

Provider Network Information

Participating Providers

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. Refer to our notice *Medical Services and Prescriptions on the Mainland* for further information. 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.

Non-Participating Providers

You may use a non-participating provider or facility. However, depending on the situation, you may be liable for the difference between the entire billed amount and our payment because we have no agreement with these non-participating providers. **As a result, your out-of-pocket expense may 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. Some services rendered by non-participating providers may be paid directly to you with all non-covered charges being your responsibility. 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. Refer to our notice *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.

Questions

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 am to 4 pm HST at (808) 941-4622, toll-free (888) 941-4622, or via email at CustomerService@hmaa.com.

Medical Services and Prescriptions on the Mainland

Be sure to verify the participating provider networks applicable to your health plan and coverage by referring to your member ID card or checking with your health plan administrator.

Medical Services on the Mainland

We provide access to certain services on the U.S. Mainland by participating with most providers in the **Cigna PPO** Network. This enables members to obtain medical services, including emergency care, from participating providers while traveling outside our service area, the State of Hawaii. Our Mainland network does not apply to dental services.

On the Mainland, you will receive the most comprehensive benefits if you receive medical services from a participating Cigna PPO provider. Benefits will be paid at the participating level, comparable to when you receive services from a participating provider in Hawaii.

We do not guarantee the availability of Mainland participating providers, including emergency care providers, in all areas. Please remember that your out-of-pocket costs will be substantially higher when you see a non-participating provider. Before you receive services, we strongly recommend you visit our *Find a Provider* online search at hmaa.com for a list of participating providers.

When planning Mainland travel, locate participating providers in advance by visiting cigna.com and following these steps:

- Select *Find a Doctor, Dentist or Facility*
- Select covered through *Employer or School*.
- Enter your search criteria and select *Doctor by Type, Doctor by Name, or Health Facilities*
- If prompted, you may *Log In or Register, or Continue as guest*
- Select *PPO, Choice Fund PPO* as your plan.

You may also contact our Customer Service Center for assistance at (808) 941-4622, toll-free at (888) 941-4622, or via email at CustomerService@hmaa.com.

Prescriptions on the Mainland

Our pharmacy benefit manager is **OptumRx**. If you go to a participating pharmacy on the Mainland, just present your member identification (ID) card. The pharmacy will collect a co-payment from you and file a claim with us. Register at optumrx.com to view a list of participating pharmacies.

If you go to a non-participating pharmacy, you may file prescription claims by asking the pharmacist for a completed and signed Universal Claim Form (UCF). If your pharmacist does not stock the UCF, you may send OptumRx a copy of your receipt or a billing statement that includes all of the following:

- NDC (National Drug Code Index) number
- Name of drug
- Strength of drug
- Quantity purchased
- Number of days supply
- Itemized charges
- NABP (Pharmacy's National ID number)

All claims must be filed directly to OptumRx within 90 days from the date of service. You may download a Drug Claim Form at optumrx.com. Please note that your health plan does not cover prescriptions filled outside the United States.

To contact OptumRx:

optumrx.com

call toll-free (800) 880-1188

Mail claims to:

OptumRx Claims

P.O. Box 29045

Hot Springs, AR 71903