Ilima-Lei Macfarlane
MMA champion represents Hawai‘i

Michael Stollar:
Meet HMSA’s new leader

Blue Zones Project:
Five steps to live longer better

Transform zucchini into something new
Ka lama ku o ka no‘eau.

The standing torch of wisdom.
Said in admiration of a wise person.

From ‘Ōlelo No‘eau, Hawaiian Proverbs & Poetical Sayings,
by Mary Kawena Pukui, Bishop Museum Press
At HMSA, employees may have many different reasons for working here. But we also have one thing in common: We’re proud of where we work and what we do.

In the short time that I’ve had the privilege of serving as HMSA’s CEO, there’s one question that people ask me over and over: Why have you stayed at HMSA for 32 years?

The answer is simple. For me, it’s the opportunity to help others every single day. And judging from the letters and phone calls we receive, I know it’s that same feeling that inspires the HMSA employees who work alongside me:

- A woman called to say that she appreciates the time Mike Abraham in our Kea’au office spent talking to her: “It’s not often that big companies go to bat for the members, and I thank Mike from the bottom of my heart,” she says.

- A member wrote about the service she received from Jae Horton in our Kapolei office: “HMSA responded immediately ... I’ve met people who are knowledgeable, but none who have the expertise Jae has in so many fields ... ”

- A recently retired member wrote to us about Courtney Ferreira, who works in the HMSA Building in Honolulu: “She’s been beyond phenomenal in assisting me ... My friends share their horror stories of dealing with insurance and I have assured each one of them that Courtney and HMSA have been fabulous.”

These comments and so many more like them reinforce my belief that all of us at HMSA are inspired by one common purpose: To make a positive difference in the health and well-being of our members, who are really our family, friends, and neighbors in communities across Hawai‘i.

In my new position, I look forward to continued opportunities to make a difference for you and your loved ones. It’s the most important part of my job.

Thank you for your trust,

Michael Stollar
President and Chief Executive Officer
Last fall, I read an article about Bob Goff. His website describes him as “NY Times bestseller and encourager to millions.” And his home page has a big quote that says, GET BACK TO BUILDING THE ROCKET SHIP THAT WAS SUPPOSED TO BE YOUR LIFE

You can read more about Goff on his website, bobgoff.com. He’s awesome. (I know, I’m late to the party. His best seller was published in 2012.)

There was one thing in the article that caught my eye. He said that at the end of a book he wrote, he printed his phone number. He said that when he answers each call, he’s telling the caller that they matter, they’re valued, and they’re worth his time.

I admired that.

Because HMSA’s membership is so large, sometimes we hesitate to put our phone numbers out there. But the truth is that all our members matter, are valued, and are worth our time.

So here’s my phone number: 948-6839 on O'ahu. My email address is Lisa_Baxa@hmsa.com. Please call or email me if you have a question, comment, or concern about Island Scene or HMSA. I may not be able to answer every HMSA question, but I’ll definitely hear you and connect you with the right resource.

Many HMSA members have little or no contact with HMSA. If we do our jobs right, we process your claims quickly and correctly and you may not have to contact us. But we want you to know that we’re here for you when you need us. In person, by phone, regular mail or email, or on our website, whatever works best for you. Find the details at hmsa.com/contact.

I’ve worked at HMSA for 34 years and helped start Island Scene 26 years ago. It’s been my honor and privilege to share our pages with you. You’re the reason we’re here and I’m here if you need me. Mahalo for being an HMSA member and for reading Island Scene.

Love,

Lisa Maneki Baxa
Publisher and Editor
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WE’VE GOT EUTF MEMBERS COVERED

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How Much is Too Much?

By Michelle Sullivan

Do you enjoy a glass of wine with dinner or a beer during the game? You’re not alone. Regular, moderate drinking is a tried and true tradition in Blue Zones communities worldwide. It’s when drinking becomes excessive that injuries, disease, and death can occur. You may think these risks are reserved for alcoholics, but according to the Centers for Disease Control and Prevention (CDC), nine out of 10 people who binge drink aren’t physically or psychologically dependent on alcohol.

Excessive drinking looks slightly different for everyone, but as a general rule, the CDC says four or more drinks for women and five or more for men constitutes binge drinking. Most binge drinkers average about eight drinks per binge, four times per month. If you think you’re at risk, here are a few tips to help you keep things under control:

- Don’t exceed one drink per day for women or two for men, five days or less per week.
- Eat before you drink and follow every drink with a glass of water.
- Set a goal for yourself and track your drinking in a journal, calendar, or cellphone.
- Make a plan to handle urges and avoid triggers.
- Remember that it’s always OK to say “no.” Talk to your doctor if you’re worried that you’re drinking excessively.

Now You Sea It

By Michelle Sullivan

Do you spend your mornings catching waves at Guardrails? Or maybe you spend weekends snorkeling at Tunnels. Or paddling out to the Moks. Or maybe you just want to spend a day lounging at the beach. You’ve got all your gear packed, but you probably haven’t thought much about your eyes. It may come as a surprise, but swimming is potentially the most dangerous sport for your eyes.

Here are a few things to think about while you’re on or in the water:

Don’t look now. It’s hard to see underwater and there’s a good reason: the ocean isn’t clean. The dirt and bacteria in the ocean can cause eye irritation and infection. Poor vision underwater can result in eye injuries like a scratched or bruised cornea. Preventing eye injury and infection is simple—wear eye protection anytime you’re in the water.

Stay in sight. Losing a contact lens while swimming is common. If you manage to keep both your contacts, exposure to ocean water can actually shrink your lenses. Don’t wear them in the water if you can avoid it.

Protect yourself. Water isn’t the only danger. Whether you’re out on your board or relaxing on the beach, a good pair of sunglasses is key. Water reflecting the sun increases the impact of ultraviolet (UV) rays on your eyes by 20 percent. Look for sunglasses labeled 99 to 100 percent UVA and UVB protection.

For more articles on well-being in Hawai’i, visit HMSA’s Well-Being Hawaii blog at wellbeinghi.com
Treating Anxiety with Yoga

Create a mind-body connection to stress less.

By Michelle Sullivan

Thomas Cummings, Ph.D., a psychologist and yoga instructor at Mindful Matters Wellness & Yoga Center, is taking a different approach to treating anxiety. The Center is a psychotherapy office and yoga studio under one roof, blending the benefits of yoga and mindfulness with traditional therapy sessions. Cummings, an HMSA participating provider, has found this approach is especially effective for his patients with anxiety and depression disorders.

“People suffering from depression or anxiety tend to interpret things in negative ways,” says Cummings. “Our mind is just so habitually worried and anxious and predicting negativity that our mind becomes our own worst enemy. So through the practice of yoga, meditation, and therapy, you can make your mind an ally.”

The approach, known as mindfulness-based stress reduction is a practice that trains the brain to think in healthy ways. In his sessions, Cummings says his patients study principles like living in the present and learning to let go. The principle of equanimity, or learning to be content with things as they are, is essential to the practice.

Cummings conducts traditional therapy sessions in which he teaches patients to move through simple postures safely and effectively. He provides guided meditations and encourages patients to attend yoga classes. Through constant practice, Cummings says patients can train their brain to separate thoughts from reality for a more-positive outlook.

Visit mindfulmatterskailua.com to learn more about Mindful Matters Wellness & Yoga Center. To see what yoga poses can help you reduce anxiety, visit wellbeinghi.com/yoga-for-anxiety.

PCP of Choice

By Courtney Takabayashi

You may not realize it, but your primary care provider (PCP) is one of the most important people in your life. Your PCP is a doctor or other provider who treats you for common illnesses, manages your preventive care and well-being, and refers you to a specialist when necessary. Establishing a long-term relationship with your PCP is one of the best ways to make sure you’re getting the care you need.

Remember, your PCP is the first stop for most of your health care. This person knows about your health history, medical conditions, and prescriptions. Be sure you know how to reach your PCP after hours and if you can contact your PCP by email or text.

If you’re looking for a PCP, use our Find a Doctor tool on hmsa.com. Select your PCP from thousands of Hawai‘i’s best doctors. The choice is yours.
Health plan questions? Come visit us.

Rainbows

Our knowledgeable representatives are happy to help.

Visit them at an HMSA Center for information and support.

**HMSA Center @ Honolulu**
818 Keeaumoku St.
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Saturday | 9 a.m.–2 p.m.

**HMSA Center @ Pearl City**
Pearl City Gateway
1132 Kuala St., Suite 400
Monday through Friday | 9 a.m.–7 p.m.
Saturday | 9 a.m.–2 p.m.

**HMSA Center @ Hilo**
Waiakea Center
303A E. Makaala St.
Monday through Friday | 9 a.m.–7 p.m.
Saturday | 9 a.m.–2 p.m.
You’ve heard about Max Holloway, the UFC featherweight champion from Wai’anae. But Hawai’i can claim one more champion in mixed martial arts (MMA).

Last November in Oklahoma, Punahou School graduate Ilima-Lei Macfarlane beat Emily Ducote in a nationally televised fight to become the first women’s flyweight champion in the history of Bellator MMA. It was her seventh career win without a loss.

“I immediately thought about my coaches and teammates and my family and friends who came out to watch me,” Macfarlane says about the win. “I ran over to my side of the cage where I could see all of them to let them know that I did it for them.”

“The Ilimanator” started training for and competing in MMA in 2014 after moving to San Diego, but was especially inspired when Hawaiian MMA fighters Raquel Pa’aluhi and Kailin Curran began their careers and found success. “I had wrestled with them in high school,” she says. “I thought if they could do it, so could I.”

Macfarlane says she uses circuit training to build up her strength and endurance, two attributes every MMA fighter needs. She also likes “hitting mitts” to refine her punches, elbows, and kicks. But the big key for being in fighting shape? “I go to practice and listen to my coaches.”

The right diet is also important to prepare the body. “I eat clean before and after fights and I cut out red meat and poultry when I’m in camp,” she says. “I also cut back on sugar a lot when I’m cutting weight. I have a huge sweet tooth and I’m always eating desserts. That’s definitely my kryptonite.”

The fight game is also a mental challenge. Macfarlane works with a sports psychologist to prepare for each match. “I try to meditate and read daily and write in my journal often,” she says.

Though she now lives and trains in California, Macfarlane says she still represents Hawai’i whenever she steps into the cage. “It means everything. It doesn’t matter where I live or how long I’m away from the Islands, Hawai’i is my home and I am always representing it in whatever I do.”
Meet HMSA’s New Leader

Michael Stollar is working to make a positive difference for HMSA members.

| By Robyn Kuraoka |
How do HMSA employees know when they’re making a good decision? According to the company’s new CEO, one way is to give it the “grandma test.”

“We make decisions every day that will impact others,” he said. “So when I’m making a decision that will affect our members, I might ask myself, ‘Would this be good for Grandma? Would Grandma approve of the way we spend this money?’

“Grandma Furumizo on O’ahu and Grandma Sorayama from Maui, or as my daughters loved to call them, Kalihi Grandma and Maui Grandma, were my wife Cynthia’s grandmoms. They’re no longer with us, but thinking of them and considering how we’d want them to be treated makes the decision personal and reminds me of how important these decisions are. Of course, it doesn’t always have to be a ‘grandma’ test, but good decisions are about having perspective and seeing the situation from a different viewpoint.”

Having perspective is something Michael Stollar knows a lot about. A native of Saskatchewan, Canada, he spent his high school and college years in Boston, Mass., before earning a biology degree and joining the Peace Corps. There, he spent three years volunteering in the Kingdom of Tonga. Being immersed in a new culture and a new language cemented his desire to find a career serving others.

“Reacclimating to the states after Tonga was really difficult,” Stollar says, “but moving to Hawai’i allowed me to remain in the warmth of the Pacific, both meteorologically and culturally, and I thought it would be the best fit for me.”

Fortunately for HMSA, that proved true. In 1986, then-vice-president Michael Gold hired Stollar as a staff assistant in the underwriting department.

“When I got my first job here at HMSA, I poured my entire heart and soul into it,” Stollar says. “I was going to help people and do good things. I wanted to do everything and make decisions that would move us forward.” Looking back at the early years of his career, Stollar says, “I was eager but inexperienced and didn’t stop to think about how my decisions would affect others outside of my department. I was doing MY thing and it was great. Then one day, I was moved to another department and, for the first time, I got to see how my decisions were affecting others.”

A lot has happened since his start 32 years ago in underwriting. Over the years, Stollar has moved from information technology to product development, online business, marketing and communications, and the Health Services Division. One of his most challenging jobs was managing dental centers.

“I didn’t sleep for the first three weeks of that job,” he says. “Every night, all I could think about was all the things that could possibly go wrong to someone sitting in a dentist chair.” But, Stollar says, “these were all great experiences and opportunities. Not only was I learning about health insurance and the health care industry, I was learning about people, about relationships,
and how everything and everybody, especially here in Hawai‘i, are interconnected.”

HMSA Board Chair Robert S. Harrison says, "Michael’s experiences and his ability to make decisions based on perspective make him the perfect choice to lead HMSA and achieve its vision of improving the health of HMSA members and the state of Hawai‘i.”

**WHEN YOU FIRST CAME TO HAWAI‘I, DID YOU KNOW YOU WANTED TO GO INTO HEALTH INSURANCE?**

Like many young people, the only thing I knew was that I wanted to do good and make a difference. The first job I applied for was at Palama Settlement, but I didn't get that job. I don’t think I was quite who they had in mind. So I took a job teaching at Hawai‘i Pacific University.

Then, when I applied at HMSA, I was really nervous because I didn’t know a thing about underwriting. Basically, all I knew was how to balance my own checkbook. Luckily, I had the opportunity to work with a lot of great people who taught me everything I needed to know.

**THIRTY TWO YEARS IS A LONG TIME TO STAY WITH ONE COMPANY. WHY HAVE YOU STAYED AT HMSA?**

In the beginning, I stayed because every day was about learning something new — how insurance benefits can improve people’s health, how to create affordable premiums, how to pay doctors and hospitals. I enjoy learning and I was learning how to do it all. I always had interesting things to do, projects to work on, and great people to work with.

Then, at one point, I got a job offer from a company that wanted to pay me much more than what I was making at HMSA. I went to my boss at that time and he said that HMSA couldn’t match that, but they’d do what they could. I enjoyed what I was doing, so I stayed. It was less about what was in it for me and more about having the ability to do things for others. HMSA gave me the ability to make a difference, a positive difference, for a whole lot of other people.

**YOU SAID YOU WERE HIRED WITH VERY LITTLE JOB EXPERIENCE. IS THAT A PRACTICE YOU’D LIKE TO CONTINUE AT HMSA?**

Most definitely. There are many instances where experience is needed, but if we find someone who is willing to help others and learn, and is creative and passionate, that person may be exactly what we need to bring fresh perspective, energy and balance to what we’re doing.

Health care is changing. If we limit ourselves to hiring only those with 10 years of experience, all we’re doing is recreating what we already have. Yes, there are risks that come with taking chances, but with solid mentorship there’s also the opportunity to end up much stronger in the long run.
YOU HAVE A FAMILY, A WIFE AND THREE DAUGHTERS. HOW DO YOU BALANCE YOUR FAMILY AND YOUR CAREER?

When I met my wife, Cynthia, she was working here at HMSA. And like a lot of the people I work with now, we were really dedicated to our jobs. There were a lot of nights when we didn’t leave here until after 9 p.m. But after we got married and started our family, life changed and we had to re-evaluate. I told my bosses that I couldn’t keep putting in those hours. I said, I don’t want to leave, but it’s going to be like this for a little while.

HMSA was the type of company that let me achieve a balance and that’s something I’ll always be grateful for. Because of that, I got to be there on the sidelines as my daughters were growing up on the soccer field. I got to travel with them and be there for all the significant moments. Now that my kids are older, life has changed again and I can focus more on my work.

I think what people need to realize is that you have to prioritize and know what’s really important to you. You can have the promotion, but you need to put in the time and energy. And sometimes, advancing your career may not be the most important thing you can do.

WHAT ARE THE BIGGEST CHANGES YOU’VE SEEN IN HEALTH CARE AND AT HMSA?

The most positive changes I’ve seen are the new relationships we’re building and a lot of that credit goes to our former CEO, Michael Gold. He was the one who was willing to establish those relationships, primarily with hospitals and doctors.

Moving forward, what I’d really like to see is how much more we can do when we bring community organizations into that equation and include them in a more integrated fashion. If we can find a way to connect all of these efforts—with doctors, hospitals, employers, and community organizations—in one seamless integrated community system of health, we can be more efficient, cut down on waste, make a positive impact on costs, and offer an even better experience to all of our members.

WHAT KIND OF EXCITING THINGS DO YOU SEE IN THE FUTURE FOR HMSA?

HMSA started as a community-based health insurer and I see a bright future in working with all of our stakeholders in the community to develop health solutions for our state. It’s the best way to make sure that people are getting high quality health care and are staying as healthy as they can to keep health care affordable for our members and everyone in Hawai‘i.
Are you shopping for health insurance?

Whether you have a staff of five, 50, or more, we can help you find the right plan for your company.

With HMSA, your employees can choose their own doctors from a large network, access care when they travel, and enjoy health and fitness discounts statewide.

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We look forward to hearing from you.
mommy strong

“Me” time is now “we” time during my workouts.

By Andrea Wright Agustin

ike many parents of young children, I’ve become somewhat of a package deal. It’s generally understood among family and friends that if you invite me somewhere, I’ll have my 1-year-old and 4-year-old in tow.

I’m incredibly fortunate to have the opportunity to be so intimately involved in their daily lives and experiencing the world through their eyes is nothing short of amazing. Still, there are things from my solo days that I miss dearly, like sleeping past 6 a.m., getting dressed without an audience, listening to anything other than Disney soundtracks, last-minute pau hana with friends, and sitting down at the beach. Luckily, there’s one very important part of my life that I haven’t had to sacrifice—a healthy lifestyle.

Sure, the workouts weren’t nearly as intense as the ones I used to do solo, but swapping bottle recommendations, birth stories, and teething tips during class was invaluable for my mental and physical health. These women taught me that you can be a mom and be strong. They are still some of my best friends and I cherish everything we learned and continue to learn from each other on our motherhood journey.

Four years and another child later, I still meet these women occasionally for workouts. But I always find a way to get exercise in every day. Sometimes Daddy joins us for a run with the double stroller. Other times, I pop in an exercise DVD, throw a bunch of toys on the floor, and hope for the best. Often, I have to get creative, like using my son, Blaze, as a 25-pound weight when he doesn’t want to be put down or doing squats while I’m rocking him to sleep. You can get a lot of leg lifts in while you’re lying on the floor reading books. And simply running around in the yard or having a dance party in the living room also gets my heart rate going.

I’m staying active and healthy, but more importantly, I’m showing my children how fun exercise can be and how essential it is to our routine. They know that mommy is strong and they are, too. Their involvement is the best motivation to keep going. And we will.
On the phone, the nurse paused for a second and with a calm but firm voice said, “Don’t tell me what you think you have or what you read on the internet. Tell me what you’re feeling right now.”

By Ignacio Lobos
Her admonition was a bitter pill to swallow, but I had it coming. For quite a while, I’d been underplaying recurring upper chest pain and sharing that bit of headline news with exactly no one. I had convinced myself that it was little more than acid reflux and I weakly tried to convince the nurse there was little to worry about. But on that late autumn afternoon a couple of years ago, she talked me into going to urgent care to check things out. They’ll do some tests, kick the tires, check under the hood, she joked.

By then, I was ready to talk about what I was feeling. And it was a good thing, too. My cardiologist told me later that I was a cat’s whisker away from a deadly heart attack.

My own experience underscores the importance of Men’s Health Month this June, that time of year when we’re handed carte blanche to remind and be reminded that when it comes to men’s health, there’s no better time than now to talk about what we’re feeling.

I do(n’t) WANT TO TALK ABOUT IT

The goal of Men’s Health Month is to raise awareness of preventable health problems and encourage men and boys to get their annual checkups. We need a whole month of reminders because, as my own cardiologist told me, many of us have a hard time talking about our software and hardware. Even now, boys grow up being told not to cry when they get hurt, he said.

Some of that translates into men clamping up when something serious trips us up. If you want to empty a bar, just scream, “Let’s talk about colonoscopies,” and suddenly everyone is out of there. At first, my younger brother didn’t even want to entertain the idea of going to the doctor after I told him we may be genetically predisposed to “sticky arteries,” making it easier for plaque to block the heart’s blood passages.

So, start talking—and listening. Women, who make 75 percent of the health decisions in the home, care a great deal about the health of their husbands or significant others, sons, dads, brothers, and friends. Most women aren’t shy talking about human plumbing, so I enlisted my sister to talk to our brother. The women in my life also noted my foot dragging when it came to setting up a follow-up visit with my cardiologist, bringing it up repeatedly until I made my appointments.

After my last visit, where I learned my bad cholesterol level had dropped from 79 mg/dL to 35 mg/dL and my pulse rate was a healthy 60 beats per minute, I rewarded myself with a cold beer and set up a second appointment to talk to my primary care provider (PCP) about my upcoming colonoscopy. Yeah, just like that I could talk about my upcoming colon exam without flinching.

CAN WE TALK ABOUT ...

To help you get a jump on Men’s Health Month, here are a few topics to get you started on the road to good health. Always remember to talk with your PCP and check your health plan benefits.

CHECKING UNDER THE HOOD

Physical exams and screenings lay an important foundation for health. Regular visits ensure that boys and men are getting age-appropriate care and screenings, including vaccinations, blood pressure screening, and more. It’s important to establish a good relationship with your PCP, who may also guide you in conducting self-exams, such as how to examine testicles to find lumps at their earliest stages and how to look and feel for changes in skin moles that may indicate skin cancer.

BECOME A MODEL FOR YOUR CHILDREN

Healthy habits can help ensure that your children will have long, happy lives and nothing gets them there faster than parents who set good examples. This isn’t a trivial matter. According to the Centers for Disease Control and Prevention, almost 24 million children between ages 2 and 19 are overweight, increasing their risk factors for multiple diseases like diabetes and cardiovascular disease. So when you encourage your children to eat better and get plenty of exercise, remember to set a good example. Children pay attention to these things.

Some pointers:

• Put lots of fresh fruits, vegetables, and whole grains on the family menu.
• Buy lean protein (meat, poultry, fish, beans, and lentils).
• Choose low-fat or fat-free dairy products.
• Low salt usage is always a good idea. And so is drinking water instead of soda and juice.
• Make time for family dinners for better well-being. And put down those cellphones and other devices.
LISTEN TO YOUR HEART

Cardiovascular disease, which affects the heart and blood vessels, is as varied as it is complex. And it’s also one of the biggest killers of men in the U.S. Nearly 40 million men suffer from cardiovascular disease with almost 400,000 deaths each year. Many men who suffer from the disease end up with major disabilities and lower quality of life.

The good news is that a healthy diet coupled with lifestyle changes, including increased physical activity, can keep many problems at bay and decrease the risk for diabetes and high blood pressure.

When should you worry and make an appointment with your doctor? The Men’s Health Resource Center has a handy guideline to point you in the right direction. See the list below. Just one checked box means you’re at risk, so make an appointment right away. Three checked boxes increase a man’s risk tenfold:

- I’m 45 or older.
- An immediate family member (father, mother, brother, sister) was diagnosed with high blood pressure or some other kind of heart condition before age 55.
- I’m African American.
- I get little or no exercise.
- I’m overweight or obese.
- I eat a lot of salty foods and/or I add salt to what I’m eating.
- My cholesterol is high.
- I smoke.
- I have high blood pressure.
- I use recreational drugs, such as cocaine.
- I’m under a lot of stress at work and/or at home.
- I drink more than two alcoholic drinks every day.
- I drink a lot of coffee (not decaf) or other caffeinated beverages.
- I have diabetes.
- I’m taking prescription medications that affect blood pressure.

If I had taken this quiz two years ago, I would have answered “yes” to three items: age, family history, and, yeah, caffeine. Today, I remain healthy, continue to exercise, and have dropped my fat consumption significantly. I love my French butter, but don’t eat nearly as much of it as I did before.

Just as importantly, I’m more conscientious about keeping tabs on my health and going to the doctor as needed, even if the women in my life have to nudge me along the way.

DON’T FORGET TO wear blue on June 15 to show your concern for the health and well-being of boys and men. Use this day to remind your loved ones to make a doctor’s appointment.

RESOURCES
- menshealthmonth.org
- menshealthresourcecenter.com
- menshealthresourcecenter.com/cardiovascular-health/
Running or walking to music is nothing new. From the days of Olivia Newton-John, we knew that music inspires us to get “Physical.” According to recent studies, it’s not just which music you’re listening to during exercise … it’s how and when you’re listening to it.

Pre-workout

Consider starting your playlist as you get ready to head out for your run. A study from Northwestern University showed that one effect of music is psychological empowerment. Try tunes that go heavy on bass with a beats per minute (bpm) of 140—about the speed of Michael Jackson’s “Beat It.”

During

Once in motion, you’re more likely to follow the beat. Songs with a stronger and more-obvious beat are ideal. The recommended pace is 135 bpm like The Police’s “Roxanne.”

The American Council on Exercise released a study showing that even while people listening to up-tempo or soothing music may perform equally, participants listening to up-tempo music felt like they had an easier workout.

Rest periods

Doing some high-intensity training? Keep the tempo up, even when resting—125-135 bpm. One study from the National Institutes of Health (NIH) shows that tunes with these speeds contribute to a more-pleasant experience throughout recovery periods.

Going the distance

If you’re training for a long race, such as a marathon or other steady low-intensity cardio, keep the tunes playing. Another study from NIH shows that music has a distraction effect, decreasing stress caused by fatigue in low-intensity exercise. Try some music in the 100-120 bpm range like “Eye of the Tiger.”

Power Song

Of course, there’s your favorite song—the jewel of your playlist that’ll bring out that extra burst of energy. Many refer to this as their “power song.” You’ll want to place this toward the end of your playlist when you’ll need it the most, right? Wrong! A study showed runners who cued up a power song in the first leg of their race established a faster pacing strategy.

Craft your playlist carefully for a more-effective workout. And have fun with it!

For more tips on improving your health and well-being, visit HMSA’s blog, Well-Being Hawaii, at wellbeinghi.com.

To find songs with the right beats per minute for your workout, check out these websites:

- jog.fm
- songbpm.com
- beatsperminuteonline.com
- tempotap.com
**Do you live on Oʻahu, Maui, or the Big Island?**

You may live in a Blue Zones Project® community. That means you have more ways to engage in your well-being and get involved in your community. So how can you make the most out of living in a Blue Zones Project community? This five-step guide can help.

**Step 1: Find out if you live in a Blue Zones Project community.**

Blue Zones Project helps communities achieve better health by making healthier choices more accessible to people in places like school or work. It was founded by Dan Buettner, a National Geographic longevity researcher and *The New York Times* best-selling author of *The Blue Zones Solution*.

Interested communities can complete an application process to become a Blue Zones Project demonstration community. Once selected, restaurants, schools, grocery stores, and organizations in those communities can get involved and commit to making healthy changes. For example, companies adopt a workplace well-being program and grocery stores offer healthier items in a designated aisle.

Hawaiʻi’s Blue Zones Project communities include Kapolei/Ewa, Mānoa/Makiki/McCully/Mōʻiliʻili (nicknamed “The Four Ms”), Wahiawā, and Koʻolaupoko on Oʻahu; Kahului and Wailuku on Maui; and East, North, and West Hawaiʻi on the Big Island.

**Step 2: Take an individual pledge.**

If you attend a Blue Zones Project event, you may be asked to take a personal pledge that honors your commitment to your well-being and the health of your community. But you don’t have to wait to go to an event to sign the pledge. It’s available online at hawaii.bluezonesproject.com. As part of the pledge, you can choose five healthy actions you want to pursue in the next six months such as choosing a meditation space or putting your walking shoes in plain sight. “It’s helpful to choose goals that are specific, measurable, and realistic,” says Ashley Takitani Leahey, statewide engagement lead for Blue Zones Project – Hawaii.
Step 3: Attend a purpose workshop.

Do you wake up energized every morning and end each day with a happy heart and clear mind? If so, you may have a strong sense of purpose. Research shows this can be good for your health and add years to your life.

If you want to learn more about how you can live with intention, consider attending a Blue Zones Project purpose workshop. It may help you identify aspirations and activities that give your life meaning.

Attending a purpose workshop on the Mainland gave Sharecare Vice President Craig Petty the push he needed to pursue a career on O‘ahu. He wanted to help people more directly in his work and move his children from Salt Lake City, Utah, to a warmer climate with easy access to outdoor activities. “I couldn’t pass up the opportunity to give my kids a life experience that was going to help them grow,” he says.

As part of his job, Petty leads purpose workshops in Hawai‘i and trains others to do the same. At the workshops, facilitators lead participants through questions to help them identify five activities that make them happy. They may discover that they want to volunteer more or take their love of painting and teach others. “It’s an opportunity for people to explore how they can be happier in the future,” Petty says.

Step 4: Try a cooking class.

Are you interested in eating healthier? Do you like plant-based recipes that taste great and are easy to make? Find inspiration at a Blue Zones Project cooking class.

Cooking classes are led by volunteer instructors like Jake Belmonte, a chef and culinary school instructor on Maui. He teaches people how to make dishes like a Moloka‘i sweet potato hash, ‘ulu health bars, and vegetarian lau lau. “I try to make these recipes as fun, easy, and accessible as possible,” he says.

A Maui High School graduate, Belmonte enjoys giving back to the community he grew up in. He often shares his own experiences during the cooking demonstrations. “I’ll tell stories about my kids or what I’m doing to try to live a balanced life,” he says. You can find a few of his recipes on the blog section of hawaii.bluezonesproject.com.

Step 5: Stay connected.

Want to get involved? Visit hawaii.bluezonesproject.com to see upcoming events and volunteer opportunities, take a pledge, or sign up for community updates. You can also follow Blue Zones Project – Hawaii on Facebook, Instagram, and Twitter @bzphawaii.
It may seem early, but now’s the time to make an immunization appointment for your keiki. The Hawai’i Department of Education requires children entering school for the first time to receive a panel of six immunizations. And documented well-child visits are now required for all seventh graders (see sidebar).

Appointments are a hot commodity in Hawai’i since many parents wait until summer break to book them. Procrastination is natural given how tough it can be for some parents to make it through these appointments.

Watching your child sit through a round of vaccinations can feel like a voluntary form of torture. Nobody likes needles and kids are no exception. It’s common for children to cry or complain of soreness afterward.
But according to HMSA’s Vice President of Medical and Quality Management, J. Marc Rosen, M.D., getting these vaccinations on time is critical to keiki health. “When kids get these shots, they feel it and the parents feel it,” says Rosen. “But spreading out the shots because your child is hurting can result in periods when they’re not properly protected.”

The good news is that scientists are continually working to combine vaccines so that pediatricians can reduce the number of shots administered to their keiki patients. One example is the combined measles, mumps, rubella, and varicella (chicken pox) vaccine, or MMR for short. “Part of the push over the past 10 to 20 years has been to combine as many immunizations into one shot as possible because that’s one of parents’ big concerns,” says Rosen. And the good news is these vaccines have proven to be just as effective when they’re combined.

And about those mumps—parents need not fear. The best way to protect your kids is to make sure they get the MMR vaccine at the recommended intervals for the best chance of immunity. Remember that most vaccines aren’t 100 percent effective, so there’s still a chance children may get a disease they’re vaccinated for. That doesn’t mean the vaccine isn’t working.

One immunization that’s commonly overlooked or skipped is the flu vaccine. Rosen says it’s important for kids to get their flu shot since our kūpuna and keiki have the weakest immune systems. “Kids in schools are exposed to a lot of things that have the potential to give them the flu,” he says. “Getting the flu shot is not only safest for your child, but for your family. It’s a domino effect.”

Rosen says it’s important not to rely on others to vaccinate their kids. Many people think their children are safe because everyone else is vaccinated, but this assumption has been breaking down because less children are getting vaccinated. If you’re seeking an exemption for your child, this is something worth considering. “I would encourage parents who are considering not vaccinating to read as much as they can,” says Rosen. “Educate yourself as best you can and talk to your child’s pediatrician to make the decision that’s best for your child, your family, and the community.”

To learn more, visit the Centers for Disease Control and Prevention (CDC) website for Vaccines & Immunizations at cdc.gov/vaccines.

Middle Schools Get Well
Well-child visits are now required for incoming seventh graders.

We’re excited to support efforts by the state Department of Education and the Department of Health to advance the health of our kids. Adolescent well-child visits are a great opportunity to check on your child’s physical and mental health and ask the doctor about behavior, nutrition, physical fitness, and developmental milestones. It’s also a great time to make sure your child’s vaccinations are up to date.

Here’s what you need to know:

- As of August 7, 2017, incoming seventh graders must complete a physical exam within a year before their first day of school.
- A medical professional must record these well-child visits on Form 14, which you’ll take to seventh-grade registration. The form verifies that the physical was completed.
- Most HMSA plans pay for annual well-child visits; please check your Guide to Benefits to make sure.

Parents will receive more information through the Department of Education. Find out more at hawaiipublicschools.org.
tell us what you think about island scene

Take a quick and easy reader survey by Tuesday, May 1, and get a $5 Longs Drugs gift card*.

Village Harvest

The Kaua‘i community works together to provide fresh produce for food pantries and schools.

Island Scene’s 25th Anniversary:
Aloha Angels brings good fortune to Kaua‘i classrooms
Recipes: Taro and Filipino Favorites

Get started at surveymonkey.com/r/IslandScene. Your feedback and ideas can help drive change and improve Island Scene.

Mahalo!

*Employees of HMSA and their spouses are not eligible for this promotion. You must be at least 18 years old to take the survey.
Every breath you take is important. However, allergies or asthma can make breathing difficult. The Centers for Disease Control and Prevention (CDC) estimates that more than 50 million Americans suffer from allergies and that 25 million people have asthma. According to the Hawai‘i Department of Health, asthma affects about 106,000 people statewide.

Jeffrey Kam, M.D., an allergy and immunology specialist and HMSA participating provider says, “People can be allergic to a variety of irritants such as pollen, dust, mold, certain foods, and more.” Since May is National Asthma and Allergy Awareness Month, here’s some information that will help you breathe a sigh of relief.

**Treating allergies and asthma**

The American College of Allergy, Asthma, and Immunology advises you to follow your PCP’s or allergist’s medication recommendations to treat your allergies, asthma, or both. Medications may be doctor-prescribed or bought or over the counter. It’s also important that the prescriptions are current and not expired. Immunotherapy, or allergy shots, may also provide relief, and so can making changes to your environment.

**Coverage**

We want you to breathe easy. Most HMSA plans pay for allergy and asthma treatment, which includes prescription medication, but check your plan’s Guide to Benefits to be sure.

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<th></th>
<th>ALLERGIES</th>
<th>ASTHMA</th>
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<tr>
<td><strong>What is it?</strong></td>
<td>Allergies occur when the immune system overreacts to an irritant.</td>
<td>Asthma is a disease that inflames and narrows airways in the lungs.</td>
</tr>
<tr>
<td><strong>How is it diagnosed?</strong></td>
<td>The American College of Allergy, Asthma, and Immunology recommends seeing an allergist to determine the cause of allergy symptoms.</td>
<td>The Asthma and Allergy Foundation of American suggests visiting your primary care provider (PCP), who should discuss your medical history, give you a physical exam, and possibly administer breathing or lung-function tests.</td>
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<tr>
<td><strong>Can it be prevented?</strong></td>
<td>Although allergies generally can’t be prevented, allergic reactions can be.</td>
<td>While there’s no way to prevent asthma, you can work with your PCP to design an action plan for living with asthma and preventing attacks.</td>
</tr>
<tr>
<td><strong>What if I don’t treat it?</strong></td>
<td>Whether it’s a persistent cough or lingering cold symptoms like a stuffy nose, untreated allergies can impact your quality of life and can cause you to get sick more often.</td>
<td>Untreated asthma is serious and can lead to death.</td>
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Bay Clinic’s Mobile Health Unit takes services to remote areas of the Big Island

Access to services of any kind can be difficult for residents living in the remote communities of East Hawai’i Island. That’s particularly true when it comes to health care services.
Bay Clinic has rolled out a solution: the Bay Clinic Mobile Health Unit. Bay Clinic touts its medical van, put into service a little over a year ago, as the first of its kind in the state that expands health care access to areas that don’t have health care facilities.

“In these remote communities, it’s cost-prohibitive to build and operate a comprehensive site considering what it costs to run that type of operation,” says Bay Clinic CEO Harold Wallace. “The Mobile Health Unit provides us with the opportunity to lower that cost while still providing much-needed service to places such as Ocean View, Mountain View, and Volcano Village.”

Bay Clinic had a mobile unit that brought dental services to island residents for a number of years. Eventually, though, it was time to replace it.

“We decided that we needed a new mobile unit and, from there, we said if we’re going to get a new mobile unit, let’s increase medical access and make it medical and dental,” Wallace says. “So we took the old mobile unit and did something better.”

The current Mobile Health Unit provides medical services such as preventive care, treatment of routine illnesses, urgent care, immunizations, management of chronic diseases, and physical exams. Dental services include screenings, comprehensive exams, cleanings, and extractions. Bay Clinic maintains all medical record information, which can be shared with other health care agencies if there’s a need for specialty referrals or higher-level acute inpatient services.

Wallace says one of the special services the van provides is medication delivery for residents in the federal 340B Drug Discount Program through an agreement with Walgreens. “The pharmacy fills the prescriptions and we deliver them when we go out with the mobile unit. In Volcano Village, for example, people were driving to Hilo to get their medications, so this program is a big thing. That’s one service that people aren’t aware of.”

There were some obstacles that had to be overcome before the Mobile Health Unit could get on the road. The biggest obstacle was funding. “We had to raise all of the funds because we didn’t want to have monthly payments,” he says. “We wanted to purchase it free and clear. “We had to go out to solicit fund-

ing and apply for grants. We did that across the board. It took a long time, maybe a year and a half, to pull it all together. It was a challenge.”

Wallace also says he didn’t want to take the van into the communities it would serve until he reached agreements with them on how best to help them. “We found that to go into particular communities, it was better to have contracts and agreements in those communities. It’s better if you get with a stakeholder to build up interest and have a bigger impact.”

One of the key agreements was forged with the state Department of Education to bring school-based clinic services to the Ka’u-Kea’au-Pāhoa district. “We don’t have any school-based clinics,” he says, “so we’re going there. It looks like the schools have a big demand.”

Wallace says the van currently visits each site a couple of times a month, but they’ll revise its schedule once they know more about the needs of each community.

“I think the key point about the mobile unit is that we’re using it to increase access to health care,” Wallace says. “We understand that the number-one social determinant on the Big Island is transportation. The mobile unit addresses that determinant in those key areas where we don’t have a site.”

If you listen to the community response to the Mobile Health Unit’s first year on the road, Wallace says the program is a success.

“The response is, ‘We needed you yesterday. If you guys can get here, get here.’” 🗣️
At 64, I'm happy to be retired from teaching and happy to be maintaining my health. I've always enjoyed being active and being healthy allows me to do that. What are my secrets? Here's what I've learned.

**I’m responsible for my health**

Doctors and other health practitioners can give me their best advice based on what they know, but I have to do my part to make it work. And as good as professional advice may be, I know my body best. I've lived with it all these years and the final decision on how to take care of it is mine. Once I accepted this and acted accordingly, I became healthier.

Be the expert on your body and health. If you're more aware, it'll be easier for you to talk to your doctor about your symptoms and how you feel. You'll end up with better diagnoses and treatment.

**Mental health is a top priority**

Mental well-being directly affects our physical well-being. After dealing with depression and relationship problems, I realized the importance of my mental well-being. I took psychology classes and personal growth seminars and learned as much as I could about innate health and the principles that describe universal truths about human psychology.

When I learned that positive or negative thoughts affect my day-to-day experience and help or hinder my health and quality of life, my mental state improved drastically. I enjoy experiences much more. I still get upset, but I get over it faster. Instead of reacting to negative thoughts, which are just momentary low points, I simply let them pass.
Choose physical activities that you like

I focus on three types of physical health: strength, endurance, and cardio. You’ll need all of these for good overall health. Find activities that you like to help maintain your commitment to exercise.

I rode and raced dirt bikes and surfed regularly for 50 years. That was easy for me because I loved those sports and they always elevated my mood and took my mind off my problems. After seeing much-younger friends and family have heart attacks and strokes, I decided to walk regularly for cardio. Then I discovered mountain biking, a great workout.

When I can’t do any of those activities, I play pingpong or do yard work. The key is to do activities you like so you’ll do them on a regular basis.

Test your limits

It’s important to know your body’s limits. When racing motorcycles, I learned that just drinking water when my body needed food and fuel wasn’t enough. I know the signs when I’m getting dangerously fatigued: weak muscles, light headed, and if I keep going, chills and nausea.

Now I know exactly how long to sit and rest (and what to eat and drink) to get my energy back so I can continue. Sometimes I wanted to keep going, but I knew my body was over-fatigued so I had to swallow my pride and quit. Knowing your limits can help keep you healthy and maybe even save your life.

Know how your body responds to different foods

I try to give my body what it craves in the healthiest way possible. For me, that’s fruits and fruit juice, yogurt and smoothies, and protein from fish, lean meats, and nuts and beans. Your body will tell you what it needs.

Keep balance in your life

Teaching was all-consuming for me and my co-teachers. So I started a school “adventure club” and planned hikes, bike rides, and other activities that we could do together for a much-needed break from teaching. It’s important to have a healthy mix of work, play, and social (family) time to keep from burning out or feeling overwhelmed.

Remember …

Your health is ultimately your responsibility. The more mindful, proactive, and responsible you are with your body and mind (with help from good health care professionals), the better life you’ll live. Honor thy temple!

Peter Bowman is a husband, father, and retired teacher who’s an HMSA member and lives in Honolulu.

For more stories about well-being in Hawai‘i, visit HMSA’s well-being Hawaii blog at wellbeinghi.com
Save Money, Support Local Businesses

As an HMSA member, you get special rates on health and well-being services that benefit you, your family, and your community.

Help us welcome the newest Oahu businesses to our discount program:

- Alana Healing Center
- HypnoVivi
- Kroc Center Hawaii
- Orangetheory Kapolei

To learn more about HMSA’s growing discount program and how you can support Hawaii’s local businesses, visit hmsa.com.
Choosing Wisely: Easy on the Eyes

Get a clear picture of cataract surgery.

By Lynn Shizumura and Courtney Takabayashi

If you have cloudy vision that can’t be corrected with new eyeglasses, you may be one of the millions of Americans who will have cataract surgery this year. According to the American Academy of Ophthalmology, the surgery is one of the most common and effective non-emergency procedures, with benefits that include improved vision, lower mortality, and a decrease in preventable accidents such as falls or car crashes.

Although it’s generally safe and effective, asking your doctor the right questions can help you prepare for cataract surgery. If you’re not sure what to expect, use these recommendations from the American Board of Internal Medicine (ABIM) and Consumer Reports’ Choosing Wisely® campaign to guide conversations with your doctor.

Ask your doctor about the benefits and risks of surgery.

According to ABIM, eye surgeries have low risks of fatal complications. “This is a fast, precise, and safe procedure that doesn’t require patients to be unconscious or stay overnight in the hospital,” says Gregory W. Schmidt, M.D., an HMSA participating ophthalmologist at Hawaii Eye Institute and assistant clinical professor at the John A. Burns School of Medicine.

Ask about the pros and cons of preoperative tests.

Though many preoperative tests are safe and won’t affect your health, results could be incorrect and lead to a false alarm. This can lead to more testing, which could delay surgery. “Preoperative tests should be run based on specific need and not as a routine procedure,” Schmidt says. However, if you’re at risk for complications, tests can help your doctor address potential risks. For example, your doctor may postpone surgery or take additional precautions for your safety.

Make sure you understand why your doctor is ordering specific tests.

Unnecessary tests can cause added stress and anxiety. In addition, you may have higher out-of-pocket expenses if you don’t have a specific medical need for tests before surgery.

Talk to your doctor about your health conditions.

If you have certain conditions or illnesses, tests can help your doctor decide if you’re ready for surgery. For example, if you have diabetes, your doctor may order a blood test to make sure your blood sugar is under control. This is because diabetes may cause swelling in the eye, which can affect the safety and effectiveness of surgery.

When it comes to your health care, these recommendations can help you talk to your doctor about what’s an appropriate and necessary treatment. Remember that they’re meant to supplement, not replace, your doctor’s advice and treatment. To learn more, visit choosingwisely.org or consumerhealthchoices.org/test-surgery.

What’s Choosing Wisely?

Created by the ABIM and Consumer Reports, the Choosing Wisely campaign is an initiative that helps patients and their doctors choose care that’s useful, safe, and supported by evidence.
Island Insurance Company employees Randy Suan (left) and Michael Purdy (right) work out together at the gym.

According to The American Institute of Stress, work stress can cause health problems such as back pain, fatigue, and headaches. It can also cost your company in lost productivity and employee turnover if you don’t want to be at work, find it hard to concentrate, or don’t want to stay in your job.

Enter a workplace well-being program, which can help you stay healthy and engaged. If your company already offers one, you probably already know about the benefits. You may be able to walk with your co-workers at lunch, gather for healthy potlucks, or enjoy a day you can wear workout clothes. It may be easier for you to exercise, eat well, and feel comfortable at work.

By Lynn Shizumura
Photos by Romeo Collado

Island Insurance Company employees Randy Suan (left) and Michael Purdy (right) work out together at the gym.
If you’re an employer, reading about other well-being programs can inspire you and give you some ideas for your workplace. Here’s a look at what two local companies are doing to support their employees’ well-being.

The benefits of competition

Randy Suan looks forward to participating in his company’s well-being program every year.

Suan works for Island Insurance Company, which is a subsidiary of Island Holdings. Other Island Holdings companies include Atlas Insurance Agency, Hoike Services, IC International, Pacxa, and Tradewind Capital Group.

A few years ago, Island Holdings started organizing fitness competitions to unite the company’s employees and executives in exercise and group activities. “Employees are considered family, so it’s important that we do what we can to ensure they’re healthy,” says Dawn Hirano, assistant vice president of Human Resources at Island Insurance Company. “Instilling healthy habits will help them be their best at work and at home.”

Last year’s well-being program was a five-month-long Wellness Boot Camp. Employees earned points for increasing physical activity, eating healthier foods, and participating in group activities like a lunch-hour walk on Wednesdays. The boot camp ended with a fitness competition at YWCA Laniākea’s Fuller Hall.

To prepare for the competition, employees formed teams of five. Each participant was assigned to a fitness activity of push-ups, sit-ups, burpees, planking, or hula hooping. They had a few months to prepare for the competition, which awarded prizes to individual category winners and the team with the highest overall score.

Suan’s team won the group competition. He says they owe their success to working out together at the gym and maintaining a supportive attitude. “We cheered each other on during the competition,” he says. “Our goal was to just do the best we could.”

Event organizers say another highlight was seeing Keith Amemiya, senior vice president of Island Holdings, videoconference from Tokyo to participate in the competition. Amemiya held his plank for a personal record of 13 minutes. Although he was outdone by Atlas Insurance Agency’s Executive Vice President Lance Kawano, Amemiya says the friendly competition “added excitement for everyone.”

Leading by example

The State of Hawaii Employer-Union Health Benefits Trust Fund (EUTF) manages health benefits for Hawai‘i’s state and county employees and retirees. EUTF offers worksite wellness programs such as Blue Zones Project® as part of their health plan benefits. Last year, EUTF led by example and implemented their workplace well-being program with Blue Zones Project.

One of EUTF’s wellness initiatives was introducing employees to walking moais. (A moai is a group that meets for a shared purpose.) Employees can join a walking moai in the early morning, during lunch, or after work.

EUTF employees Chandra Maroney, Michael Gadach, and Athena Arucan-Caringer joined the same walking moai. Their group meets at 1 p.m. on Wednesdays, which they say is a nice way
to break up the week. Maroney says their group likes to choose new routes each week and share fun facts about landmarks along the way. Arucan-Caringer enjoys taking selfies with her co-workers while they walk. Gadach liked walking before the moai, but says the social connection and routine of getting outside are good for his well-being.

EUTF also offers ways to help their employees work more efficiently. Employees can request a wireless headset if their work requires them to spend most of their day on the phone. They’re encouraged to stretch at their desk every hour, which can help reduce tension and boost productivity.

Another goal was transforming their common areas. Motivational signs encourage employees to take the stairs or stretch while waiting at the copy machine. They’ve also upgraded their snack tables to include fresh fruit and nuts instead of sweet and salty treats.

EUTF administrators say the changes help their employees approach their health differently. Employees are more likely to choose healthier options at work and adopt lifestyle changes they may not have considered before, such as biking or walking to work. “It’s inspiring to see how even one change, such as joining a walking moai, can have a powerful impact on your health,” says EUTF Administrator Derek Mizuno.

EUTF is happy to share what they’ve learned with state and county employers. Last year, they helped the Hawai‘i State Senate and Hawaii Employees’ Retirement System start their workplace programs with Blue Zones Project. “We all share the same goal of making Hawai‘i a better place to live and work,” Mizuno says.

**How to support a healthier workplace**

- **Communicate!** Share health-related events, information, and motivational messages.
- **Make healthy changes easy.** Offer healthy snacks, designate a day that employees can wear workout clothes, or start a walk-at-lunch program.
- **Walk the talk.** Participate in your workplace well-being program and ask those in leadership positions to do the same.
- **Ask for help.** Go to hawaii.bluezonesproject.com to learn more about how you can become a Blue Zones Project employer.
When the unexpected happens, use **HMSA’s Online Care**

**Save money:**
Members can use HMSA’s Online Care® for **$0** or little cost

**Save time:**
86% saved an hour or more using HMSA’s Online Care

**Receive quality care:**
In 2017, HMSA’s Online Care doctors were rated **4.9 stars** out of 5

Available for most Apple and Android devices and tablets. You must be in Hawaii to use HMSA’s Online Care. Depending on your health plan, you may be charged a copayment. AmericanWell® is an independent company providing hosting and software services for HMSA’s Online Care platform on behalf of HMSA.
Kumu Earl Kawaa starts each class with a phrase I’ve heard my entire life. Anyone who’s grown up in Hawai‘i knows that it means to pay attention because something important is about to happen. With the group quieted, Kumu Kawaa shares a different explanation. “Hūi,” he tells us, “is how we call our neighbors to say, ‘Come over, we have poi. Come join us and eat.’”

A poi board and pounder: Foundations for a strong home.
I want my sons Kaimalu (5) and Kamaha’o (4) to understand where we come from. I want them to know their history and their culture. That’s why we’re here in Kumu Kawaa’s class learning a traditional art by making our own pōhaku ku’i ‘ai (poi pounder) and papa ku’i ‘ai (poi board). It turned out that we actually learned so much more.

Kumu Kawaa, a Hawaiian cultural specialist at Kamehameha Schools, comes from Hālawa Valley on Moloka’i. Every Tuesday night for 12 weeks, his “Hūi! Hūi!” brought us to attention in the dimly lit gathering room in Papakōlea.

My kids sat at his feet listening to stories of his childhood home, growing up on a kalo farm where he worked the lo‘i (fields) every day, pulling weeds, planting kalo, and preparing the land for the next set of kalo. His sadness fell over the room when he talked of returning to Moloka’i and finding not a single board and stone in any home, no remnants left of his culture. This realization, he says, inspired him to share his mana’o (knowledge) with future generations and to do his part to hold on to the traditions that bind our people together.

Every Tuesday, we practice our history by crafting our own protocol to say before entering a place of gathering, opening and closing each class with a pule (prayer), and not touching our board or stone if our energy is negative. He patiently explains technique — how to craft a board and stone to work in unison — and what to look for when searching for materials.

I found my perfect rock and poised the hammer to hit it just as he’d instructed. I took careful aim and slammed the hammer onto the rock, splitting it in half rather than molding it as he’d taught, sending pieces of my poi pounder flying in different directions.

I started again with a slightly smaller, almost perfect, second rock and it happened again. I worked on a third rock for hours, only to have the same thing happen right before it was done. I began thinking that buying a bag of
poi from the supermarket wasn’t such a bad idea after all. My boys watched quietly, saw me choose a rock, take aim, and fail. Kaimalu put his hand on my shoulder. Kamaha’o curled into my lap. Together, we set out in search of another rock and started again.

Creating my poi board and stone without the use of modern tools took the full 12 weeks and countless tries. As the weeks passed, it wasn’t just my board and stone transforming. My boys and I gathered with our neighbors—some we knew and others we’d never met—learning together, talking story together, bringing to life the community that had always been there for us. We’d just been too busy and too distracted to notice.

As a single mom, my first focus is always my boys, which leaves little time for myself. As I sat in class, talking story with my neighbors about the park on the corner and watching my boys play tag with their new friends, it hit me. My ancestors knew what I didn’t understand: opportunities and community are all around us. We just need to go out and find them.

At our last class, Kumu Kawaa taught us to pound poi on his grandfather’s 5-foot-long board, a family treasure that bore the scars of countless gatherings, hours pounding, and the stories it held tight. Watching him pound the poi, I looked at my boys, their eyes locked on the melodic beats of the pounder against the board. Mission accomplished. All three of us knew a bit about our past, our people. Kumu Kawaa had gathered us to share his past, his history. And now we were empowered to do the same with the generations of our family still to come.

Kaimalu, Kamaha’o, and I gathered our new poi board and four poi pounders—one for each of us plus one extra. These treasures will pass to my boys and to future generations, their kids and their grandkids. Maybe the boys will tell stories of making these pieces, the three of us working together, pounding and breaking and pounding again. Maybe they’ll talk of the knowledge and strength and experience that came from this time. Maybe they’ll talk of ‘ohana and community and why it matters. Maybe their kids will want to make their own boards and pounders, just like they’d done with their mom all those years ago.

“Be careful, Mom!” Kaimalu tells me as we put the treasures in the car. He snuggles in for a hug and then points to the stars. “Look!” he says. “I never noticed how bright they are!” Thankfully, he also doesn’t notice the bright tears welling in my eyes.

Find out how you can make a poi board and stone of your own or explore other classes with the Keiki O Ka ‘Āina Family Learning Centers: koka.org/event/calendar.
family matters
Supplement your health plan for additional security.
By Daniel Takami, Center Associate, HMSA Center @ Pearl City, and Marlene Nakamoto

As an HMSA member, you can rest easy knowing that your plan will help pay for preventive care, immunizations, routine checkups, emergencies, and more. Sometimes, though, life can blindside you when you least expect it. To prepare for those situations, HMSA offers additional plans that will help protect your family and provide financial stability if the unexpected occurs.

CancerCare Elite
This plan helps pay for medical services related to cancer or a specific disease.

- Services eligible for payment include hospital stay, radiation, chemotherapy, blood and plasma, and surgery.
- Choose from options to cover yourself and your spouse and children.
- When you’re recovering at home after a cancer-related hospital stay, you can use a monthly benefit of $100 toward house cleaning services, yard work, and home maintenance expenses.
- You’ll get partial reimbursement for expensive transplant procedures such as bone marrow or stem cell transplant.

Term Life Insurance
Term life protects your family’s financial future at various stages of life, such as marriage, birth of a child, or retirement.

- Choose from 10, 15, 20, or 30-year terms or until you reach age 80.
- If you opt for a return of premium rider, you’ll get reimbursed for premiums you’ve paid if the insured party survives the policy’s term.

Accident Elite
This plan provides a lump-sum payment to help with your health plan deductible (if any) and copayments.

- Options are available to cover yourself and your spouse and children.
- Reimbursement can help pay for your kid’s playground- or sports-related accidents such as dislocations, fractures, and concussions.
- You may add other plans, called riders, that pay monthly benefits for a covered accident- or sickness-related disability that occurs on or off the job.

These plans are available to HMSA members and nonmembers—you don’t have to have an HMSA health plan to enroll, but certain limitations and exclusions may apply. If you have any questions about these plans, you can go to an HMSA Center or office. For locations and hours, please visit hmsa.com/contact.
Live, Laugh, Learn
Support groups can help you improve your well-being.

by Richard Fassler
Join a support group? Me? Nah, I can handle my disease myself. I don’t want to sit with a bunch of strangers and listen to their sad stories.

Then I joined a support group. And it wasn’t like that at all.

Support groups are actually education groups for people with health challenges. They provide comfort, but their top priority is sharing information. The groups could provide the best advice you’ll ever get and it’s free. I belong to a prostate cancer support group.

What they do

The group teaches you about your condition with the goals of restoring your good health while helping you manage your condition. What are your treatment options? Which drugs really work? What should you eat? What about exercise? Supplements?

What they are

People share information and offer health tips. In our group, there are about 40 members. Although prostate cancer is a male disease, we also have women who are learning about their husbands’ condition. We meet for two hours once a month at Kuakini Medical Center. Other prostate cancer groups meet at Pali Momi and in Hilo.

Why they’re important

It’s critical to your health to keep up to date with the latest medical treatments for your disease and that’s why sharing information with others can help.

Members discuss drugs and treatments and how they’ve been successful—or not—in dealing with their condition. We want to know what has worked for others and what hasn’t. We invite experts from Hawai‘i and the Mainland to keep us apprised of what’s happening. And we ask lots of questions. Some members attend conferences on prostate cancer and report on recent advances. Also, we spread the word on clinical trials that could benefit a specific group member and all men with prostate cancer.

Why you’ll benefit

The group emphasizes that a man must be actively involved in his treatment. He’s the boss, not his disease. New members are often confused and overwhelmed, but when they start asking questions in the support group, they’re more able to have more meaningful discussions with their doctors. And that gives them greater confidence in restoring themselves to good health. They take responsibility for their treatment.

You’ll also have fun. We laugh a lot. We share nutritious snacks. We form life-long friendships. And at our annual holiday party, we come together to celebrate and toast our good health.

Am I happy I joined the group? You bet! Whether it’s prostate cancer, another cancer, or any medical issue such as diabetes or asthma, join a support group!

“...”

Richard Fassler

Prostate Cancer Groups in Hawai‘i

For information on support groups, visit the Hawaii Prostate Cancer Coalition website at hawaiiprostatecancer.org.

For more on well-being in Hawai‘i, visit HMSA’s Well-Being Hawaii blog at wellbeinghi.com.
In November 2013, my mom, Audrey Berthiaume, and I opened Coco’s Lingerie Boutique, where we specialize in post-surgical and post-mastectomy bra fittings. We opened six months after Mom was diagnosed with stage one breast cancer and underwent a bilateral mastectomy.

After graduating from Punahou School and the University of British Columbia, I worked at a Vancouver lingerie shop where I was trained and certified to fit bras, including post-surgical and post-mastectomy garments. Following Mom’s diagnosis and treatment, we realized that there were few options for women in Hawai’i to purchase such products. To address this need, I decided to move back home and open a boutique.

Coco’s Lingerie Boutique carries post-surgical bras and camisoles, post-mastectomy bras, breast prostheses, and compression garments, as well as European lingerie and sleepwear.

There’s no need to make an appointment for a fitting and we strive to make every fitting a pleasant experience. “We don’t want fittings for post-mastectomy garments and prostheses to feel like another form of treatment,” says Audrey. “Instead, we try to create a relaxed and enjoyable retail atmosphere for our clients.”

We understand the importance of feeling and looking like yourself after treatment, so we approach each client with this understanding. As an HMSA participating provider, we can help women use their health plan to pay for some of the costs of post-mastectomy products.

I like to think that we’re able to take Mom’s experience with breast cancer and channel it into a positive endeavor that has a meaningful impact on the lives of others. Almost five years later, we’re more passionate than ever about helping women who have undergone breast cancer treatment.
HMSA doesn’t discriminate

We comply with applicable federal civil rights laws. We don’t discriminate, exclude people, or treat people differently because of things like:
- Race.
- Color.
- National origin.
- Age.
- Disability.
- Sex.

Services that HMSA provides

To better communicate with people who have disabilities or whose primary language isn’t English, HMSA provides services at no cost when reasonable, such as:
- Language services and translations.
- Text relay services.
- Information written in other languages or formats.

If you need these services, please call 1 (800) 776-4672 toll-free. TTY 711.

How to file a discrimination-related grievance or complaint

If you believe that we’ve failed to provide these services or discriminated against you in some way, you can file a grievance in any of the following ways:
- Phone: 1 (800) 776-4672 toll-free
- TTY: 711
- Email: Compliance_Ethics@hmsa.com
- Fax: (808) 948-6414 on Oahu
- Mail: 818 Keeaumoku St., Honolulu, HI 96814

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, in any of the following ways:
- Online: ocrportal.hhs.gov/ocr/portal/lobby.jsf
- Phone: 1 (800) 368-1019 toll-free; TDD users, call 1 (800) 537-7697 toll-free
- Mail: U.S. Department of Health and Human Services, 200 Independence Ave. S.W., Room 509F, HHH Building, Washington, DC 20201

For complaint forms, please go to hhs.gov/ocr/office/file/index.html.

Federal law requires HMSA to provide you with this notice.
English: This notice has important information about your HMSA application or plan benefits. It may also include key dates. You may need to take action by certain dates to keep your health plan or to get help with costs.

If you or someone you’re helping has questions about HMSA, you have the right to get this notice and other help in your language at no cost. To talk to an interpreter, please call 1 (800) 776-4672 toll-free. TTY 711.


Inā he mau nínau kou no HMSA, he kuleana ko mākou no ka hā‘awi manuahi i kekahi mea ma unuhu, e telepona manuahi iā 1 (800) 776-4672. TTY 711.

Bisayan - Visayan: Kini nga pahibalo adunay importantang impormasyon mahitungod sa imong aplikasyon sa HMSA o mga benepisyo sa plano. Mahimo sab nga aduna kini mga importanteng petsa. Mahimong kinahanglan kang magbuhat og aksyon sa mga partikular nga petsa aron mapabilin ang imong plano sa panglawas nga maysa a mangipatarus a tulong iti bukodyo a pagsasao nga awan ti bayadna. Tapno makapatang ti maysa a mangipatarus ti pagasasao, tumawag kay koma iti 1 (800) 776-4672 toll-free. TTY 711.

Japanese: 本通知書には、HMSAへの申請や医療給付に関する重要な情報や日付が記載されています。医療保険を利用したり、費用についてサポートを受けるには、本通知書に従って特定の日付に手続きしてください。

患者さん、または付き添いの方がHMSAについて質問がある場合は、母国語で無料で通知を受けとったり、他のサポートを受ける権利があります。通訳を希望する場合は、ダイヤルフリー電話1 (800) 776-4672をご利用ください。TTY 711.

Laotian: ບໍລິສັດການແບບມີການບໍ່ຄ່າງກໍ່ວາງກໍ່ນ ການຊັ້ນເອງ ການຊອງຮັກໄປຈາກ HMSA, ການຊອງຮັກແບບມີການບໍ່ຄ່າງກໍ່ນ ການຊອງຮັກໄປຈາກ HMSA, ການຊອງຮັກແບບມີການບໍ່ຄ່າງກໍ່ນ ການຊອງຮັກໄປຈາກ HMSA, ການຊອງຮັກແບບມີການບໍ່ຄ່າງກໍ່ນ ການຊອງຮັກໄປຈາກ HMSA, ການຊອງຮັກແບບມີການບໍ່ຄ່າງກໍ່ນ ການຊອງຮັກໄປຈາກ HMSA, ການຊອງຮັກແບບມີການບໍ່ຄ່າງກໍ່ນ ການຊອງຮັກໄປຈາກ HMSA, ການຊອງຮັກແບບມີການບໍ່ຄ່າງກໍ່ນ ການຊອງຮັກໄປຈາກ HMSA, ການຊອງຮັກແບບມີການບໍ່ຄ່າງກໍ່ນ ການຊອງຮັກໄປຈາກ HMSA, ການຊອງຮັກແບບມີການບໍ່ຄ່າງກໍ່ນ ການຊອງຮັກໄປຈາກ HMSA, ການຊອງຮັກແບບມີການບໍ່ຄ່າງກໍ່ນ ການຊອງຮັກໄປຈາກ HMSA, ການຊອງຮັກແບບມີການບໍ່ຄ່າງກໍ່ນ ການຊອງຮັກໄປຈາກ HMSA, ການຊອງຮັກແບບມີການບໍ່ຄ່າງກໍ່ນ ການຊອງຮັກໄປຈາກ HMSA, ການຊອງຮັກແບບມີການບໍ່ຄ່າງກໍ່ນ ການຊອງຮັກໄປຈາກ HMSA, ການຊອງຮັກແບບມີການບໍ່ຄ່າງກໍ່ນ ການຊອງຮັກໄປຈາກ HMSA, ການຊອງຮັກແບບມີການບໍ່ຄ່າງກໍ່ນ ການຊອງຮັກໄປຈາກ HMSA, ການຊອງຮັກແບບມີການບໍ່ຄ່າງກໍ່ນ ການຊອງຮັກໄປຈາກ HMSA, ການຊອງຮັກແບບມີການບໍ່ຄ່າງກໍ່ນ ການຊອງຮັກໄປຈາກ HMSA, ການຊອງຮັກແບບມີການບໍ່ຄ່າງກໍ່ນ ການຊອງຮັກໄປຈາກ HMSA, ການຊອງຮັກແບບມີການບໍ່ຄ່າງກໍ່ນ ການຊອງຮັກໄປຈາກ HMSA, ການຊອງຮັກແບບມີການບໍ່ຄ່າງກໍ່ນ ການຊອງຮັກໄປຈາກ HMSA, ການຊອງຮັກແບບມີການບໍ່ຄ່າງກໍ່ນ ການຊອງຮັກໄປຈາກ HMSA, ການຊອງຮັກແບບມີການບໍ່ຄ່າງກໍ່ນ ການຊອງຮັກໄປຈາກ HMSA, ການຊອງຮັກແບບມີການບໍ່ຄ່າງກໍ່ນ ການຊອງຮັກໄປຈາກ HMSA, ການຊອງຮັກແບບມີການບໍ່ຄ່າງກໍ່ນ ການຊອງຮັກໄປຈາກ HMSA, ການຊອງຮັກແບບມີການບໍ່ຄ່າງກໍ່ນ ການຊອງຮັກໄປຈາກ HMSA, ການຊອງຮັກແບບມີການບໍ່ຄ່າງກໍ່ນ ການຊອງຮັກໄປຈາກ HMSA, ການຊອງຮັກແບບມີການບໍ່ຄ່າງກໍ່ນ ການຊອງຮັກໄປຈາກ HMSA, ການຊອງຮັກແບບມີການບໍ່ຄ່າງກໍ່ນ ການຊອງຮັກໄປຈາກ HMSA, ການຊອງຮັກແບບມີການບໍ່ຄ່າງກໍ່ນ ການຊອງຮັກໄປຈາກ HMSA, ການຊອງຮັກແບບມີການບໍ່ຄ່າງກໍ່ນ ການຊອງຮັກໄປຈາກ HMSA, ການຊອງຮັກແບບມີການບໍ່ຄ່າງກໍ່ນ ການຊອງຮັກໄປຈາກ HMSA, ການຊອງຮັກແບບມີການບໍ່ຄ່າງກໍ່ນ ການຊອງຮັກໄປຈາກ HMSA, ການຊອງຮັກແບບມີການບໍ່ຄ່າງກໍ່ນ ການຊອງຮັກໄປຈາກ HMSA, ການຊອງຮັກແບບມີການບໍ່ຄ່າງກໍ່ນ ການຊອງຮັກໄປຈາກ HMSA, ການຊອງຮັກແບບມີການບໍ່ຄ່າງກໍ່ນ ການຊອງຮັກໄປຈາກ HMSA, ການຊອງຮັກແບບມີການບໍ່ຄ່າງກໍ່ນ ການຊອງຮັກໄປຈາກ HMSA, ການຊອງຮັກແບບມີການບໍ່ຄ່າງກໍ່ນ ການຊອງຮັກໄປຈາກ HMSA, ການຊອງຮັກແບບມີການບໍ່ຄ່າງກໍ່ນ ການຊອງຮັກໄປຈາກ HMSA, ການຊອງຮັກແບບມີການບໍ່ຄ່າງກໍ່ນ ການຊອງຮັກໄປຈາກ HMSA, ການຊອງຮັກແبه
Korean: 이 통지서에는 HMSA 신청서 또는 보험 혜택에 대한 중요한 정보가 들어 있으며, 중요한 날짜가 포함되었을 수도 있습니다. 해당 건강보험을 그대로 유지하거나 보상비를 수령하려면 해당 기한 내에 조치를 취셔야 합니다.

신청자 본인 또는 본인의 도움을 받는 누군가가 HMSA에 대해 궁금한 사항이 있으면 본 통지서를 받고 아무런 비용 부담 없이 모국어로 다른 도움을 받을 수 있습니다. 통역사를 이용하려면 수신자 부담 전화 1 (800) 776-4672 번으로 연락해 주시기 바랍니다. TTY 711.

Samoa - Fa'asamoan: O lenei fa'aliga tāua e fa’atatau i lau tusi talosaga ma fa’amanuiaiga ‘e te ono agava’a ai, pe’a fa’amanuiaina ‘oe i le polokalame o le HMSA. E aofia ai fo’i i lalo o lenei fa’aliga ia aso tāua. E ono mana’omia ‘oe e fa’atinoina ni galuega e fa’atonoa ai ‘oe i totonu o le taimi fa’atulagaina, ina ‘ia e agava’a ai pea mo fa’amanuiaiga i le polokalame soifua maloloina ‘ua fa’ata’atia po’o se fesoasoan orio mo le totozi’ina.

Afai e iai ni fesi e fa’atatau i le HMSA, e iai lou aiātatau e te talosaga ai e maua lenei fa’aliga i lau gagana e aunoa ma se totozi. A mana’omia le fesoasoan e se fa’aliliu ‘upu, fa’amolemele fa’afeso’ota’i le numero 1 (800) 776-4672 e leai se totozi o lenei ‘au’aunaga. TTY 711.

Spanish: Este aviso contiene información importante sobre su solicitud a HMSA o beneficios del plan. También puede incluir fechas clave. Puede que tenga que tomar medidas antes de determinadas fechas a fin de mantener su plan de salud u obtener ayuda con los gastos.

Si usted o alguien a quien le preste ayuda tiene preguntas respecto a HMSA, usted tiene el derecho de recibir este aviso y otra ayuda en su idioma, sin ningún costo. Para hablar con un intérprete, llame al número gratuito 1 (800) 776-4672. TTY 711.


Kung kayo o isang taong tinutulungan ninyo ay may mga tanong tungkol sa HMSA, may karapatan kayong makuha ang abiso na ito at iba pang tulog sa inyong wika nang walang bayad. Upang makipag-usap sa isang tagapagsalin ng wika, mangyaring tumawag sa 1 (800) 776-4672 toll-free. TTY 711.
Welcome to our new providers!
We’re adding providers to our network all the time. Say “aloha” to your newest choices for quality care.

For a full list of providers, contact information, and plans accepted, go to hmsa.com and click Find a Doctor. These providers joined HMSA’s network 9/21/2017 to 12/20/2017.
your future’s in the cards
New Medicare cards are coming soon.

By Courtney Takabayashi

At HMSA, protecting your personal information is one of our highest priorities. That’s why we’re looking forward to new Medicare cards that will add another layer of identity protection for you.

Starting this month and continuing over a 12-month period, Medicare will mail new cards to beneficiaries. Your current Medicare number contains your Social Security number; your new card removes the Social Security number and replaces it with a Medicare Beneficiary Identifier (MBI). Removing your Social Security number will help keep your personal information secure and help prevent identity theft. Here’s what you need to know about your new card:

It won’t affect your health plan

There’s no change to your Medicare or HMSA health plan benefits. HMSA won’t be sending you a new membership card.

Destroy your old Medicare ID card

When you get your new card, cut up and throw away your old card, the same secure way you’d get rid of an old credit card.

You don’t need to do anything to use your new Medicare card

As soon as you receive your new card, you can start using it. You don’t have to contact HMSA because we’ll already have your MBI from Medicare.

Keep your card in a safe place

Store your card in your wallet and take it with you when you see a doctor, go to a hospital, or receive other health care services. Protect your card like a credit card to prevent it from being stolen.

Carry both your Medicare and HMSA membership cards

Remember to take both cards with you when you get health care services. 🌼

Watch out for scams

Beware of people contacting you about your new Medicare card because they may be trying to get your MBI and other information. According to the Centers for Medicare & Medicaid Services, you should watch out for scammers who claim to be from Medicare who may:

• Ask you to confirm your MBI or Social Security number so they can send you a new card.
• Tell you there’s a charge for your new card and they need to verify your personal information.
• Threaten to cancel your health benefits if you don’t share your MBI or other personal information.

If someone calls you and asks for your MBI or other personal information, hang up immediately and call Medicare.

1 (800) Medicare [1 (800) 633-4227] toll-free
TTY: 1 (877) 486-2048 toll-free.
cms.gov/Medicare/New-Medicare-Card
Ready to Retire?

Attend our FREE pre-retirement health care planning workshop.

You’ll learn about:

- Enrollment deadlines.
- Health plan options.
- And more!

To register, call Monday–Friday, 8 a.m.–4 p.m.:

- Oahu: 948-6402
- Neighbor Islands: 1 (800) 252-4137 toll-free

Seating is limited. Free parking.

If you qualify for or have a state, federal, or group-sponsored health plan, you may not need HMSA Akamai Advantage®. Please talk to your health plan administrator or group leader to see what’s best for you.

HMSA Akamai Advantage is a PPO and Essential Advantage is an HMO plan with a Medicare contract. Enrollment in HMSA Akamai Advantage and Essential Advantage depends on contract renewal. A salesperson will be present with information and applications. For accommodation of persons with special needs at sales meetings, call 948-6235 on Oahu or 1 (800) 693-4672 toll-free on the Neighbor Islands. TTY users, call 711.

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What’s the most important piece of your health care puzzle? Your doctor? HMSA? Perhaps you think a personal trainer is responsible for your health.

Each of those plays an important role in keeping you healthy. But when it comes to staying on top of your health and well-being, the most important piece of the puzzle is you.

After all, it’s up to you to make doctor appointments, take medications, and lead a healthy lifestyle. Your doctor, HMSA, and a personal trainer can guide you and give you the tools and other resources you need. But it’s up to you to make smart choices to help prevent serious health problems.
Here are a few suggestions:

Follow up with lab results. Does your doctor give you the results of your tests and screenings? Many people think that no news is good news, but things can sometimes fall through the cracks even in the most organized doctors’ offices. That’s why you should call your doctor’s office to follow up if you don’t hear from them. Ask if you can get the results through a secure website or email or if you need to make a follow-up appointment.

Keep track of your medications. Taking multiple medications can be confusing. Talk to your doctor or pharmacist about your medications. Make sure you know their names, what they do, how to take them correctly, and any possible side effects or interactions. It could prevent you from taking medications that are unsafe or unnecessary.

Work closely with your doctor. Usually, people see their doctor only when they’re sick. But seeing your doctor at least once a year to assess your health and get screenings and tests can help detect health issues early to reduce your chances of serious problems. A doctor who knows your health habits and family health history can better diagnose you and provide better care.
Age can creep up when we least expect it. We seem invincible in our teens and 20s. As we enter our 30s, many of us focus on increased family and career responsibilities while health and fitness fall by the wayside. It’s easy to get stuck in this routine in our 40s and 50s. By age 65, many think it’s too late to get healthy and fit.

But studies show that it’s never too late to start exercising. And you don’t have to take up a sport to reach your goals. Daily walks in your neighborhood or an exercise program of just 30 minutes a day can help slow aging and illness rather than relying on medications or unnecessary anti-aging treatments.

Want to be fit? HMSA can help. Whether you want to maintain your good health or work on new goals, HMSA Akamai Advantage® can help. You may have access to free membership at a participating fitness center through the Silver&Fit® Exercise & Healthy Aging Program. If you prefer exercising at home, you can get a home fitness kit with online resources.

This benefit isn’t available for all HMSA Akamai Advantage members, such as those with a state or federal plan or group-sponsored retiree plan. Check your 2018 Summary of Benefits. You can also call us any day, 8 a.m. to 8 p.m., at 948-6000 on Oahu or 1 (800) 660-4672 toll-free on the Neighbor Islands. For TTY, call 711.

If you’re not eligible for Silver&Fit, you can get discounts on fitness classes through HMSA’s discount program. Visit hmsa.com for details. 🌵

Check with your doctor before starting an exercise program to see what kinds of activities are appropriate for your health.

The Silver&Fit program is provided by American Specialty Health Fitness, Inc. (ASH Fitness), a subsidiary of American Specialty Health Incorporated (ASH). Silver &Fit is a registered trademark of ASH and used with permission herein.
Do you like beans? I love beans. And I equally love lentils, which I always thought were beans.

So what are lentils? They’re legumes. Beans, peas, and peanuts are also legumes.

What are legumes? Legumes are plants that are grown primarily for their edible seed called “pulse” that grow in pods.

In the filing cabinet of my brain, I’ve always filed lentils with beans. They have the same texture, a similar amount of protein and fiber, and are just as cheap. But lentils cook faster than beans and don’t cause as much gastric distress. For me, anyway.

If you have a favorite health food store that sells items in bulk, you’ve probably seen lentils in different colors, some are whole, some are split into halves, and may be hulled and unhulled.

Wouldn’t you love to try them all?
**Masoor Dal with Vegetables**

In this common Indian dish, red lentils turn golden when cooked. We use vegetable oil instead of ghee (clarified butter) for a vegan option.

- 1 cup masoor dal (red lentils)
- 1 Tbsp. vegetable oil
- 1 tsp. cumin seeds
- 1 tsp. black mustard seeds
- 3 dried red chile peppers
- 1 medium onion, chopped
- 4 garlic cloves, minced
- 2 cups cauliflower florets in bite-sized pieces
- 3 cups water
- ½ tsp. turmeric
- 2 Roma tomatoes, diced
- 2 cups packed baby spinach
- 1 tsp. salt

Wash masoor dal until water runs clear; drain and set aside. Heat oil in a medium saucepan over medium heat. Add cumin, mustard seeds, and chile peppers; cook until seeds sizzle. Stir in onion and garlic; cook, stirring frequently, until onion is tender (about 3 minutes). Add cauliflower and stir-fry about 3 minutes. Add masoor dal, water, turmeric, and tomatoes. Bring to a boil, stir in spinach, and bring to a boil again. Reduce heat, cover, and cook until masoor dal and vegetables are tender, about 15 minutes. Season with salt. Makes 5 servings.

**Per serving:** Calories 200, protein 12 g, carbohydrates 32 g, total fat 4 g, saturated fat 1 g, sodium 500 mg, fiber 3 g, total sugar 5 g

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**Harira**

Traditionally flavored with a small amount of lamb, our version of this hearty Moroccan soup is vegan.

- 1 Tbsp. olive oil
- 1 large onion, chopped
- 2 stalks celery, chopped
- 1 carrot, chopped
- 4 garlic cloves, minced
- 1 tsp. turmeric
- 1 tsp. ground cumin
- ½ tsp. ground ginger
- ½ tsp. cinnamon
- Freshly ground black pepper
- ½ tsp. crushed red pepper flakes
- 15 oz. can no-salt-added diced tomatoes
- 1 cup chopped cilantro leaves
- 7 cups vegetable stock or water
- 1 cup green lentils, rinsed and drained
- 15 oz. can chickpeas, rinsed and drained
- Salt to taste
- 1 cup vermicelli pasta, broken into 1-inch pieces

In a large saucepan, heat oil over medium-high heat. Add onion, celery, and carrot. Sauté until vegetables are tender. Stir in garlic, turmeric, cumin, ginger, cinnamon, black pepper, and red pepper flakes. Stir constantly for about 30 seconds to release the spices’ aroma. Stir in tomatoes and cilantro, reduce heat slightly, and cook, stirring constantly, about 5 minutes. Add stock, lentils, and chickpeas. Bring to a boil, reduce heat to medium-low, cover, and cook about 25 minutes or until lentils are tender. Stir occasionally. Add vermicelli and cook until tender, about 3 minutes. Season with salt. Makes 6 servings.

**Per serving** (without added salt): Calories 470, protein 20 g, carbohydrates 85 g, total fat 5 g, sodium 1,070 mg, fiber 17 g, total sugar 13 g
French Lentil Salad

While French green lentils take longer to cook than other lentils, they hold their shape and won’t fall apart.

Dressing
1 Tbsp. red wine vinegar
1 tsp. Dijon mustard
¼ cup olive oil
1 shallot, minced
1 tsp. salt
Freshly ground black pepper

Combine dressing ingredients in a small bowl; cover and set aside.

Heat olive oil in a small skillet over medium heat. Sauté carrot, onion, and celery about 3 minutes. Set aside.

Rinse and pick over lentils. Place lentils, water, bay leaf, and thyme in a medium saucepan. Bring to a boil over high heat. Reduce heat and simmer uncovered until lentils are tender, but not mushy, about 20 minutes. Add more water, if needed. Drain and cool slightly. Remove bay leaf and thyme. Combine warm lentils with the sautéed vegetables in a medium bowl. Add dressing and mix well. Allow to cool to room temperature, then stir in parsley. Makes 4 servings.

Per serving: Calories 340, protein 13 g, carbohydrates 35 g, total fat 18 g, saturated fat 2 g, sodium 640 mg, fiber 6 g, total sugar 3 g
Donate and give more than just food.

29th Annual Food Drive
Saturday April 21, 2018
8:00 a.m. - 2:00 p.m.
For information on collection sites & locations, visit www.hawaiifoodbank.org.
954-7870

What We Need Most
- canned proteins: tuna, chicken
- canned meals: stew, spaghetti, chili
- canned vegetables
- canned fruits
- rice
- monetary contributions

Mahalo to HMSA for sponsoring this public service announcement.
Growing up in an Italian family in New Jersey, zucchini was synonymous with warm weather. As with our mango and avocado, it’s common for neighbors and friends to dole out the overabundance of squash from their gardens. My parents served it simply—sliced and sautéed with olive oil, salt, and pepper. This, along with farm-fresh corn and sliced Jersey tomatoes, was a perfectly acceptable dinner on summer nights.

I’ve always appreciated zucchini for its mild and neutral flavor, ease of preparation, and quick-cooking ability. It’s a staple in my veggie stir-fries and I’ll happily eat it the way I did growing up. But lately I’ve enjoyed experimenting beyond the “slice and sauté.” Here are two ways to transform zucchini into something different and fun.

**Zucchini Banana Bread**

This quick bread is moist with a nice texture and nutritional boost.

**Ingredients**

- Cooking spray
- 1 cup grated zucchini
- 1 cup mashed overripe banana
- ¾ cup sugar
- ½ cup melted coconut oil
- ¼ cup unsweetened applesauce
- 1 egg
- 1 ½ tsp. vanilla extract
- 1 cup all-purpose flour
- ½ cup whole-wheat flour
- 2 tsp. cinnamon
- 1 tsp. salt
- 1 tsp. baking soda
- ½ tsp. baking powder
- ½ cup chopped walnuts (optional)

**Instructions**

Preheat oven to 350 degrees. Spray a 9-by-5-inch loaf pan with cooking spray. Press grated zucchini into a sieve or press between towels to remove excess moisture. Set aside.

In a medium bowl, whisk together banana, sugar, oil, applesauce, egg, and vanilla. In a separate bowl, stir together flours, cinnamon, salt, baking soda, and baking powder. Add dry mixture to wet mixture and stir until just combined. Fold in zucchini and walnuts.

Pour mixture into loaf pan and bake 50 minutes or until a toothpick inserted in the center comes out clean. Cool completely before slicing. Makes 8 servings.

**Per serving (with walnuts):** Calories 350, protein 6 g, carbohydrates 43 g, total fat 17 g, saturated fat 9 g, cholesterol 23 mg, sodium 480 mg, fiber 3 g, total sugar 23 g

**Per serving (without walnuts):** Calories 270, protein 4 g, carbohydrates 42 g, total fat 10 g, saturated fat 8 g, cholesterol 23 mg, sodium 480 mg, fiber 2 g, total sugar 22 g
THAI CHICKEN AND “ZOODLES” IN PEANUT SAUCE

Julienned zucchini can be treated like noodles in this and many dishes. They’re tender and soak up lots of flavor.

PEANUT SAUCE

- ½ cup creamy natural peanut butter
- 3 Tbsp. reduced-sodium shoyu
- 2 Tbsp. water
- 2 Tbsp. honey
- 1 tsp. chili sauce
- 1 Tbsp. rice vinegar
- 1 Tbsp. minced ginger
- 2 garlic cloves, minced
- Juice of half a lime

Whisk together sauce ingredients in a small bowl. Set aside.

Make zucchini “zoodles” (see note). Set aside.

Heat 1 tablespoon of the oil in a large nonstick skillet over medium-high heat. Add chicken and sauté until thoroughly cooked, about 4 minutes each side. Remove from pan and let cool. Cut into 1-inch pieces and set aside.


Per serving: Calories 430, protein 35 g, carbohydrates 26 g, total fat 21 g, saturated fat 4 g, cholesterol 80 mg, sodium 730 mg, fiber 5 g, total sugar 20 g

Note: I use an inexpensive hand-held “zoodler” to make zucchini noodles, but this tool isn’t necessary. You can use a vegetable peeler or medium-shred box grater (peel/grate lengthwise) or a knife to finely slice the zucchini into noodle-like strips.
Mango Madness

Fresh mangoes are always a special treat, whether you eat them sliced, pickled, or blended in a smoothie. Use your next mango in this healthy, refreshing dish.

**Minted Mango Couscous**

2 Tbsp. lemon juice  
3 Tbsp. lime juice  
2 Tbsp. olive oil  
1 tsp. sugar  
1 cup cooked couscous  
1 cup finely diced mango  
½ cup finely chopped red onion  
3 Hawaiian chile peppers, minced  
1 cup chopped mint leaves

In a small bowl, whisk together lemon and lime juices, olive oil, and sugar. Add to couscous with mango, red onion, chile peppers, and mint. Stir gently to combine. Makes 6 servings.

EVENTS FOR APRIL THROUGH JUNE

WELL-BEING WORKSHOPS

Workshops are open to HMSA members at no cost. Nonmembers can attend if space is available.

Visit hmsa.com for the current workshop schedule or call 1 (855) 329-5461, option 1, toll-free to register.

Please register at least three days before the workshop.

Meditation
Boost your emotional health and well-being.

- **Hilo:** 6/21, 10-11 a.m.
  HMSA Center @ Hilo
- **Honolulu:** 6/15 and 6/23, 10-11 a.m.
  HMSA Center @ Honolulu
- **Pearl City:** 6/16 and 6/28, 10-11 a.m.
  HMSA Center @ Pearl City

Senior Fitness
Discover ways to maintain your strength as you age.

- **Hilo:** 4/19, 10-11 a.m.
  HMSA Center @ Hilo
- **Honolulu:** 4/13 and 4/26, 9:30-10:30 a.m.
  HMSA Center @ Honolulu
- **Kailua-Kona:** 4/10, 10:30-11:30 a.m.
  HMSA Kailua-Kona office
- **Pearl City:** 4/14, 10-11 a.m.
  HMSA Center @ Pearl City

Stress Bucket
Learn practical ways to reduce stress.

- **Hilo:** 5/5, 10-11 a.m.
  HMSA Center @ Hilo
- **Honolulu:**
  - 5/1, 9:30-10:30 a.m.
    HMSA Center @ Honolulu
  - 5/10, 4:30-5:30 p.m.
    HMSA Center @ Honolulu
- **Kailua-Kona:** 5/3, 10:30-11:30 a.m.
  HMSA Kailua-Kona office
- **Pearl City:** 5/8 and 5/12, 10-11 a.m.
  HMSA Center @ Pearl City

Take a Look at Stress
Learn how to relax and improve your emotional health.

- **Honolulu:** 5/12 and 5/18, 10-11 a.m.
  HMSA Center @ Honolulu
- **Pearl City:** 4/26 and 5/26, 10-11 a.m.
  HMSA Center @ Pearl City

COMMUNITY ACTIVITIES

Activities are free to the public unless otherwise noted and are subject to change.

Please contact the event sponsor for more information.

MULTIPLE ISLANDS

Alzheimer’s Association Support Groups
Information and support for people caring for a loved one with Alzheimer’s disease. Groups meet on Hawai‘i Island, Kaua‘i, Maui, and O‘ahu. For locations and meeting times, visit alz.org/hawaii.

Hawaii Prostate Cancer Support Group
This free support group provides men and their families on Hawai‘i Island and O‘ahu with information, materials, and support to help them make informed decisions about prostate cancer treatment. hawaiiprostatecancer.org.

Relay for Life
Raise awareness, honor loved ones, and celebrate survivors of cancer with the American Cancer Society. Support your favorite team or start your own. Relays are held on O‘ahu, Maui, Kaua‘i, and Hawai‘i Island. relayforlife.org.

HAWAI‘I ISLAND

4/10, 5/8, 6/12

Stroke Support Group
Forum for stroke survivors and their caregivers, family members, and friends. 4-5 p.m., Hilo Medical Center. 932-3049.

Back to Basics
Learn good posture, safe lifting techniques, and back stretches.

- **Hilo:** 6/9, 10-11 a.m.
  HMSA Center @ Hilo
- **Honolulu:**
  - 6/5, 4:30-5:30 p.m.
    HMSA Center @ Honolulu
  - 6/28, 9:30-10:30 a.m.
    HMSA Center @ Honolulu
- **Kailua-Kona:** 6/12, 10:30-11:30 a.m.
  HMSA Kailua-Kona office
- **Pearl City:**
  - 6/26 and 6/30, 10-11 a.m.
    HMSA Center @ Pearl City
  - 4/21 and 5/24, 10-11 a.m.
    HMSA Center @ Pearl City

Diabetes 101
Learn how to prevent and treat diabetes.

- **Hilo:** 4/14 and 5/17, 10-11 a.m.
  HMSA Center @ Hilo
- **Honolulu:** 4/20 and 4/28, 10-11 a.m.
  HMSA Center @ Honolulu
- **Kailua-Kona:** 4/27 and 5/25, 10-11 a.m.
  HMSA Kailua-Kona office
- **Līhu‘e:** 6/20, 5-6 p.m.
  Kuhio Medical Center
- **Pearl City:** 4/21 and 5/24, 10-11 a.m.
  HMSA Center @ Pearl City

Stress Bucket
Learn practical ways to reduce stress.

- **Hilo:** 5/5, 10-11 a.m.
  HMSA Center @ Hilo
- **Honolulu:**
  - 5/1, 9:30-10:30 a.m.
    HMSA Center @ Honolulu
  - 5/10, 4:30-5:30 p.m.
    HMSA Center @ Honolulu
- **Kailua-Kona:** 5/3, 10:30-11:30 a.m.
  HMSA Kailua-Kona office
- **Pearl City:** 5/8 and 5/12, 10-11 a.m.
  HMSA Center @ Pearl City

Successful Aging Begins with You
Find out how to live a longer and happier life.

- **Kailua-Kona:** 6/22, 10-11 a.m.
  HMSA Kailua-Kona office
MAUI

4/20, 5/18, 6/15
Makawao Town Party
Enjoy music, art, food, and live entertainment. 6 p.m., Baldwin Avenue. mauifridays.com.

O‘AHU

4/10, 5/8, 6/12
COPD Support Group
Support and information on medication, breathing techniques, exercise, and more. 10 a.m.-noon, Pali Momi Women’s Center at Pearlridge. 699-9839.

4/11, 5/9, 6/13
Bariatric Support Group
Information and guidance for those who have had or are considering bariatric surgery. 5-6 p.m., Pali Momi Medical Center, Executive Conference Room. 485-4173.

4/13, 5/11, 6/8
Kardiac Kids Support Group
Education, encouragement, and support for families with children who have congenital heart defects. 6:30-9 p.m., Kapi‘olani Medical Center. Jullie Passos, 227-4558.

4/21, 5/19, 6/16
Big Island Ostomy Group
Open to ostomates, pre-ostomy patients, caregivers, medical professionals, and the public. 11:30 a.m., Hilo Medical Center cafeteria. 339-7640.

4/26, 5/31, 6/28
Support Group for Cancer Patients
North Hawai‘i Community Hospital hosts a new support group for cancer patients and their families and caregivers. 2-4 p.m., North Hawai‘i Community Hospital. 881-4417.

KAUAI

4/21, 5/19, 6/16
Walk Around the Block with a Doc
Walk around the Wilcox Medical Center campus with a doctor and other walkers, then enjoy a healthy breakfast and talk about a health topic. 7 a.m., Wilcox Medical Center. Registration is required. 245-1198.

6/2
Wilcox Health Kids Summer Fest
Enjoy interactive health and wellness activities, giveaways, healthy snacks, sports physicals, and information that can help keiki and their families live healthy and active lives. 9:30 a.m.-12:30 p.m., Kauai Marriott Resort. wilcoxhealth.org.

5/4
HMSA’s Annual Meeting
Financial and annual reports will be presented and discussed. New HMSA Directors will be selected. Proof of HMSA membership required. Business attire. Noon. Hawaii Convention Center, Room 311, 1801 Kalākaua Ave., Honolulu. 948-5263 to register.

Every Friday
Farmers Market at HMSA
Fresh island-grown produce and ready-to-eat local food. 11 a.m.-2 p.m., HMSA Center @ Honolulu. 948-6521.

Every Saturday
Walk with a Doc O‘ahu
Walk includes a brief warm-up/stretch and a health tip from a community doctor. 8 a.m., Patsy T. Mink Central

Oahu Regional Park. New participants are asked to arrive by 7:45 a.m. walkwithadoc.org.

Car Seat Checks at Kapi‘olani Medical Center
Get your baby or child’s car seat checked by a trained child passenger safety technician. Call to schedule an appointment. 527-2588.

Health & Education at The Queen’s Medical Center
• Lymphedema/Breast Cancer Clinic: Learn exercises to prevent lymphedema (swelling of the arms). First and third Thursdays, 1:30-2:30 p.m. 691-7633.
• Mammogram and Cervical Cancer Screening: Free for women ages 50-64. 691-7726.

Mommy & Me Hui
Learn about breastfeeding and connect with new mothers. 11:15 a.m.-12:30 p.m., Adventist Health Castle. 263-5400.
• Every first Sunday. Ohana Room.
• Every third Friday. Wellness Center.

To submit information for this calendar, please email Lynn_Shizumura@hmsa.com. Include event name, date, location, cost, and a brief description. Only free or low-cost health and family events will be considered.
It’s 1961. I’m 5 years old and I just got my first weekly allowance of 25 cents. My mom and I walked to Value Drug Store at Waimalu Shopping Center as it was just a 10-minute walk from where we lived.

At the store, I was fascinated by all the different kinds of sundries. My goal was to go to the front of the store where all the penny candies were. I gathered 25 of my favorites of grape bubble gum, Sixlets, red vines, and Pixy Stix. I happily went to pay for my treasures.

The cashier told me that it was 26 cents. I was confused and I panicked. When the cashier saw my reaction, she explained about the tax on the 25 cents. As I was putting one piece of candy back on the shelf, the cashier said she would ring up two receipts—one for 24 cents and one for 1 cent. That way, there’d be no tax.

I would make my weekly trip to Value Drugs and the cashier would always ring up two receipts.

Although I don’t remember her face, I remember her kindness to a small kid who had only 25 cents in her pocket. Her kindness still touches my heart to this day.

Carol K.F. Kita
‘Aiea, O’ahu
GO HOME, COOK RICE?

When we moved back to Hawai‘i in 1968, my local mom insisted that I cut off my long, chestnut colored hair. “You’ll be hot,” Mom said. “It’s humid and that’ll make your hair frizz.”

So, sporting my pixie haircut and the outfit that my mother had approved, I boarded the bus. I was wearing knee socks, penny loafers, and a white long-sleeved shirt under a navy blue jumper. As I confidently walked down the center aisle, I saw the looks in kids’ eyes as they studied my clothes. Then the snickers began, which soon became guffaws and flat-out, unburdened laughter. I slid in an empty seat, head down, my cheeks burning.

I quickly glanced around and realized that every girl had long, dark hair cascading down her back! (Mom!!!) The boys were wearing shorts, while the girls wore sleeveless floral dresses. And get this—they were all wearing flip-flops!

“Eh, where you from, haole girl?” asked a little boy. Everybody stopped and listened. “C-C-C-California,” I replied.

“Whachu wearing? You going boil at recess!” piped up a bigger kid. Perfect. We have a weatherman here. (Strike two, Mom!)

“Eh, you play dodge ball?”

“Yeah. Why?”

“Cuz we get one game going at recess. Come over to left field and we’ll see what you made of. Uddawise, you can go home, cook rice!”

Though I didn’t understand what he meant that day, I secretly smiled. He had no idea that I was fast and had a killer throwing arm.

Cathy Grinfeld
Colchester, Connecticut

MY FRUGAL GRANDPARENTS

Using Rodney Dangerfield’s humor, I’d say, “If you looked up the definition of frugal, it would include a photo of my grandparents.” I can easily visualize my grandfather sitting in a pile of empty tin cans, methodically punching holes on the bottom with a nail and hammer. These became his planting pots. There’s my grandmother carefully disassembling a box that a pie came in to be filled later with musubi and okazu for our next picnic or when I returned to college after a break.

Every piece of string regardless of its length, color, or size got tied to that ball of string to be used to tie a package for mailing or bundle flowers from the garden. The random set of knots, colors, and lengths of strings made the package look like artwork. Most of the string came from those 100-pound bags of rice, but the bag was more important than the string or rice. The bag became my underwear!

Discarded pieces of rope found at the Kahului Harbor pier became fishing sandals for my grandfather. My grandmother never poured water from washed rice into the drain of the kitchen sink. She poured it into a bucket and carried it out to water her flowers and vegetables.

Paper bags and corrugated boxes were treasures for my frugal grandparents. Their eyes smiled with thoughts, waiting for that special opportunity to use them again.

Frugality was their way of life. Maybe it should also be mine.

Cathy Grinfeld
Colchester, Connecticut

Alan Okinaka
Hilo, Big Island
March of this year marked five years since my family and I bought our first home in Waikiki. Now that we’re almost settled in—yes, there are still a few boxes to unpack—I can say that living with a mortgage in Hawai‘i has been a tremendous challenge.

Aside from keeping a roof over our heads, the cost of living in Hawai‘i also strikes when buying food, gas, and anything else that has to be shipped to the Islands. What really stings is that every once in a while, my social media newsfeed will show me a real estate ad from the Mainland—twice the size for half the money. I’m confident that every Hawai‘i homeowner has asked themselves at least once, “Is living here worth it?”

It was only five months after moving in when our second daughter was born. At that point, my wife decided to put her career on hold and stay home with the kids. Knowing the priceless experience of having my own mother at home with me as a toddler, I fully supported her decision.

However, this meant that I was solely responsible for bringing in all the money. Working two jobs, I was confident that we could make it work. There were a few months where we scraped by, but we were keeping afloat for the first two years until I lost my part-time job.

Unfortunately, we’re far from the days of Leave It to Beaver—where dad would work his one job and spend evenings and weekends at home. I scrambled to get as many odd jobs as I could, but with just one dependable income, we were racking up an incredible amount of debt.

To prevent my daughters from feeling the effects of our financial strain, I attempted to make personal sacrifices. I would take my own lunch to work, canceled our cable service, and commuted by bus whenever possible. For entertainment, my family would do lots of crafts together and we’d spend lots of time in the garden, which taught our children the joy of growing our own food.

Luckily, it was only a year before I got another part-time job. Financially, we were able to get back on track. I consolidated my debt and have been paying it off. I’m also proud to say that we’ve kept some of our healthy habits from the lean times. We continue to be diligent with conserving water and electricity. Our garden continues to flourish and we even meet up with other gardening families every month to trade plants and produce.

Now to answer the question, “Is living in Hawai‘i worth it?” My answer is a resounding yes. The greatest gift I can give my children is the opportunity to grow up in Hawai‘i. I want my children to enjoy the beautiful local culture that I’ve experienced here. Their education and career may eventually take them elsewhere, but at least I know that because they grew up in Hawai‘i, they’ll always have aloha in their heart.
O kēia ‘u‘uku e nui ana.

This smallness will be big later.
Said of a small child who will grow into adulthood, a small place that may develop into a large one, and so forth.

From ‘Ōlelo No‘eau, Hawaiian Proverbs & Poetical Sayings, by Mary Kawena Pukui, Bishop Museum Press
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