

# island scene

well-being, family, and fun for **HMSA** members | summer **2018** | [wellbeinghi.com](http://wellbeinghi.com)



## Meet the Champions

Blue Zones Project  
champs share  
their stories

Fun and easy  
family-friendly  
snack recipes

Alzheimer's and  
dementia: Help for you  
and your loved ones

Save money with  
HMSA's discount  
program





A honeybee on lavender flowers in Kula, Upcountry Maui.

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Ma ka hana ka 'ike.

*In working one learns.*

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

# aloha members

Last year, I had the good fortune to hear a presentation by Dr. Sanjay Gupta, a neurosurgeon and CNN's chief medical correspondent. One of the many things I remember about Gupta is his belief that no matter how well you're doing today, you can always do better tomorrow. It's a philosophy that I've tried to live by.

And as I continue to grow into my new role as CEO at HMSA, it's important to me that we also operate by this philosophy as a learning and growing organization.

A key part of learning and growing is hearing from the many different people we serve. Over the past several months, I've been visiting with our members and with community leaders, businesses, nonprofit organizations, and teachers. So far, this "listening tour" has taken us to Maui and Kaua'i, where I've learned that even in this time of intense change in health care, people continue to trust HMSA.

One morning on Maui, I was invited to wake up before dawn to join our crew to participate in a community event. Talking face to face with our members on the Valley Isle, I was surprised at how many people made it a point to come to us to say mahalo and to thank us for being there. Learning that so many of our members look to us as more than just a health insurer that pays their medical claims—that they appreciate us coming out and recognize us as being a part of their community—is one of the biggest compliments I could ever hope for.

I'm looking forward to the continuation of our listening tour so that we can hear from our members on the Big Island and O'ahu. These valuable conversations will help us to learn and grow, so that we can continue deserving the trust you've placed in us for life.

Mahalo,



Michael B. Stollar  
President and Chief Executive Officer



# do you take care of yourself?

If you're like me, you take care of some things that affect your health and well-being and have good intentions to get around to other areas later or just hope for the best. If you're on top of all areas of your health and well-being, congrats! I wish I had your discipline and time management skills.

I used to think that my health was only my business. But the truth is, our well-being affects more than just ourselves. If I'm sick, other people have to chip in at home and at work. If I'm grumpy or stressed, that affects people around me even if I don't intend it to. If my co-workers and I use a lot of medical services, our rates could go up significantly. And no one wants that.

The reverse is also true. If I take care of myself, I feel better and I'm happier. I accomplish more at work and at home. If my co-workers and I don't use a lot of expensive medical services, our rate increases could be smaller ... yay!

And what happens if all of us take responsibility for our health and well-being? What if we do our best to take care of ourselves and encourage our family and friends? What if we work to support and promote health and well-being in our neighborhood or on our island or in the entire state? That's the key to managing long-term health care costs.

How can we get there together? We want to help you improve your health at different stages of your life. What do you want to know more about? What are your top well-being concerns? Let me know by email (Lisa\_Baxa@hmsa.com) or phone (948-6839 on O'ahu). And share your well-being success stories, too. What works for you? What's your motivation? What's your favorite fitness or nutrition tip?

Mahalo for being with us on this journey. It's a once-in-a-lifetime experience and a wonderful opportunity. Let's make the most of it together.

Best wishes,



Lisa Maneki Baxa  
Publisher and Editor



HMSA's goal is to work with others statewide to create a sustainable community health care system to improve the well-being of everyone in Hawai'i.

## island scene

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**COVER:** Meet three Blue Zones Project® champions—Alan Okinaka from the Big Island, Trisha Roy from Maui, and Lisa Jacobs from O'ahu. Story on page 10. Artwork by Garry Ono.

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# *Mahalo* for choosing HMSA!

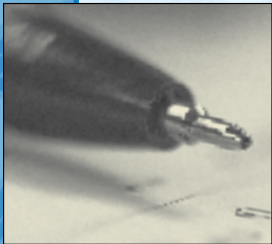
## *In 1938:*

The first Superman comic was published.  
Franklin D. Roosevelt was president of the U.S.  
Ball point pens, Teflon, and nylon were introduced.

A gallon of gas cost 10 cents.

The average annual income was \$1,731.

**A group of social workers established HMSA,  
serving 671 members.**



*Here's to the next  
80 years and beyond.*



By Michelle Sullivan

## > In Case of an Emergency

From hurricanes to flooding to volcanic eruptions and ballistic missile scares, we've had a year of unprecedented disasters. And there's no denying that rising temperatures and extreme weather patterns are a warning for the future. So how can you

prepare for whatever the future may bring? Here's what you need in your emergency kit, according to Hawaii Red Cross.

Your kit should have 14 days' worth of supplies including:



## > 41st Annual Prince Lot Hula Festival

In July, Moanalua Gardens Foundation will host the 41st Annual Prince Lot Hula Festival at 'Iolani Palace. The event, which is Hawai'i's largest noncompetitive hula celebration, is dedicated to Prince Lot Kapuāiwa who reigned as Kamehameha V and helped bring back the hula tradition. The festival will feature local and international dancers performing hula kahiko (ancient hula and chants) and 'auana (modern) hula. Attendees can shop locally made crafts and see Hawaiian cultural demonstrations like lei making and poi pounding.

Want to attend? The Prince Lot Hula Festival will take place on Saturday, July 21, 9 a.m. to 4 p.m. and Sunday, July 22, 10 a.m. to 3 p.m. at 'Iolani Palace. Admission to the palace will be free during the festival.



Hālau o Kekuhi, Kumu Hula Nalani Kanaka'ole





## > *Safe Summer Hiking with Pets*

It's one of those summer mornings — you wake up early, sun shining in the window, and your best friend on four paws hops into bed. It's the perfect day to hit the trail with your little (or big) poi dog.

Summer hiking with pets is fun, but it's easy to forget that the sun will be blazing hot before noon, so preparation is important. Here are a few things to consider before you head outdoors with your pup this summer:

- **Stay hydrated.** Pack enough water for both of you. Bring more than you think you'll need, at least 40 ounces for a large dog. Dogs don't sweat, so drinking is the primary way they stay cool on a hike. Bring a water bowl for dogs that won't drink from a bottle.
- **Stay safe.** Keeping your dog on leash during hikes is the easiest way to keep your dog safe. Even if your pet is great off-leash, you never know what you'll encounter on the trail. Always pack a first-aid kit for pets, which are usually inexpensive. Most supplies can be used for humans, too.
- **Stay cool.** Choosing a pet-friendly trail with lots of shade is key in the hot summer months. Be familiar with signs of overheating in your pet: heavy panting and excessive thirst; a red, hanging tongue and gums; glazed eyes; and vomiting. If you see any of these signs, get your pup to a shaded area and pour cool (not cold) water over the chest and paws until your pup cools down.

## > *Understanding Depression*

Depression is one of the most misunderstood mental illnesses, but since it affects one in every five adults over the course of their life, it's likely someone you know has this common mood disorder. The most important thing to know to support someone with depression is that it isn't the same as being sad. Depression is a chemical imbalance in the brain that can severely impact people's ability to function in everyday life.

"People with depression can't just cheer up," says James Westphal, M.D., medical director at Beacon Health Partners. "The normal things people do to improve their mood, like exercising or taking a vacation, won't change the way someone with depression feels."

The good news is that there are things you can do to prevent depression or decrease its effects. "People have a lot more control long-term than they think," says Westphal. "Some things that affect heart health, like a good diet and exercise, can also ease the symptoms of depression." Westphal suggests developing stress-management strategies and practicing gratitude to improve relationships, increase resistance to negative thoughts, and improve resilience.

For more information on depression, visit the National Institute of Mental Health website at [nimh.nih.gov/health/topics/depression](http://nimh.nih.gov/health/topics/depression).



**Health plan questions? Come visit us.**



Our knowledgeable associates are happy to help.

Visit them at an  
**HMSA Center for information and support.**

**HMSA Center @ Honolulu**

818 Keeaumoku St.  
Monday through Friday | 8 a.m.–6 p.m.  
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.





# hula girl

Finding strength in the past moves her toward the future.

By Craig DeSilva


For Diane Paloma, Ph.D., hula is life. It helped her beat breast cancer four years ago.

After receiving the diagnosis, she spent the week watching the Merrie Monarch Festival on TV with her three daughters and husband Jason, a program specialist at the HMSA Foundation. “Watching the festival gave me something to focus other than cancer,” she says. “It kept me going.”

While recovering from a mastectomy, she watched videos of her favorite hula dancer and friend, former Miss Hawai‘i Debbie Nakanelua-Richards. “I couldn’t lift my arms, but I’d imagine myself making her arm extensions,” she remembers. Nakanelua-Richards is director of community relations at Hawaiian Airlines and a member of the scholarship selection committee for the HMSA Kaimana Awards & Scholarship Program.

Diane, 44, is now cancer-free and credits hula for maintaining her health and well-being. “Hula keeps me grounded,” she says. She dances with Ka Pā Hula O Ka Lei Lehua under Kumu Snowbird Bento. “The mele (songs) and chants are lessons of the past, present, and future. It’s a spiritual connection to something greater than me.”

Diane, chief executive officer of Lunalilo Home, has been dancing hula ever since she was a student at Kamehameha Schools. This April marked her 10th time dancing at the Merrie Monarch Festival. To physically prepare for the event, she does core exercises and “duck walks” to strengthen her legs and core.

More than requiring physical endurance, hula also demands mental preparation. For Diane, immersing herself in the meaning of the chants and dance is a source of cultural pride. “Hula is a practice and physical manifestation that represents us as a Hawaiian people,” she says. “It’s about knowing your identity and being proud of who you are. The more we can have that bond, the better our communities will be.” 



PHOTOS COURTESY DIANE PALOMA

# Meet the Champions

**Blue Zones Project** champions share their stories.

By **Lynn Shizumura** Artwork by **Garry Ono**

If you wake up every day with a sense of purpose, eat moderately, and move naturally, you're already living a lot like the world's longest-lived people. But if your health journey feels like a work in progress, you may be interested in how others are living their healthiest lives. If you're looking for inspiration, read on to learn more about some of the people involved in Blue Zones Project®, the community well-being improvement initiative HMSA brought to Hawai'i in 2014.

In Hawai'i, hundreds of employers and other organizations work with Blue Zones Project to make their own healthy changes. Schools are reviving gardens, employers are offering free yoga classes, and restaurants are highlighting healthier choices on their menus. As Blue Zones Project founder Dan Buettner says in his book, *The Blue Zones of Happiness*, "If your friends dropped by every afternoon to take a walk together, if your workplace were a mile away from home, think how

much easier it would be to make choices that lead to greater well-being."

You may be wondering what a Blue Zone is. Blue Zones are five areas of the world where people live especially well into old age. The term was coined by Buettner, who worked with *National Geographic* to study these areas and the lifestyles of the people in them.

He took what he learned to create the Power 9®, a list of habits and principles people can use to live longer and better. He founded Blue Zones Project to help communities adopt healthier lifestyles and a coordinated approach to better health and well-being. Part of that approach is making health choices easier and more visible in places like work or school.

In Hawai'i, Blue Zones Project calls volunteers and ambassadors of the organization "champions" because they're good examples of how to lead healthy and happy lives. Here are some of their stories.



## The volunteer

Alan Okinaka believes that volunteering makes the world a better place. He's been a member of the Rotary Club of Hilo Bay for nearly 30 years and is a board member of Bay Clinic, a health care organization that serves the people of East Hawai'i and reaches residents in rural areas.

Okinaka enjoys helping students through various Rotary Club projects. He's delivered dictionaries to elementary school students and coached high school students on developing leadership skills. Some projects help students improve their health. "We have a keiki vision program where we go into elementary schools and provide vision testing," he says. "It's important because having better vision makes it easier for students to learn."

Okinaka is a humanitarian. He likes that Rotary gives him the opportunity to help people not just in his com-

munity, but around the world, too. "I made a donation to Rotary that helped a young woman in China get a wheelchair," he says. "I had tears in my eyes when I read her thank you note."

An engineer by training, Okinaka spent most of his career at GTE Hawaiian Tel (now Hawaiian Telcom). He was born and raised on Maui, went to the University of Hawai'i at Mānoa, and raised his family in Hilo. He and his wife, Ellen, a retired elementary school teacher, have two sons and three grandchildren.

Okinaka says that he's learned a few things in his years of volunteering. "If you're volunteering because it's easy or to serve yourself, it doesn't work," he says. "The important part is helping people who need help."



## The teacher

Trisha Roy was born and raised on Maui, but didn't plan to raise a family there. After getting her degree in elementary education, Roy taught through the Japan Exchange and Teaching (JET) program. After that, Roy and her now-husband, Mark, moved to Maui for what was supposed to be a short time. "My mom, who was a counselor at Baldwin High School, somehow convinced me to apply to teach there," Roy says. "I was hired, we got married, we had our kids, and our plans changed for the better."

Roy is a digital media teacher at Baldwin High School. She applied to lead Blue Zones Project workshops about finding your purpose because she says it's the perfect role for her. "I love facilitating and helping

people," she says. "I think everyone can benefit from understanding what gives their life meaning." At the workshops, participants learn how to align their gifts and talents with their sense of purpose.

In addition to teaching, Roy's family is a big part of her well-being. Mark works at a planning and project management firm in Wailuku. They have two children, Emma Jane and Nikko, who travel with them to places like Singapore and England. "We love to learn about different cultures and try new foods," she says.

Roy looks forward to helping people in the same way her mom did. "When I was a student, I didn't feel like I was good at anything. My mom helped me find my way."

## The leader

O'ahu resident Lisa Jacobs wears many hats. She's a professional mediator and collaborative attorney, a mom, and now a walking moai (group) leader with Blue Zones Project. A "moai" is a Blue Zones Project concept from Okinawa that means meeting for a shared purpose. Last year, her doctor told her she was at risk for developing diabetes. "I was working evenings and weekends. I wasn't eating right or going to the gym," Jacobs says. "I had to shift to prioritizing myself."

To get into the habit of exercising regularly, Jacobs joined a Blue Zones Project walking moai. She says it was easy to commit to because the moai met only a mile away from her home. After 10 weeks of walking, Jacobs was hooked. She lost weight, lowered her blood pressure, and made new friends. With the holidays approaching, Jacobs wanted to form her own moai to help her stay on track.

Jacobs' walking group was called the Healthy Holidays moai. As the moai leader, Jacobs met lots of people from her neighborhood. "We've had kids, students, parents, grandparents, and their pets join us in walking," she says. On her birthday, Jacobs' walking moai took her to a Blue Zones Project Approved™ grocery store and treated her to a healthy smoothie.

"I love connecting with people who share the same lifestyle," she says. "As long as people want to walk with me, I'll keep putting the word out." **is**



## Want to get involved?

Visit [hawaii.bluezonesproject.com](http://hawaii.bluezonesproject.com) to see a list of upcoming events. You can also connect with Blue Zones Project on Twitter @BZPHawaii and [facebook.com/bzphawaii](https://facebook.com/bzphawaii).

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# Choosing Wisely:

## Opioids

Consider these safety tips and guidelines.

By Lynn Shizumura and Courtney Takabayashi



Opioids and other drugs that are used to relieve moderate to severe pain are generally safe when used appropriately and as prescribed by a doctor. But health care providers and lawmakers caution that they can also be addictive and potentially lead to a fatal overdose. And it's a huge problem nationwide. The Centers for Disease Control and Prevention (CDC) estimates that more than 170 people die from overdoses in the United States every day.

In Hawai'i, Gov. David Ige has acknowledged the dangers of the opioid crisis. "While our state often experiences public health trends after they occur on the Mainland, the warning signs are appearing," he says. To help combat the problem, the state Department of Health formed a collaborative effort between city and state departments, nonprofits, and health care providers called the Hawaii Opioid Initiative. The group works to promote safe and effective use of opioids statewide and share information about alternative treatments.

Della Lin, M.D., a Honolulu-based anesthesiologist who participates in the Hawaii Opioid Initiative, says that doc-

tors, patients, and the general public all play a role in reducing opioid abuse. She says that doctors can help to "turn off the faucet" and prescribe opioids only if they're absolutely necessary. Consumers can learn more about opioids and pain relief alternatives. Lin is an HMSA participating provider.

If you're treating a painful injury or are preparing for surgery, here are a few recommendations about using opioids from Lin and the Choosing Wisely campaign, which was created by the American Board of Internal Medicine and *Consumer Reports*.

### Know your options

Talk to your doctor about alternative treatments to opioids, such as non-addictive pain medication. Depending on your pain, an over-the-counter drug may be all you need. Lin says that your doctor may also use strategies that keep you informed and comfortable before, during, and after surgery.

### Ask about potential side effects

Choosing Wisely says that opioids have potential side effects such as nausea, vomiting, itching, breathing problems, and confusion. If you use opioids when you don't need them, they may be less effective in the future.

Higher doses can lead to stronger side effects and addiction.

### Put your safety first

Choosing Wisely reminds patients to read labels carefully and take only the recommended dose. Pain relievers should never be taken with alcohol or if you have liver disease or are at risk for it. Talk to your doctor if you're taking more than one medication, as they may be less effective or even harmful when taken together.

### Practice safe medicine disposal

Follow the Environmental Protection Agency's guidelines on how to dispose of medicines properly, which include drug take-back events and safe household disposal. Some pharmacies distribute mailing envelopes to use to dispose of medicines. ⓘ

### To learn more

The Choosing Wisely campaign was created to help patients and their doctors choose care that's useful, safe, and supported by evidence. For more information, visit [choosingwisely.org](http://choosingwisely.org).



# Pedestrian Safety in Hawai'i

**Help keep walkers safe.**



By  
**Walk Wise  
Hawaii**  
and  
**Lisa Maneki  
Baxa**

**W**hat's the top cause of pedestrian crashes? Drivers and walkers who aren't paying attention, especially at night.


Every August, the Hawai'i Department of Transportation's Walk Wise Hawaii pedestrian safety education and awareness campaign works with community groups to teach the public about good pedestrian behavior and raise driver awareness.

Follow these rules to stay safe while walking or driving. Teach these rules to your family and friends to keep everyone safe.

## **Seven Steps to Safety**

- Always cross the street at a crosswalk. When no crosswalk is available, cross at a corner.
- Be vigilant. Always look left-right-left and continue to look while crossing the street.
- Do not enter the crosswalk if the light indicator is counting down. The countdown is for pedestrian already in the crosswalk.
- Always walk when crossing the street. Never run.
- Always wear bright or reflective clothing when walking between dusk and dawn.
- Always watch for vehicles backing out of driveways or parking stalls. Drivers don't always see you.
- If there's no sidewalk, always walk on the side of the road facing oncoming traffic.

## Pedestrian Tips for Drivers

- Always be prepared to stop when approaching a crosswalk. A pedestrian may be hidden from view.
- Be vigilant. Always look for pedestrian movement in your direction.
- Yield to pedestrians in crosswalks. Proceed when the pedestrian has safely passed your vehicle.
- Be aware that pedestrians can be hidden from view when you're stopped at multilane roads.
- When driving between dusk and dawn, watch for pedestrians in dark clothing. Always use your headlights.
- Always watch for pedestrians when backing out of driveways or parking stalls. Children can be hidden from view.
- Make sure that you're fit to drive. 



## IT'S THE LAW IN HONOLULU:

**Don't text while crossing the street**



Remember, it's against the law to text or even look at any other mobile electronic device while crossing a street or highway in Honolulu.

Honolulu was the first major city in the country to pass such a law, which went into effect in October 2017.



**WALKWISE**  
HAWAII

To learn more about pedestrian safety education in Hawai'i, visit [facebook.com/walkwisehawaii](https://facebook.com/walkwisehawaii).

If you'd like to organize a pedestrian safety sign-waving event or are interested in free Walk Wise Hawaii presentations to groups of all ages, please call Lance Rae at 535-9099 on O'ahu or email [Lance@tlcpr.com](mailto:Lance@tlcpr.com).

## RESOURCES FOR BIKE SAFETY



**Sharing the Road: A Guide to Safe Bicycling in Hawai'i**

[https://www.honolulu.gov/rep/site/dts/bike\\_docs/BicycleAAASharingTheRoad.pdf](https://www.honolulu.gov/rep/site/dts/bike_docs/BicycleAAASharingTheRoad.pdf)

# Congratulations to the 201

**hmsa**  
**KAIMANA**  
**AWARDS**  
& SCHOLARSHIP PROGRAM

The HMSA Kaimana Awards & Scholarship Program recognizes high school seniors and schools in Hawaii for excellence in academics, athletics, community service, healthy activities, and sportsmanship.

[hmsa.com/kaimana](http://hmsa.com/kaimana)



**Justin  
Abe**

Punahou School



**Cayenne  
Gabaylo**

Nanakuli High and  
Intermediate School



**Matthew  
Anzalone**

Iolani School



**Maya  
Gee**

Kealakehe  
High School



**Makaanahale  
Emmsley**

King Kekaulike  
High School



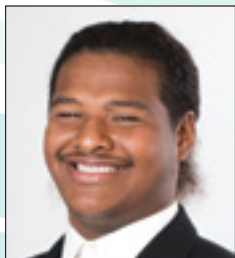
**Daniel  
Huang**

Kalani High School



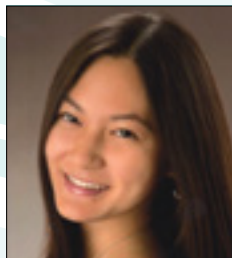


# 8 Kaimana Scholarship Winners



**Gerri-Co  
Jenks**

Waianae High School



**Anna  
Kimata**

Punahou School



**Braeden  
Jensen**

Kapaa High School



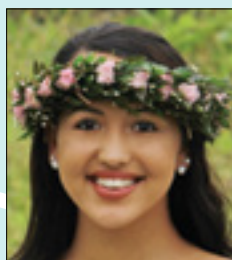
**Hope  
Kudo**

Kealahou High School



**Nainoa  
Kahale**

Molokai High School



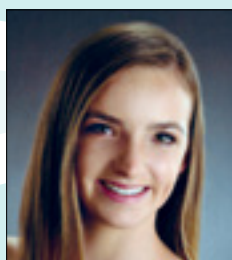
**Sariah  
Mokuahi**

Kapaa High School



**Kawai  
Kaneakua-  
Rauschenburg**

Ke Kula Kaiapuni O  
Anuenue



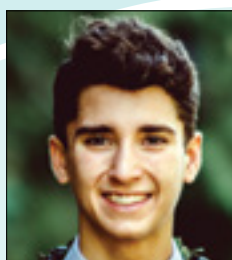
**Natalie  
Uhr**

Iolani School



**Caitlin  
Kawaiaea**

Nanakuli High and  
Intermediate School



**Bradley  
Wood**

Kaiser High School

The Kaimana Awards & Scholarship Program is proudly sponsored by HMSA and the Hawaii High School Athletic Association. For the complete list of scholarship and school winners, visit [hmsa.com/kaimana](http://hmsa.com/kaimana).

Austin, Tsutsumi & Associates' health and wellness committee plans activities for their co-workers.

# Working well-being TOGETHER

**How  
companies  
support  
their  
employees.**

By  
**Lynn Shizumura**  
Photos by  
**Earl Yoshii**

Employees of the State Laboratories  
Division dance hula together.





In 2016, an international research organization called the Global Wellness Institute published a report about the future of wellness in the workplace. “Companies must adopt a culture of wellness as a default, not the exception, if they want to attract and retain good people,” the report says.

In Hawai‘i, employers are doing just that. They’re adopting a workplace culture that supports their employees in their health, fitness, and overall well-being. If you’re looking for ways to refresh your well-being program or need a push to go to your company-sponsored dance class, read on for ideas and inspiration.

## Creating a culture of well-being

When you first hear the company’s name, you might think that there’s a man named Austin Tsutsumi. But engineering firm Austin, Tsutsumi & Associates (ATA) is named after H.A.R Austin and Caesar S. Tsutsumi, both of whom retired more than 20 years ago. Today, Terrance Arashiro, president and civil engineer, leads the company. As president, one of his priorities is creating a well-rounded workplace for the company’s 70 employees.

About five years ago, ATA formed a health and wellness committee run mostly by junior employees. The committee meets every few months to discuss volunteer opportunities and ways to support better health in their O‘ahu, Maui, and Big Island offices.

Claire Fukuoka is a project manager and committee member. She’s in charge of the company’s newsletter, *‘Ōlelo o ATA – The voice of ATA*, which includes healthy recipes, recaps of volunteer projects, and stories about employees improving their well-being. A past newsletter featured employees who use a standing desk.

Daniel Kunishige, a computer-aided drafting manager and committee member, is one of a handful of employees who stand all or most of the day at work. He started standing at work to alleviate his back pain. “The first couple of weeks were the most uncomfortable, but I



Terrance Arashiro, president of Austin, Tsutsumi & Associates (ATA).



ATA employees at lunchtime yoga.

knew it would get better,” he says. “Now, I barely notice that I’m standing all day. It has great benefits for my health, posture, and productivity.”

Volunteering is a big part of the culture at ATA. Throughout the year, employees volunteer at community clean-ups, school projects, and walks that support community causes. Tati Multitauaopele, an engineer technician and committee member, is one of the employees who plans volunteer projects for her co-workers. She led the company’s participation in the state’s Point-in-Time Count, an annual survey of Hawai‘i’s homeless population. For the project, Opele and her co-workers attended training and collected information from homeless people in Honolulu. “Now we’re thinking about other ways to help this cause,” she says.

Yoga brings everyone together. Every Tuesday, employees roll out their mats for an hour-long yoga session in ATA’s large conference room. In the past, the company offered strength training and boxing classes based on their employees’ interests.

Employees like Opele and Fukuoka say that serving on the wellness committee contributes to their sense of purpose. “The company is very supportive of total well-being,” says Fukuoka. “It’s really great to be a part of that.”





Employees at the State Laboratories Division enjoy physical activities at work.



## Going the distance together

The State Laboratories Division (SLD) of the Hawai'i Department of Health supports the state's environmental and public health programs. The division employs 100 laboratory professionals and support staff who work on disease control and environmental impact testing. "Our division supports clean beaches, food, and water," says Christian Whelen, laboratory director from 2006 to 2018. "We also monitor diseases that have a public health impact and try to minimize their public health impact."

In 2010, an SLD microbiologist named Precy Calimlim worked with Whelen to introduce a worksite wellness program called Dump the Plump. In the first year, the program combined health education with physical exercise. Employees could participate either as players trying to lose weight or cheerleaders who didn't plan to lose weight.


The program included workshops and physical activities that alternated every other week. Every other Friday, health and well-being educators from HMSA taught workshops on disease prevention and health management. The following Friday,

employees could participate in physical activities such as flag football, soccer, kickball, and walking. They could also earn points for making healthy lifestyle changes and participating in short workouts. Prizes were awarded to players and cheerleaders, respectively.

Over the years, organizers evolved the program to keep employees interested and engaged. For example, Whelen introduced a movement challenge of 50 miles per month. The challenge brought together a group of employees who participate in events like the Great Aloha Run and other local races. In 2015, seven SLD employees completed the Honolulu Marathon.

Microbiologist and unit supervisor Becky Kanenaka joined the wellness program because she was ready to make a change. "My health had gone south and I wanted to turn the tables," she says. She started exercising with her co-workers, which helped her lose weight and improve her health. Today, she has a new perspective on her health and well-being. "I need to take care of myself every day if I want to live a long and productive life."

Calimlim, who is also the SLD's wellness coordinator, maintains the workplace wellness program by organizing health and fitness activities for her colleagues. She says they have a good foundation thanks to leaders like Whelen.

"One of the most important things we can do is to create a culture that helps people make decisions that support a healthier lifestyle," he says. 

# the psychological effects of childhood obesity

The effects on our keiki could be long lasting.

By Courtney Takabayashi

As a child, whenever I'd visit my grandma, she'd always make me a snack. Back then, snacks were practically synonymous with junk food. And for dessert, Grandma always had a pan of her famous butter mochi. While I ate several pieces of mochi, my grandma and I would catch up, laugh, and bond.

While this time spent with my grandmother was precious, the amount of extra calories I consumed wasn't good for my adolescent waistline. I was an obese keiki.

In Hawai'i, eating is often a social activity. But overeating can cause problems for people of all ages, especially keiki. The Centers for Disease Control and Prevention (CDC) reported in 2016 that 13.4 percent of adolescents are obese.

That may not sound alarming, but childhood obesity can have lasting effects. We hear a lot about the physical effects of obesity, but the psychological effects can be even more difficult for kids. Here are a few ways childhood obesity is affecting our keiki and how we can turn it around.

## **Low self-esteem and negative body image.**

Being teased about their weight often leads kids to feel bad about themselves. If their body size is a topic of conversation among their family and friends, they could feel self-conscious or even ashamed. Obese children might compare themselves to leaner children and base their self-worth on what they look like. Low self-esteem can hinder social and academic endeavors and persist into adulthood.

**Bullying.** A study by Health.com reports that obese children are 65 percent more likely to be bullied than their average-weight peers. Whether




Courtney Takabayashi and her grandmother, Judy Shoda, in 1983.

children are being bullied or bullying others, the consequences can be harmful to their psyche.

## **Depression and behavioral problems.**

Adolescence can be tough for any child, but obese children may develop anxiety and depression. According to the Mayo Clinic, overweight kids tend to have more anxiety and inferior social skills, which can affect a child's performance in school and later in their professional life as an adult.

Childhood obesity is serious, but parents can make small changes that can have a big impact on their child's health. Encourage healthy eating habits and remove high-calorie, low-nutrient temptations. You can help kids stay active and reduce sedentary time. Preparing and eating healthy meals and going for walks around the neighborhood can be a fun family activity. Remember to check with your child's pediatrician before making any drastic changes.

Nowadays, when I visit my grandma, I set the table and we share a healthy meal, usually a salad filled with vegetables from her garden. Then, Grandma slices just one piece of her famous butter mochi for me while we catch up, laugh, and bond. 

# oral health for total health

Enhanced dental benefits.

By Denise Poleski

There's a relationship between a healthy mouth and good total health. That's why our program, Oral Health for Total Health, offers additional dental plan benefits for HMSA members who have qualifying health conditions. We're pleased to announce that we've expanded the program to include additional health conditions.

Our program now includes members who have Sjögren's syndrome or who have suffered a stroke and offers two additional cleanings at no additional cost when seen by a participating provider. Members with Sjögren's syndrome are also eligible for oral cancer screenings and quarterly fluoride treatments. Previously, only members who have diabetes, coronary artery disease, or oral cancer or those who are pregnant were eligible for Oral Health for Total Health.

In addition to the following enhanced dental benefits, program participants receive program outreach with information about the impact of oral health on total health.

Enrolling in the program is easy. Members with HMSA medical and dental plans who have diabetes and/or coronary artery disease are automatically enrolled in the program. Members with



one of the other qualifying conditions or a dental-only HMSA plan can enroll online or download an application at [hmsa.com/dental](https://hmsa.com/dental). On the form, include your doctor's contact information so we can confirm your medical condition.

Oral Health for Total Health is available for all HMSA group and individual members with the exception of HMSA's Plan for Federal Employees (Fed 87), any of our Medicare Advantage plans, and the Keiki Care plan.

For more information on Oral Health for Total Health, call 1 (800) 792-4672 toll-free or visit [hmsa.com/dental](https://hmsa.com/dental). ⓘ

Enhanced dental benefits	Cleaning, scaling in the presence of gingival inflammation, or periodontal maintenance visit every 3 months	Periodontal scaling once per quadrant every 24 months*	Predagnostic oral cancer screening every 6 months**	Fluoride treatment every 3 months**
Diabetes	✓	✓		
Coronary artery disease	✓	✓		
Stroke (as of January 1, 2018)	✓	✓		
Oral cancer	✓		✓	✓
Sjögren's syndrome (as of January 1, 2018)	✓		✓	✓
Pregnancy	✓	✓		

\*Periodontal maintenance and scaling available with plans that offer periodontal benefits.

\*\*This benefit is available for members previously diagnosed with oral cancer or for members diagnosed with Sjögren's syndrome.



# thank you

to those of you who took our surveys  
for *Island Scene* magazine and the  
Well-Being Hawaii blog earlier this year.

***Island  
Scene***

**Well-Being  
Hawaii**



We're using your feedback to improve *Island Scene*.

Look for our refreshed  
design in October!





## a *running* start

By Michelle Sullivan




Whether you're an aspiring runner or training for your next marathon, it's no secret that running is one of the best ways to get fit and stay fit.

It's good for your heart, decreases blood pressure, and may even decrease your risk of cancer. As if that's not enough, it's also one of the most efficient ways to lose weight and get your blood pumping.


Starting a running habit can be challenging. If you've always wanted be a runner but didn't know how to get started, Ron Alford, president of the Mid-Pacific Road Runners Club and a certified running coach, has some tips. "To begin running, start gradually and build endurance over time by training several times a week," he says.

Alford says there are three things that will help you stay with an exercise program: a schedule, a training partner or group, and a goal.

- **A schedule** keeps you from having to decide every day if you're going to run or not. If you don't plan what days and times you'll train, it's easy to say "I'll train tomorrow," until you've stopped training completely.
- **A training partner** or group draws you out even on days you don't feel like training because the social element makes it fun.
- **A goal** keeps you focused. Once you commit, you're less likely to skip training days. Once you've built a routine, you can start training for your first race.



For seasoned runners, training for your first marathon can be a hurdle in itself. Remember, more miles means more planning. Here are a few tips from Moani Wright-Van Alst, who ran her first Honolulu Marathon last year. She's a single mom with little free time and lots of determination, and learned from a few mistakes along the way:



**Find your motivation.** Running a marathon is more mental than physical, so you need to want to cross the finish line. Commit to completing the race.

**Download a training plan.** There are lots out there and they're all different. They all follow the same basic principles: start small and build, then taper before the big day. Don't forget cross training.


**Build a community.** Training with friends on shorter runs is fun and builds a community of supporters to cheer you on and keep you motivated throughout the race.



Moani Wright-Van Alst at the Honolulu Marathon finish line last year.

## Practice everything

- **Your course.** If you can run the course beforehand, you'll have a better race. You'll know where you are and how far you have to go. The HMSA30K is part of a great readiness series. It builds from a 15K to a 30K and then tapers back in time for the Honolulu Marathon. Plus, the 30K runs almost the entire Honolulu Marathon route.
- **Your fuel.** You'll need sustenance on your run. Try gel packs, peanut butter, or bananas, or plan stops along the route to grab a snack. Ask other runners what they eat, then find what works for you. Plan ahead by "practicing" the foods you'll eat and the water you'll drink in the 24 hours leading up to your run.
- **Your clothes and shoes.** Always try clothes out before you race. Your shoes are the one tangible thing that will make or break your race. Before race day, test your shoes on a long run so you don't develop painful foot problems or need to change shoes mid-race.
- **Your gear.** Test your headphones, your water bottle, your pack—anything you plan to run with. Take it with you on a long run before the marathon.

**Celebrate and take care of yourself.** Take time to relish the moment you cross the finish line. Take pictures, hydrate, and take a pain reliever. Then treat yourself to something relaxing. 

*Learn more about Mid-Pacific Road Runners Club races and running clubs at [mprrc.com](http://mprrc.com). Register for the HMSA 30K at [808racehawaii.com/races/hmsa-30k](http://808racehawaii.com/races/hmsa-30k).*





# HMSA DISCOUNT PROGRAM

Your guide to member discounts.

By Courtney Takabayashi



Photo by Earl Yoshii



Photo by Nina Kuna

**D**id you know that HMSA members are eligible for discounts on a wide range of services that benefit your health and well-being? Take care of your mind and body through acupuncture, hypnotherapy,

massage therapy, chiropractic care, and more while supporting local businesses.

Here are some highlights of new and notable businesses.



### See clearly with **Maui Optix**

Optometrists Carlys Higuchi, Michael Leong, and Karsten Lee opened Maui Optix in 2009 in Pukalani to improve eye care for Maui residents. In addition to eye exams, glasses, and contacts, Maui Optix partners with ophthalmologists who specialize in medical eye care. Because the doctors understand that it's difficult for some patients to go to their office, they offer outreach clinics in underserved communities such as Hana, Lāna'i, and Moloka'i.



Photo by Nina Kuna



### Look within with **Z Holistic Health Coaching**

Z Holistic offers personal coaching and classes in yoga, Pilates, toning, and more. Trained as an Olympic-caliber rhythmic gymnast, Z Holistic owner Ivana Zeković is an internationally recognized alternative health and fitness expert and just celebrated 20 years of teaching Pilates. She has a degree in psychology and 30 certifications in various fitness areas.



Photo by Earl Yoshii




### Unwind with **NIU Hawai'i**

When Ka'anohiokala Pe'a founded Nurturing Is Universal (NIU) Hawai'i LLC, he wanted to integrate cultural wisdom and empower families through massage and bring awareness and knowledge of the functions of the body to his community on the Big Island. He currently offers services such as prenatal and adult massage, infant massage workshops, community events and workshops, and health care for children with special needs.



## Start saving now

HMSA members can also get discounts on healthy foods, vitamins, hearing aids, medical transportation, and more. For more information and a complete list of participating businesses, visit [hmsa.com/hmsa365](https://hmsa.com/hmsa365) or call 1 (800) 776-4672 toll-free. 



# We're Here to Support You

Pregnancy is an exciting time, but it can also be overwhelming. To help ease your mind, the **HMSA Pregnancy Support Program** offers personal support and access to services.

We'll pair you with your own maternity nurse who'll provide personalized education and counseling to supplement the care you receive from your ob-gyn.

“Meg was an amazing resource throughout my pregnancy and after.”  
– Joy P.

“I would highly recommend your program to others and I would especially recommend Kandi.”  
– Michelle T.

“My nurse Kandi was wonderful and very supportive.”  
– Mura T.



## You'll also receive:

- A copy of *Your Pregnancy and Childbirth: Month to Month*, published by the American College of Obstetricians and Gynecologists.
- Referrals to community resources.
- Coordination with your health care provider.
- Additional nurse support after delivery.

Enroll as soon as your pregnancy is confirmed. Call 948-6079 on Oahu or 1 (800) 776-4672 toll-free on Neighbor Islands. Or enroll online at [hmsa.com/pregnancysupport](https://hmsa.com/pregnancysupport).





# ANNUAL REPORT

# 2017

Investing in a healthy future



An Independent Licensee of the Blue Cross and Blue Shield Association

# MESSAGE FROM THE PRESIDENT AND CHIEF EXECUTIVE OFFICER AND CHAIR

## ALOHA,

2017 was a time of transition for us. Mike Gold retired in December after five years as chief executive officer and a 43-year career serving HMSA members and mentoring our colleagues. We're grateful for his leadership, his dedication to Hawaii's health, and his boldness in moving the state to a new health care model.

With a new leadership team comes a reinvigorated commitment to our mission: creating a sustainable health care system that improves the health and well-being of everyone in Hawaii. Renewing our mission means that we'll move with continued focus and determination to transform how HMSA operates and relentlessly pursue new tools and strategies to support you and your health and well-being.

Our ongoing financial stability is the foundation for our work. In 2017, 93 cents of every dollar we collected in premiums paid for member benefits and expenses. Our financial reserve helps us make strategic investments that enhance the health of our members and the health of Hawaii.

Thank you for choosing HMSA and for trusting us to be your partner. We look forward to what we'll achieve together in 2018.

Mahalo,



Michael B. Stollar

President and Chief Executive Officer



Robert S. Harrison  
Chair of the Board



# OPERATIONS AND FINANCES

\$3.09

BILLION PAID IN MEMBER BENEFITS

Your health is our priority. HMSA has been proudly serving the people of Hawaii as a nonprofit health plan since we were founded in 1938. We're committed to putting your premiums to good use — providing access to top-quality health care and well-being resources.

## Premiums Collected

**\$3.3** billion.

## Premium Dollar

**93 cents** of every dollar collected goes directly to paying for our members' care.

## Net Gain

HMSA ended the year with a net gain of \$58 million, which is approximately **1.7 percent** of the \$3.3 billion we collected in premiums from members and employers. This was the result of investment income we earned in the record-high U.S. stock market in 2017, our responsible stewardship of premiums, and the federal government's one-year suspension of a major Affordable Care Act fee. HMSA and other health plans will resume paying ACA taxes and fees in 2018.

The 2017 income was invested in the HMSA reserve, which protects our members and the community during a health crisis.



# CONDENSED HMSA BALANCE SHEET\*

DECEMBER 31, 2017

## WHAT HMSA OWNS

Cash and short-term investments .....	\$	359,864
Investments		
Bonds .....	\$	175,717
Mutual funds .....		193,996
Preferred stock .....		7,000
Real estate .....		101,919
Investment in subsidiaries .....		26,421
Other investments .....		29,161
Total investments .....		538,214
Receivables .....		209,549
Deferred income taxes .....		20,659
Electronic data processing equipment, net .....		4,269
Other assets .....		41,019
Total assets .....	\$	<u>1,173,574</u>

## WHAT HMSA OWES

Estimated member claims outstanding .....	\$	303,063
Membership premiums collected in advance .....		40,020
Accrued expenses .....		264,055
Provision for experience rating .....		57,533
Premium deficiency reserve .....		6,400
Federal income tax payable .....		1,951
Notes payable .....		3,149
Other liabilities .....		19,367
Total liabilities .....		<u>695,538</u>

## RESOURCES AVAILABLE FOR THE PROTECTION OF MEMBERS

Total resources available for the protection of members .....	<u>478,036</u>
Total liabilities and resources .....	\$ <u>1,173,574</u>

# CONDENSED HMSA STATEMENT OF OPERATIONS\*

YEAR ENDED  
DECEMBER 31, 2017

Member premiums .....	\$ 3,332,650	100.0%
Member benefits		
Medical and hospital claims .....	\$ 2,968,510	89.1%
Claims adjustment expenses .....	123,569	3.7%
Total member benefits .....	3,092,079	92.8%
General administrative expenses .....	193,301	5.8%
Total expenses .....	3,285,380	98.6%
Net operating income .....	47,270	1.4%
Net investment and other income .....	30,623	0.9%
Income before income tax expense .....	77,893	2.3%
Income tax expense .....	19,888	0.6%
Net income .....	\$ <u>58,005</u>	<u>1.7%</u>

\*Statutory basis (in thousands)

# INVESTING IN A HEALTHY FUTURE

5

NEW BLUE ZONES PROJECT  
COMMUNITIES NAMED

Helping you make positive, lasting changes is the best way to help you stay healthy. That's why HMSA brought Blue Zones Project® to Hawaii in 2014.

Blue Zones Project engaged more than **33,000** people in their health and well-being last year and started working with five new communities: Wahiawa, Kapolei/Ewa, and Manoa/Makiki/McCully/Moilili on Oahu, Central Maui on Maui, and West Hawaii on the Big Island.

270

PARTNERSHIPS WITH LOCAL  
BUSINESSES OFFERING HEALTH  
AND WELL-BEING  
DISCOUNTS

In 2017, we partnered with communities, businesses, and schools to ensure a bright future in which we work together to ensure health and well-being across Hawaii.

We also participated in **133** community events statewide.

\$160k

IN KAIMANA AWARDS  
AND SCHOLARSHIPS FOR  
SCHOOLS AND STUDENTS

Nearly **\$1 million** awarded since the program started in 2005.

91%

OF HMSA'S PRIMARY  
CARE PROVIDERS ARE NOW  
PARTICIPATING IN PAYMENT  
TRANSFORMATION

We've been working with primary care providers, specialists, and hospitals to develop our payment transformation model, which rewards them for improving the health of HMSA members and pays them for value instead of volume.

As part of payment transformation, **250** nurses, social workers, and case managers are working side by side with doctors, hospital staff, and community resources to improve the health of HMSA members living with severe illnesses.



# HMSA LEADERSHIP IN 2017

## Officers

### **Robert S. Harrison**

CHAIR  
Chairman and Chief  
Executive Officer  
First Hawaiian Bank

### **John T. Komeiji, Esq.**

VICE CHAIR  
Chief Administrative Officer  
and General Counsel  
Hawaiian Telcom

### **Carla J. Nip-Sakamoto, M.D.**

SECRETARY  
Oahu physician

### **Gina L. Marting**

TREASURER  
Senior Vice President and  
Chief Financial Officer

### **Gwen S. Miyasato**

ASSISTANT SECRETARY  
Executive Vice President,  
Chief Internal Operations Officer,  
and Chief of Staff  
Hawai'i Medical Service Association

### **Michael B. Stollar**

ASSISTANT TREASURER  
President and Chief Operating Officer  
Hawai'i Medical Service Association

## Board of Directors

### **Lorraine H. Akiba, Esq.**

Commissioner  
Hawaii Public Utilities Commission

### **Paul T. Esaki, M.D.**

Kauai physician

### **Terrence R. George**

President and Chief Executive Officer  
Harold K.L. Castle Foundation

### **Michael A. Gold**

Chief Executive Officer  
Hawai'i Medical Service Association

### **Elizabeth S. Hokada**

Managing Director, Financial Assets  
Kamehameha Schools

### **Howard H. Karr**

Retired  
Former Vice Chairman  
First Hawaiian Bank

### **Whitney M.L. Limm, M.D.**

Executive Vice President, Clinical Integration  
The Queen's Medical Center

### **Kathryn S. Matayoshi**

Retired  
Former Superintendent  
Department of Education  
(through November 2017)

### **Elliot K. Mills**

Vice President, Hotel Operations  
Disneyland Resort and Aulani,  
A Disney Resort and Spa

### **Ross R. Murakami**

Partner  
KMH LLP

### **Kenric M. Murayama, M.D.**

Chair, Department of Surgery  
John A. Burns School of Medicine

### **Randy P. Pereira**

Executive Director  
Hawaii Government Employees Association

### **James C. Polk**

Vice Chairman  
Bank of Hawaii – Consumer Banking Group

### **Lisa M.K. Sakamoto**

Diocesan Finance Officer  
The Roman Catholic Church  
in the State of Hawaii

### **Roger J. Wall**

Vice Chairman  
Foodland Super Market Ltd.

### **Reverend Monsignor Terrence A.M. Watanabe**

Pastor  
St. Theresa Church

### **Robert W. Wo**

President  
C.S. Wo & Sons Ltd.

## Senior Executive Staff

### **Michael A. Gold**

Chief Executive Officer  
(retired at end of 2017)

### **Michael B. Stollar**

President and Chief Operating Officer

### **David R. Herndon**

Executive Vice President and  
Chief Member Services Officer

### **Timothy E. Johns**

Executive Vice President and  
Chief Consumer Officer  
(through June 2017)

### **Gwen S. Miyasato**

Executive Vice President,  
Chief Internal Operations Officer,  
and Chief of Staff

### **Mark M. Mugiishi, M.D., F.A.C.S.**

Executive Vice President and  
Chief Health Officer

### **Janna L.S. Nakagawa**

Executive Vice President,  
Chief Governance and  
Corporate Services Officer

### **Katy Y. Akimoto**

Senior Vice President  
Health Management Operations  
(effective May 2017)

### **Jennifer A. Diesman**

Senior Vice President  
Government Relations  
(effective May 2017)

### **Dick S. Escue**

Senior Vice President,  
Chief Information Officer  
(effective March 2017)

### **Linda J. Katagiri**

Senior Vice President  
Member Services  
(through May 2017)

### **Gina L. Marting**

Senior Vice President,  
Chief Financial Officer

### **Kathryn S. Matayoshi**

Senior Vice President  
Account Relationship Management  
(effective December 2017)

### **Hilton R. Raethel**

Senior Vice President  
Foundational Enhancement Services  
(through mid-May 2017)

### **Stephany N. Vaoleti**

Senior Vice President  
Member Operations  
(effective October 2017)

### **Jennifer A. Walker**

Senior Vice President and  
General Counsel  
(effective May 2017)

### **Elisa Yadao**

Senior Vice President,  
Chief Communications and  
Community Engagement Officer



Well-being resources provide additional support for difficult health conditions.

iving with a serious health condition can be overwhelming. Doctor visits, tests, medications ... it's a lot to handle.

In addition to the care that you receive from your primary care provider (PCP), HMSA offers free well-being resources to members who have health conditions such as:

- Asthma.
- Chronic obstructive pulmonary disease (COPD).
- Diabetes.
- Heart disease.
- Hypertension (high blood pressure).

Eligible members are identified through claims information and are automatically enrolled. “We send them information to let them know that we have all of these services to help them,” says Reynolds. “We also send them information about medication adherence and an action plan that they can discuss and complete with their doctor.”

- Tools to help patients learn more about their condition and keep track of their medications, exercise, and action plans.
- Phone calls from trained clinicians who can conduct a health and well-being




assessment, answer questions, help patients create a self-care plan with goals, provide information about their disease, and offer psychological support.

- Reminders about screenings and exams.
- Information about HMSA's health education workshops.
- Other educational materials on request.
- Help finding a doctor.

Reynolds says that last point is important for people who don't have a PCP. "Research shows that people who have a PCP get better medical care and live longer. They know their patient's health and coordinate their care."

“In every letter that we mail to members, we always tell them to contact their PCP, because that PCP will be their point of contact for all their health care. We really want them to work with their PCP because the PCP will monitor their care, refer them to specialists, and help them manage their condition.

If you've been diagnosed with a chronic condition but haven't been contacted about our well-being resources, call 440-7190 on Oahu or 1 (855) 329-5461 toll-free on the Neighbor Islands. QUEST Integration members should call 948-6997 or 1 (844) 223-9856 toll-free. 



# TRAINING FOR TRAVEL

*Make the most of your trip.*

By Courtney Takabayashi  
Photos by Courtney Takabayashi

There are people who train for marathons. My husband and I? We trained for our trip to Japan. Our motivation was to be able to walk from train station to park to ramen stand without passing out from exhaustion or injury.

When training for travel, Todd China, M.D., who practices internal medicine at Straub Medical Center, says, "Like any physical activity, it's always advisable to get your body used to that kind of activity." Here are some other suggestions from China for preparing for a vacation and how each tip helped us.

Because they trained and prepared, Courtney and her husband, Wayne, were able to enjoy exploring Japan.

## START SMALL

For those who aren't very active, China says it's a good idea to start with a simple walking routine and gradually increase activity. Walking is a nonstrenuous aerobic exercise that can help with stamina.

Having stamina in Japan was important because my husband and I got lost more than once. If we hadn't been prepared for a lot of walking, we might still be wandering around Tokyo today.

## MOTIVATE YOURSELF

Fitness trackers can help motivate you. In fact, China says, tracking your progress lets you see how far you've come and may inspire you to continue.

My husband and I both have fitness trackers. Before our trip, we averaged about 10,000 steps a day. In Japan, we averaged about 20,000 steps a day. One day we hit more than 29,000 steps! We were tired, but having our Fitbits helped us track our steps and made us feel good about all that walking.

## STRENGTH TRAIN

According to China, "using free weights for the arms, shoulders, chest, back, hips, and legs" is also helpful. Weight training can help you increase overall strength and decrease risk of injury. Plus, having more muscle helps the body burn extra calories.

Our strength training came in handy when we were lugging our suitcases up and down the stairs at train stations. We also shopped a lot and our purchases were lighter than the weights we trained with.

IF YOU'RE GETTING  
READY TO TRAVEL THIS  
SUMMER, NOW'S THE  
TIME TO START TRAINING.


## EAT WELL

Diet also plays an important role when training for travel. China suggests fueling up with "a well-balanced meal one to two hours before exercise and again one to two hours after."

To avoid overeating in Japan, we made sure that each meal had a lot of vegetables, whole grains, and lean protein. If we wanted to eat something deep fried such as katsu or tempura, we shared an order then filled up on salad.

Overall, China emphasized that there's no one right way to prepare. He says, "Exercise programs and training are tailored to each individual depending on their overall health, what they're capable of, and how much exercise they're used to." So be sure to talk to your primary care provider (PCP) if you're going to make big changes to your activity level.

Training for our trip allowed my husband and I make the most of our vacation. Carrying souvenirs wasn't a problem. Our delicious meals were fuel for adventures instead of guilty indulgences. And best of all, we had the energy to enjoy the wonders of Japan.

If you're getting ready to travel this summer, now's the time to start training. 



**HMSA QUEST Integration members**

# Healthy Smiles Start Here



**Learning good dental habits early can lead to a lifetime of health and well-being. Help your keiki prevent cavities. Here's how:**

- **Brush twice a day.**
- **Floss every day.**
- **Limit foods and drinks with sugar.**

**Be sure to schedule a dentist appointment for your child every six months and ask your dentist or doctor about fluoride.**

QUEST Integration members under 21 can access free preventive dental services and checkups through the Hawaii Medicaid fee-for-service program. If you need help finding a dentist for your child or if you need information about your child's Medicaid dental benefit, call the Community Case Management Corp. at 792-1070 or 1 (888) 792-1070 toll-free.



**[hmsa.com](https://hmsa.com)**

# Important Information About Your Health Plan

## HMSA doesn't discriminate

We comply with applicable federal civil rights laws. We don't discriminate, exclude people, or treat people differently because of:

- 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 free services such as:

- Language services and translations.
- Text Relay Services.
- Information written in other languages.
- Information in other formats, such as large print, audio, and accessible digital formats.

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

## How to file a grievance or complaint

If you believe that we've failed to provide these services or discriminated in another 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](mailto: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](https://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](https://hhs.gov/ocr/office/file/index.html).



**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.

**Hawaiian:** He 'ike ko'iko'i ko kēia ho'olaha pili i kou 'inikua a i 'ole palapala noi 'inikua HMSA. Aia paha he mau lā ko'iko'i ma kēia ho'olaha. Pono paha 'oe e hana i kekahi mea ma mua o kekahi lā no ka ho'omau i kou 'inikua a i 'ole ka 'imi kōkua me ka uku.

Inā he mau nīnau kou no HMSA, he kuleana ko mākou no ka hā'awi manuahi i kēia ho'olaha a me nā kōkua 'ē a'e ma kou 'ōlelo pono'i. No ke kama'ilio me kekahi mea unuhi, e kelepona manuahi iā 1 (800) 776-4672. TTY 711.

**Bisayan - Visayan:** Kini nga pahibalo adunay importanteng 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 o aron mangayo og tabang sa mga gastos.

Kung ikaw o ang usa ka tawo nga imong gitabangan adunay mga pangutana mahitungod sa HMSA, aduna kay katungod nga kuhaon kini nga pahibalo ug ang uban pang tabang sa imong lengguwahe nga walay bayad. Aron makig-istorya sa usa ka tighubad, palihug tawag sa 1 (800) 776-4672 nga walay toll. TTY 711.

**Chinese:** 本通告包含關於您的 HMSA 申請或計劃福利的重要資訊。也可能包含關鍵日期。您可能需要在某確定日期前採取行動，以維持您的健康計劃或者獲取費用幫助。

如果您或您正在幫助的某人對 HMSA 存在疑問，您有權免費獲得以您母語表述的本通告及其他幫助。如需與口譯員通話，請撥打免費電話 1 (800) 776-4672. TTY 711.

**Ilocano:** Daytoy a pakaammo ket naglaon iti napateg nga impormasion maipanggep iti aplikasionyo iti HMSA wenno kadagiti benepisioyo iti plano. Mabalin nga adda pay nairaman a petsa. Mabalin a masapulyo ti mangaramid iti addang agpatingga kadagiti partikular a petsa tapno agtalinaed kayo iti plano wenno makaala kayo iti tulong kadagiti gastos.

No addaan kayo wenno addaan ti maysa a tao a tultulonganyo iti saludsod maipanggep iti HMSA, karbenganyo a maala daytoy a pakaammo ken dadduma pay a tulong iti bukodyo a pagsasao nga awan ti bayadna. Tapno makapatang ti maysa a mangipatarus ti pagsasao, 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:** ແຈ້ງການສະບັບນີ້ມີຂໍ້ມູນທີ່ສໍາຄັນກ່ຽວກັບການສະມັກ HMSAຂອງທ່ານ ຫຼືແຜນຜົນປະໂຫຍດຈາກ HMSA. ອາດມີຂໍ້ມູນກ່ຽວກັບວັນທີທີ່ສໍາຄັນ. ທ່ານອາດຕ້ອງໄດ້ດໍາເນີນການໃນວັນທີໃດໜຶ່ງເພື່ອຮັກສາແຜນສຸຂະພາບຂອງທ່ານ ຫຼືຮັບການຊ່ວຍເຫຼືອຄ່າຮັກສາ.

ຖ້າຫາກທ່ານ ຫຼືຜູ້ທີ່ທ່ານຊ່ວຍເຫຼືອມີຄໍາຖາມກ່ຽວກັບ HMSA, ທ່ານມີສິດທີ່ຈະໄດ້ຮັບແຈ້ງການສະບັບນີ້ ແລະການຊ່ວຍເຫຼືອອື່ນໆເປັນພາສາຂອງທ່ານໂດຍບໍ່ຕ້ອງເສຍຄ່າ. ເພື່ອໂທຫານາຍແປພາສາ, ກະລຸນາໂທ 1 (800) 776-4672 ໂດຍບໍ່ເສຍຄ່າ. TTY 711.

**Marshalllese:** Kojella in ej boktok jet melele ko reaurok kin application ak jipan ko jen HMSA bwilan ne am. Emaron bar kwalok jet raan ko reaurok bwe kwon jela. Komaron aikiuj kommane jet bunten ne ko mokta jen detlain ko aer bwe kwon jab tum jen health bwilan en am ak bok jipan kin wonaan takto.

Ne ewor kajjitok kin HMSA, jen kwe ak juon eo kwoj jipane, ewor am jimwe im maron nan am ba ren ukot kojella in kab melele ko kin jipan ko jet nan kajin ne am ilo ejjelok wonaan. Bwe kwon kenono ippan juon ri-ukok, jouj im calle 1 (800) 776-4672 tollfree, enaj ejjelok wonaan. TTY 711.

**Micronesian - Pohnpeian:** Kisin likou en pakair wet audaudki ire kesempwal me pid sapwelimwomwi aplikasin en HMSA de koasoandihn sawas en kapai kan. E pil kak audaudki rahn me pahn kesempwal ieng komwi. Komw pahn kakete anahne wia kemwekid ni rahn akan me koasoandi kan pwe komwi en kak kolokol sawas en roson mwahu de pil ale pweinen sawas pwukat.

Ma komwi de emen aramas tohrohr me komw sewese ahniki kalelapak me pid duwen HMSA, komw ahniki pwuhng en ale pakair wet oh sawas teikan ni sapwelimwomwi mahsen ni soh isepe. Ma komw men mahsenieng souhn kawehwe, menlau eker telephohn 1 (800) 776-4672 ni soh isepe. TTY 711.



**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 기간 내에 조치를 취하셔야 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) 776-4672번으로 연락해 주시기 바랍니다. TTY 711.

**Samoaan - Fa'asamoa:** O lenei fa'aliga tāua e fa'atatau i lau tusi talosaga ma fa'amanuiaga 'e te ono agava'a ai, pe'ā 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'atonuina ai 'oe i totonu o le taimi fa'atulagaina, ina 'ia e agava'a ai pea mo fa'amanuiaga i le polokalame soifua maloloina 'ua fa'ata'atia po'o se fesoasoani fo'i mo le totogi'ina.

Afai e iai ni fesili 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 totogi. A mana'omia le feasoasoani a se fa'aliliu 'upu, fa'amolemole fa'afeso'ota'i le numera 1 (800) 776-4672 e leai se totogi 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. Pueda 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.

**Tagalog:** Ang abiso na ito ay naglalaman ng mahalagang impormasyon tungkol sa inyong aplikasyon sa HMSA o mga benepisyo sa plano. Maaari ding kasama dito ang mga petsa. Maaaring kailangan ninyong gumawa ng hakbang bago sumapit ang mga partikular na petsa upang mapanatili ninyo ang inyong planong pangkalusugan o makakuha ng tulong sa mga gastos.

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 tulong 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.

**Tongan - Fakatonga:** Ko e fakatokanga mahu'inga eni fekau'aki mo ho'o kole ki he HMSA pe palani penefiti. 'E malava ke hā ai ha ngaahi 'aho 'oku mahu'inga. 'E i ai e ngaahi 'aho pau 'e fiema'u ke ke fai e 'ū me'a 'uhiā ko ho'o palani mo'ui lelei pe ko ho'o ma'u ha tokoni fekau'aki mo e totongi.

Kapau 'oku 'i ai ha'o fehu'i pe ha fehu'i ha'a taha 'oku ke tokonia fekau'aki mo e HMSA, 'oku totonu ke ke ma'u e fakatokanga ko eni pe ha toe tokoni pē 'i ho'o lea fakafonuā ta'e totongi. Ke talanoa ki ha taha fakatonulea, kātaki tā ta'etotongi ki he 1 (800) 776-4672. TTY 711.

**Trukese:** Ei esinesin a kawor auchean porausen omw HMSA apilikeison me/ika omw kewe plan benefit. A pwan pachanong porausen ekocho ran mei auchea ngeni omw ei plan Ina epwe pwan auchea omw kopwe fori ekocho foror me mwen ekei ran (mei pachanong) pwe omw health plan esap kouno, are/ika ren omw kopwe angei aninisin monien omw ei plan.

Ika a wor omw kapas eis usun HMSA, ka tongeni tungoren aninis, iwe ka pwan tongeni tungoren ar repwe ngonuk eche kapin ei taropwe mei translatini non kapasen fonuom, ese kamo. Ika ka mwochen kapas ngeni emon chon chiakku, kosemochen kopwe kori 1 (800) 776-4672, ese kamo. TTY 711.

**Vietnamese:** Thông báo này có thông tin quan trọng về đơn đăng ký HMSA hoặc phúc lợi chương trình của quý vị. Thông báo cũng có thể bao gồm những ngày quan trọng. Quý vị có thể cần hành động trước một số ngày để duy trì chương trình bảo hiểm sức khỏe của mình hoặc được giúp đỡ có tính phí.

Nếu quý vị hoặc người quý vị đang giúp đỡ có thắc mắc về HMSA, quý vị có quyền nhận thông báo này và trợ giúp khác bằng ngôn ngữ của mình miễn phí. Để nói chuyện với một thông dịch viên, vui lòng gọi số miễn cước 1 (800) 776-4672. 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](http://hmsa.com) and click Find a Doctor. These providers joined HMSA's network from December 21, 2017, to March 20, 2018.



## HAWAII

Daniel B. Driscoll  
Scarlet M. Ewing  
Zoey Lynn Faught  
Meilee Fields  
Allison P. Hitchner  
Kaidden G. Kelly  
John M. Kurap  
Alin V. P. Ledford  
Lance K. Mitsunaga  
Vanessa D. Osedo-Bleecher  
Melissa J. Perrin-Hernandez  
Ginamarie G. A. Salcedo  
Vance Lee Shepperson  
Malia L. Van Natta

## KAUAI

Stephanie Whiting

## MAUI

Nicole M. Brashear  
Rebecca L. Gladding  
Lara T. Harvey  
Molly W. Palmer  
Stefanie Sue Roberts  
Stephen A. Sussman  
Kimberly L. Valentine  
Malia L. Van Natta  
Donald M. Zacharias

## MOLOKAI

Obadiah Elkins  
Thomas R. Williams

## OAHU

Danilo N. Ablan  
Janet A. Blanchard  
Nicole M. Brashear  
Casandra Camacho  
Daniel K. Chan  
John D. Q. Chan  
Eric T. Chang  
Susie A. Chen  
Ember A. Christensen  
Molly E. Christian  
Amy V. Condon  
Elizabeth P. L. Cross  
Timothy J. H. Curlett  
Leah K. Dowsett  
Obadiah Elkins  
Edwin Y. Endo II  
Heather E. Enomoto  
Bradley Agasid Esteban  
Valerie N. Ferguson  
Edward C. W. Fong  
Ronda K. Franke  
Geoffrey T. Galbraith  
Christopher K. Gibu  
Jodi P. Goh  
Sara A. Haack  
Zale M. Hisashima  
Jamie R. Horton  
Julie Ann Y. Iinuma  
Terri L. Imada  
Robyne Javillo  
Candyce Ann Y. Kaaiia  
Aaron D. Kauhane  
Joseph A. Kipta  
Casey H. Kirlin  
Rolin Y. Kuba  
Jordan K. Lee  
Richard Y. Lee

Terecia T. Lee  
Monique M. Leung  
Darren P. Lum  
Lance K. Mitsunaga  
Adam M. Mondak  
Nani L. Morgan  
Danielle K. Naahielua  
Kayalvizhi Natarajan  
Kailene R. Oliveros  
Milette B. Oliveros  
Arie Daniel Olivo Ganz  
Martin Osorno  
Kunal K. Parekh  
Jason L. Pirga  
Jonathan M. Rhine  
Shelean Roylance  
Bradley W. Sakaguchi  
Cecily Sakai  
Scott C. Serrano  
Sherry Siarezi  
Pamela Diaconis Smith  
Michale Sofer  
Christina K. Speirs  
Shana T. Suzuki  
Sherrie M. Takushi-Isara  
Hasheme Trevino  
Stacy N. Uyekubo  
Mark S. Verschell  
Jason Charles Viereck  
Nicholas L. Walle  
Changhua Wang  
Robert M. Washecka  
Christy K. Werner  
Michelle K. West  
Thomas R. Williams  
Stephen James Wilson  
Clayton Y. Yamada  
Janis T. Yamada

# 'ohana helping 'ohana

Husband, wife, and sister: Family of HMSA network providers in Kona.

By David Frickman

It's not easy for providers from the Mainland to go to areas like Kailua-Kona and stay for long. That's what makes the story of the Senft family so special.


Mark Senft, D.P.M., his wife, Kelly Donovan Senft, and his sister, Susan Senft, M.D., have served the West Hawai'i community for a combined 60 years. Mark and Kelly moved from Houston and overcame challenges to make it happen.

"Unfortunately, where we are in Hawai'i, the cost of living is very, very expensive," says Kelly, a marriage and family therapist. "If you have health care providers who come from another place, such as the Mainland, they quickly find that the cost and the expense of practicing in Hawai'i is higher than other places."

Susan arrived in 1995 and has been an ophthalmologist in Kona for more than 30 years. Her brother, Mark, a podiatrist, says, "Around 1998 or so, I started thinking about getting a Hawai'i license and seeing what kinds of opportunities were available where she lived. As I was visiting, I saw that there was a lot of need."

So much so that Mark, who was a chief of residency at a Houston hospital when his family decided to make the move, is now the only podiatrist in Kona. "As a high schooler, I lived in a small town in Iowa before I moved to Houston," he says. "I like smaller living environments and Kona is a better fit for me."

Kelly had worked as a teacher before turning her attention to marriage and family therapy, becoming a licensed therapist and opening a private practice in 2006. "What I really like about practicing here," she says, "is the unique, diverse population. That's really fulfilling to me."

"We've been really, really blessed to be in this environment and be so well supported," says Mark. "We couldn't see going anywhere else. It's a really wonderful place." 



TAMI KAUAKA WINSTON



From left: Kelly Donovan Senft, Dr. Mark Senft, and Dr. Susan Senft.





**KEEP  
CALM  
AND  
SMILE  
ON**

**HMSA's Oral Health for Total Health program\*** offers enhanced dental plan benefits, such as:

- Additional cleanings at no additional cost.
- Oral cancer screenings.
- Quarterly fluoride treatments.

You may qualify to participate in this program if you're pregnant or have certain chronic conditions.

You'll also receive information about how these enhanced oral care benefits can help you stay healthy.

**To learn more, visit  
[hmsa.com/dental](https://hmsa.com/dental) or call  
**1 (800) 792-4672**  
toll-free.**



\*Oral Health for Total Health is available for all HMSA group and individual plan members with the exception of the Keiki Care plan, HMSA's Plan for Federal Employees (Fed 87), and HMSA Akamai Advantage® Dual Care (PPO SNP) plans. Program services don't count toward your calendar year maximum and don't require a copayment.

# needling you to quit

Try acupuncture for smoking cessation.

By Courtney Takabayashi

The Centers for Disease Control and Prevention (CDC) estimates that cigarette smoking causes more than 480,000 deaths across the country each year. But quitting isn't easy—smokers' bodies are physically addicted to nicotine and smoking can provide much-needed stress relief.

On the Big Island, Cassandra Cupples is a licensed acupuncturist and HMSA participating provider. She understands the challenges of quitting smoking and offers acupuncture to help smokers quit. "I've experienced firsthand the devastation to health that smoking can cause, such as COPD and heart disease, and it's heartbreaking," she says. "I was drawn to acupuncture as an effective, natural way to help people improve their quality of life." Cupples is owner of Abundant Health Acupuncture in Ocean View.

Originating in China thousands of years ago, acupuncture restores balance to the body by stimulating strategic acupoints or insertion points with thin needles.


Cupples is dedicated to helping the community understand the benefits of acupuncture. "The smoking cessation program includes counseling; a series of acupuncture treatment; mental, physical, and spiritual support; and maintenance," she says. First, Cupples meets with her patients to discuss the reasons they smoke and their motivation to quit. After the source of smoking is identified, patients can work on changing their behavior.

Along with counseling, Cupples schedules several acupuncture sessions with patients. With acupoints in the ear and wrist, the sessions help reduce anxiety and depression and "calm the mind, reduce nicotine cravings, and stimulate the repair and healing of organs," she says. Other acupoints suppress appetite, stimulate repair and healing of organs, and reduce food and nicotine cravings.



JASON NOBRIGA

After patients stop smoking, maintenance is key. "I continue to meet with patients and treat them with acupuncture," Cupples says. She talks with her patients about any challenges or temptations they're facing and strategies to help them stay on track. With ongoing encouragement and reminders of what they want to achieve, patients are less likely to backslide to bad habits.

Using acupuncture has safely and effectively helped many of Cupples' patients quit smoking. However, it takes a lot of work on the patient's part. "Quitting smoking is a commitment to improving your quality of life. Acupuncture is just a part of the long-term commitment to your health," she says. If a patient is committed to the program, acupuncture can make the difficult task of quitting smoking a little more manageable. 

HMSA members can get a discount on treatments at Abundant Health Acupuncture. To learn more about HMSA's discount program, see the article on page 26 and visit our website at [hmsa.com](http://hmsa.com).

If you have HMSA's Complementary Care plan, your benefits may include acupuncture, chiropractic care, and massage therapy. Please see your plan's *Guide to Benefits* for details.



# Road to Retirement

HMSA can help you get ready for Medicare.

By Craig DeSilva

Retiring soon? Congratulations, you deserve it! I'm sure you're looking forward to the next chapter in life. But before you start planning your retirement party or that first big trip, it's important to consider your health plan options. Your health plan in retirement will likely be different from the one you have now.

Planning now can help prevent a break in health care coverage and unnecessary fines and penalties from the federal government for missing enrollment deadlines. You may have several health plan options on the road to retirement. Choosing the right path can help you avoid bumps along the way and save you time and money.

If you're approaching age 65 and need to get a health plan on your own, you can sign up for a Medicare Advantage plan from a private insurer like HMSA.

## When should I enroll in Medicare?

If you're enrolling in Medicare plan for the first time, you only have a window of opportunity to enroll to avoid a late penalty from the federal government. Typically, you'll need to enroll on the month of your birthday or within three months before or after your birthday.

## Health care planning workshops


Before you retire, attend an HMSA health care planning workshop. We'll explain the basics of Medicare, important deadlines dates, health plan options, and more. Workshops are available at no cost statewide. For a workshop schedule, check page 48.

For a complete workshop schedule, visit [hmsa.com/advantage](https://hmsa.com/advantage) or call the numbers below.

## Learn more about HMSA Akamai Advantage®:

**Online.** Visit [hmsa.com/advantage](https://hmsa.com/advantage).

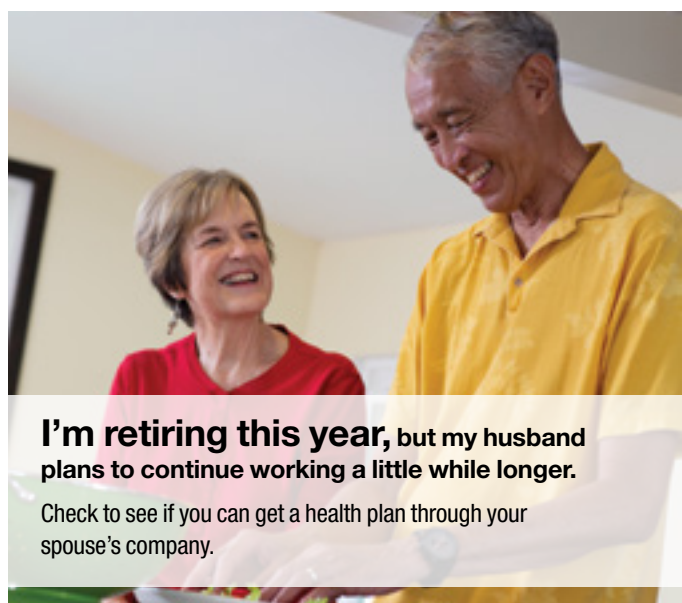
**Phone.** Call us Monday through Friday, 8 a.m. to 8 p.m.  
Oahu: 948-6235  
Neighbor Islands: 1 (800) 693-4672 toll-free  
TTY: 711

**In person.** Visit an HMSA Center or office near you. For locations and hours of operations, visit [hmsa.com/contact](https://hmsa.com/contact) or call the numbers above. 



**I just turned 65, have Medicare Part A and Part B, and plan to retire from my job this year.**

Check with your employer to see if your company offers a retiree health plan.



**I'm retiring this year, but my husband plans to continue working a little while longer.**

Check to see if you can get a health plan through your spouse's company.



**I served in the U.S. military and plan to retire this year.**

You may qualify for a health plan through the U.S. Department of Veterans Affairs (VA) or TRICARE. Contact them to learn more:

- TRICARE: 1 (800) 538-9552 toll-free or [tricare.mil](https://tricare.mil)
- Veterans Affairs: 1 (877) 222-8387 toll-free or [va.gov](https://va.gov)



Health Plan	How do I get it?	What does it pay for?	Keep in mind
Original Medicare	Federal government	Hospital stays. Doctor office visits. Prescription drugs (optional).	Pays for about 80 percent of your health care expenses. You pay the rest of the costs.
Medicare Advantage	HMSA or other private insurer	Hospital stays. Doctor office visits. Prescription drugs*. Other services may include routine dental, eye exams, skilled nursing facility stays, wellness programs, and more.	Pays for health care expenses beyond Original Medicare. You'll have more coverage. You pay out-of-pocket costs like monthly premiums, copayments, and coinsurance.

\*Not offered by all Medicare Advantage Plans. HMSA Akamai Advantage includes prescription drug benefits.



## It's Automatic

Paying your HMSA  
premiums is worry-free.

By Craig DeSilva

It happens. You get busy and the mail piles up. By the time you get around to it, some of your bills are already late.

That's why we offer automatic payments for your health plan premium. Your premium will be automatically transferred from your bank account. And there's no charge for this service. Most banks, savings and loans, and credit unions in Hawai'i participate with HMSA's automatic payment service. Check with your financial institution to confirm.

### Set up automatic payments

**Online:** Log in to My Account. Visit [hmsa.com](https://hmsa.com) and click Member Login. Don't have My Account? It's easy to set up. Just click on Register and follow the instructions. Once you have My Account, follow the instructions for automatic payments.

**Mail:** If you want to mail an automatic payments form to us, print it out from [hmsa.com/advantage](https://hmsa.com/advantage). At the website, go to the Automatic payments box and click Sign up now. Click download to print the form. Follow the instructions on the form and send the completed form with a voided check or savings account statement to:

HMSA  
Attn: Cashiers  
P.O. Box 4720  
Honolulu, HI 96812-4720

If you don't have access to a computer, call us at 948-6000 on O'ahu or 1 (800) 660-4672 toll-free on the Neighbor Islands. We'll be happy to help you and can send you the information you need.

# 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.

H3832\_4002\_2025\_10458 Accepted

H7317\_4002\_2025\_10458 Accepted

## Choose a workshop:

### OAHU

**HMSA Building**  
**818 Keeaumoku St.**

**9:30 a.m.**

Tuesday, July 10  
Wednesday, Aug. 8

**1 p.m.**

Monday, July 30  
Thursday, Aug. 23

**HMSA Center**  
**@ Pearl City**  
**1132 Kuala St., Suite 400**

**9:30 a.m.**

Friday, July 6  
Monday, July 16  
Tuesday, July 31  
Monday, Aug. 13  
Thursday, Aug. 30

**Maple Garden**  
**Restaurant**  
**909 Isenberg St.**

**10:30 a.m.**

Saturday, July 21

**Liliha Public Library**  
**1515 Liliha St.**

**5:30 p.m.**

Thursday, July 26

**Kam Bowl Restaurant**  
**1620 N. School St.**

**5:30 p.m.**

Tuesday, Aug. 21

**10 a.m.**

Saturday, Aug. 25

### BIG ISLAND

**KONA**  
**HMSA Office**  
**75-1029 Henry St.,**  
**Suite 301**

**9 a.m.**

Thursday, Aug. 16

### MAUI

**HMSA Office**  
**33 Lono Ave., Suite 350**

**9 a.m.**

Tuesday, Aug. 7

### KAUAI

**HMSA Office**  
**4366 Kukui Grove St.,**  
**Suite 103**

**9 a.m.**

Tuesday, July 24

# avoiding surprises at the pharmacy

What will your health plan pay for?

By David Frickman

In the past few months, our customer relations team has received a lot of questions about pharmacies. Specifically, members want to know why some products and services, such as flu shots and other vaccines, are covered at some pharmacies but not others.

“How does the customer know?” says Nan Yamashiro, HMSA senior sales manager. “We tell them which pharmacies are in our network, but some of them don’t provide all of the benefits that others do.”

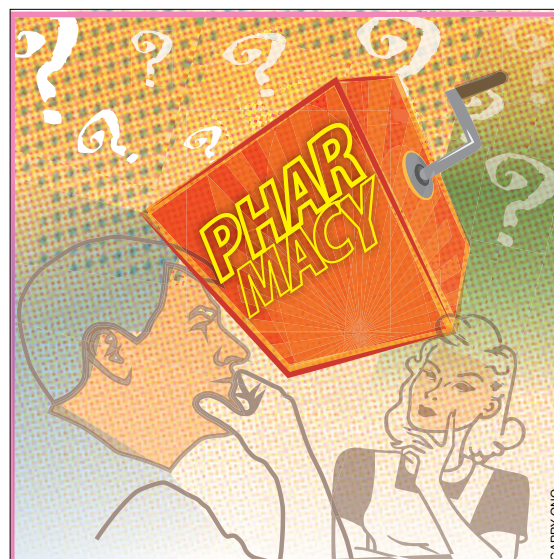
It may be confusing, but the answer lies in whether the product or service is a drug plan benefit or a medical plan benefit. Most benefits you receive at your pharmacy, such as prescription medications, are covered under your drug plan. Benefits that are considered medical include “vaccines such as shots for the flu, shingles, or pneumococcal; injectable drugs; and nebulizers,” says Troy Enoki, who works with Medicare Programs Administration at HMSA.

For these medical benefits, the pharmacy requires payment from the member up front unless the pharmacy contracts with HMSA to provide medical services. Many pharmacies do, but there are some that don’t.

“This was a big issue during last year’s hepatitis A outbreak,” says Enoki, who adds that some members weren’t able to get the shot through their HMSA drug plan at their pharmacy of choice. “We had to tell people that they had to go to a medical pharmacy.”

Which, at the time, didn’t include Walmart, one of the more-popular pharmacies that our members use. “This is difficult to understand from a customer perspective,” says Yamashiro.

But here’s the good news: Walmart and Sam’s Club recently contracted with HMSA to provide medical products and services. Enoki says that




most of the calls in the past year about drug vs. medical benefits came from members seeking services at a Walmart pharmacy.

“We’ve heard your pain point, so we got this done,” says Yamashiro.

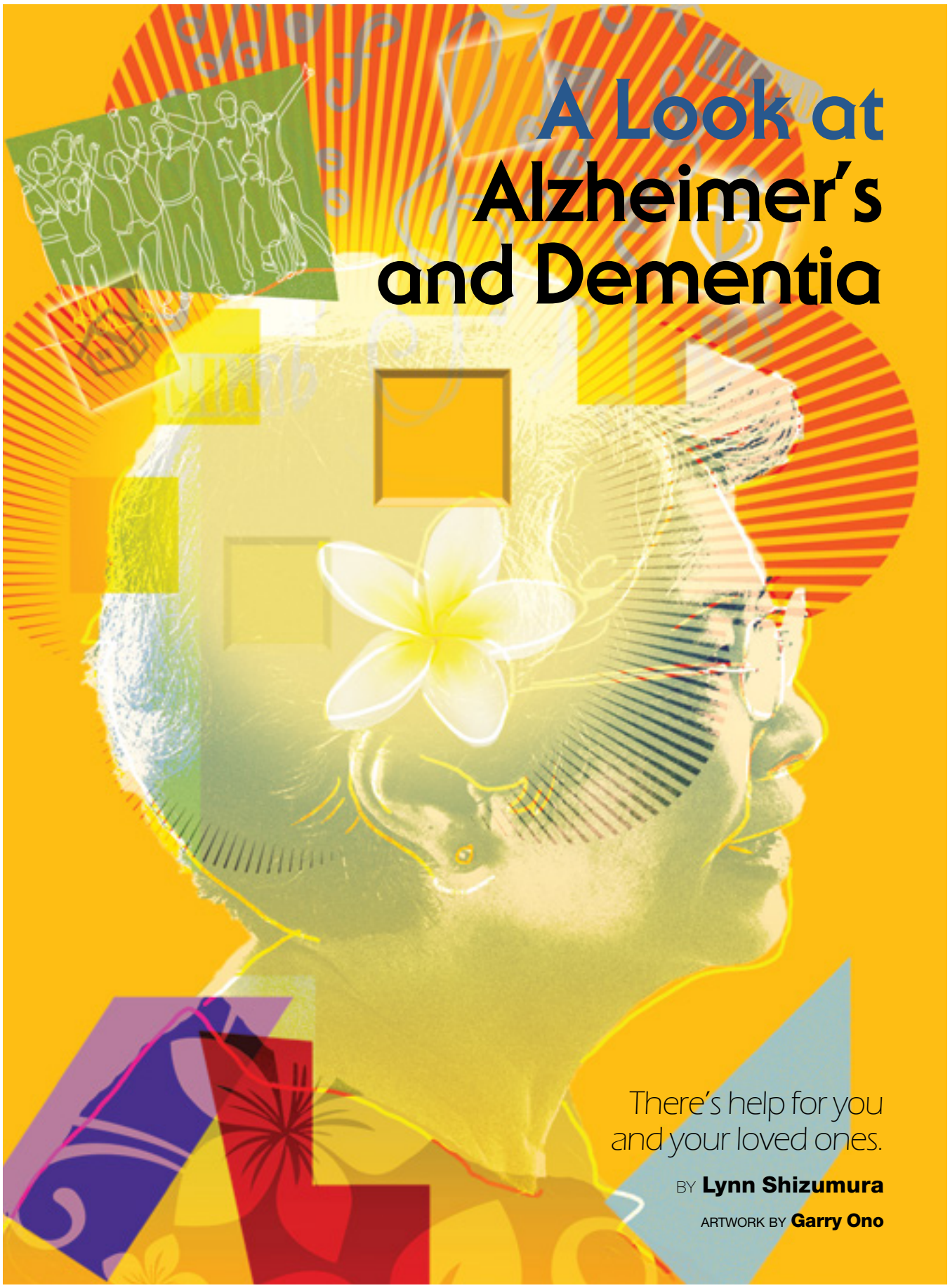
Besides Walmart and Sam’s Club, other pharmacies that contract with HMSA to offer medical benefits include Costco, Foodland, KTA Pharmacy, Longs Drugs (CVS Caremark®), Safeway Pharmacy, Times Pharmacy, Walgreens, and many other popular pharmacies. If you’re not sure if yours is on the list, give the pharmacy or HMSA a call.

You can also get vaccinations at your doctor’s office; an office visit copayment may apply.

Also remember that children under a certain age can’t get some pharmacy services. Certain vaccines such as human papillomavirus (HPV), tetanus, diphtheria, pertussis (Tdap); meningococcal; or influenza may be administered by a pharmacist to children 11 to 17 years of age with a prescription. Other vaccines may only be given by a pharmacist to children 14 years of age or older with a prescription. Check with your pharmacy to be sure your child is eligible.

If you’re not sure if a product or service you need is covered by your drug plan or your medical plan, call us and we’ll help you figure that out before you head to your pharmacy. 





# A Look at Alzheimer's and Dementia

There's help for you  
and your loved ones.

BY **Lynn Shizumura**

ARTWORK BY **Garry Ono**

**M**y maternal grandpa used to say that he fell in love with my grandma at first sight. They met when Grandpa was a master sergeant in the U.S. Army and Grandma was a secretary. They got married in 1947, raised five children, and ran their own real estate business for many years.

When I was growing up, my grandparents lived in a high-rise near the former Daiei (now Don Quijote) on Kāheka Street. Because we lived in Hilo, we'd visit just once a year during the holidays. Grandma enjoyed cooking, spending time with family, and traveling to Las Vegas with Grandpa. None of us could have predicted that one day she wouldn't be able to travel or do the things that brought her joy.

Before I graduated from high school, Grandma started showing signs of memory loss. She was diagnosed with a type of dementia that gradually affected her ability to recognize people, speak, and care for herself. When Grandma could still care for herself, she and Grandpa lived together in a senior apartment. As her condition progressed, the family decided it would be best to move her to a nursing facility for around-the-clock care. Grandpa would later move to the same facility, so they were never far from each other.

Our family would visit my grandparents often during those years. We held family gatherings for holidays, birthdays, and other celebrations in the facility's community room. My aunt would lovingly play Grandma's favorite song on a cassette player and Grandma would nod in approval. Grandpa enjoyed his favorite foods

– chips and dip, sashimi, and Chinese food. In 2014, Grandma passed away at the age of 92. Grandpa passed away a year later.

Whenever I'd share my grandma's story in the past, someone would always ask if there was a difference between dementia and Alzheimer's disease.

According to the Alzheimer's Association, dementia is a general term for damage to brain cells that causes a decline in memory or thinking skills. The Alzheimer's Association says that Alzheimer's disease is the most common form of dementia. It has no cure, but research shows that healthy habits may help to reduce cognitive decline.

## Alzheimer's disease is the most common form of dementia.

### Know the signs

The Alzheimer's Association says that memory loss that disrupts daily life is one of the most common signs of Alzheimer's and dementia. Other symptoms include challenges in solving problems, difficulty completing familiar tasks, confusion with time or place, withdrawal from normal activities, and changes in mood or personality.




If you notice any of these warning signs in yourself or someone you know, the Association recommends scheduling an appointment with a doctor. These signs shouldn't be confused with typical age-related lapses, which may include things like forgetting your keys at home or searching for "that word" to use in conversation once in a while.

The Alzheimer's Association says that researchers are looking for new treatments to improve the quality of life for people with Alzheimer's and dementia. Early detection can help people relieve some of their symptoms and maintain a level of independence longer.

### Get support

If your loved one was recently diagnosed with Alzheimer's disease or another type of dementia, contact the Alzheimer's Association Aloha Chapter for information, support, and resources such as a 24-hour helpline, caregiver support groups, educational programs, and safety services.

Volunteers facilitate caregiver support groups on Kaua'i, O'ahu, Maui, and the Big Island. HMSA member Ira Kazama leads the support group that meets once a month at the Calvary Chapel of Honolulu in 'Aiea. "One of the things caregivers discover in a support group is that they aren't alone," Kazama says. "They get a lot of emotional support from people who really understand what they're going through."

Kazama was inspired to help people because he was a caregiver for family members with Alzheimer's. "It became a passion of mine to help others who were going through similar things," he says. 

*For support group locations and meeting times, visit [alz.org/hawaii](http://alz.org/hawaii) or call 1 (800) 272-3900 toll-free.*



# Fruits, Vegetables, and Recipes, Oh My

Eat food. Not too much. Mostly plants.

— Michael Pollan, author

BY **Marlene Nakamoto**

For most people, fruits and vegetables are an important part of a healthy diet. But salads for lunch and steamed vegetables with dinner can get a little boring. For some fresh ideas, here are a few of our favorite fruit and vegetable recipes from Well-Being Hawaii, our blog at [wellbeinghi.com](http://wellbeinghi.com).

## Super Easy Carrot Top Pesto

- 1 cup packed carrot tops (leafy parts only)
- ¼ cup packed sweet basil
- ¼ cup toasted almonds
- ¼ cup grated Parmesan cheese
- ½ cup extra virgin olive oil
- 3 Tbsp. fresh lemon juice
- 3 large cloves garlic
- Salt to taste

Place all ingredients except salt in food processor. Pulse to chop ingredients, then blend until mixture is smooth. Season with salt. Makes about 1 cup.

(FOR PESTO ONLY) **Per serving** (2 tablespoons, without salt): Calories 160, protein 2 g, carbohydrates 3 g, total fat 17 g, saturated fat 2 g, sodium 50 mg, fiber 1 g



PHOTOGRAPHER **Marc Schechter** • FOOD STYLIST **Cedric Fujita**





## Chinese Cabbage Salad

### Dressing

- ½ cup vegetable oil
- ½ cup white vinegar
- ¼ cup mayonnaise
- 2 tsp. low-sodium shoyu
- ⅓ cup sugar
- 1 clove garlic, minced
- 1 tsp. dry mustard
- 1 tsp. salt
- ½ tsp. pepper

### Salad

- 1 head Chinese cabbage, sliced about ¼-inch
- Shredded carrot
- Chopped green onion
- Won ton chips, broken
- 1 tsp. toasted sesame seeds

Place dressing ingredients in a blender and process until smooth. Pour into a jar and refrigerate. In a large bowl, combine cabbage, carrot, and green onion. Add dressing to taste (you might not need all of it) and toss again. Garnish with won ton chips and sesame seeds. Makes about 6 servings.

**Salad per serving** (about 2 cups without won ton chips): Calories 30, protein 2 g, carbohydrates 6 g, sodium 20 mg, fiber 2 g, total sugar 3 g

**Dressing per serving** (2 tablespoons): Calories 140, carbohydrates 6 g, total fat 13 g, saturated fat 2 g, cholesterol 1 mg, sodium 260 mg, total sugar 6 g

## Power Protein Guacamole

- 4 avocados, mashed (about 3 cups)
- ½ cup diced cherry tomato
- ½ cup chopped red onion
- ¼ cup minced jalapeno
- ¾ cup plain nonfat Greek yogurt
- Juice of one lime
- Salt and pepper to taste

Combine all ingredients in a medium bowl. Refrigerate 1 hour before serving. Makes about 6 servings.

(FOR GUACAMOLE ONLY) **Per serving** (½ cup, without salt): Calories 170, protein 5 g, carbohydrates 11 g, total fat 14 g, saturated fat 2 g, cholesterol 1 mg, sodium 20 mg, fiber 6 g, total sugar 2 g





## Visit [wellbeinghi.com](http://wellbeinghi.com) for more recipes

To get the following recipes—and many more—visit Well-Being Hawaii, our blog at [wellbeinghi.com](http://wellbeinghi.com). If you can't access the blog, call 948-6839 on O'ahu and we'll send the recipes to you.

### Patriotic Fruit Platter



Here's a fun recipe to make with your keiki for your 4th of July cookout. Skewer fresh fruit and arrange on a platter to mimic the American flag.

### Mango Sorbet

$\frac{1}{3}$  cup sugar  
 $\frac{1}{2}$  cup water  
4 cups diced mango


To prepare simple syrup, heat sugar and water in a small saucepan over low heat until sugar dissolves. Allow to cool. Puree mango in blender or food processor. Add simple syrup and process to combine. Pour mixture into a 9-inch square baking pan, cover with foil, and place in the freezer. Stir the mixture every 30 minutes for about 2 hours. (If you have an ice cream maker, pour the sweetened puree into the freezer bowl and mix about 30 minutes.) Transfer mixture to a freezer-safe container. Cover and freeze until firm. Makes 8 servings.

**Per serving:** Calories 80, protein 1 g, carbohydrates 21 g, fiber 1 g, total sugar 20 g



### Sharon Yoshiura's Carrot Cake

Sharon Sachiko Yoshiura was a dedicated HMSA employee for more than 30 years. A fierce advocate for members, she was well known for her carrot cake, which she'd bake and donate to bake sales.

Sharon passed away in 2014, leaving us with warm memories of a gracious woman who lived her life to help others. 

# THE NEED FOR BLOOD NEVER TAKES A VACATION

“

*I wouldn't have a daddy  
without you.”*



*Tom. Blood Recipient. With daughter Maria.*



**Blood Bank of Hawaii**

1010-10748

Save Lives. Donate Blood.  
848-4770 / [BBH.org](http://BBH.org)

A Public Service Announcement



# Family-friendly Snacks

Fun and easy ways to get your daily dose of fruits and vegetables.

By Andrea Wright Agustin • Photography by Lew Harrington • Food styling by Karen Otter



**F**ive a day. Eat the rainbow. Half your plate. We hear catchy phrases about the importance of fruits and vegetables all the time. There's no denying the nutritional benefits of eating produce; it's a good source of vitamins and minerals that can help prevent illness and disease, boost your immune system, provide energy, prevent obesity, and keep your body healthy.

But, as we all know, saying and doing aren't always the same thing. Sometimes, preparing fruit and vegetables might take too much time. Maybe you don't always have them on hand. Picky eaters are often quick to refuse veggies. And after a while, that side of steamed broccoli can get downright boring.

I'm fortunate that my young children are good, well-rounded eaters. Still, providing the recommended amount of fruit and vegetables with our hectic, on-the-go schedules can be a challenge. That's why I love healthy snack recipes that incorporate them. I often prepare large

batches of snacks at once so we always have options on hand.

My freezer has a stockpile of individually wrapped muffins, bars, veggie snacks, popsicles, and other goodies that are full of nutritious ingredients. It saves time and I feel good knowing that we're getting a fruit or veggie serving (sometimes both!) in each snack or dessert. My husband and I reach for them, too. And best of all, they're delicious!

I usually choose recipes that contain ingredients that have a good amount of fiber and protein, such as whole grains and low-fat dairy, for wholesome snacks that can double as a meal. I constantly search for quick, easy recipes that use our usual, staple ingredients in fun new ways.

Freezing yogurt, like in the recipe on the next page, makes a world of difference to my baby. And my toddler is much more likely to eat her veggies when they're served in a cool shape, like Veggie Pinwheels.

Here are a few of my family's favorite snacks. 



## Frozen Yogurt Berry Bark

A fun, tangy treat that you and your kids will love.

2 cups 2% vanilla Greek yogurt

½ cup blueberries

½ cup sliced strawberries

Line a baking sheet with parchment paper.

Spread yogurt on paper to 1/4- to 1/2-inch thickness and sprinkle with berries. Freeze 3 hours or until firm. Break into irregular pieces and serve immediately. Store extra bark in freezer. Makes 6 servings.

**Per serving:** Calories 70, protein 8 g, carbohydrates 6 g, total fat 2 g, saturated fat 1 g, cholesterol 10 mg, sodium 30 mg, fiber 1 g, total sugar 4 g



## Veggie Pinwheels

Make veggies fun with these colorful, nutritious pinwheels.

2 large lettuce leaves

2 large whole-wheat flour tortillas

1 large carrot, julienned

½ medium cucumber, julienned

½ medium red bell pepper, julienned

2 Tbsp. reduced-fat cream cheese

¼ cup hummus

Place a lettuce leaf on each tortilla and arrange sliced vegetables in the center. Roll tortilla as if rolling a burrito. Spread cream cheese on the end flap and press to seal. Slice each tortilla, seam side down, into six pieces. Serve with hummus for dipping. Makes 4 servings.

**Per serving:** Calories 110, protein 3 g, carbohydrates 15 g, total fat 4 g, saturated fat 1 g, cholesterol 5 mg, sodium 230 mg, fiber 2 g, total sugar 3 g





## Pineapple, Carrot, and Zucchini Muffins

Filling, not too sweet, and great on the go.

- 1 ¼ cups whole-wheat flour
- 1 cup all-purpose flour
- ½ cup sugar
- ¼ cup packed light brown sugar
- 2 tsp. baking soda
- 2 tsp. cinnamon
- ½ tsp. ground ginger
- ½ tsp. salt
- 3 large eggs
- ½ cup unsweetened applesauce
- ½ cup canola oil
- 1 ½ tsp. vanilla extract
- ½ cup chopped walnuts
- 1 cup grated carrot
- 1 cup grated zucchini
- 1 cup drained crushed pineapple

Preheat oven to 350 degrees. Grease a muffin tin or line it with paper baking cups. Set aside. In a large bowl, whisk together flours, sugars, baking soda, cinnamon, ginger, and salt. In a separate bowl, whisk together eggs, applesauce, oil, and vanilla. Add remaining ingredients and mix well. Add wet mixture to dry mixture and stir until just combined. Fill muffin cups about ¾ full with batter. Bake 20 to 25 minutes or until a toothpick inserted in a muffin comes out clean. Cool 5 minutes before transferring to a wire rack to cool completely. Store in an airtight container for up to three days or freeze up to two months. Makes 15 servings.

**Per serving:** Calories 230, protein 5 g, carbohydrates 28 g, total fat 12 g, saturated fat 1 g, cholesterol 40 mg, sodium 270 mg, fiber 2 g, total sugar 13 g





**JOIN US!**

**34<sup>TH</sup> ANNUAL HAWAII SENIORS' FAIR**

**THE GOOD LIFE EXPO**

*September 21-23, 2018*

8:30 a.m. - 4:30 p.m.

**BLAISDELL EXHIBITION HALL**

**FREE ADMISSION**

Visit 300 booths showcasing health, finance, and more. Enjoy live entertainment, food, and giveaways.

**VISIT THE HMSA BOOTH**

- Play a fun activity and win a prize.
- Get a flu shot. Free for HMSA members.
- Learn about our new fitness program with free gym membership or home fitness kits.
- Ask questions about HMSA health plans.

*We look forward to seeing you!*



## EVENTS FOR JULY THROUGH SEPTEMBER

### HEALTH EDUCATION WORKSHOPS

Workshops are open to HMSA members at no cost. Nonmembers can attend if space is available. Visit [hmsa.com](http://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.

#### Diabetes 101

Learn how to prevent and treat diabetes.

**Honolulu:** 9/21, 10-11 a.m. HMSA Center @ Honolulu

**Kailua-Kona:** 8/23, 10-11 a.m. HMSA Kailua-Kona office

#### Eating on the Run

Learn how to make smarter food choices when you're busy.

**Hilo:** 8/24, 10-11 a.m. HMSA Center @ Hilo

**Honolulu:** 8/23, 9:30-10:30 a.m. HMSA Center @ Honolulu

**Līhu'e:** 8/29, 5-6 p.m. Kuhio Medical Center

**Pearl City:** 8/4 and 8/28, 10-11 a.m. HMSA Center @ Pearl City

#### Goodbye Diet! Hello Health!

Get nutrition and exercise tips for weight loss.

**Hilo:** 7/24, 10-11 a.m. HMSA Center @ Hilo

**Honolulu:** 7/6, 10-11 a.m. HMSA Center @ Honolulu

**Pearl City:** 7/12 and 7/21, 10-11 a.m. HMSA Center @ Pearl City

#### Goodbye Diet! Hello Health! 2!

Discover ways to eat well without reading nutrition labels.

**Hilo:** 8/31, 10-11 a.m. HMSA Center @ Hilo

**Honolulu:** 7/20, 10-11 a.m. HMSA Center @ Honolulu

**Pearl City:** 8/3 and 8/18, 10-11 a.m. HMSA Center @ Pearl City

#### Healthy Eating, Island Style

Tools and strategies to help you identify healthier local food choices.

**Mililani:** 7/17, 12:30-1:30 p.m. Mililani YMCA

#### Hypertension Explained

Find out what you can do to lower your blood pressure.

**Mililani:** 8/21, 12:30-1:30 p.m. Mililani YMCA

#### Meatless Alternatives

Find out delicious and easy ways to eat less meat.

**Hilo:** 9/28, 10-11 a.m. HMSA Center @ Hilo

**Honolulu:** 8/17, 10-11 a.m. HMSA Center @ Honolulu

**Pearl City:** 9/13 and 9/22, 10-11 a.m. HMSA Center @ Pearl City

#### Mind Your Muscles

Learn how to add strength training to your exercise routine.

**Hilo:** 7/26, 10-11 a.m. HMSA Center @ Hilo

**Honolulu:** 7/19, 9:30-10:30 a.m. HMSA Center @ Honolulu

**Līhu'e:** 7/11, 5-6 p.m. Kuhio Medical Center

**Pearl City:** 7/14 and 7/24, 10-11 a.m. HMSA Center @ Pearl City

#### Sweet Dreams: The Benefits of Sleep

Find out how much sleep you need and learn how to sleep restfully.

**Hilo:** 9/15, 10-11 a.m. HMSA Center @ Hilo

**Honolulu:** 9/11, 9:30-10:30 a.m. HMSA Center @ Honolulu

**Mililani:** 9/18, 1:30-2:30 p.m. Mililani YMCA

**Pearl City:** 9/8 and 9/25, 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 the Big Island, Kaua'i, Maui, and O'ahu. For locations and meeting times, visit [alz.org/hawaii](http://alz.org/hawaii).

#### Hawaii Prostate Cancer Support Group

This free support group provides men and their families on the Big Island and O'ahu with information, materials, and support to help them make informed decisions about prostate cancer treatment. [hawaii prostatecancer.org](http://hawaii prostatecancer.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 the Big Island. [relayforlife.org](http://relayforlife.org).

## BIG ISLAND

#### 7/21, 8/18, 9/15

#### 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.

7/27, 8/30, 9/27

**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.

**Every Sunday****Walk with a Doc**

Walk includes a brief warm-up/stretch and an informative talk from a community doctor or medical student. 8 a.m., Lili'uokalani Gardens. Meets rain or shine. [wwadbigisland.org](http://wwadbigisland.org).

**KAUAI**

7/21, 8/18, 9/15

**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.

8/4

**Bike & Safety Day**

Keiki and their families can learn about bicycle safety and participate in bike helmet fittings, helmet decorating, skills courses, safety inspections, and giveaways. 8-11 a.m., Wilcox Medical Center. [wilcoxhealth.org](http://wilcoxhealth.org) or 245-1198.

**O'AHU****July and August****Serenity Scream-free Program**

Learn how to stay calm in the face of common marital conflicts and discover tools that can help you enjoy a deeper connection with your partner. These free two-part counseling sessions are offered on July 7 and August 4 or July 8 and August 5. RSVP required. 9-11 a.m., Serenity Counseling Services. [scshawaii.net](http://scshawaii.net).

7/5, 8/2, 9/16

**RESOLVE Infertility Support Group**

Resources and support for people facing infertility. 6:30-8 p.m., Kapi'olani Medical Center. [resolvehawaii@outlook.com](mailto:resolvehawaii@outlook.com).

7/10 and 8/14

**COPD Support Group**

Resources and support for people with chronic obstructive pulmonary disease (COPD). 10 a.m.-noon, Pali Momi Women's Center at Pearlridge. Valerie Chang, 699-9839.

7/13, 8/10, 9/14

**Kardiac Kids Support Group**

Resources and support for families with children who have congenital heart defects. 6:30-9 p.m., Kapi'olani Medical Center. Jullie Passos, 227-4558.

7/21 and 7/22

**41st Annual Prince Lot Hula Festival**

The festival features hula, crafts, cultural demonstrations, and food. 9 a.m.-4 p.m. on Saturday and 10 a.m.-3 p.m. on Sunday. 'Iolani Palace. [moanaluaigardensfoundation.org](http://moanaluaigardensfoundation.org).

8/24

**Sjögren's and Lupus Foundation of Hawaii Support Group**

Resources and support for people living with autoimmune disease. 5-7 p.m., MOA Wellness Center. RSVP at [melaca@slfhawaii.org](mailto:melaca@slfhawaii.org).

9/14

**COPD Education Day**

Come and learn about lung health and how to thrive with COPD. 10 a.m.-2 p.m., Queen's Conference Center. RSVP at [hawaiiicopd.org](http://hawaiiicopd.org).

9/21-23

**Senior's Fair/The Good Life Expo**

Visit 300 booths showcasing health, finance, and more, plus entertainment, food, and giveaways. 8:30 a.m.-4:30 p.m., Blaisdell Exhibition Hall. [productionhawaii.com/hawaii-seniors-fair/](http://productionhawaii.com/hawaii-seniors-fair/).

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. 8-9 a.m., Patsy T. Mink Central Oahu Regional Park, near the tennis courts. New participants are asked to arrive by 7:45 a.m. [walkwithadoc.org](http://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.

**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.

Visit HMSA's Well-Being Hawaii blog ([wellbeinghi.com](http://wellbeinghi.com)) for more community events. And starting in October, find the *Island Scene* calendar of events online at [islandscene.com](http://islandscene.com). The online format will give you more events in a more timely format.

To submit information for the online calendar, please email [Lynn\\_Shizumura@hmsa.com](mailto: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.





Richard Fujihara, D.D.S.  
Mānoa, O'ahu

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## ALA WAI CANAL—OUR HOME AWAY FROM HOME

Naio Stream in Mō‘ili‘ili comes from the spring on the grounds of the Willows restaurant. I believe some of the water comes from the water caves beneath Mō‘ili‘ili. From the Willows, it crosses Hausten Street and flows parallel to Hausten and spills into the Ala Wai Canal. That’s where our playground was. It was a large, bushy area with lots of date trees.

In the 1930s, five of us played there. I learned to swim in the canal when I was 10. We caught Samoan crabs and ‘o‘opu and dug for clams, cooked them over a stove we built out of stones, and ate them for lunch. For dessert, we ate dates.

We also went pole-fishing from the frames of the HRT streetcar bridge that spanned the canal at McCully Street. We saw the underside of the streetcar as it passed overhead. We built three outrigger canoes from old corrugated iron sheets and patched the holes with tar we dug from King Street.

One day, a construction company started building a huge two-story home with maid quarters across Naio Stream with a Japanese-style bridge going across the stream. When the workers would leave for the day, we’d go into the house and pretend we were rich kids. After the house was done and the people moved in, we’d see the maids crossing the bridge in bright kimonos. At Christmas, they’d have a huge, beautifully decorated Christmas tree in their living room. Never saw anything like it.

Sus Sakamoto  
Kāne‘ohe, O‘ahu

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## SATURDAY IN HILO

Growing up in Hilo in the 1940s was great, especially on Saturday. Mom would give me a dime to attend Mickey Mouse Club at Palace Theater. Since this was an all-day activity, she also handed me an egg salad sandwich for lunch. What entertainment for 10 cents! There were cartoons, sing-alongs, weekly serials we called “chapters,” and newsreels with the main features.

Today’s youth rely on electronic toys for their entertainment, a far cry from the warmth of the Mickey Mouse Club.

June T. Shimizu  
Wildwood, Missouri

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## WAY UP NORTH

I grew up in Hawi in the ‘40s and ‘50s. The sugar plantation was the heart of the community.

Our dad, Eladio B. Dilag, was born in the Philippines. He was The Barbershop Man. Our mom, Mary Yago Dilag, who was local born, ran the coffee shop, Hawi Grill. It was later known as Elma’s.

Dad and Mom are gone. But it’s always a chicken-skin feeling when a Kohala connection says, “Eh, I remember your dad. He used to cut my hair” or “Your mom’s pies – brok’ the mouth!”

Carolyn Dilag Nakagawa  
Kāne‘ohe, O‘ahu

# KEEP THOSE STORIES COMING

*Island Scene* invites you to share your stories about growing up or living in Hawai‘i. Tell us your memories of long-ago events, places, people, or anything else that was special to you.

Stories should be no longer than 250 words. Include your legal name and address.

Email your story to [Marlene\\_Nakamoto@hmsa.com](mailto:Marlene_Nakamoto@hmsa.com) or mail it to:

*Island Scene*  
I Remember When  
P.O. Box 3850  
Honolulu, HI 96812-3850

*Island Scene* won’t be able to publish all stories and reserves the right to edit them. *Island Scene* won’t be responsible for returning stories.

# treat jellyfish stings correctly

That old folk remedy? Forget it.

By **Marlene Nakamoto**

You're watching the local news on TV and the weather person comes on. He gives the forecast for the week, surf report, and a box jellyfish report. That's right. Box jellyfish report.

If you're new to Hawai'i, you may be surprised to hear such a thing on the news. But you'll soon understand its importance, especially if you love going to our sandy beaches to swim or surf.

While box jellyfish swim around just about every day, Hawai'i residents can count on an influx about eight to 10 days after a full moon. Maybe you've been unfortunate enough to show up at your favorite beach only to see jellyfish warning signs. This is why.

After analyzing more than a year of jellyfish invasion data from the Waikiki Aquarium, local water safety officials and a marine scientist found a lunar and tidal pattern. Their theory is that certain full-moon-induced high tides carry the jellies over the reef and into the shallow areas along the beach. They'll hang around and do jellyfish things for four days until the tide takes them back out to sea.


Box jelly stings can cause severe, life-threatening reactions, so avoid them whenever possible. Unfortunately, they're difficult to spot in the water unless you're specifically looking for them or if they're quite near to you. The best way to avoid them is to stay out of the water when they congregate. The Waikiki Aquarium posts an annual box jellyfish calendar on their website at [waikikiaquarium.org](http://waikikiaquarium.org). For more information, call the aquarium at 923-9741 on O'ahu.



## If you're stung

Researchers at the University of Hawai'i found that commonly recommended treatments actually worsen stings. Applying freshwater or urine (the latter is an old folk remedy), scraping off the tentacles, and applying ice to the wound won't help. The results of their studies to determine the best and least-effective treatments for jellyfish stings were published in the journal *Toxins* in 2017.

Rinse the area with vinegar to deactivate the toxins and pluck any tentacles off with tweezers. Don't try to scrape them off. After the vinegar, apply a hot compress to help deactivate the venom. If a sting results in severe reactions such as difficulty breathing, vision problems, cramps, or irregular heartbeat, get emergency medical treatment immediately.

And remember that old folk remedy? Thankfully, you can forget it. 





Outrigger canoes at Waimānalo Beach, O'ahu.

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He kau auane‘i i ka lae ‘a‘ā.

*Watch out lest the canoe land on a rocky reef.  
Watch out for trouble.*

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



# HMSA's Online Care

Connect with a doctor or behavioral health care provider with HMSA's Online Care® when you're not feeling well or if you have questions.

Conversations are secure and confidential from your mobile device, tablet, or computer. Download the free mobile app in the Apple or Android app store, or visit [hmsaonlinecare.com](http://hmsaonlinecare.com) from a computer.



## The ABCs of Online Care

### Affordable

See a doctor online for little or no cost.



### Best-in-care

Hawaii-licensed doctors can diagnose conditions and prescribe medication.



### Convenient

Get the care you need, when you need it, 24/7, 365 days a year.



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.