Online for Members** (and have changed your password upon your initial login), you are ready to access your eligibility, plan, and claim information. You will be on the **Select Family Member** page, where you will see your *Insured ID, Name, Insured Address, Group ID* and *Group Name*. Below this, you can select the family member you wish to view. The information viewable in this section are the member's name, relationship to you (insured, spouse, son, daughter, etc.), gender and date of birth *(see Figure 2.1)*.

I C O N   K E Y
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FIGURE 2.1: HMAA Online for Members Select Family Member Page. Select the family member you wish to view.

Options

From the **Select Family Member Page**, you can access almost all of the information available on **Online for Members** except for claims. Your options on this page are as follows:

- To view your dependent's or your own **Coverage Information**, click on **[Select]** under the **Select Member** heading.

- To change your password, click on *Password Maintenance* in the sidebar *(see How to Change Your Password in Chapter 1 for more information).*

- To **Request a Duplicate ID Card**, click on *Request ID Card* in the sidebar *(not available for all users).*

- To **Update Your Address**, click on *Address Update* in the sidebar *(not available for all users).*

- For **HMAA Contact Information,** click on *Contact Us* in the sidebar.

- To read our **Privacy and Security Statement**, click on *Policy and Security* in the sidebar.

- To access **HMAA's Website**, click on the HMAA banner at the top of the page or on the HMAA.com link in the sidebar.

- To access HMAA's Provider Directory, click on the *Provider Directory* link in the sidebar.

- To **Logoff** Online for Members, click on *Logoff* in the sidebar. This option is available on every screen.

Coverage Information

When you have selected a member to view, you will be brought to the **Coverage Information** screen *(see Figure 2.2)*. You can access any part of **Online for Members** from this page. Your options on this page are as follows:

- View a **Summary of Current Plan Benefits** for any coverage you have such as Medical or Dental *(NOTE: If you are using Adobe Acrobat Reader 7.0 and an incorrect PDF appears, please refresh your browser.)*

- View **Accumulators** (Deductible, Stop-Loss, Lifetime Maximum) for Medical or Dental *(NOTE: If you have Single Coverage, you may see accumulators relating to Family Coverage. Please disregard the Family information as it is not applicable to you.)*

- View plan numbers and **Effective and Termination Dates** for your current or previous coverage.

- View **Claim Information** *(see Chapter 3 for more information).*

- To return to the **Select Family Member** screen, click on *Select Family Member* in the sidebar.

- To logoff **Online for Members**, click on *Logoff* in the sidebar.

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FIGURE 2.2: Online for Members Coverage Information Page.

View Plan Benefits

Medical
Dental
Vision
Prescription

To view your plan benefits, click on *View a Summary of Current Plan Benefits* from the Medical, Dental, Vision or Drug Coverage sections[3]. When you select one of the links, a PDF[4] will open that contains your Schedule of Benefits or your SPD (Summary Plan Description). You may print these or view them on the screen.

! Disclaimers

The information provided by Online for Members is not a guarantee of benefits or eligibility, and is subject to change since members' or groups' coverage may change or terminate retroactively.

Depending on your employer, you may be able to view your Schedule of Benefits or your SPD. Please contact your employer for more information about your plan(s).
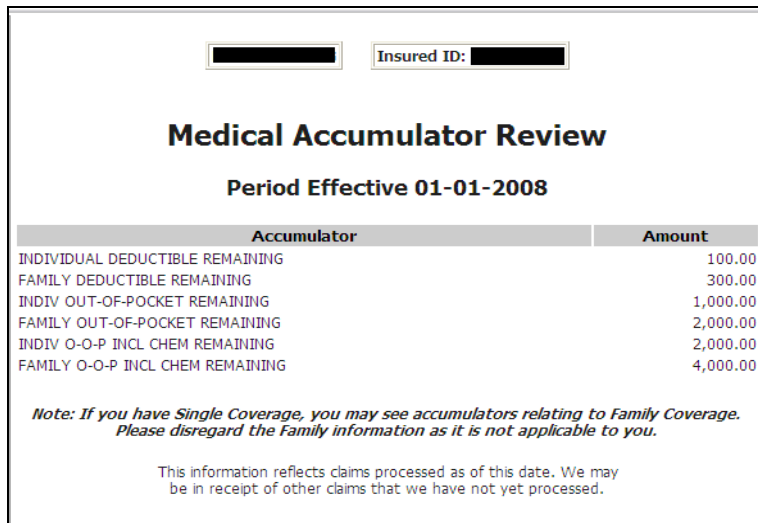
If you are using Adobe Acrobat Reader 7.0 and an incorrect PDF appears, please refresh your browser.

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[3] Coverage information will be limited to the coverage types you have obtained through your employer.
[4] If you are using Adobe Acrobat Reader 7.0 and an incorrect PDF appears, please refresh your browser.

Medical
Dental

Online for Members enables you to view your accumulators for your Medical and Dental plans *(see Figure 2.4)*. For Medical coverage, you can see how much you have remaining on your deductible, your individual and family stop-loss, and your individual and family lifetime maximums. For Dental coverage, you can see how much you have remaining on your individual and family annual maximums.

Medical Accumulator Review

Period Effective 01-01-2008

Accumulator	Amount
INDIVIDUAL DEDUCTIBLE REMAINING	100.00
FAMILY DEDUCTIBLE REMAINING	300.00
INDIV OUT-OF-POCKET REMAINING	1,000.00
FAMILY OUT-OF-POCKET REMAINING	2,000.00
INDIV O-O-P INCL CHEM REMAINING	2,000.00
FAMILY O-O-P INCL CHEM REMAINING	4,000.00

Note: If you have Single Coverage, you may see accumulators relating to Family Coverage. Please disregard the Family information as it is not applicable to you.

This information reflects claims processed as of this date. We may be in receipt of other claims that we have not yet processed.

FIGURE 2.4: Online for Members Medical Accumulator Review Page.

Your coverage Effective and Termination dates, if applicable, appear under each coverage type. You may see more than one row of dates if you have had any plan or coverage changes. If you have any questions or concerns about these dates, please contact our Customer Service Center (see Page 2).

To view the coverage information for one of your dependents, click on *Coverage Information* in the sidebar to return to the **Select Family Member** page, and choose the dependent you wish to view.

HMAA Website

From **Online for Members**, click on the HMAA banner at the top of the page to navigate to our Website, www.hmaa.com. Here you will have access to a wealth of information available to the general public.

You may want to view our Online Provider Directory, which is updated daily with changes, additions and deletions to our network. You can also link to the Website and directory of our Mainland provider network to search for providers on the Mainland in case you plan to travel.

HMAA Contact Information

To view our office hours, Customer Service hours, location information, mailing address and telephone numbers, click on *Contact Us* in the sidebar. Please contact Customer Service for any questions you may have.

📁 **Customer Service Contact Information**

On Oahu:	**(808) 941-4622**
Toll-Free:	**(888) 941-4622**
E-mail:	**CustomerService@hmaa.com**

Privacy and Security Statement

To read our General Policy, Security, Privacy, E-mail, and Consent Statements, click on *Privacy and Security* in the sidebar. If you have any questions regarding these statements, please contact our Customer Service Center.

Request Duplicate ID Cards *(not available for all users)*

Some groups will have the option of requesting a duplicate ID card through Online for Members. If you click on *Request ID Card* in the sidebar, you will be brought to the **Request ID Card** page. You will receive a new ID card within 7 to 10 business days of your request.

Update Your Address *(not available for all users)*

Some groups will have the option of making address changes through HMAA Online for Members. If you click on *Address Update* in the sidebar, you will be brought to the **Address Update** page. Your current address information will be displayed. Edit your Street Address, City, State, Zip Code, Home Phone Number, and/or E-mail address as applicable. Street Address and Zip Code are required fields.

After you have made your changes, click on the **[Submit Changes]** button, and your address will be updated in our system. If you make a mistake, click on the **[Reset Fields]** button to reset the fields to their original values.

Logoff

You may logoff **Online for Members** at any time. To do so, click on *Logoff* in the sidebar. You will be returned to the **Member Login** page.
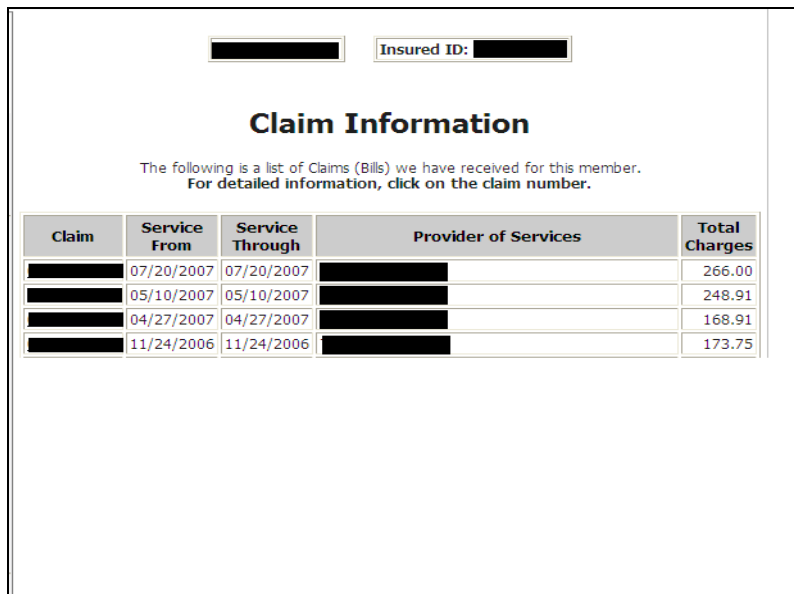
Chapter

3

Claim Information

View paid and in-process claims.

H MAA's Online for Members enables you to view your claim information. You can view claims submitted by both participating and non-participating providers, as well as Mainland providers. This is a tool that helps you keep track of your doctor visits, how much out-of-pocket (OOP) costs you have incurred and which providers you have visited. When you access specific claims, you may also be able to view, download or print a copy of your EOB (Explanation of Benefits). To access your claim information, click on *Claim Information* in the sidebar. This will bring you to the **Claim Information** page *(see Figure 3.1)*.

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Claim Information

The following is a list of Claims (Bills) we have received for this member.
For detailed information, click on the claim number.

Insured ID: ▮

Claim	Service From	Service Through	Provider of Services	Total Charges
▮	07/20/2007	07/20/2007	▮	266.00
▮	05/10/2007	05/10/2007	▮	248.91
▮	04/27/2007	04/27/2007	▮	168.91
▮	11/24/2006	11/24/2006	▮	173.75

FIGURE 3.1: Online for Members Claim Information Page. Select which claim you would like to view.

Claim Information

On the **Claim Information** page, you will see a list of claims associated with the member or dependent you selected on the **Select Family Member** page. As long as a claim has been submitted to us by a

provider and we have started processing the claim, the claim will appear in this list. The list will include a *Claim Number, Service From* and *Service Through Dates,* the *Provider of Services* and *Total Charges.* To select the claim you wish to view, click on the link in the Claim field. This will bring you to the **Charge Information** page.

Charge Information

Charge Information

See paid and in-process claims
Track OOP Costs
View EOBs

The **Charge Information** page displays detailed information about the selected claim.

The detailed information includes the following *(see Figure 3.2)*:

- Check #
- Payee
- Total amount paid
- Date the amount was paid
- Payment amount for each line item on the claim
- Dates of service
- Amount billed by provider
- Ineligible amount codes
- Descriptions of ineligible amounts and codes
- Negotiated discount with provider
- Deductible
- Explanation of Benefits (EOB)
- Any letters that have been sent regarding the claim

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FIGURE 3.2: Online for Members Charge Information Page. View detailed information about your claim as well as your EOB.

Explanation of Benefits (EOB)

From the **Charge Information** page, you can access your EOBs or any letters that have been mailed regarding the selected claim. To view an EOB, click on ***Click here for a PDF image of the EOB.*** You will be prompted by a window asking whether you wish to Open or Save the PDF image *(see Figure 3.3)*. If you choose **[Save]**, you will be prompted by your operating system to choose a location in which to save the PDF. If you choose **[Open]**, the PDF will open in a new window.
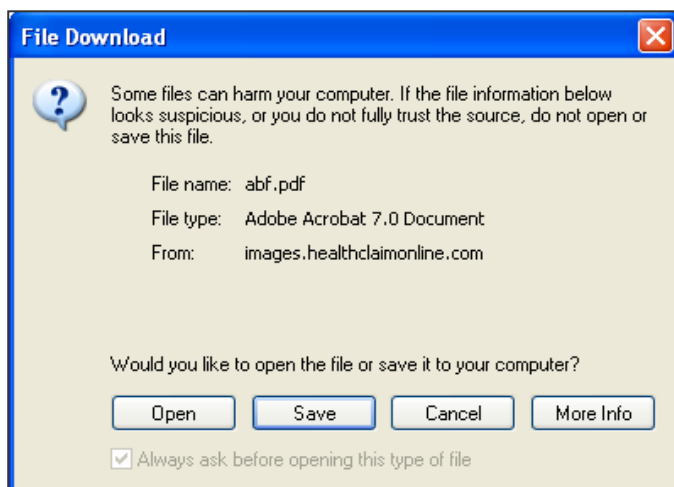

FIGURE 3.3: PDF File Download Message. Choose Open or Save.

Letters

To access letters from the **Charge Information** page, click on the **[Show Letter]** button. Letters do not appear as PDF images, so you will not need to Open or Save the information. The letter will appear in your Web browser in the same screen, not in a new screen. To navigate back to the **Claim Information** page, use the **[Back]** button on your browser, or click on *Claim Information* in the sidebar.

! Disclaimers

If you do not see the claim information you are looking for, we may not have received the claim from your provider. If at any time you cannot find your claim information or need any assistance, please contact our Customer Service Center.

Summary

We hope this manual was useful and that it helps you navigate through the **Online for Members** Website. If at any time you have questions regarding **Online for Members**, please feel free to call our Customer Service Center at **(808) 941-4622** or toll free at **(888) 941-4622**, and a representative will assist you.