

Kalalau Valley rainbow on the Nā Pali coast of Kaua'i

There's an island across the sea Beautiful Kaua'i, beautiful Kaua'i

From "Beautiful Kaua'i" by Randy Farden

aloha members

s a proud grandfather, I can't protect my grandchildren from everything. But if they hurt, I hurt, too. Every parent or grandparent would agree.

So you can imagine how my heart sank when one of my grandsons was diagnosed with hemophilia soon after birth. This rare condition doesn't allow the body to stop bleeding. I had so many concerns, particularly because he was living in West Kaua'i. Would he be able to get specialized care in his small rural town? Would doctors there know how to treat him? What if he had an emergency?

Turns out, he was in the right place. His pediatrician, James Raelson, M.D., gave him the care he needed. The hospital, nurses, and other providers in Waimea looked after him during his treatment, includ-



ing preventive therapy he must take for the rest of his life. And the Kalāheo community rallied to give him and his parents love and support. Thanks to them, he can live a normal, healthy life.

This is just one example of community-based health care at its best. It happens not just on Kaua'i, but in other Neighbor Island communities every day. You don't have to go to the biggest medical facility with the most doctors in a big city. The best care can often be found in your own backyard from a team of providers who put you in the center of your care.

We're fortunate to live in a place with deeply rooted community ties. Our strong 'ohana network includes neighbors and friends who look out for each other. And our sense of kuleana, or responsibility, drives us to do the right thing. These are the same values we live by here at HMSA.

This is an uncertain time for the U.S. health care system. But no matter what decisions are made in Washington, D.C., HMSA will continue to do what's right for you and your family. As a grandfather, that's my promise and commitment to you.

Sincerely,

Michael A. Gold

Michael A. Gold Chief Executive Officer



beautiful kaua'i

elcome to our summer issue highlighting Kaua'i, one of my favorite islands. My mom was from Līhu'e, so we'd visit my grandparents, Satoru and Mieko Takamiya, for a couple weeks every summer.



Poʻipū Beach

Grandpa worked at Aloha Airlines and Grandma worked at The Garden Island. They lived on 'Akahi Street near Tip Top, then moved to Lalei Place, about five streets away. My mom, Ellen Maneki, was the oldest of three girls; her sisters were June Seto and Irene Ida.

Kaua'i is good for my well-being. I have many happy memories of long summer days spent with my cousins - picnicking and swimming at Po'ipū or Lydgate, walking on the beach, fishing, puka-shelling in Hā'ena, playing on the playgrounds. Such special memories.

My other Kaua'i memory is less healthy but makes me almost as happy: Goteborg sausage. If you know what it is, you probably have ties to Kaua'i. It's a salami-like sausage that may have made its way to Kaua'i with early German and Norwegian settlers who set up the sugar industry. It was later paired with rice brought by Asian immigrants. A Kaua'i classic was born.

Yes, not too healthy, but so 'ono. And although I eat brown or black rice and whole-wheat bread almost exclusively these days, Goteborg is best with white rice or in a sandwich with white bread and mayo. That said, I limit myself to enjoying it just once or twice a year.

Working on this Kaua'i issue has brought back many fond memories. I hope you'll enjoy it. And in the interest of full disclosure, Owen Ota of Tip Top, featured on page 9 in our Workout column, is my mom's cousin. Uncle Owen's mother (Fujiko Ota) and my grandmother were sisters.

I'm also looking forward to our next issue, which spotlights the Big Island. My dad's family is from Hilo, but I haven't spent much time there, so it'll be a good learning experience for me. What do you like best about the Neighbor Islands? Share your stories with me at feedback@islandscene.com. I look forward to hearing from you.

Best.

Lisa Maneki Baxa Publisher and Editor

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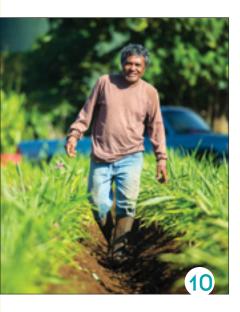
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COVER: Village Harvest keeps it fresh on Kaua'i. Story on page 36. Photo courtesy Jeanine Glean.







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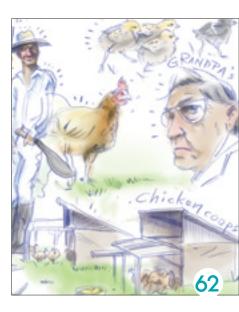
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- Alexander









Sweet Harmonies to Help Ease End-of-life Care

By Coco Zickos

Frank Sinatra love songs and soothing Iullabies can bring tranquility to people suffering from a debilitating illness. Music is known to improve the quality of life for people with incurable diseases who are bedridden. That's why Kaua'i Hospice launched a Transitional Music Program in 2015 to help ease pain and anxiety during healing, recovery, and dying.

"It not only gives the loved one unspoken permission to feel, reminisce, and connect with others through music, but it also provides the family a way to express their love and caring more deeply," says Jeffrey Pears, Kaua'i Hospice bereavement care coordinator.

The program includes volunteers with a range of musical backgrounds, such as singers, harpists, guitarists, pianists, and violinists. They receive requests from families to visit private homes, hospitals, or other places where patients can benefit from the healing nature of their harmonies. The program also has a choir accompanied by a string quartet or 'ukulele and hula dancers, which offers musical presentations like candlelight remembrance services.

"Those who volunteer do so from their heart with compassion, non-judgment, and staying open to the mystery of life, dying, and death," says Pears.



Kaua'i Hospice volunteer and musician Ron Toki plays music for a patient.



> Hope Lodge Hawai'i for cancer patients

By Christa Hester

If you live on a Neighbor Island, traveling to O'ahu for medical treatment can be stressful and expensive. Worrying about where to stay or how to pay for a hotel can get in the way of getting well. For cancer patients, the American Cancer Society Clarence T.C. Ching Hope Lodge Hawai'i can help alleviate the stress.

The Hope Lodge is a home away from home for cancer patients and their caregivers who can stay at the lodge at no cost while getting treatment. Guests have private rooms to aid recuperation, a community of other patients to connect with, and resources and information about cancer and how to cope with side effects.

You're eligible to stay at the lodge if you're an adult cancer patient who's actively undergoing outpatient treatment in Honolulu, you travel at least 40 miles (or a one-hour drive away) from home to receive treatment, and your treating doctor's office has referred you to stay in the lodge. Call 1 (800) 227-2345 toll-free to learn more.



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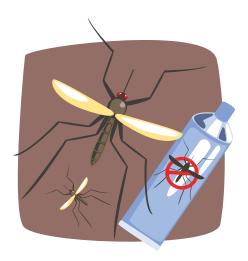
Guard against mosquitoes

By Christa Hester

Hawai'i's mosquito season is year-round and with peak travel season during the summer, it's important to know how to deter mosquitoes from snacking on you and reduce the risks of the diseases they can spread, like Zika.

Zika virus can be transmitted through bites from infected mosquitoes, from a pregnant woman to her unborn child, through sex, and through blood transfusions. Most people who become infected don't show symptoms, but some may have fever, rash, joint pain, and red eyes. Zika infection during pregnancy can cause brain and other developmental defects in babies.

To date, there haven't been any cases of locally acquired Zika infections in Hawai'i. However, the species of mosquito that transmits the disease is common on all islands, making mosquito bite prevention key.



Here are some tips to prevent mosquito bites:

- Use insect repellent approved by the Environmental Protection Agency (EPA) on exposed skin.
- Wear long pants and long-sleeved shirts when outdoors.
- Make sure screens on windows and doors are maintained.
- Regularly empty or drain water from garbage cans, buckets, gutters, flower pots, or other containers that may collect water.

To learn more about Zika prevention in Hawai'i, go to health.hawaii.gov/docd/zika-virus.

>

After-hours pediatric care for the West side

By Christa Hester

If you live near 'Ewa Beach, you now have access to the Pediatric After Hours Center at The Queen's Medical Center - West O'ahu. The center makes it easier than ever to get care for your child without the hassle of driving into town or waiting in the nearest emergency room.

An experienced team of pediatric providers can treat children up through age 17

after their doctor's regular business hours. Just like an urgent care clinic, the center is for patients who have conditions that need immediate medical attention, but aren't life-threatening. Examples include the



flu, fevers, headaches, minor cuts, ear infections, skin rashes, and sprains.

With onsite X-ray, ultrasound, and lab services, the center is committed to centralizing care and communicating with patients' primary care providers. "It's our mission to communicate with the child's primary care provider about the nature of the visit and ensure that children see their regular doctor for primary care needs," says Kristin Fernandez, M.D., medical director of the center.

The center is located in the West Physicians Office Building, Suite 101, and is open Monday through Friday, 5-10 p.m., and weekends and holidays, noon-8 p.m.

> Donate healthy food to Hawaii Foodbank

By Christa Hester

Last year, Hawaii Foodbank served 287,000 hungry and in-need individuals – that's one in five Hawai'i residents. The Foodbank helps residents who often have to choose between paying for food and paying for rent, medicine, education, or utilities.

To keep doing its good work, the Foodbank depends on donations from people like you.

If you donate, you may want to consider the healthier choices below. Stay away from items made with processed grains and lots of sugar and salt. Look for items that are high in protein and include healthy fats and whole grains.

Here are some healthier choices for your donation:

- · Canned or dried beans.
- Peanut butter and other nut butters.
- · Oats.
- · Canned fruit in juice.
- · Canned vegetables with no or low-sodium.
- Low-sodium canned soup.
- · Canned tuna or salmon in water.
- · Canned chicken.
- Brown rice.
- Shelf-stable milk and milk substitutes.
- Unsweetened applesauce.
- Honey.

Remember to check the expiration date! The Foodbank won't distribute expired food items.

Drop off donations at the Hawaii Foodbank Warehouse, Hard Rock Café in Waikīkī, or any Ruby Tuesday's or NAPA Auto Parts on O'ahu. Get more information on hawaiifoodbank.org, including information on their Kauai office.





New Lihu'e community landmark

Līhu'e welcomed a new 50-foot clock tower on the Tip Top Cafe property. The clock tower conceals a new cell phone tower that will boost reception.

in the swing of life

Owen Ota talks about his recipe for staying in tip-top shape.

By Craig DeSilva

little bit of work. A little bit of play. That's what makes Owen Ota a happy, healthy man.

At 83, Ota still helps run Tip Top Café and Bakery, a more than century-old family business started by his grandfather and a Līhu'e landmark since 1916. He goes to work every day to balance the books, even when the restaurant is closed on Mondays.

"I don't have a big job," he says. "But at my age, I don't need too much responsibility. It keeps me going and makes me feel young."

Ota finds pleasure and purpose in another family tradition - golf. As a teenager, he'd caddy for his dad and then hang around the golf course to hit balls. He never took lessons. He'd just watch and copy the swing of older players.

Ota didn't golf much after leaving Kaua'i in the 1950s to attend the University of Denver and to join the U.S. Air Force. But he always knew he'd return to the Garden Isle. Retired from the Air National Guard, he now golfs with his buddies a couple times a week at Wailua Golf Course in Kapa'a. He enjoys the exercise (he walks nine holes) and camaraderie (they eat brunch after their round).

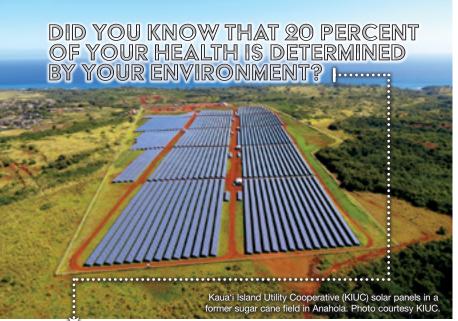
Ota is proud of his son, Jonathan, for continuing the family traditions. An amateur golfer who won the Manoa Cup in 2006, Jonathan now runs the family business. "I work for him, but I don't caddy for him," Owen jokes.

With no grandchildren, Ota isn't sure if the family legacies will continue. But he won't let that notion get in the way of his golf game.

"I'm fortunate to still do what I love," he says. "I look forward to doing them as long as I can." (5)









Whether you're aware of it or not, where you live shapes your health and happiness.

Let's say you move to a new town. You discover restaurants and shops within walking distance. Grocery stores have more local, organic produce. And when you get your first electric bill, it's half what you used to pay because your new town uses renewable energy. A change of place is all it took for you to get more exercise, eat healthier food, and have less financial stress.

Two of Kaua'i's leading companies, Grove Farm and Kaua'i Island Utility Cooperative (KIUC), envision a Garden Isle just like this – where being happy and healthy is easy for residents. "We're trying to create a Kaua'i that will make the local youth want to stay and build their lives here," says Warren Haruki, Grove Farm president and chief executive officer.

Like many communities across Hawai'i, you have to understand Kauai'i's history with the sugar industry before you can find the right solutions for a healthier community.

THE IMPACT OF SUGAR

In the early 1900s, Kaua'i was home to several successful sugar plantations, including Grove Farm. As the need for labor grew, workers migrated to the island from China, Japan, Korea, and the Philippines. The men and women who worked on these plantations stayed for decades, teaching their children the sugar trade.

When Kaua'i sugar plantations began to shut down in the mid-1990s, long-time employees were left without work. The island also lost an important source of energy in burning bagasse (sugar cane stalks left over from the sugar refinement process), which at one point generated half of the island's energy.

Since then, Kaua'i residents and community leaders have been working to fill the economic voids left by the sugar plantations. KIUC and Grove Farm are two leaders that are finding new and innovative ways to care for the island and its people.

FROM SUGAR CANE TO SOLAR PANELS

KIUC is leading the charge in cheaper, cleaner renewable energy by planting solar panels in old sugar cane fields. "We're significantly reducing our greenhouse gas emissions and saving 12 million gallons a year on fossil fuel, which keeps our environment cleaner and healthier," says David Bissell, KIUC president and chief executive officer.

Currently, more than 40 percent of KIUC's energy production is renewable, with a goal of becoming 70 percent renewable by 2030. "By turning from imported oil to local, renewable energy sources, we can give Kaua'i residents lower, more-predictable energy bills." That means a lower cost of living and healthier, happier residents.

KIUC's latest renewable energy project is a battery storage site near its Kapaia power plant. The site sits on Grove Farm land and is the first in the industry to use solar batteries at night on a large scale. "Grove Farm has been a great partner to us," Bissell says. "The land we leased for this project is old sugar plantation land that's been sitting fallow. It's a great site because it's close to our power plant, which makes it easy to transfer energy with little waste."









Grove Farm, once a prominent sugar plantation, now owns about 38,000 acres of land on Kaua'i and operates as a land management and development organization. "Our legacy gives us a tremendous burden of stewardship for this island," Haruki says. "We can help it grow in areas that'll make it a happier and healthier place, like agriculture, economic development, housing, and renewable energy."

For Grove Farm, that translates into initiatives such as leasing land to local farmers and small businesses, creating walkable communities, and partnering with other companies like KIUC. "If we're spending dollars on fuel to create power, we're sending those dollars off-island," Haruki says. "And if we're spending money on imported food instead of local produce, those dollars leave us, too. If you create it on the island, you're also creating jobs and tax revenue for the island."

With walkable housing and retail spaces in the works, Grove Farm is intent on making it easier for Kaua'i residents to be healthy. "We're also trying to ensure our local farmers are successful by giving them long-term leases and providing them with the best irrigation water," Haruki says.



Baltazar Aggasid with two of his crops - guava (left) and tumeric.

Without these initiatives, farmers like Baltazar Aggasid wouldn't be able to run their small but mighty produce businesses.

EMPOWERING FARMERS

Since 2002, Aggasid has grown bananas, turmeric, ginger, tropical flowers, and other produce on 19 acres of Grove Farm land. He moved to Kaua'i from the Philippines in 1992 and worked as a welder at the Lihue Plantation Company until it closed.

His true passion, however, has always been farming. "Growing vegetables is in my blood my father and grandfather were both farmers," Aggasid says. "My customers love my produce because I don't use any pesticides - it's absolutely organic."

Every week, Aggasid supplies Tip Top Café, a Kaua'i landmark, with 60 pounds of ginger for its famous ox tail soup and 100 pounds of bananas for its banana pancakes. "I'm happy growing healthy food for my customers," he says.

Aggasid, Grove Farm, and KIUC all play an important part in making Kaua'i a better, healthier place to live. In a decade or so, Kaua'i residents won't have to imagine an environment that helps them be financially and physically healthier - community leaders and dedicated residents are already making it happen. (§)

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hiking the kuamo'o-nounou trail

By Denise Lau



Ithough I've hiked a lot of easy family-friendly state trails on O'ahu, I haven't hiked any of the stateapproved trails on the Neighbor Islands. So on a recent day trip to Kaua'i, I wanted to hike on the east side of the island.

Near Kapa'a, I came across a gem of a hike, the Kuamo'o-Nounou trail. The trail snakes around the Sleeping Giant mountain ridge.

It's pretty easy to find the start of the trail once you're on Kuamo'o Street. First, you'll pass a heiau and the lookout to 'Opaeka'a Falls, so check those out if you have time. The trail sign is right next to an open field and the friendly neighborhood chicken may be there to greet you.

You'll cross a beautiful wooden bridge and see distance markers every quarter mile. The Kuamo'o hike ends at the two-mile marker.

The first view comes fairly quickly; there are a couple of picnic tables and a view of the mountains. Don't spend too much time here because most of the hike is still ahead. As you wind around the trail, you'll pass beautiful bamboo and a lot of overhanging trees. Be aware that if you start the hike later in the day, you'll quickly be in partial darkness in the afternoon.

Once you enter the pine forest, you'll see the two-mile marker. A few steps later, you'll see a rock that says "end." This is the end of the

Kuamo'o hike. At this point, the trail switches to the Nounou trail. If you look to your right, you can easily spot a neat walkway surrounded by pine trees as you start to ascend the Nounou trail. Watch for the quarter-mile markers so you'll know you're headed in the right direction. (Mahalo to the folks who maintain the trails and mile markers!)

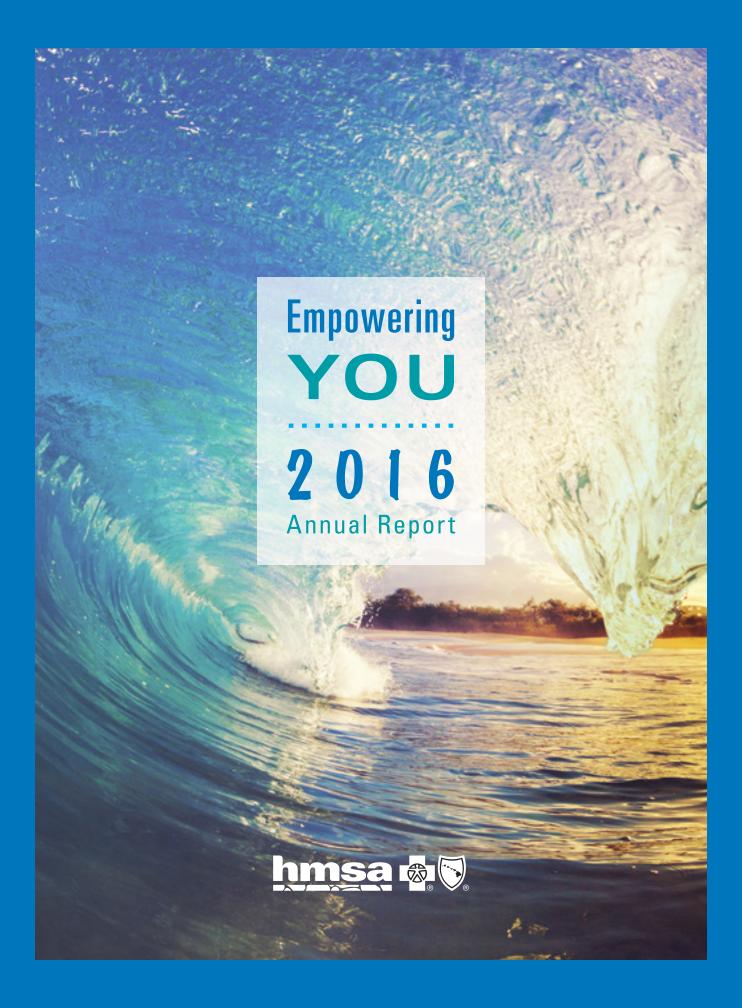
From this point on, the trail starts to climb. Right before the top, you'll come to a fork in the trail; take the path on the right.

And before you know it, you're there. The view from the top of Sleeping Giant is fantastic. We met a visitor there who said to keep heading up the narrow trail on the side of the picnic tables for an even better view. We took a few steps onto that trail, but stopped at the "end-of-the-trail" sign. After taking a few more photos, we headed back down.

As a general rule, I don't recommend traveling past end-of-trail signs since the state doesn't maintain those parts of the trail and it can be unsafe.

All in all, it was a really nice workout and we got to see some of Kaua'i's natural beauty. The hike wasn't too difficult, so it's great for families. Now, I'm looking forward to exploring more family-friendly hikes on other islands. (3)

Reprinted from HMSA's Well-Being Hawaii blog, wellbeinghi.com.



MESSAGE from the PRESIDENT and CHIEF EXECUTIVE OFFICER and CHAIR

Robert Harrison (left) and Michael Gold.

Aloha,

As HMSA and our community partners continue to make steady progress toward the development of a vibrant community health care system, we're tackling the most essential part of our Māhie 2020 vision—getting each person in Hawaii involved and engaged in their own health and well-being.

Physicians, hospital leaders, employers, and government officials will tell you that this is the most difficult thing to do. And they'll also tell you that it's absolutely necessary. It's important to introduce well-being programs, change the way we pay providers, and work with communi-

ties through Blue Zones Project®, but to truly make a difference, we need to empower individuals. We must give them the tools and incentives to care about their own health and make it easy for them to take action to improve it.

The work that we've been doing with our community partners for the past year has paved the way, making 2017 the year for engagement. To help us achieve this, we've partnered with a tech company that specializes in health engagement. Sharecare is a recognized leader in health technology that has developed a state-of-the-art digital health platform and an easy-to-use, medically sound health risk assessment. Working with Sharecare, we'll give our members and the rest of Hawaii an easy way to get involved, understand what's going on, and play an active role in their own health and well-being.

Together, we're putting individuals in their rightful place—at the center of our health care system.

At HMSA, we're here for one reason—to serve the people of Hawaii. That means we'll keep doing everything we can to help you improve your well-being and make sure that you continue to have access to quality, affordable health care. No matter what happens with health care at the federal level, we're ready for the challenges ahead and will always be here for you.

It's our promise and our privilege.

Mahalo,

Michael A. Gold

President and Chief Executive Officer

Bob

Robert S. HarrisonChair of the Board

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Sharecare, Inc., is an independent company that provides health and well-being programs to engage members on behalf of HMSA.







Chiefess Kapi'olani Elementary School, Hilo

PROGRAMS

Our Māhie 2020 initiative envisions a community health system that unifies consumers, providers, employers, the government, and our communities in understanding that health and well-being are more than just physical attributes.

As the catalyst for change to advance the health and well-being of Hawaii, we introduced programs that work together to make a difference in the lives of our members and all Hawaii residents.

Dr. Ornish's Program for Reversing Heart Disease®

By bringing patients together in a supportive group setting, program participants learn how to transform their lives in four areas—fitness, nutrition, stress management, and support—resulting in inspirational changes to their wellbeing. Based on more than 30 years of research, this program teaches individuals how to treat chronic heart disease and even reverse it.

Payment transformation

A partnership between HMSA and Hawaii physicians, our payment transformation program supports the patient-physician relationship while making it easier for patients to take control of their own health and well-being. In this program, physician payments are aligned with the quality of

the care they provide. This allows them to provide care in a way that they believe will be most effective. We believe that payment transformation will lead to healthier members, higher satisfaction, and a more-sustainable health care system.

Blue Zones Project

Using scientifically proven lessons of longevity, health, and happiness, Blue Zones Project brings residents, community and government leaders, and businesses together in a grass roots effort to create vibrant, healthy places where we can live, work, and play. To date, eight communities on Hawaii Island, Maui, and Oahu are on their journey to well-being transformation.

Government

There's a lot of uncertainty about what will happen to the Affordable Care Act and other federal health policies. We're vigilantly monitoring what's happening in Washington, D.C., and working closely with Hawaii's Congressional delegation, the state's Med-QUEST Division, and local government leaders.

Whatever happens at the federal level, HMSA and our partners will continue working to improve the well-being of every member, every community, and the entire state of Hawaii.

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The providers in our statewide network varv by specialty, location, languages spoken, and more. Find the one who's right for you.

810K 3



While you're traveling on the Mainland or around the world, choose from Blue Cross and Blue Shield providers nearby to care for you.

IN YOUR COMMUNITY

We're a strong supporter of communities statewide. Our employees support our good work with their own donations and volunteer hours.

\$88K



HMSA Kaimana Awards & Scholarship Program recognized 15 high school seniors and nine schools statewide for excellence in academics, athletics, community service, healthy activities, and sportsmanship.

\$1.22 million



The **HMSA Foundation** awarded grants to 32 organizations statewide that work to improve the well-being of communities.

2,500



Pounds of food plus \$43,000 donated to the Hawaii Foodbank helped feed the hungry on Oahu, Hawaii Island, Maui, and Kauai.

HOW CAN WE HELP?

We focus on your expectations with the goal of giving you an outstanding experience each time you contact us. Call us, contact us online, or visit us in person at our Centers, offices, and community events. We're always happy to see you.

Visit

HMSA Centers

- Hilo
- Honolulu
- Pearl City

Offices

- Kailua-Kona, Hawaii Island
- Kahului, Maui
- Lihue, Kauai

For addresses, go to hmsa.com/contact.



24/7/365 🖳



Log on to HMSA's Online Care® from a computer or mobile device anywhere in Hawaii to talk with a provider. Get a diagnosis, suggested treatment, and a prescription, if needed.

Urgent Care



If you have an illness or injury that's not an emergency but can't wait for a doctor's appointment, go to an urgent care center in our statewide network.

OUR PHYSICIAN PARTNERS

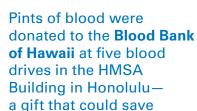
We value our collaborative partnerships with physicians. Through physician advisory committees, we continually seek their input to develop policies, set pharmacy guidelines, and create programs to help members take care of chronic conditions and improve their health and well-being.

AmericanWell® is an independent company providing hosting and software services for HMSA's Online Care platform on behalf of HMSA.

\$10K | O

Keiki to Career, a nonprofit organization on Kauai, received support for its "Share Family Meals" campaign that encourages families to connect at mealtimes.

239 •



more than 700 lives.

\$283K %



Donations to Aloha United Way will help build a stronger, healthier community.

Call

948-6079 on Oahu 1 (800) 776-4672 toll-free on the Neighbor Islands

Online

hmsa.com

See health plan and claims information, member handbook, Find a Doctor tool. enrollment and claims forms, and more.

well-being

HAWAII

Visit our blog at wellbeinghi. com for inspiring stories from people like you who want to improve their well-being.

Stay Connected

Share your ideas with us on social media. facebook.com/myhmsa @AskHMSA Instagram.com/askhmsa







Your Well-being Matters

To help you stay healthy, we offer health education workshops, HMSA365 discounts, health coaching, Quitnet® to quit smoking, and Dr. Ornish's **Program for Reversing Heart** Disease. For information, call 1 (855) 329-5461 toll-free.

QuitNet® is trademark of Healthways, Inc. All rights reserved. Healthways, Inc.®, is an independent company that provides well-being programs to engage members on behalf of HMSA.

Condensed HMSA Balance Sheet*

December 31, 2016

			_
What	HM	ISΔ	Owne

What HMSA Owns	
Cash and short-term investments	\$ 194,718
Investments	
Bonds	
Mutual funds	
Preferred stock 2,000	
Real estate	
Investment in subsidiaries 24,918	
Other investments	
Total investments	519,335
Receivables	251,546
Electronic data processing equipment, net	2,381
Other assets	35,977
Total assets	\$ 1,003,957
What HMSA Owes	
Estimated member claims outstanding	\$ 281,380
Member premiums collected in advance	43,382
Accrued expenses	198,722
Provision for experience rating	24,357
Premium deficiency reserve	9,600
Federal income tax payable	5,166
Notes payable	7,918
Other liabilities	15,792
Total liabilities	586,317
Resources Available for the Protection of Members	
Total resources available for the protection of members	417,640
Total liabilities and resources	\$ 1,003,957

Condensed HMSA Statement of Operations*

Year ended December 31, 2016

Member premiums	100.0%	
Member benefits		
Medical and hospital claims \$ 2,776,585	87.9%	
Claims adjustment expenses105,883	3.4%	
Total member benefits 2,882,468	91.3%	
General administrative expenses	7.4%	
Total expenses	98.7%	
Net operating income	1.3%	
Net investment and other income		
Income before income tax expense	1.9%	
Income tax expense	1.0%	
Net income	0.9%	

^{*}Statutory basis (in thousands)



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Senior Vice President Foundational Enhancement Services

Elisa Yadao

Senior Vice President Consumer Experience



of Celebrating Well-being, Family, and Fun for HMSA Members

By Lisa Maneki Baxa and Hayley Musashi

his issue commemorates Island Scene's 25th anniversary. Over the years, it's been our privilege to share stories about the people and organizations that make Hawai'i special while keeping you informed about well-being, health care, and your HMSA plan.

Part of our commitment to Hawai'i has been our support of nonprofit organizations through articles, public service announcements, and our community calendar of events. For our anniversary, we're spotlighting some of the organizations we've been lucky enough to work with over the years.



This organization provides comprehensive after-school programs that keep children safe and help them succeed in school and life. To help students discover their passions, AfterSchool All-Stars incorporates tailored academic support and enrichment activities to equip them with the skills necessary to become productive and influential members in the community.

Aloha Beach Volleyball: Recognizing

the high costs of playing club volleyball, Aloha Beach Volleyball teaches the children in Leeward O'ahu how to play the sport for free. Meeting twice a month, volunteer coaches instruct, encourage, and talk story with the kids, who gain important leadership skills and friendships.



Domestic Violence Action Center:

Domestic violence affects everyone, from all ethnicities and all walks of life, and the Domestic Violence Action Center (DVAC) helps survivors navigate their own personal path to safety, freedom, and healing. They provide a number of



1992, the year we launched *Island Scene* ...

HMSA's president is Marvin B. Hall and Board chair is Roy C. Kruse of the Hawaii Newspaper Guild.

January 26: At Super Bowl XXVI in Minnesota, the Washington Redskins beat the Buffalo Bills 37-24. The Redskins' lineup includes Wai'anae's Kurt Gouveia.

February 8-23: The Winter Olympic Games are held in Albertville, France.

March 30: The Silence of the Lambs, actors Anthony Hopkins and Jodie Foster, and director Jonathan Demme all receive top honors at the 64th Academy Awards hosted by Billy Crystal.

June 1: HMSA's celebrates 54th years serving the people of Hawai'i.

July: The premiere issue of *Island Scene* is mailed to HMSA members. The cover article features George Washington "Smokey" Holeso of O'ahu, a showman, teller of tales, and lifelong beekeeper.

July 25-August 9: The Summer Olympic Games are held in Barcelona, Spain.

August 30: Emmy Award winners include *Northern Exposure, Murphy Brown*, and *The Tonight Show Starring Johnny Carson.*

September 3: The Gannett Company announces plans to buy *The Honolulu Advertiser* and sell *The Honolulu Star-Bulletin*.



September 11: Hurricane 'Iniki hits Kaua'i and O'ahu, claiming six lives statewide and causing over \$2 billion in damage.

Dole Packaged Foods Company closes the Lāna'i plantation in October and the lwilei cannery in December.

November 3: Bill Clinton is elected president, defeating incumbent President George H.W. Bush and H. Ross Perot.

The **first prescription Nicotine patch** is introduced to help people stop smoking, with more than 5 million users and \$1 billion in sales that first year.

Top songs include "End of the Road" by Boyz II Men and "Achy Breaky Heart" by Billy Ray Cyrus.

At the Na Hoku Hanohano Awards,

Willie K. wins for best album of the year, contemporary album of the year, male vocalist of the year, and most promising artist. Other top winners include the The Brothers Cazimero, Henry Kapono, Kapono Beamer, Mahaka Sons of Ni'ihau, Nohelani Cypriano, Olomana, and Sonny Chillingworth.

Throughout the year, HMSA participates in more than 50 community events, programs, and health fairs and sponsors more than 30 community workshops. At the end of the year, HMSA has 623,000 members statewide and pays more than \$778 million in benefits and services to members and providers.





Easy being green

If you'd like to read the magazine online and stop receiving the printed copy in the mail, we're happy to help. The magazine is available on our Well-Being Hawaii blog at wellbeinghi.com.

To stop your subscription for the printed copy, please email us at feedback@islandscene. com. And if you'd like to receive an email each time a new issue is posted on the blog, just mention that in your email.



Getting more than one copy?

If you're receiving more than one copy at your home address, please email feedback@islandscene.com so we can update our mailing information.

Send us your name and mailing address and the names from the different labels. Let us know which name to keep. Mahalo!

resources such as legal counseling, financial aid for school, vocational training and support, cell phones, bus passes, teen support, and referrals to internal and external programs.



Hawaiian Humane Society's Joy
Ambassadors: Sponsored by the Hawaiian
Humane Society, this program provides
pet visitation to foster social, emotional,
and cognitive well-being for participants.
Volunteers and their dog, cat, bird, or other
small animal visit patients in hospitals, hospices,
and senior care and health care facilities on
O'ahu, providing joy and aloha.

Seeds of Love: As part of Kids Hurt Too Hawaii, a Honolulu-based nonprofit organization that provides support for families dealing with the loss of a loved one, Seeds of Love uses the therapeutic benefits of gardening to help kids cope with their pain. Participants learn how to grow native Hawaiian plants, ornamentals, flowers, herbs, and vegetables while reaping the physical and mental health benefits of gardening.





Soccer for Success: This free afterschool program for K-8 students uses soccer as a tool to combat childhood obesity and promote healthy lifestyles in underserved communities. For children who are struggling in school or may have a hard home life, soccer provides them with a positive, fun experience.

Surfrider Spirit Sessions:

Nestled on the beach in Waikīkī,

Surfrider Spirit Sessions uses an open-air classroom to deliver holistic, ocean-based experiential education and mentoring programs to at-risk kids. Program staffers share the healing benefits of the ocean and Hawaiian culture, promising the teens they'll catch a wave on their first day.



I hope you'll join us in continuing to support the work of these and many other organizations in our communities.

And mahalo for your support of *Island Scene*. If you have questions about the magazine or suggestions, please feel free to contact us at feedback@islandscene. com. We always appreciate hearing from readers. **(B)**

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
- Fax: (808) 948-6414 on Oahu
- Mail: 818 Keeaumoku St., Honolulu, HI 96814

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, in any of the following ways:

- Online: ocrportal.hhs.gov/ocr/portal/lobby.jsf
- Phone: 1 (800) 368-1019 toll-free; TDD users, call 1 (800) 537-7697 toll-free
- Mail: U.S. Department of Health and Human Services, 200 Independence Ave. S.W., Room 509F, HHH Building, Washington, DC 20201

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



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'ī. 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. ອາດມີຂໍ້ມູນກ່ຽວກັບວັນທີ່ທີ່ສຳຄັນ. ທ່ານອາດຕ້ອງໄດ້ດຳເນິນການໃນວັນທີ່ໃດໜຶ່ງເພື່ອຮັກສາແຜນສຸຂະພາບຂອງທ່ານ ຫຼືຮັບການຊ່ວຍເຫຼືອຄ່າຮັກສາ.

ຖ້າຫາກທ່ານ ຫຼືຜູ້ທີ່ທ່ານຊ່ວຍເຫຼືອມີຄຳຖາມກ່ຽວກັບ HMSA, ທ່ານມີສິດທີ່ຈະໄດ້ຮັບແຈ້ງການສະບັບນີ້ ແລະການຊ່ວຍເຫຼືອອຶ້ນໆເປັນພາສາຂອງທ່ານໂດຍບໍ່ຕ້ອງເສຍຄຳ. ເພື່ອໂທຫານາຍແປພາສາ, ກະລຸນາໂທໄປ 1 (800) 776-4672 ໂດຍບໍ່ເສຍຄຳ. TTÝ 711.

Marshallese: 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 kojjella 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 kesemwpwal 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 telepohn 1 (800) 776-4672 ni soh isepe. TTY 711.

wellbeinghi.com

Korean: 이 통지서에는 HMSA 신청서 또는 보험 혜 택에 대한 중요한 정보가 들어 있으며, 중요한 날 짜가 포함되었을 수도 있습니다. 해당 건강보험을 그대로 유지하거나 보상비를 수령하려면 해당 기 한 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 부 담 전화 1 (800) 776-4672번으로 연락해 주시기 바랍 니다. TTY 711.

Samoan - 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 leleí pe ko ho'o ma'u ha tokoni fekau'aki mo e totongí.

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"it's our privilege to serve you"

Kaua'i members find support in Līhu'e

By Lynn Shizumura

n 1978, Lili Bryan-Conant moved to Kaua'i from the Mainland and knew she'd found home. "The people, culture, and beauty here never disappoint," she says.

Today, Bryan-Conant gives back to her friends and neighbors as the manager of HMSA's Līhu'e office on Kukui Grove Street. There, she leads a staff of four customer service representatives and helps HMSA members with their health plan questions.

Members on Kaua'i can also stop by the office to pay their bills, request new membership cards, or register for well-being workshops. The Customer Relations staff is helpful and experienced.

"Everyone on our team has been with HMSA for at least a decade, which gives our members a sense of comfort and security," Bryan-Conant says. "They work hard for our members and our members appreciate that." The team is also busy in the community, meeting people and answering questions at events.

HMSA employees who sell health plans and meet with providers also work in the Līhu'e office. They often work with Customer Relations to resolve member issues efficiently. At Kuhio Medical Center, more HMSA employees work in health services and QUEST Integration. Throughtout the island, HMSA employees in various departments and specialties work to support Kaua'i members in their good health and well-being.



First row (from left): Ursaline Munar, Jaime Nakamura, Laureen Pia, Michelle Saia (closest to camera). Second row: Puanani Wakuta, Lili Bryan-Conant, Sarah Joseph.Third row: Yvette Palmeira, Michelle Domingcil, Wes Ballesteros.

For Bryan-Conant and her staff, serving HMSA members is an honor and privilege. They want members to feel welcome and supported no matter what their needs are.

If you're in the neighborhood and have a question, stop by. They're happy to help and look forward to meeting you. (5)

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Dr. Carol Fujiyoshi feels at home in Kaua'i's rural setting.

By David Frickman

arol Fujiyoshi, M.D., knew early on that she wanted to focus her career on women's health.

"I made my decision in my fourth year of medical school," says the chief of obstetrics and gynecology at the Kaua'i Medical Clinic in Līhu'e. "The field of ob-gyn allows me to practice medicine and surgery and improve the quality of life for women."

That desire also fuels Fujiyoshi's work with Mālama Pono Health Services, a nonprofit facility that "gives opportunity for women who have little or no insurance or who feel they don't have access to our medical clinic," Fujiyoshi says. "I'm able to give them a sense of peace that health care is available for them."

Born in Japan while her father was in the military and raised in Wahiawa, Fujiyoshi graduated from Leilehua High School and joined the military. She received her medical degree from the Uniformed Services University of Health Sciences and did her residency at Tripler Army Medical Center in Honolulu.

She spent seven years serving at the hospital at Ft. Campbell, Ky., and 15 years in private practice in rural Winchester, Tenn., which set the stage for her return home. "Winchester, for a small Southern town, has plenty of aloha like Hawai'i does," she says. "Coming to Kaua'i, it also has the same feeling. It was very welcoming and very nice.

"There's a huge demand here. When I first started seeing patients, many of them hadn't seen an ob-gyn in many, many years. So I felt there was a significant need for another ob-gyn on Kaua'i."

In her time away from work, Fujiyoshi likes to play tennis, walk (she walked the Kaua'i half marathon last year), and swim. She also enjoys quilting, having learned the art of Hawaiian quilting on Moloka'i. (§)







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By Michelle Sullivan

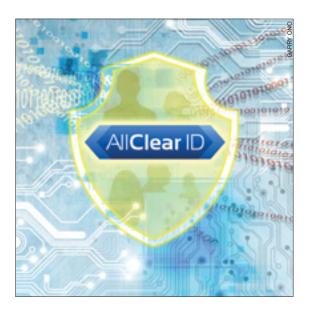
hat would you do if someone stole your identity? Anyone who's been the victim of identity theft knows it's more than just inconvenient. The damage can last for years in the form of bad credit, confusion, and even bills. What you may not know is that many HMSA members are eligible for free credit protection services from AllClear ID.

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HMSA works hard to protect your identity every day. Our employees are trained to protect member information and make sure it's used appropriately and only when necessary. We haven't shared any information with AllClear on your behalf, so that's why you'll need to contact them yourself. HMSA will always let you know if we detect suspicious use of your personal information, but monitoring your credit provides an extra, broader layer of proactive protection for you and your family.

Don't wait until you need it. Sign up today for AllClear ID credit monitoring at hmsa.allclearid.com. (B)

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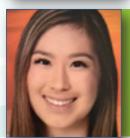
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VILLAGE HARVEST KEEPS IT FRESH ON KAUA'I.

By Nicole Duarte

Nearly half of all fresh fruit in Hawai'i — whether imported or grown locally — is thrown away. This is according to a study published in the journal Waste Management & Research in 2015. Part of the solution: Village Harvest, a community program that harvests, packs, and delivers surplus fruits and vegetables to Garden Isle food pantries and schools.

"We supported new farmers to help them increase food production on Kaua'i," says Megan Fox, executive director of Mālama Kaua'i, which runs Village Harvest. "But once we realized how much food was being wasted, we knew we could be a bridge for the food to get to those who need it."

FALLEN FRUIT

Rachelle Bachran witnessed this waste firsthand when she was a student in the Kaua'i Master Gardener Program at the University of Hawai'i. She noticed overripe grapefruit and oranges that had fallen from trees in the school's four-acre orchard. So Bachran and her classmates decided to do something about it.

"We'd go before or after class to pick fruit and box it," says Bachran, now a public health educator with the Kaua'i District Health Office.

But they needed help distributing their harvest. So they turned to Mālama Kaua'i, a nonprofit that promotes food sustainability. The natural partnership between the Kaua'i Master Gardener Program and Mālama Kaua'i formed the basis of what would become Village Harvest.

In late 2014, the program got off the ground when it received a grant from the HMSA Foundation to conduct a two-year pilot program. To date, Village Harvest has delivered more than 38,000 pounds of



fruit to 16 schools, after-school programs, and food banks on Kaua'i. At schools and after-school programs, the donated fruit is often the only fresh produce that's included in school lunches and snacks.



GLEANING THE WEIGHBORHDOD

Village Harvest is fueled by a network of about 50 volunteers, many of whom give their time on a weekly basis. Volunteers range from children to the elderly and harvesting experts and novices. The program also receives a steady stream of knowledgeable volunteers from the Kaua'i Master Gardener Program, which requires students to log several hours in the community.

Mālama Kaua'i coordinates this troop of community gardeners, which harvests produce overages from private farms. Secret Beach Organics, for example, has banana trees that recently went untouched, so Village Harvest gleaned the fruit and gave the farm a receipt that's good for a tax deduction. The program also gets calls from private residents who don't have the equipment, know-how, or ability to pick the fruit from trees on their property. Rather than let all of this homegrown, fresh produce go to waste, Village Harvest steps in to fill the void in the food distribution chain. The program has been so successful that it received the International Master Gardener's Search for Excellence award in 2016.

LIXTING SPIRMS

The accomplishments of Village Harvest are due in large part to the unwavering support it receives from a Kaua'i community that's determined to improve the food landscape and take care of one another.

"Caring for each other is one of the things that makes Kaua'i amazing," Fox says. "No one wants to see food go to waste when others are hungry. They're happy to have an opportunity to help."

The program also has a positive impact on its volunteers. Participants learn harvesting techniques, get active and moving outdoors, meet other like-minded people, and even get to take home some fruit.

"Everyone's spirits are lifted to be a part of something in the community," Bachran explains. "It seems like a lot folks who are retired or have a physical disability are drawn to this program. When they're here, they forget their aches and pains. And everyone leaves with a smile on their face."



In addition to delivering much-needed fresh fruit to schools and after-school programs (some areas of the island are woefully lacking in the consumption of fresh produce), Village Harvest, along with Kaua'i Master Gardener Program, also reaches out to keiki through educational engagements. Topics include everything from how to set up a home garden and healthy snacks to everything you need to know about bananas and how to preserve fruit.

"Creating healthy eating habits that connect keiki to their environment helps develop a foundation for their future lifestyle choices," Fox says.

Village Harvest continues to invest in Kaua'i's future health and food security, streamlining its practices and building its capacity. It's a model that could be implemented statewide. Who knows? Maybe community gleaning will become a way of life in Hawai'i. Maybe we'll all become village harvesters. (3)

For more information, visit malamakauai.org.



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Choosing Wisely:

High Blood Pressure

Lower it with diet, exercise, and weight loss.

By Lynn Shizumura

In 2014, Bob Harrison's doctor told him he needed to lower his blood pressure. At 146/85, Harrison's blood pressure put him in the first stage of hypertension and at increased risk of a heart attack or stroke.

An avid bicyclist and HMSA employee and member, Harrison was already on a path to better health. But he knew there was room for improvement. Although he'd been biking for about a decade, his weight stayed about the same for many years. "Working with my doctor, I switched to a low-carb, high-protein diet and that made a huge difference," he says.

At first, Harrison says it was an adjustment to transition from a diet rich in carbohydrates to one of leafy greens and lean protein. Today, he doesn't think twice about the lifestyle change. He loves to cook fish, chicken, meat, and vegetables. He eats in moderation and doesn't snack often. When he does, he chooses healthier alternatives. Instead of chips, he'll eat unsalted macadamia nuts. Instead of ice cream, he'll have Greek yogurt with a handful of blueberries. He'll have cake every once in a while, but says it's too sweet for his taste buds now.

Harrison lost nearly a hundred pounds and reduced his blood pres-

sure to almost normal. Losing weight also helped him to prepare for an 800mile bicycle ride that started with The Register's Annual Great Bicycle Ride Across Iowa and ended in Wisconsin for his 40th high school reunion. He says the trip was easier and more enjoyable because he weighed less and was in better shape.

According to the American Board of Internal Medicine and Consumer Reports' Choosing Wisely initiative, blood pressure should be checked at least once every two years or more based on age or health risks. To lower high blood pressure, a doctor may recommend a healthier diet, increased exercise, and medication.

At 59, Harrison sees his doctor twice a year to stay on top of his health. To improve his well-being, he meditates regularly, volunteers weekly, and travels at least once a year. He continues to ride long distances on his bicycle and walk around his neighborhood wearing his signature rosecolored glasses.

Harrison plans to bike through Portugal or New York City on his next adventure. "Life is meant to be enjoyed. If you find something that makes you happy, go ahead and do it," he says. (5)







Top: Harrison with his rose-colored glasses. Bottom: In Freeport, III., during his ride from Iowa to Wisconsin last year.

To learn more, go to consumerhealthchoices.org or choosingwisely.org.







Photos courtesy CERT Kaua'i and Allan Parachini.

Preparing for an EMERGENGY

Kaua'i volunteers are trained to save lives during a natural disaster.

By Craig DeSilva



Allan Parachini

Allan Parachini moved to Kaua'i to be in one of the most beautiful places in the world. But there's a price to living in paradise. Being in the middle of the Pacific, Kaua'i is also vulnerable to natural disasters.

"It's not a matter of if a hurricane or tsunami hits, it's a matter of

when," says Parachini. "So we need to be prepared."

LEARN FROM THE PAST. PREPARE FOR THE FUTURE.

Hawai'i is one of the most isolated places on earth. Being in the middle of the Pacific, we're constantly threatened by hurricanes and tsunamis. If harbors and airports were damaged by a natural disaster, it would take days and even weeks to get food, water, gas, and medical supplies. Here are reminders of what could happen and why we need to be prepared.



Attack on Pearl Harbor.

President Franklin D. Roosevelt said December 7, 1941, is a day that will live in infamy. More than 2,400 Americans died and 1.770 were wounded. The attack crippled the U.S. military forces on O'ahu and launched the U.S. into World War II.



Hilo tsunamis.

April 1, 1946, was no joke for the people of Hilo when an earthquake in the Aleutian Islands generated a tsunami that killed 159 people. Another tsunami hit Hilo on May 22, 1960, after a powerful earthquake in Chile, causing 61 deaths and widespread property damage.

Parachini is a volunteer team leader in Kīlauea for the Community Emergency Response Team (CERT). He organizes monthly meetings and training for more than 60 CERT citizen volunteers in Kīlauea.

Participants learn life-saving skills that prepare them to help others in their community during a tsunami, hurricane, earthquake, flood, or other natural disasters. "We provide training in everything from fire safety, search and rescue, disaster medical operations, and basic life support like CPR and using automated defibrillators," says Parachini.

CERT volunteers in Kīlauea have developed an emergency plan to provide basic necessities like shelter, water, and restroom facilities for residents who are evacuated from nearby low-lying areas during a tsunami.

Although he wasn't on Kaua'i during Hurricane 'Iniki in 1992, Parachini became aware of the importance of disaster preparedness while living in earthquake-prone Los Angeles. "A disaster can happen at any moment," he says. "We've had some close calls with hurricanes and tsunami warnings in the last few years. Sooner or later, they'll be more than just close calls. They'll be here."

Parachini, a columnist for The Garden Island newspaper, says volunteering for CERT has been a fulfilling way to carry out his civic responsibility. "It's been worthwhile and rewarding to see all our efforts finally coming together," he says. "It's about being community minded. I make the time and do what I can." is

Community Emergency Response Team (CERT)

What it is. CERT is a national program under the Federal Emergency Management Agency (FEMA). Each state has local CERT programs. Hawai'i State Civil Defense manages CERT, which county fire departments oversee on each island.

What it does. Community volunteers get hands-on training in first aid, medical triage, search and rescue, and communications to prepare for natural disasters. Volunteers participate in mock exercises that recreate real-life emergencies.

Why it's important. Trained volunteers can help others in their community before emergency responders arrive. "CERT builds community resilience," says Kapa'a firefighter John Cornell, Kaua'i's CERT lead. "Emergency medical services (EMS) responders like firefighters and paramedics make up only a half a percent of Kaua'i's total population. If there's a largescale event, we could be overwhelmed pretty easily. So CERT teaches citizens to be part of the solution."

How to get involved. CERT volunteers participate in a total of 24 hours of basic training in six sessions. To learn more about CERT or to get involved, call a CERT lead on your island:

Hawai'i Island

Bill Hanson 935-0031

william.hanson@hawaiicounty.gov

Kaua'i

John Cornell and Jason Poloa 645-0661 kfdcert@kauai.gov

Maui County

Charnan Carroll 270-7285 cert@mauicounty.gov

O'ahu

Jeffrey Spencer 723-8955 jspencer1@honolulu.gov



Kīlauea volcanic eruption.

Since 1983, lava flows in East Hawai'i have destroyed more than 200 structures, covered 48 square miles of land, and buried nine miles of highway. In 2014, lava flow threatened parts of Pāhoa.



Hurricane 'Iwa.

On November 23, 1982, this Category 1 hurricane passed 25 miles west of Kaua'i with 100 mph winds. It was the first major hurricane to hit Hawai'i since statehood in 1959.



Hurricane 'Iniki.

On September 11, 1992, 'Iniki became the strongest, most destructive recorded hurricane in Hawai'i history. It caused six deaths and injured more than a thousand people.





The Doc Walk program combines exercise, nutrition, and information.

study identified the problem. In 2013, the Kaua'i Community Health Needs Assessment said improvements in exercise, weight, and nutrition are key needs on the island.

Wilcox Medical Center, Kauai's largest medical center, responded with Walk Around the Block with a Doc, or the Doc Walk program, which they started in 2014.

"The Doc Walk is a nonclinical, educational, and recreational program that connects the community directly to the doctors," says John Funai, M.D., a cardiologist at Kaua'i Medical Clinic who helped start the program. "People in the community have a unique opportunity to meet our doctors and ask them questions about health and medical care in a setting that's very different from an office visit or a hospital stay. The community gets to know our doctors personally.

"By promoting closer contact between doctors and the community, the program increases our community's confidence in our doctors and hospital, and increases our community's health knowledge," says Funai.

Eva LaBarge, community benefits manager for Wilcox, says the free program also encourages the community to walk on a regular basis. "Participants meet in the Wilcox hospital lobby to walk around our campus' footprint path with a doctor," she says, followed by a healthy breakfast and an informative health talk by the doctor. "The topics covered have included diabetes, arthritis, cancer, heart health, Alzheimer's disease, childhood obesity, physical activity, stroke awareness, urological issues, advance care planning, ocean safety, and more."

Laura and Joe Tateyama have participated in the Doc Walk program from the beginning. "We love the mix of getting some exercise and walking and talking with Dr. Funai when he started this heart-healthy program," Laura says. "And there's the bonus of a free breakfast and open discussion to answer our health questions."

The success of Doc Walk led to the creation of another program. "Bicycling is a great form of exercise not only for keiki, but for people of all ages. So we expanded our Doc Walk program to Bike with a Doc" in 2016,



says LaBarge. Participants bring their own bikes and helmets are required.

As of February of this year, both programs have welcomed more than 1,500 participants since they began.

"I learn a lot about what health care providers do to take care of people with health issues," says Ed Nakaya, a participant who believes that the programs are popular with many of his friends in Līhu'e and Kapa'a. "More importantly, I learn what I can do to live well and prevent the onset or progression of illness and ailments."

Wilcox has also partnered with several community organizations to conduct the annual Kaua'i Keiki Bike & Safety Day, which LaBarge says attracts more than 120 children each year. The event includes a bike and skate-board skills course, baby and toddler car seat safety inspections, and activity booths. "We give away free helmets to increase awareness of safe riding and preventable injuries, such as head trauma."

At the heart of it all, Doc Walk and other programs help people become healthier and let them know that they have a partner in their health care journey and the ability to manage their own health. Nakaya says, "Doc Walk and other programs like that help me maintain a healthier lifestyle by helping me understand the outcomes of my choices and behavior."

"One of my patients previously was really skeptical about the benefits of modern medicine and of the quality of our medical center and clinics," says Funai. "After he attended several Doc Walk events, he was willing to reconsider his health beliefs and had a newfound interest in learning about health topics, advice, and treatment. Since then, we've had productive clinic visits because he truly believes that the walks have really helped him."

"My checkups with my doctor look good," says Bob Terao, who maintains social connections when he plays 'ukulele and guitar through the senior center program. "My blood tests show that I'm doing well and I hope it will lead me to an active and healthy life in my older years. By being physically active and eating healthy, I hope to live a long and active life up to the end.

"I hope this program continues," Terao says. "It's beneficial to those who are willing to get up early and attend. Plus, the price is right." (\$\frac{1}{3}\)

Walk Around the Block with a Doc is offered on the third Saturday morning of each month. Bike with a Doc is offered periodically. To register or for more information, call 245-1198.

In Hilo, Craig Kadooka, M.D., an HMSA participating physician, started a Walk with a Doc program in May 2014. The group meets at 8 a.m. every Sunday at Lili'uokalani Gardens for a 10-minute talk, warm-ups, and stretches before they walk. wwadbigisland.org



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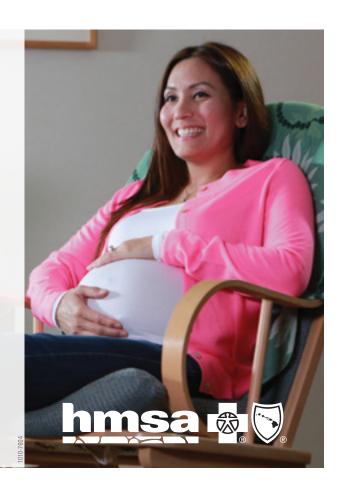
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Families that eat together, grow together.

By Michelle Sullivan

f you had a time machine, where would you go? Would you visit Cleopatra's palace? Meet Nelson Mandela? See the Rolling Stones play a tiny English pub? Or maybe you'd travel forward to the year 4065. Our Mars colony should be flourishing by then.

These are the types of conversations that Keiki to Career (KTC) wants you to have as a family over a healthy meal. Their Share Family Meals program encourages Kaua'i families to eat at least three to five meals together per week without technology. Don't just take it from them, though. Studies show that eating meals as a family develops strong family and cultural bonds, increases vocabulary and reading skills, improves academic performance, and decreases risky behavior.

Sometimes small changes make a big difference. Something as simple as eating together every day can leave a lasting impression. "Kids today have a lot going on, but sharing family meals has an impact on how children handle adversity," says Marion Paul, president of Kaua'i Planning & Action Alliance and KTC Coordinator. "Eating meals together helps them feel safe. If you're supported by your family, you can get through whatever life throws at you."

Banning screens and tech at the table might seem nearly impossible, but it's essential. Sharing meals is all about carving out uninterrupted family time. "Eating family meals is still very cultural in Hawai'i," says Paul. "We're eating meals together, but technology has crept in. Sharing family meals only works if everyone is eating together and talking." KTC suggests collecting everyone's phones in a basket before they sit down.

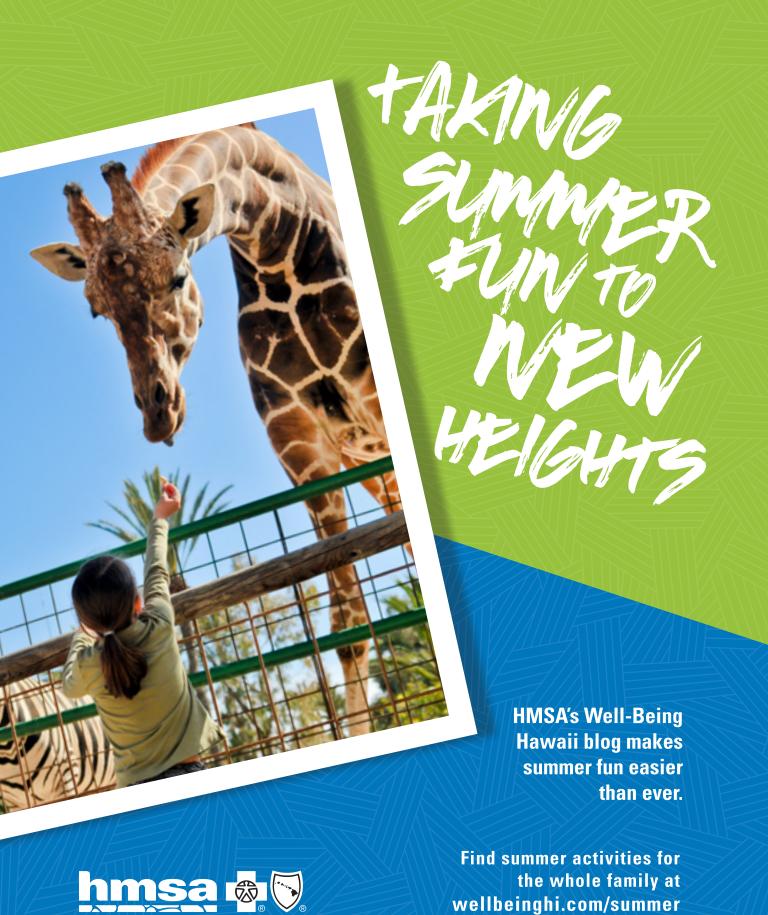
KTC also provides families with tips to make the most of their time together. For example, the Talk Story jar makes it easier for parents to go



beyond basic questions with their kids. Parents and kids write down conversation starters that interest them and toss them in a jar. KTC suggests starters like, "If you found \$50 today, what would you do with it?" or "What was the funniest thing that happened today?" When it's time to eat, families can easily draw on topics or questions of interest.

Paul says KTC wants to blanket the island with Share Family Meals. That's why they're working with community resources like health care providers, spiritual leaders, schools, youth organizations, and grocery stores to spread the message. KTC's largest outreach program in the coming year will be working with restaurants to spread the benefits of sharing meals. They'll use table tents to encourage families to place their phones on the table and will suggest conversation topics. So far, the local restaurant community has responded enthusiastically.

But Share Family Meals hasn't just changed the lives of families. "This program left an impression on all of us," says Paul. "It taps into the aloha spirit that we all have. It's about reminding people what they already know — our culture puts people first."



actively involved in our well-being

This is how we do it.

By Marlene Nakamoto

In our spring issue, we mentioned that our well-being program, Mālama Ola, is making HMSA a happier, healthier place to work. Here's how one element of the program positively affects employees.

ave you ever visited an HMSA office on Wednesday or Friday? If you did, were you surprised to see employees in active wear?

Mālama Ola ("take care of your well-being") is changing our work environment to make it easier for us to make healthy choices. It's no surprise that HMSA employees have enthusiastically embraced Active Wear days twice a week (Wednesday and Friday). Also known as "casual days," employees are allowed to go to work in active wear to make it easier for us to get up and move throughout the day. Our offices on Maui and Kaua'i have found their own way to make the active wear policy an important part of their week.

At the Maui office, HMSA Center Assistant Manager Kim Hera takes Active Wear Wednesday to the next level. A passionate Zumba participant for more than six years, Hera was driven to earn a teaching certificate last fall. In her free time, Hera teaches Zumba in the community.

Now, on active wear days, she leads her coworkers in an upbeat and energizing 30-minute routine before the work day starts. "Zumba is a great way to have fun while burning calories," says Hera. "I started the Wednesday morning class to help others work out more in a fun way." Thanks to Hera's leadership and her love of Zumba, her office 'ohana can experience firsthand the important benefits of exercise while at work.

So the next time you visit an HMSA office and see us in comfortable active wear, know that we're staying active while supporting HMSA's



goal to advance the health and well-being of everyone in Hawai'i. I hope that we inspire you to be a little more active during your day, too. (§)

Yoga and Customer Service

Bv Ursuline Munar

As a health plan specialist on Kaua'i, my work day is generally fast-paced. I help a range of members with their health plan, whether it's enrolling, adding a dependent, renewing – I help them over the phone and in person.

For me, active wear days are more than just enjoying the workday in comfortable clothes and sneakers (although it's definitely a nice benefit!). I find that I'm more likely to use my 15-minute morning break to take a brisk stroll outside the office or stand, stretch, and walk around the office from time to time instead of simply sitting and working at my desk.

I can also practice yoga, which helps me physically and mentally during the work day and well after it ends. Whether it's a short 15-minute session of energizing sun salutations during my morning break or a 30-40 minute yoga flow on my lunch break, spending time on my yoga mat – at work! – is something I look forward to. And since I'm a certified yoga instructor, I can provide individual yoga instruction to my co-workers if they ask.

proceed with caution

What you need to know about opioids.

By Nicole Duarte

n 2015, more than 15,000 people died from overdoses involving prescription opioids. And each day, more than 1,000 people are treated in emergency rooms for misuse of prescription opioids.

What are opioids?

Opioids are drugs that are used to relieve moderate to severe pain. Some examples of prescription opioids include oxycodone (OxyContin®), hydrocodone (Vicodin®), codeine, morphine, and fentanyl. When taken as prescribed and for a short period of time, they're generally safe. However, continued use can lead to addiction.

Know your pain

Opioids can be prescribed for acute pain, like after certain surgeries or an injury. Acute pain usually gets better on its own, so patients should need opioids for less than a week. Chronic pain, however, is ongoing, so patients and their health care providers should first look for other ways to manage pain and improve patients' quality of life.

Alternative treatment options

If your doctor prescribes an opioid pain reliever for you, ask about alternative treatments. "I advise patients with chronic pain to exhaust all other options before going down this road," says Damien Tavares, M.D., of Hawai'i Pain Center and an HMSA participating provider. "Patients need to understand that, over time, their bodies will develop a tolerance to opioids. They'll end up needing higher and higher doses and the medication will lose its effectiveness."

Tavares, an interventional pain physician, recommends that patients with chronic pain first try physical therapy, massage, acupuncture, or other treatments, like epidural injections and radiofrequency neurolysis, which are particularly effective in treating spinal pain. He reserves opioids as the last option for chronic pain. (As with any medication or procedure, check your HMSA plan benefits.)



What to discuss with your doctor

- History of addiction to drugs (prescription or illegal), alcohol, or cigarettes for yourself or a family member.
- Other medications you're taking, including supplements, especially those to treat anxiety, sleeping problems, or seizures.
- The right dosage for you. Ask your doctor to prescribe the lowest dose and the smallest quantity of medication.
- Side effects to expect while taking the medication and how to identify serious side effects such as difficulty breathing, excessive sleepiness, or craving more medication.
- If you're pregnant or breastfeeding, tell your doctor. Taking opioids during pregnancy can cause serious problems for your baby.

If you're taking an opioid

Take it as prescribed. If you're still in pain while on the medication, don't increase the dose or take it more frequently. Talk to your doctor.

Store it securely. Store the opioids in a secure place like a locked filing cabinet or desk drawer.

Dispose of extras. Don't give away leftover opioids, sell them, or save them for later. Instead, turn in your unused or expired medication to prescription collection programs throughout the state.

Opioids can help relieve pain in certain cases if taken exactly as prescribed, but be sure to understand the risks and work with your doctor. (5)

Thinking of Retiring?

Attend our **FREE** pre-retirement health care planning seminar to learn about:

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

Register for a seminar:

Monday-Friday, 8 a.m.-4 p.m.

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

Seating is limited. Free parking.



Choose a seminar:

Oahu

HMSA Center @ Honolulu 818 Keeaumoku St.

Monday, July 10 Tuesday, July 25 Tuesday, August 8 Wednesday, August 16 Tuesday, August 22 9:30–11 a.m.

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

Monday, July 17 Friday, July 28 Thursday, August 10 Friday, August 18 Monday, August 28 9:30–11 a.m.

Big Island

HMSA Kona Office 75-1029 Henry St., Suite 301

Thursday, July 27

9-10:30 a.m.

HMSA Center @ Hilo Waiakea Center

303A E. Makaala St.

Tuesday, August 15 9–10:30 a.m.

Maui

HMSA Maui Office

33 Lono Ave., Suite 350

Thursday, August 3 9–10:30 a.m.

Kauai

HMSA Kauai Office

4366 Kukui Grove St., Suite 103

Thursday, July 13 Wednesday, August 9 9–10:30 a.m.

If you qualify for or have a state, federal, or group-sponsored retiree 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 plan with a Medicare contract. Enrollment in HMSA Akamai Advantage depends on contract renewal. A salesperson will be present with information and applications. For accommodation of persons with special needs at sales meetings, call 948-6235 on Oahu or 1 (800) 693-4672 toll-free on the Neighbor Islands.

TTY users, call 711.

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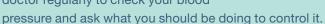
PRESSURE MBUILDING?

High blood pressure, can be dangerous if it's not detected and controlled.

By **Craig DeSilva**

igh blood pressure or hypertension is a common health condition that often goes unnoticed until it causes a heart attack or stroke. The good news is that you can manage high blood pressure by working with your primary care provider (PCP) and taking care of yourself.

High blood pressure can be caused by eating foods high in sodium, being overweight, not getting enough exercise, or having a family history of heart disease. So see your doctor regularly to check your blood



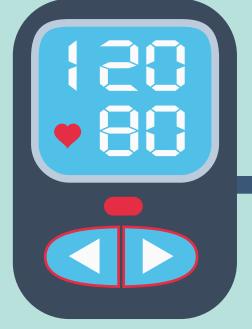


Ask your PCP how often you should get your blood pressure checked. You may need to see your PCP more often if you have other chronic conditions that can lead to high blood pressure, such as diabetes or kidney disease.

It's important that you talk openly and honestly about your health with your doctor. Here are some questions to get the conversation started:



- What's my blood pressure goal?
- Do I need blood tests to monitor my kidneys from possible side effects from the medication?
- Are there any lifestyle changes I should make?



GO LOW

There are many things you can do to lower your blood pressure. Remember to talk to your doctor before making any big changes.

- If you're overweight, talk to your doctor about how to lose weight.
- Take your blood pressure medication correctly. If you have questions, talk to your doctor or pharmacist.
- Eat smart. Adopt the DASH (Dietary Approaches to Stop Hypertension) diet of fruits, vegetables, whole grains, low-fat dairy products, and lean proteins (dashdiet.org). Read nutrition labels to find reducedsodium items. Season foods with herbs and spices instead of salt and shovu.
- Stay active. A 30-minute walk in the park or your neighborhood three to four times a week can do wonders for your health.
- Limit your drinking to no more than two alcoholic drinks a day for men and one drink a day for women.
 - Stop smoking, which can lead to a heart attack, stroke, cancer, and other chronic conditions.
 - Manage stress. Don't sweat the small stuff. Make time for yourself to do things that help you relax and lower blood pressure.
 - Know your family health history. This will give you clues into your risk factors and what you can do to prevent illness.

Be heart smart. Know your numbers and take steps to control your blood pressure. It'll be one of the best things you can do for yourself and loved ones. (§

Learn how one HMSA member lowered his blood pressure on page 39.

TAKE CHARGE!

Being engaged in your own health and well-being is very important. And HMSA is here to help and support you.

Whether you have high blood pressure, diabetes, or other health issues, we



have tools and incentives to make it easier for you to take action. As an HMSA Akamai Advantage® member, you have access to these health care benefits:

- · Health screenings. Get up to 20 health screenings, including diabetes screenings, vaccines like flu shots and pneumococcal shots, and a bone mass measurement at no charge. Talk to your doctor about which screenings are right for you. For a list of the screenings, visit hmsa.com/akamai or see your Evidence of Coverage.
- · Health education workshops. Learn how to manage high blood pressure, eat healthy, manage stress, and more. A list of workshops is on page 60.
- HMSA365. Get discounts on a variety of health and well-being products and services, such as exercise classes, massage therapy, hearing aids, and more. For the list of vendors, visit hmsa.com/hmsa365.
- HMSA's Online Care®. If you can't wait for an appointment with your doctor – and it's not an emergency - Online Care will connect you with a provider on your smartphone, tablet, or computer. Get started at hmsa.com/onlinecare.
- Health coaching. Get personalized attention from a certified health coach to help you reach your goals. Visit hmsa.com/well-being or call HMSA at 1 (855) 329-5461 toll-free.
- · Stop smoking. Get the support to quit with QuitNet®. For more information, visit hmsa.com/well-being or call HMSA at 1 (855) 329-5461 toll-free.

AmericanWell® is an independent company providing hosting and software services for HMSA's Online Care platform on behalf of HMSA. QuitNet® is trademark of Healthways, Inc. All rights reserved. Healthways, Inc.®, is an independent company that provides well-being programs to engage members on behalf of HMSA.

coffee talk

A cup a day may be better for your health than you think.

By Craig DeSilva

ne of my fondest childhood memories is waking up in the morning to the sound and aroma of percolating coffee. (No, this isn't a coffee commercial.) My dad was a big coffee drinker. He'd drink a cup in the morning, take some to work, and enjoy more after dinner while relaxing on the lānai.

Although coffee was always in the house, my parents never allowed me to drink it. They said caffeine would stunt my growth. But they had no problem when I drank soda, which also has caffeine and is loaded with sugar. I developed an appreciation for coffee as an adult, but switched to decaf out of fear that it raises blood pressure.

What's the buzz?

Recent studies show that these notions of coffee are just myths – like how we're told that cracking your knuckles can cause arthritis. The American Heart Association says there's no reason to believe that coffee causes heart disease. And I haven't found any evidence linking coffee and height. (After all, my dad was about 6 feet tall. And so am I.)

Coffee has gotten a bum rap over the years. But Fred Cowell, general manager of Kauai Coffee®, says coffee is just like anything else we eat or drink. "Any food or beverage consumed excessively could cause problems," he says. "So it's really about moderation." Did you see that, you eight-cups-a-day drinkers?

Good to the last drop

Cowell drinks up to three cups of coffee a day and says his blood pressure and heart rate are fine. In fact, the Cleveland Clinic says coffee could reduce the risk of heart disease. And after 25 years of saying coffee could lead to certain cancers, the World Health Organization has dropped coffee from its list of carcinogens. The



American Institute of Cancer Research says the beneficial plant-based phytonutrients in coffee can help ward off liver and colon cancers. Other studies show that coffee can help protect you against Alzheimer's disease, Parkinson's disease, and type 2 diabetes.

And this doesn't even cover the mental health benefits. Articles in *Psychology Today* praise the social aspects of coffee. Enjoying a cup of coffee in the company of friends can be relaxing and good for your overall well-being.

"There's certainly a coffee culture," says Cowell, whose Kauai Coffee Visitor Center in Kalāheo invites people to sample their coffees and tour the plantation. "It's not just about serving coffee. It's about creating an environment for people to gather."

The most from the roast

Before you order that venti caramel macchiato, consider this. The cream and sugar added to coffee are more of a health concern than the coffee itself. They could lead to weight gain and tooth decay.

So listen to your body. If coffee makes you jittery or causes sleep problems, consider switching to another brand, cut down on the amount, or avoid drinking at night. And as always, talk to your doctor if you have any health concerns.

For me, writing for you in Island Scene wouldn't be possible without coffee. A cup of coffee in the morning makes me feel energized, alert, and productive so I can write throughout the day. And that's good to the last thought. (§)

Need help managing your health?

HMSA is here to support you!

We have a free program with well-being resources and tools to help you manage conditions such as diabetes, asthma, heart disease, and more.

For more information or to sign up for the program:

- Call 440-7190 on Oahu or 1 (855) 329-5461 toll-free.
- QUEST Integration members, call 948-6486 or 1 (800) 440-0640 toll-free. TDD/TTY users, call 1 (877) 447-5990 toll-free.

Please note that HMSA's well-being resources are meant to enhance, not replace, the care you receive from your physician.





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Public Service Announcement

adientures in Overcoming my reluctance to cook taro.

By Marlene Nakamoto / Photos by Lew Harrington / Food Styling by Karen Jones

confess. I'm not well versed in taro.
I love poi and pa'i'ai (undiluted poi), but I can buy them ready-to-eat. I'll happily eat taro if it's cooked with

ready-to-eat. I'll happily eat taro if it's cooked with kau yuk (Chinese pot roast pork), stewed in Japanese nishime, deep-fried into chips, simmered in a tapiocacoconut-milk pudding, or prepared any number of ways. And if there's squid luau or luau stew (both made with taro leaves), I'm first in line.

Years ago, I tried to cook taro ("kalo" in Hawaiian). I steamed a large corm in an aluminum steamer basket in a covered saucepan, refilling the saucepan with water several times because it all boiled away. It took forever to cook that thing. I peeled and cubed it, then baked it with sliced bananas and other ingredients for a mildly sweet dessert. It didn't impress my family or me. End of taro.

TARO TODAY

Recently, when I reintroduced myself to taro, I learned that you should never eat it raw. Never. That's because the plant contains calcium oxalate, a toxic crystal-like mineral that can cause a burning sensation or numbness, swelling in the mouth and throat, and choking. And since oxalate can irritate your skin, wear rubber gloves when cutting the raw root or leaves. The good news is that cooking destroys most of the calcium oxalate, so cooked taro is safe to eat.

While taro can stand-in for potatoes in many dishes, I think it's easier to cook the whole corm, peel and cut it, then add it to your dish. To prepare cooked taro for these recipes, I steamed whole corms (about 1 pound each) in a pressure cooker for about 30 minutes. If you don't have a pressure cooker, steam taro on the stove top. Just make sure that there's always enough water in the saucepan.

I think I'm ready to cook more dishes with taro. is





- 2 cups cooked cubed taro (small dice)
- 2 cups finely chopped cooked chicken breast
- 1/2 cup minced Maui onion
- 1/3 cup chopped green onion
- 1 egg, beaten
- 1 Tbsp. all-purpose flour

1/2 tsp. salt

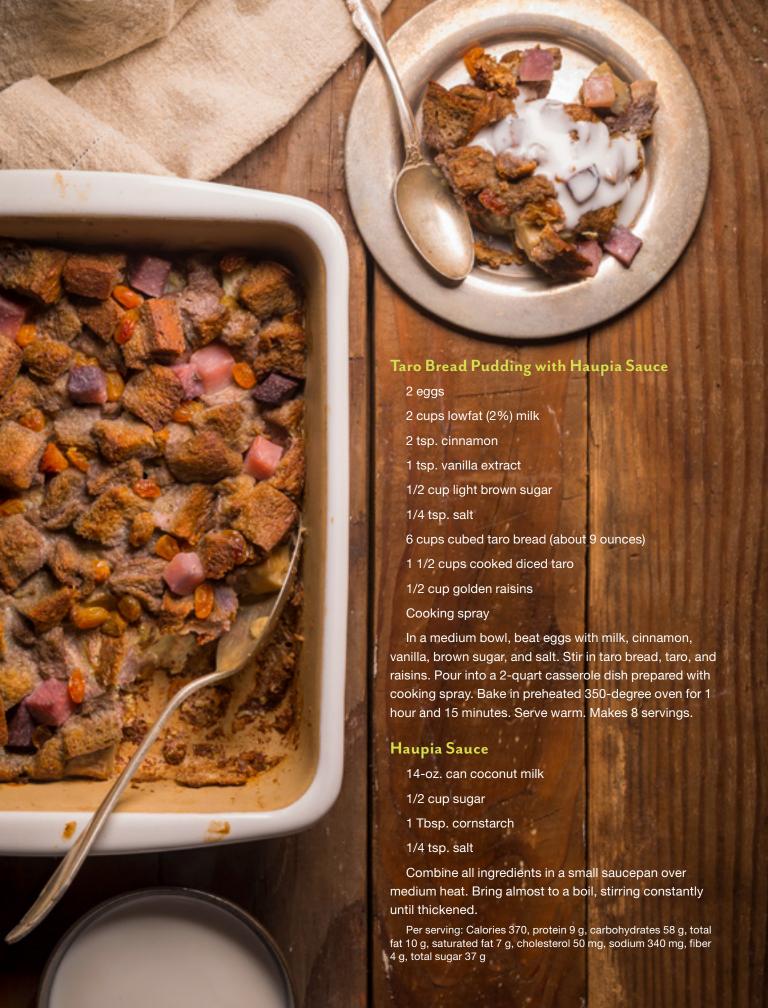
1/2 tsp. pepper

1 Tbsp. vegetable oil

Mash taro in a medium bowl. (A few lumps are OK.) Stir in chicken, onion, green onion, and egg. Mix well. Sprinkle with flour, salt, and pepper and mix until thoroughly

combined. Heat oil in a nonstick skillet over medium heat. Scoop the hash mixture with a 1/2-cup measuring cup and form into patties. Brown in skillet about 5 minutes on each side. Makes 6 servings.

Per serving: Calories 180, protein 16 g, carbohydrates 18 g, total fat 5 g, saturated fat 1 g, cholesterol 70 mg, sodium 250 mg, fiber 3 g, total sugar 1 g





In Samoan cooking, *fa'alifu* is a traditional preparation for starchy roots and equally starchy fruit. Imagine a dish of sweet potato, yam, white potato, cassava, breadfruit, or green banana bathed in a savory coconut sauce. That's fa'alifu. Here, we fa'alifu taro.

1 lb. taro, cooked (about 2 cups)

1 medium onion, chopped

14-oz. can coconut milk

1/2 tsp. salt

Peel taro and cut into chunks, rounds, cubes, or thick sticks. Set aside.

In a medium saucepan, heat onion, coconut milk, and salt over medium heat. Cook and stir until onion is tender, being careful not to scorch the coconut milk. Add taro, reduce heat, and simmer until heated through. Makes 4 servings.

Per serving (1/2 cup taro with 1/4 cup coconut milk): Calories 210, protein 2 g, carbohydrates 30 g, total fat 8 g, saturated fat 8 g, sodium 320 mg, fiber 4 g, total sugar 4 g





Ginger and turmeric add spice and boost health.

BY CHRISTA HESTER

It's been 25 years since farmer Baltazar Aggasid left the Philippines to settle on Kaua'i. For at least 16 of those years, Aggasid has grown organic produce on his 19-acre farm. Spicy ginger and earthy turmeric are just two of the items that he grows and sells to his loyal customers.

"Ginger and turmeric are so good for you," Aggasid says. "I love growing things that help people's health." Both roots have anti-inflammatory properties that can help with a range of ailments. Ginger helps reduce nausea and aids digestion while turmeric helps ease joint and stomach pain.

These roots are important ingredients in two of Aggasid's favorite Filipino dishes, salabat and tinolang manok. Good for your health and tasty to boot. What's not to love? §

PHOTOGRAPHY BY RAE HUO

FOOD STYLING BY KAREN JONES





Chicken papaya soup is a homey, healthy dish infused with ginger. Cooked green papaya takes on the pleasant texture and taste of squash.

2 lbs. boneless skinless chicken thighs, cut into 3-inch pieces

¹/₂ tsp. salt

3 garlic cloves, minced

1 medium onion, sliced 1/4-inch thick

2-inch piece ginger, peeled and julienned

2 Tbsp. vegetable oil

1 Tbsp. patis (Filipino fish sauce)

12 cups water

2 medium green papayas, peeled, seeded, and cut into 2-inch chunks

1/2 cup chili pepper leaves or marungay leaves

Sprinkle chicken with salt and set aside. In a large pot over medium heat, sauté garlic, onion, and ginger in oil. Add chicken and cook until no longer pink. Stir in patis and water and bring to a boil. Reduce heat and simmer until chicken is cooked, about 30 minutes. Add green papaya and simmer until papaya is tender. Stir in chili pepper leaves. Serve hot. Makes 8 servings.

Per serving: Calories 190, protein 24 g, carbohydrates 10 g, total fat 5 g, saturated fat 1 g, cholesterol 110 mg, sodium 460 mg, fiber 1 g, total sugar 2 g



EVENTS FOR JULY THROUGH SEPTEMBER

WELL-BEING WORKSHOPS

Workshops are open to HMSA members at no cost. Nonmembers can attend if space is available. Visit hmsa.com for the current workshop schedule or call 1 (855) 329-5461 toll-free to register. Please register at least three days before the workshop.

Brain Fitness

Discover ways to exercise your brain in this interactive workshop.

Honolulu: 9/20, 12:30-1:30 p.m. Kalihi YMCA

Diabetes 101

Learn about recommended tests, procedures, and treatments for diabetes.

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

Honolulu:

- 7/8, 10-11 a.m. Kaimuki Plaza, Kaimana Room
- 8/18, 10-11 a.m. HMSA Center @ Honolulu

Digestive Health - Your Ally in Well-being

Get tips for good stomach health.

Hilo: 9/14, 10-11 a.m. HMSA Center @ Hilo

Pearl City: 9/23, 10-11 a.m. HMSA Center @ Pearl City

Eating on the Run

Get inspiration for easy and nutritious meals and snacks.

Hilo: 7/13, 10-11 a.m. HMSA Center @ Hilo

Honolulu:

- 7/25, 9:30-10:30 a.m. HMSA Center @ Honolulu
- 7/29, 9:30-10:30 a.m. Kaimuki Plaza, Kaimana Room

Līhu'e: 7/10, 5-6 p.m. Kuhio Medical Center

Pearl City: 7/15 and 7/27, 10-11 a.m. HMSA Center @ Pearl City

Germ Busters

Learn how to prevent and treat common respiratory illnesses.

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

Honolulu:

- 9/14, 5:30-6:30 p.m. Kaimuki Plaza, Kaimana Room
- 9/21, 9:30-10:30 a.m. HMSA Center @ Honolulu

Kailua-Kona: 9/19. 10-11 a.m. HMSA Kailua-Kona Office

Mililani: 9/26, noon-1 p.m. Mililani YMCA

Pearl City: 9/16 and 9/28, 10-11 a.m. HMSA Center @ Pearl City

Goodbye Diet! Hello Health!

Get nutrition and exercise tips for weight loss.

Līhu'e: 9/11, 5-6 p.m. Kuhio Medical Center

Goodbye Diet! Hello Health! 2!

Discover ways to eat well without reading nutrition labels.

Kahului: 8/11, 10-11 a.m. **HMSA Maui Office**

Kailua-Kona: 7/28, 10-11 a.m. HMSA Kailua-Kona Office

Pearl City: 8/12, 10-11 a.m. HMSA Center @ Pearl City

Hypertension Explained

Learn ways to lower your blood pressure for better health.

Hilo: 8/1, 10-11 a.m. HMSA Center @ Hilo

Honolulu:

- 8/3. 9:30-10:30 a.m. HMSA Center @ Honolulu
- 8/16, 5:30-6:30 p.m. Kaimuki Plaza, Kaimana Room

Līhu'e: 8/14. 5-6 p.m. Kuhio Medical Center

Pearl City: 8/11 and 8/19, 10-11 a.m. HMSA Center @ Pearl City

Meatless Alternatives

Find out how reducing meat from your diet can help to improve your health.

Hilo: 7/18, 10-11 a.m. HMSA Center @ Hilo

Honolulu:

- 8/19, 10-11 a.m. Kaimuki Plaza, Kaimana Room
- 9/15, 10-11 a.m. HMSA Center @ Honolulu

Pearl City: 8/26, 10-11 a.m. HMSA Center @ Pearl City

Meditation

Relieve stress and improve your emotional health.

Honolulu: 9/16, 10-11 a.m. Kaimuki Plaza, Kaimana Room

Pearl City: 9/9, 10-11 a.m. HMSA Center @ Pearl City

Music & Health

Discover the link between music and health

Honolulu:

- 7/14, 10-11 a.m. HMSA Center @ Honolulu
- 7/15, 10-11 a.m. Kaimuki Plaza, Kaimana Room
- 8/16, 12:30-1:30 p.m. Kalihi YMCA

Pearl City: 7/22, 10-11 a.m. HMSA Center @ Pearl City

What the Heck Is Cholesterol?

Learn how cholesterol affects your health.

Mililani: 8/15, noon-1 p.m. Mililani YMCA

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

Relay for Life

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

Hawaii Prostate Cancer Support Group

This free support group provides men and their families on Hawai'i Island and



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O'ahu with information, materials, and support to help them make informed decisions about prostate cancer treatment. hawaiiprostatecancer.org.

HAWAI'I ISLAND

7/15, 8/19, 9/16 Big Island Ostomy Group

Open to ostomates, pre-ostomy patients, caregivers, medical professionals, and the public. 11:30 a.m., Hilo Medical Center cafeteria. 339-7640.

8/8, 9/12 Stroke Support Group

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

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.

KAUA'I

8/12, 9/16 Walk Around the Block with a Doc

Walk around the Wilcox Medical Center campus with a physician 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.

8/13

Waipa Music & Mango Festival

Enjoy live music, local artisans, crafts, and more. 11 a.m.-5 p.m., Halulu Fishpond. Admission is \$10 for adults, \$1 for keiki (ages 3-18). waipafoundation.org.

LĀNA'I

8/26

Lanai Health Fair

Vision and blood pressure exams, resources, and giveaways. 8 a.m.-noon, ILWU Hall.

MAUI

7/21, 8/18, 9/15 Makawao Town Party

Enjoy music, art, food, and live entertainment. 6 p.m., Baldwin Avenue. mauifridays.com.

O'AHU

7/14.8/11.9/8

Kardiac Kids Support Group

Education, encouragement, and support for families with children who have congenital heart defects. 6:30-9 p.m., Kapiolani Hospital cafeteria. Jullie Passos, 227-4558.

7/15-7/16 40th Annual Prince Lot Hula Festival

The festival features hula groups, crafts, cultural demonstrations, and food. 9 a.m.-4 p.m. on Saturday and 10 a.m.-3 p.m. on Sunday. 'lolani Palace (note new location this year). moanaluagardensfoundation.org.

8/3, 9/7 Diabetes Support Group for Adults

Support for adults with prediabetes and diabetes. 1-2:30 p.m., American Diabetes Association. 947-5979.

8/6

Rehabilitation Hospital of the Pacific Community Vendor Fair

Resources for stroke survivors. 10 a.m.-1 p.m., Rehabilitation Hospital of the Pacific. rehabhospital.org.

8/8 COPD Support Group

Support and information on medication, breathing techniques, exercise, and more. 10 a.m.-noon, Pali Momi Women's Center at Pearlridge.

8/8, 9/12 REHAB's Stroke Club

Support and information for stroke survivors, friends, and family members. 10-11:30 a.m., Rehabilitation Hospital of the Pacific. 566-3791.

8/20

Oral Cancer Foundation Walk/Fun Run for Awareness

Oral cancer screenings, activity booths, and walk/run for oral cancer awareness. Registration starts at 8 a.m., Ala Moana Beach Park. Joanne Ebesu, 291-6824.

9/9

Trinity Missionary Baptist Church Health Fair

Health exams, workshops, and activities. 10 a.m.-2 p.m., Trinity Missionary Baptist Church. 941-7730.

9/16 COPD Education Day

Resources and information about chronic obstructive pulmonary disease (COPD). Refreshments will be provided. 9 a.m.-2 p.m., Queen's Conference Center. Registration is recommended. Email valerie@copd.org.

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.

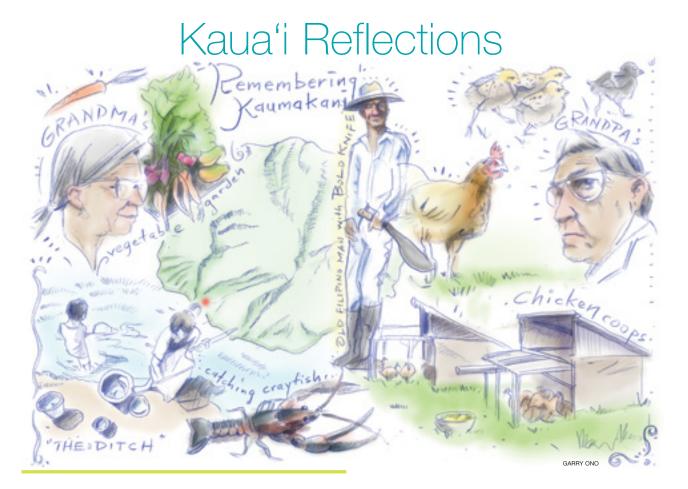
• Mommy & Me Hui

Learn about breastfeeding and connect with new mothers. 11:15 a.m.-12:30 p.m., Castle Medical Center. 263-5400.

Health & Education at The Queen's Medical Center

- Genetics Class: Learn about prenatal genetic screening and other tests to check the health of your baby. 691-7633.
- Lymphedema/Breast Cancer Clinic: Learn exercises to prevent lymphedema (swelling of the arms). First and third Thursdays, 1:30-2:30 p.m. 691-7633.
- Mammogram and Cervical Cancer Screening: Free for women ages 50-64. 691-7726

To submit information for future calendar listings, please email Lynn_Shizumura@hmsa.com. Include event name, date, location, cost, and a brief description. Only free or low-cost health and family events will be considered.



REMEMBERING KAUMAKANI

Every summer from the time I was 5 years old, I would spend time with my fraternal grandparents on Kaua'i in an old plantation town known as Kaumakani. I can still see rows of mud-stained plantation houses that lined dusty dirt roads. My grandma and grandpa lived on what was called the "second row," since there were no street names.

My grandparents started their daily rituals at dawn. Grandma walked to the neighborhood garden to harvest and tend to her vegetables. Sometimes, I'd go with her just to check it out. She'd always say with her Filipino accent, "Watch out for the old Filipino man with the bolo knife!" The fear of this old man haunted me. Did he even exist? One day, when my cousins and friends decided to play hide-and-seek in the garden, the old man appeared. He ran through the garden with his bolo knife in the air, yelling at us and chasing us until we were out of the garden. I never went to the garden again!

My grandfather's routine was to go to the neighborhood chicken coop where he would feed his chickens and shoot the breeze with his friends. I'd go with him occasionally out of curiosity. There were rows and rows of chicken coops with clucking chickens. I can still remember what it smelled like. I'd follow my grand-pa and stayed away from the chicken coops fearing that a chicken would reach out and give me a good peck. It never happened.

On days that I didn't hang out with my grandma and grandpa, I'd hang out with my cousins who lived right around the corner. We'd go to the old "ditch," which was a little stream that ran along the edge of Kaumakani and through the whole camp. We'd take our buckets and see who could catch the most crayfish. It was a dirty job, but so much fun. We never ate the crayfish or kept them in a tank. We just let them stay in the bucket. Poor crayfish!

I haven't been to Kaumakani for many years, but the memories I have are so vivid and so wonderful. Although my grandparents have gone to rest and most of my relatives have moved out, Kaumakani will be in my heart forever.

> Darlene Dureg Cadiente Waipahu, Oʻahu

OLD-TIME KEKAHA

My old home town of Kekaha was a prosperous plantation town with its own mill and a caring community. Whenever I wanted to eat something sweet, all I had to do was walk or bike to the mill and ask for a piece of sugar cane. Once a year, the community association collected dues to have a Halloween and Easter party for children, who each received a bag of candy. Because the plantation is no more, the town stopped growing. Its three grocery stores are gone and now there's only a small convenience store.

I remember my first puppy-dog love with my neighbor. We played together every day with two boys in our age group. One day, when we were 7 or 8 years old, we "got married" on top of a great mound of mud-press (first wash of sugar cane). Soon after, on a dare from my cousin, I got my first kiss on the lips from my hana batta wife.

Good old days. No need to lock your doors. I still remember those days.

Randall Aquino Wahiawā, Oʻahu

OJIICHAN'S MESSAGES

Several years ago, our yardman transplanted a white cattleya orchid under a plumeria tree in our back yard. The plant was a gift to my mother, Gladys Y. Tashiro, from her father, Minesaburo Yamachika, years ago.

After Father's Day each June, the plant is in full bloom with lovely blossoms. Last year, there were 10 stems with three to five orchids on each stem. My mother used to say that

this was Ojiichan's (Grandpa's) way of telling us that he was doing well. But in September the year before, three days after Ojiichan's oldest grandchild passed away, the plant unexpectedly bloomed with only two blossoms. Our take: Meime was with Ojiichan.

Although Ojiichan passed away in 1982, it's always a blessing to hear from him each June.

Ora A. Tashiro Kalāheo, Kaua'i

GROWING UP IN KAWAILOA

I grew up with Grandma in Kawailoa, a sugar plantation camp. Grandma came to Hawai'i in 1919 as a picture bride, married Grandpa, and raised one son and five daughters.

We had so much fun picking mangoes, avocados, grapes, and guavas. We walked to the beach to pick ogo and catch 'oama. Grandma would pickle the ogo with onions and tomatoes, and cook soybeans, sweet potatoes, kabocha, gobo, and eggplant. Tofu was cubed and garnished with grated ginger and shoyu. So 'ono!

It was my job to heat water for the *furo* over a wood-burning fire. Aunty Gladys would give me a hot dog on a chopstick to cook over the fire. Soaking in the furo washed all the dirt, aches, and pains away. I still have the copper wood-burning water heater. And when we sit in that hot tub of steaming water, we are immersed in a merciful world of happy memories.

David Maki Kekaha, Kaua'i

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 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.

angels for education

Aloha Angels brings good fortune to Kaua'i classrooms.

By Michelle Sullivan

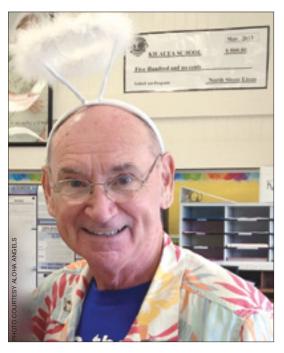
aua'i's keiki are cooking. Learning to play 'ukulele. Skateboarding and joining drama clubs. They're even building robots. In fact, elementary school students can choose from more than 70 after-school clubs and mentoring programs at 13 locations island-wide. Thanks to Aloha Angels, teachers on the Garden Isle have reliable funding for supplies, field trips, and programs.

Ric Cox took an interest in Kaua'i's schools when he retired. "As a new member of the Rotary Club of Hanalei Bay, I visited one of our local schools to help distribute books," he said. "I asked the principal what else she needed. At her suggestion, we began tutoring once a week." Cox also saw that they needed basic supplies like pencils, erasers, and notebooks.

From this experience, the earliest incarnation of Aloha Angels was born. Rotarians adopted classrooms for \$700. Cox wanted the Rotary Club to adopt every elementary school classroom on the island — \$500 for supplies and \$200 for field trips. With lots of hard work and donations from generous philanthropists, Aloha Angels met their goal. Since then, the organization's impact has been amazing.

Teachers now have badly needed resources and can spend more time with students. Students have new motivation to go to school because they have the tools they need. "Teachers feel more appreciated. We've seen students who struggle academically and behaviorally suddenly blossom," Cox said.

In 2017, Aloha Angels aims to give \$700 to every Kaua'i classroom for the third year running, increase the number of after-school programs they fund, and provide each student with a computer. They're well on their way with a recent \$50,000 donation from Mark Zuckerberg and Priscilla Chan.



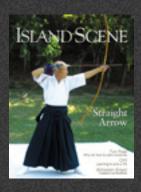
They'll also host Kaua'i's first-ever islandwide talent contest. Aloha Angels' most ambitious goal, though, is to fund the Adopt-a-Teacher and Adopt-a-School Club programs indefinitely. They'll solicit endowments of \$50,000 or more to meet their \$9 million goal.

"We contribute to the future of Kaua'i's education programs by demonstrating that volunteers working outside the system can have a significant impact on helping students and teachers reach their goals," Cox said. "I moved to Kaua'i as a retiree. Through my work as a volunteer, I found a new career and a renewed sense of purpose." Aloha Angels is eager to expand to other islands if they find a volunteer willing to carry the torch. (§)

Learn more about how Aloha Angels helps Kaua'i's schools at facebook.com/AlohaAngels.

Note: Aloha Angels founder Ric Cox passed away unexpectedly after this interview. We send our aloha to Ric's family and friends and to the Aloha Angels organization.

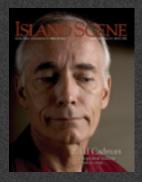
Aloha Angels will continue raising money for Kaua'i's schools through the Hawai'i Community Foundation. To make a donation, visit tinyurl.com/AlohaAngels. You can contact Aloha Angels at alohaangelsfund@gmail.com.

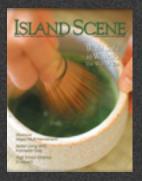


















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