

island scene

well-being, family, and fun for **HMSA** members | summer 2016 | wellbeinghi.com

WELL-BEING at WORK

Companies support employee
health and happiness

ROLOVICH:
IT'S GO TIME

REFRESHING
TROPICAL FRUITS

TIPS TO IMPROVE
YOUR WELL-BEING





Every step, even a tentative one, counts.

Anne Morrow Lindbergh

aloha members

Serving the people and businesses of Maui County has been our privilege for 70 years. Today, more than 50,000 HMSA members on Maui, Moloka'i, and Lāna'i depend on the strong relationship between HMSA and the Maui community hospitals to keep them healthy and care for them when they're sick or injured.

A federal court injunction has likely pushed back the transition of the Maui County hospital operations until the later this year. Despite the delay, we'll continue working with providers and the hospital leaders to prepare for the transition. During the interim and after the transition, we'll do everything we can to ensure that everyone in Maui County continues to have access to doctors, hospitals, and the high-quality care they deserve.

We have a dedicated team working on contingency plans to make sure that the legal delays don't cause any gaps in member care and coverage. Our goal is and always will be to protect the health and well-being of the people of Maui County. It's our responsibility as Hawai'i's health plan.

As a local company with Island roots, we understand that Maui's hospitals are a valuable community resource. When you're sick and need care, you want to receive care from people you know in a place that's familiar, comfortable, and close to friends, family, and home. It's our job to ensure that our members on Maui, Moloka'i, and Lāna'i and throughout the state have access to the care they need.

Sincerely,



Michael A. Gold

President and Chief Executive Officer



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urgent care where?

For care when your primary care provider (PCP) is not available, ask if your PCP has an affiliated extended hours clinic that has access to your medical records. That way, you get quality care from someone who has access to your current medical information and health history, and can easily update your medical records and keep your PCP informed.

Another great option is urgent care. We've done a few articles on urgent care in recent issues and I know it can sound complicated, especially when you're not feeling well. Here's my cheat sheet:

Urgent care facilities: Staffed with emergency room doctors and generally open seven days a week, including evenings and weekends. To find an urgent care facility near your home or office that participates with HMSA, use the Find a Doctor tool on hmsa.com, search for urgent care, and select Urgent Care Clinic from the specialties bar.

CVS/minuteclinic®: Located in six Longs Drugs stores, these mini clinics are open seven days a week and are staffed with nurse practitioners who participate with HMSA. They can diagnose and treat minor illnesses and injuries.

HMSA's Online Care®: See a doctor or specialist from your smartphone or tablet. It's quick, easy, and secure. Doctors are available 24/7 to diagnose conditions and prescribe medication. Learn more at hmsaonlinecare.com and register today so you'll be all set when you need it.

Urgent care is a good option for conditions that aren't life threatening, but can't wait for a visit with your PCP. Examples are a bad cold, a severely sprained ankle, or a child's fever that won't go down. You don't need a referral or appointment, but choose providers that participate with HMSA and check your plan benefits.

I've used all three urgent care options and find them convenient and affordable, especially after regular office hours. They've helped me with an infected cat bite and a lingering flu, and last year I popped in to minuteclinic for my annual flu shot.

I hope you and your family won't have to use urgent care, but it's good to know there are options available when your PCP's office is closed.

Best wishes,

Lisa Maneki Baxa

Publisher and Editor



This is Coral, the source of my cat bite that got infected.

island scene

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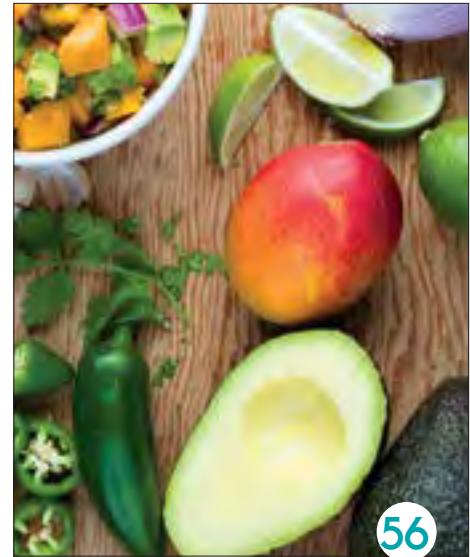
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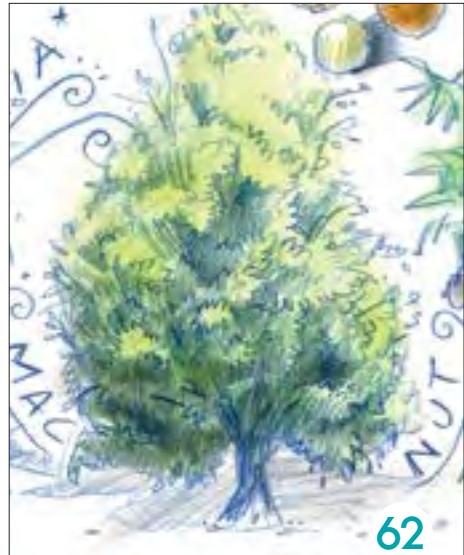
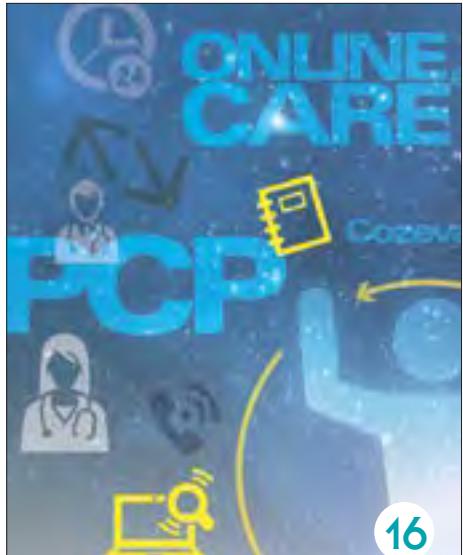
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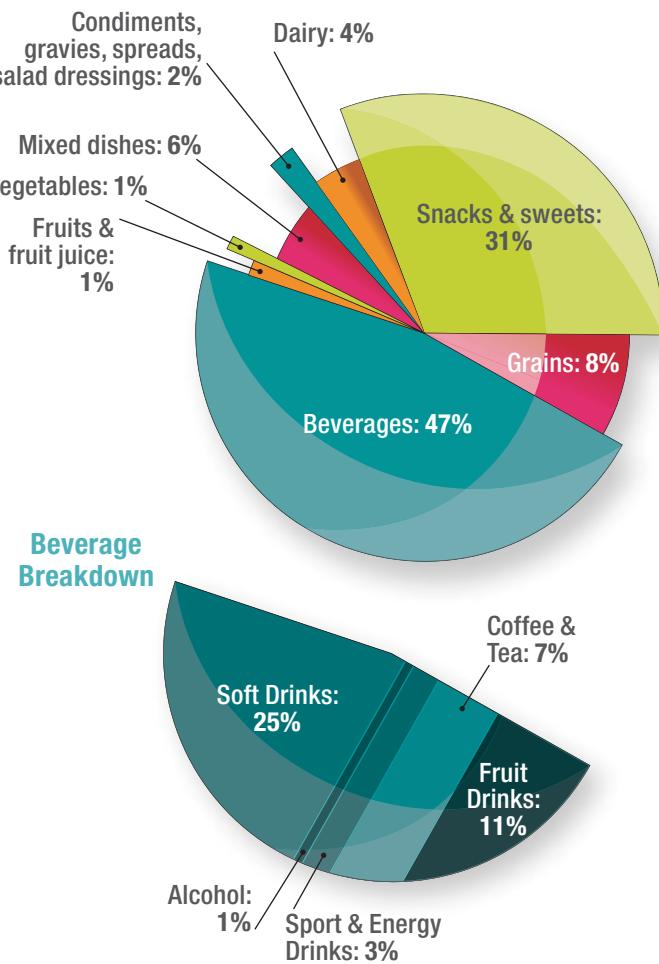
WE'RE BEHIND YOU

For whatever
lies ahead



Live here. Live healthy. Live fearless.





By Christa Hester

Where's the Sugar?

Added sugars are sugars and syrups that don't occur naturally, but are added to foods or beverages when they're processed or prepared. Chances are, there's added sugar in whatever you're drinking, according to the U.S. Department of Agriculture (USDA). Their research found that 47 percent of the added sugar we consume comes from beverages. And the beverage that's the biggest culprit? Soft drinks.

A 12-ounce can of cola has 10 teaspoons of sugar – that's more than three processed pastries combined! Refined sugar doesn't have much nutritional value beyond calories and is linked to obesity, hypertension, high blood pressure, acne, headaches, and more.

So, take a break from the soft drinks and see if you feel happier and healthier without them.

Hiking with the Kids

Want to get the whole family active this summer? There's nothing better than a scenic hike through the forest with a waterfall or valley view waiting at the end. Of course, hiking with kids in tow isn't always easy.

When looking for the perfect trail, keep your little ones' limits in mind; pick a trail with plenty of shade, a soft incline, and areas where you can stop and rest. And don't forget to check the weather! If it's been raining all week, there may be too much mud and too many mosquitos for a happy family outing. Before you set out, make sure you've packed water, snacks, a first-aid kit, insect repellent, and sunscreen.

After planning and preparing, you're ready to embark on any of these kid-friendly trails:

Friendship Garden: 1.2 miles round trip with a picnic spot, garden, and a view of Kāne'ohe Bay.

Hau'ula Loop: 2.7 miles with lots of shade and scenic views of Windward beaches.

Pu'u Pia: 2.4 miles round trip with a beautiful view of Mānoa Valley from the summit.

Check out more hiking ideas and tips at our blog, wellbeinghi.com.



➤ **Celebrate Moanalua at the Prince Lot Hula Festival**



Courtesy of Moanalua Gardens Foundation and artist Shannon Weaver McKay

On Saturday, July 16, and Sunday, July 17, the 39th annual Prince Lot Hula Festival will celebrate the stories of Moanalua.

The festival is the largest non-competitive hula event in the state and is held each year at Moanalua Gardens in honor of Prince Lot Kapuāiwa, who revived hula in that district. This year's festival will also honor kumu hula Coline Aui and kumu hula Kimo Keaulana with the Malia Kau award and will recognize the 150th anniversary of the Royal Order of Kamehameha.

Stop by this free event to see cultural practitioners and dancers from across the islands and overseas. Watch hālau hula (hula groups) perform kāhiko (ancient) and 'auana (contemporary) hula on one of the last remaining pā hula (hula mounds) in Hawai'i. Wander through the festival grounds to eat local food, shop for handmade items, and see traditional art demonstrations.

Learn more at moanaluagardensfoundation.org.

➤ **How Talking Story Helps Your Health**

Words have an undeniable power to heal. It's why you feel great after a heart-to-heart with a family member or friend.

When you share what's really going on in your life – and someone who cares is listening – stress hormones like cortisol and epinephrine turn off and healing hormones like oxytocin, dopamine, nitric oxide, and endorphins turn on. Your nervous system also relaxes, helping your mind heal from feelings of depression, anxiety, fear, anger, and disconnection.

"If we look at the original definition of courage, when it first came into the English language, it meant to tell the story of who you are with your whole heart," says Vulnerability Researcher Brené Brown in a 2010 TED Talk. "Connection is why we're here. It's what gives purpose and meaning to our lives. Neurobiologically, that's how we're wired."

Make talking story a conscious practice and you'll find your life's even sweeter when it's shared with loved ones.



rolo call

It's go time for Nick Rolovich.

By Neal Iwamoto

Not long after his senior season as quarterback of the University of Hawai'i Rainbow Warrior football team – a season capped by a legendary eight-touchdown performance in a thrashing of arch nemesis Brigham Young – Nick Rolovich sat down with then-head-coach June Jones for his exit meeting. It was then that he declared, “Someday, I’d like to be the head coach at Hawai'i.”

At age 37, Rolovich has fulfilled that wish. Following a brief detour to the University of Nevada, the former UH signal-caller and assistant coach has returned to “Pride Rock” as one of the youngest head coaches in major college football.

While head coaching demands have taken away some of the time he previously spent with his wife and four children, it hasn’t diminished their importance.

“You listen when they need you and you schedule your priorities,” he says and adds with a chuckle, “You gotta do all the fun stuff that kids like to do before they get too cool and don’t want to do it with you anymore.”

The same goes for exercise.

One morning during a stressful recruiting period, Rolovich barged into the office and ordered his coaches to the gym for a staff basketball game. “You need to find ways to release,” he says, “and bring everyone back to center.”

Rolovich tracks his steps with a Fitbit, does “random” pushups whenever he can, and quickly powers out three major exercises during his sporadic trips to the weight room.

And on the practice field, he’ll jump into drills to show the newest generation of UH quarterbacks a thing or two. “I know I’m getting older, but I want to get in every throw I can. At my core, it’s something I still really enjoy.”



Photo courtesy of Jay Melo

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By Michael B. Stollar, Executive Vice President and
Chief Health and Transformation Officer

putting the “primary” in primary



An HMSA pilot program strengthens the patient-doctor bond.

There are certain things in life you don't trust with just anyone. Your health is one of them. That's why it's important to have a primary care provider (PCP) you know and trust. Your PCP could be from the fields of internal medicine, family practice, general practice, or pediatrics.

No matter which field they're in, your PCP plays a vital role in your health care. Your PCP should coordinate all your care, whether it's a minor case of the sniffles or a more-serious or chronic condition. Your PCP can also recommend other providers, such as specialists, if necessary.

PCPs don't simply treat you when you're sick; they're also key to maintaining and improving your health and well-being. They perform preventive care, annual wellness exams and routine screenings, and they make sure that you get the right test at the right time

while avoiding unnecessary services. Your PCP can also help you monitor your behavioral and emotional health.

At HMSA, your well-being is our top priority. One of the best ways for us to help you improve your well-being is to help you build a strong relationship with your PCP.

That's why we introduced an innovative provider payment program that transforms the way we reimburse PCPs. To truly have an impact on health care, we need a payment model that shifts the focus away from simply treating illness to one that focuses on your overall well-being.

In April, we started a pilot program with more than 100 PCPs who, like us, want to make meaningful changes to improve your access to care, and its quality and cost. In the past, we paid PCPs for each office visit, each test ordered, and each procedure performed — a

ry' care



system called “fee for service.” In this new system, PCPs are paid a monthly rate for each of their patients even if a patient doesn’t see the PCP.

You’ll still be able to see your PCP when you need to. In addition to caring for you when you’re sick or injured, your PCP will support your total well-being with a holistic focus on your physical, mental, and emotional health.

This new approach reflects the important role that your PCP plays as your personal health manager. Your PCP will have the flexibility and resources to take care of you in the way that best fits your needs. As a result, you may enjoy an enhanced health care experience.

You’ll enjoy a stronger voice in your health care decisions. Your PCP may connect with you in different ways: a phone call rather than an office visit to discuss lab results, or an email or text reminder for an upcoming screening.

You and your doctor will also benefit from an ecosystem of support, such as diabetes educators,

pharmacists, behavioral health professionals, and health coaches.

By moving away from the current fee-for-service payment system, beginning with HMAA participating PCPs, we’re taking an essential step toward creating a healthier Hawai‘i. Over the next six months, we’ll continue to gather feedback from HMAA members and doctors. This will allow us to refine and improve the program before introducing it statewide in 2017.

We’re committed to making this work. The patient-doctor relationship is the foundation of our health care system. Ultimately, we expect this new payment model to improve your health and well-being, support PCPs more effectively, and provide a model of care for communities across Hawai‘i and the rest of the United States. 

To learn more about working with your PCP, see “[Working with Your PCP to Manage Your Care](#)” on page 16.

Congratulations

hmsa —

KAIMANA

AWARDS

& SCHOLARSHIP PROGRAM

◆◆◆

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



ALEXA
ANDERSON
Kalaheo High School



JOSEPH
BALDWIN
Kihei Charter School



SAMANTHA
CHURCHILL
Kalani High School



DEVON
HARTSELL
Waimea High School



DESTINY
JARRET-STROUD
Makua Lani
Christian Academy



to the 2016 Kaimana Scholarship Winners



SERENA
LE
Punahou School



SERGEI
SCHARER
Saint Louis School



CENDALL
MANLEY
Molokai High School



RYLAN
TANGONAN
Castle High School



SHAYLIN
MARN
Kamehameha Schools
Kapalama



JORDAN
VIRTUE
Hawaii Preparatory
Academy



MAKENNA
OLSON
Island School



EMILY
WONG
Kaimuki High School



VANESSA
ROYBAL
Mililani High School



AI
YOKOGAWA
Hawaii Baptist
Academy

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

Your Passport to Well-being



Your HMSA membership can help you save money and get healthier.

By Lynn Shizumura

HMSA 365

Good health and well-being go beyond visiting your doctor.

That's the concept behind HMSA365, HMSA's discount program for health and well-being services and products. Any member can take advantage of the program to save money on fitness classes, weight management programs, and more.

DISCOUNT

Transform the way you eat

With **Jenny Craig® Maui** in Kahului, you don't have to cook or compromise flavor.

The program provides clients with delicious, ready-to-heat meals such as Swedish meatballs, tortellini soup, and turkey with wild rice. "Eighty percent of the weight loss effort is in what we eat, how much we eat, and when we eat," says Deborah Crombach, center director at Jenny Craig Maui. "Our menu reflects what we love to eat with an emphasis on nutrition and appropriate portions."

Clients can meet with the same consultant each week, which helps them stay on track. They weigh in, celebrate their success, talk through any setbacks, and discuss upcoming challenges. The program is designed to help clients lose 1 to 2 pounds a week.

A client named Dawn recently lost nearly 140 pounds over 16 months. She shifted her diet from plate lunch and pizza to Jenny meals with additional fruits and vegetables. Once she saw results, Dawn was motivated to keep going and has maintained her weight loss.

Crombach says the maintenance phase is important. "At this point you've done so much hard work, we want to make sure you're secure and supported."

HMSA members receive food and program discounts. For details, call 893-0800 on Maui.



Get fit with group exercise

Jodee Burris turned her passion for group exercise into a business when she opened **Pu'uawai Fitness Kauai** in Kalāheo.

She offers group classes, private exercise sessions, and small group training to her clients. Her most popular class is barre fitness, which combines yoga, Pilates, ballet, and strength training.

She once worked with a client who was expecting her second baby and needed to get back in shape for her active job. Burris says the high-energy, supportive environment in group classes helped her client return to her job refreshed and ready to work.

"In a group setting with an instructor, people tend to push themselves harder than they would on their own," Burris says. "Although my classes aren't intimidating, the social pressure of having an instructor guide you and other people who are doing the same thing is usually enough to keep people from quitting when the exercise gets tough."

Burris recommends trying new things, but sticking with something that works for you, whether it's a group class or personal training.

HMSA members can call 212-4034 on Kaua'i to receive 25 percent off a single class or training session.

Find your second home

When you walk into the **Island of Hawaii YMCA**, you'll likely be greeted by a smiling Tim Weber.

Weber is a strength and conditioning instructor at the YMCA in Hilo. His job includes coaching members to help them achieve their health and fitness goals.

Weber started going to YMCA as a member and was later inspired to apply for a job. It was a natural choice for him, as he takes great pride in helping others and staying fit himself. One of his favorite success stories is about how he helped a member lose about 200 pounds through a combination of cardio, weight training, and diet modifications. Best of all, that member has been able to maintain the weight loss and continues to train at the YMCA.

In addition to cardio machines and weight training equipment, members can attend classes such as Zumba, which are offered every day of the week.

With the **HMSA365** program, members get one free month of membership when they enroll for at least three months. To learn more, call 935-3721 on Hawai'i island.



Try something new

A low-impact exercise that packs a powerful punch, standup paddling (SUP) is often touted for its health and fitness benefits. Almost every muscle of the body is used while paddleboarding, with particular focus on core stability and leg strength.

It's one of the most popular ocean activities that **Surf N Sea** in Hale'iwa offers.

SUP lessons are open to all ages, as long as you know how to swim. After covering the basics, the instructor takes the group behind the shop and into Anahulu Stream.

SUP can be relaxing and scenic, and Surf N Sea instructors say it's not uncommon to spot sea turtles in Anahulu Stream.

HMSA members can call 637-7873 on O'ahu to receive \$10 off SUP lessons. Reservations must be made over the phone. 

With HMSA365, you can also save money on medical transportation, massage therapy, fresh produce, and more. Different islands may have different discounts available. To browse by category and island, go to hmsa.com/hmsa365.

HMSA365 is a discount program for health and well-being services and products not covered under HMSA health plans. HMSA doesn't endorse or guarantee these products or services and isn't liable for defects, practitioner negligence, or other errors in their delivery. HMSA has not inspected the facilities, products, or services of any of the businesses participating in this program for safety, quality, or appropriateness. You're responsible for selecting your own health and well-being services and should always consult your physician before engaging in any exercise or fitness routine or before using any fitness products, dietary supplements, or other products or services offered by the program's health and well-being vendors.



working with your PCP to manage your care

Empowered and engaged members communicate openly with their PCPs.

By Danielle Douglass

HMSA wants you to be at the center of your health care universe. When you pull all your providers and events into orbit, you're in the best position to receive exceptional, personalized health care.

An important part of care coordination is communicating with your primary care provider (PCP) and keeping your PCP abreast of any health events or issues that have occurred since your last visit. Examples of health events include getting a flu shot at a pharmacy, changes to your diet or exercise routine, or visiting a CVS/minuteclinic, urgent care clinic, or emergency room, or using HMSA's Online Care.

"We want our members to recognize the role they play in managing their own care. They're the most important member of the team," says Lara Adelberger, Medicare clinical coordinator at HMSA.

There are a number of resources available to help you keep track of important health care information, results, and dates.

- Well-Being Connect: Log in from My Account on hmsa.com.
- Your Health Record on HMSA's Online Care: Log in from My Account on hmsa.com.
- Cozeva® (cozeva.com): A secure online communication tool for patients and providers.
- Your PCP may have a system that patients can use. For example, some Straub Clinic patients can use My Health Advantage.
- Search for a website or smartphone app, or use the notes function on your smartphone.
- Use a notebook that's only for information on your medical care. If someone has several different caregivers, a notebook gives



GARRY ODO

everyone one place to record medical information and can help the other caregivers stay up to date.

Remember, your care is a partnership between you and your PCP, Adelberger says. This partnership is important for your health and well-being and should include open conversations. Keep your PCP informed about your health for quality medical care.

If you need help choosing a PCP

- Visit hmsa.com and use the Find a Doctor tool at the top of the page. You can narrow your search by name, location, specialty, or health plan.
- Call our HMA CareFinder team at 948-6820 on O'ahu or 1 (877) 304-4672 toll-free on the Neighbor Islands. We can help you choose a provider and schedule your first appointment.
- Visit us at one of our HMA Centers in Honolulu, Pearl City, or Hilo.

HMSA is piloting a program that improves the way you work with your PCP and changes the way PCPs are paid. Learn more on page 10.



HEALTH



FITNESS



LIFESTYLE



FOOD

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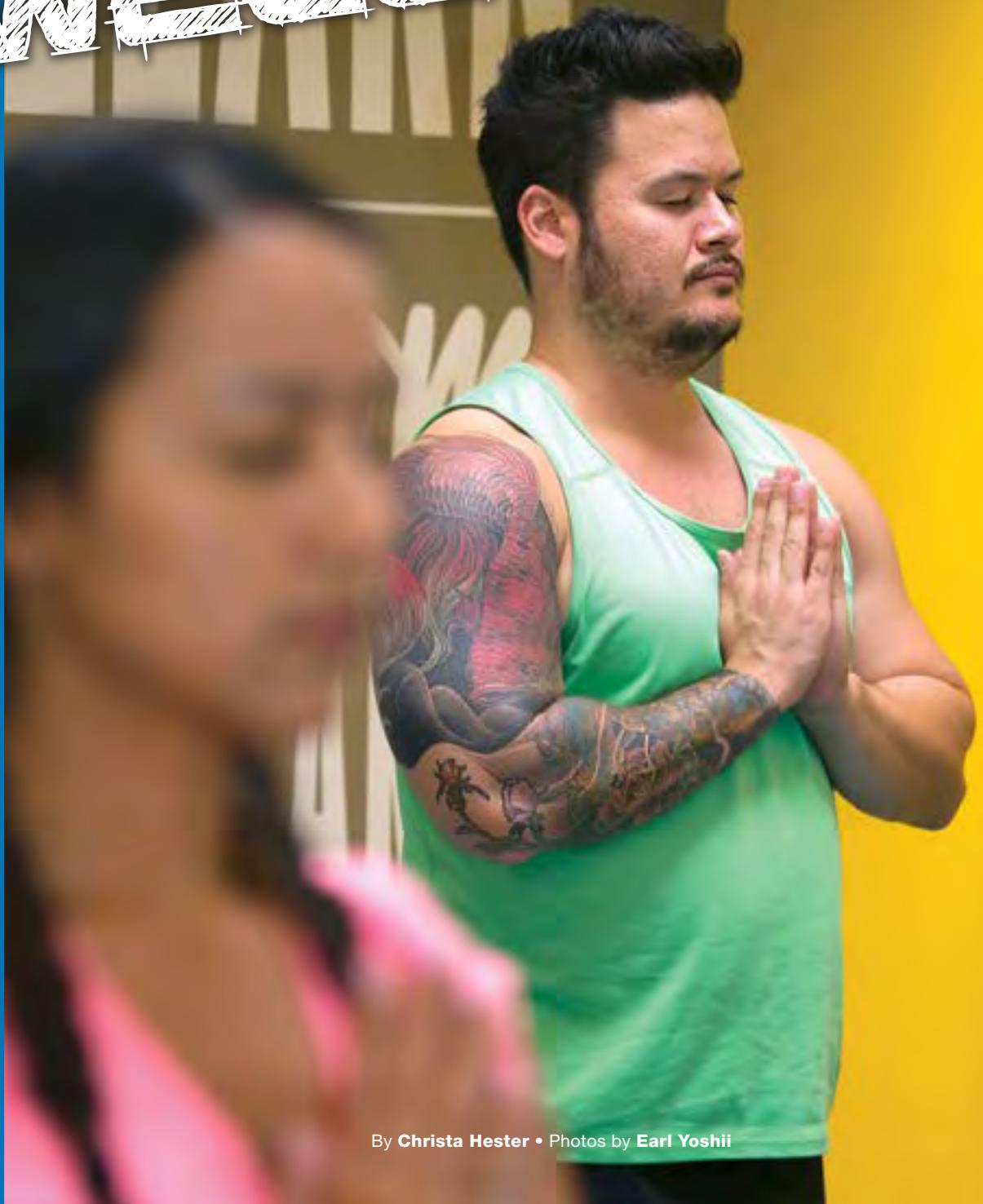


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BUILDING A WELL-BEING



By Christa Hester • Photos by Earl Yoshii

CULTURE

Companies find success when they support employee health and happiness.

Imagine that you just woke up. The morning light peeks through your bedroom curtains – a sign that it's time to get ready for work. How does that make you feel? Are you excited to *carpe diem*? Or do you feel a strong urge to roll back in bed, call in sick, and sleep until lunch?

Two employers have made it their mission to create a company culture that employees want to go to work for. Focusing on their employees' well-being resulted in happier, healthier employees at ProService Hawaii and Seal Masters of Hawaii – employees who are more productive and committed to doing excellent work.

FROM THE GROUND UP

When Ben Godsey, president of ProService, bought the company in 2005, the culture wasn't great. The human resources company had acquired a bad service reputation and was stuck in a rut. "It was a challenge," Godsey says. "I remember a customer calling in one time and the employee who answered said, 'Sorry, that's another department. You'll have to call them,' and ended the call. The other department was 12 feet away!"

Godsey quickly realized that the company's sense of purpose was the key to turning things around. "You can't be in business just to be in business," Godsey says. "We found our purpose in helping small businesses succeed in Hawai'i. That's been a tremendous inspiration and source of power and motivation for everyone in the company."

In just a few years, Godsey has turned ProService into a workplace where customer service and employee morale are at an all-time high. Visit their offices today and you'll

find motivated and engaged employees who are actually having fun. Office walls painted with whiteboard paint display customer feedback, cubicles with 4-foot dividers let employees collaborate easily, and badges on nameplates boast training and development goals employees have achieved.

At ProService, employment is a two-way street. Employees give time and energy to the business and employers give back opportunities to grow and affect change. That's how Jasmine Bell, a human resources associate, found herself starting a committee to support health and well-being at ProService after just four months on the job. "They really are serious when they ask you what you want to do in the company and what you want to see happen," Bell says. "They truly believe in their people."

After hearing some of her co-workers say they wanted more healthy food options for the company's weekly Friday breakfast, Bell created the ProHealth committee. So far, the



ProService President Ben Godsey



ProHealth committee members: Tiffani Ferreira, Brandon Hinaga, Nicola Park, Jordan Wong, and Jasmine Bell

Photo courtesy of ProService Hawaii

summer 2016

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wellbeinghi.com

"A STRONG SENSE OF PURPOSE SUPPORTS EMPLOYEES' SELF-WORTH ..."

- Ben Godsey



committee has provided healthier breakfast options, paid for employees to participate in community events, and organized events at work such as free yoga sessions, potlucks, biometric screenings, and more.

A recent ProHealth event focused on how to plan and prepare meals for the work week. Nicola Park, implementation consultant and ProHealth committee member, organized the event. "We priced out a week's worth of ingredients to show how cheap it is to make healthy home lunches. We made a dish in a slow cooker and let everyone try it, and then broke down meal prep into simple steps," she says.

Park and Bell believe good well-being supports good work. "A healthy mindset helps you deal with things better,"



Bell says. "When I'm at my best, the service I provide to our clients is at its best."

TAKING IT TO THE NEXT LEVEL

One ProService client who's catching the well-being wave is Joe Miller, president of Seal Masters, an exterior renovation company. He's been improving his company's culture over the past few years with a focus on employees' emotional, physical, and spiritual health.

"We set the goal of becoming the most-respected exterior renovator in Hawai'i while working with the highest level of integrity," Miller says. "Defining that has given us a huge advantage in an industry where a lot of companies don't define who they are and





Seal Masters President Joe Miller (left) and Supervisor Stanley Iriarte

why they're doing what they do." To reach that goal, Miller has built a love-first culture where employees are patient, kind, trustful, unselfish, truthful, forgiving, and dedicated to each other and their clients. "These aren't just things we want to do. They're what we want to be," Miller says. "When you have a strong 'to be' culture, everything else happens naturally."

With ProService's help, Miller also started incorporating exercise into the daily routine. "Construction is a very athletic job," Miller says. "And our biggest expense in construction is labor – how long it takes to do something. If we're going to be at peak performance, we need to be in shape." Every Monday, Miller's managers, supervisors, and others meet in a nearby park to exercise. "We stretch all of the major muscles, run about a mile, do push-ups to strengthen the shoulders and arms, and planks to strengthen the core," he says. Then the team reviews safety plans and job assignments, and presents customer service awards.

Finally, the team gathers to pray before starting their work week. "We've been praying for years. We do it as a way of bringing us all together," Miller says. "One of our guys is a pastor and he'll generally read a Bible verse; pray for wisdom, safety, and teamwork; and for anyone who's sick, injured, or going through a tough time. There's no pressure to participate or believe in a certain way, but I think it supports an important spiritual aspect of well-being."

**"WHEN YOU HAVE A STRONG 'TO BE' CULTURE,
EVERYTHING ELSE HAPPENS NATURALLY."**

- Joe Miller



Throughout the week, managers and supervisors lead their crews in stretches and push-ups at the job site. Many employees also participate in the company's basketball and softball leagues, founded and managed by Supervisor Stanley Iriarte. "We play Tuesday through Friday after work," Iriarte says. "We've seen even more people come out since we started focusing on health. And some of our competitors in the industry come out and play with us."

With future plans to run weight loss challenges and bring in health experts like nutritionists, Miller continues to put his employees' well-being first. "We've got a ways to go in terms of diet and exercise, but we want to stay the course," he says. "It's going to help us feel better and perform better." **15**



A PEEK INTO THE PLAYBOOK

Want to build a company culture that's focused on encouraging happier and healthier employees? Take a page from Godsey and Miller's playbook:

Find your purpose. "A strong sense of purpose supports employees' self-worth, helps them have a long-term goal, and empowers them to make an impact," Godsey says.

Be transparent. "To move on any large initiative, you first need employees who believe in what you're doing," Miller says. "They need to know who you are as a leader and trust you, which means being honest about what's going on in the company."

Get comfortable with feeling uncomfortable.

"People hate confrontation, especially here in Hawai'i. But if you have a problem with someone, that's going to get in the way of working with them," Godsey says. "Have the mindset that you're actually making it better by bringing your issue to the table. And have a good manager who can coach or facilitate well, so you come out of it saying, 'It was uncomfortable, but it was healthy and I'm glad I did it.'"

Build on what's working; stop doing what's not.

"If you start something, stick with it if it's good. If it's not, drop it and try something else," Miller says. "It may take some time to find what works for you and your employees, so don't get discouraged."

finding joy at the ranch

A retiree learns the well-being benefits of horseback riding.

By Lynn Shizumura

For Eddie Nakata, surviving cancer for a second time was the push he needed to pursue a lifelong dream of learning to ride a horse. Once he made up his mind, everything fell into place. He chose a ranch, bought gear, and saddled up.

Although Malu'Olu Ranch in Waimānalo welcomed him with open arms, starting out wasn't easy.

Having just completed treatment for prostate cancer, Nakata, 68, was 30 pounds overweight. He wasn't used to being around horses and trembled the first time he interacted with Nate, a calm Belgian Quarterhorse.

With the support of his trainer, Angela Woods, Nakata learned how to guide Nate out of his stall, take him to a grooming area, brush him down, and clean his hooves. "The first couple of weeks, we focused only on grooming, which really allowed me to bond with Nate. That bond is unreal and very special to me," Nakata says.

Nakata practices Western riding and focuses mostly on slowing down and speeding up. During his hour-long lessons on Thursdays, Nakata runs through different drills under Woods' guidance, such as going in circles, picking up speed, or bringing the horse to a stop. Since Nakata worked an office job before retiring, he had to build some leg strength to ride with ease.

Nowadays, Nakata is very comfortable with Nate and has a great deal of respect for the horse and his instructor. Woods says Nakata is a quick learner and a dedicated student. "His endurance, confidence, and strength have improved over time and he has a true passion for horseback riding," Woods says.

Because horseback riding is so important to him, Nakata realized he needed to make lifestyle changes such as losing weight. He cut back



Lynn Shizumura

on plate lunches, started eating smaller portions, reserves white rice for the weekends, and considers soda to be a treat instead of a daily beverage. Coupled with horseback riding and leg exercises at home, Nakata lost 20 pounds in about six months and now has more energy and endurance for his lessons.

Nakata has come a long way from his childhood days of burying his nose in *The Black Stallion* books by Walter Farley. He survived kidney cancer in 2004 and prostate cancer in 2014 before turning to horseback riding for additional therapy.

A longtime HMA member, Nakata receives support from certified health coaches at HMA Well-Being Connection who call him to help measure his progress. He plans to continue to improve his diet, get regular exercise in addition to horseback riding, and share his story with others in the hopes they'll try horseback riding, too.

"It's so rewarding to have bonded with this animal and to do something I really enjoy," says Nakata. "Before I retired, Saturday was my favorite day of the week, but now it's Thursday without a doubt."

"I'm learning, bonding as part of a team, and to look back at where I started and see how much I've grown as a rider. It's so worth it." **is**

Six Tips to Improve Your Well-Being

It's easy to get started.

By Jessika Garcia • Photography by Earl Yoshii



Jessika Garcia is a community engagement specialist in HMSA's Marketing and Communications department and a blogger for Well-Being Hawaii. Check out the HMSA blog at wellbeinghi.com.

Before starting my journey toward a healthier life, I often asked myself, "Where do I begin?" This lingering question kept me from reaching my weight-loss goals, so I reached out to HMSA health coach Veronica Valle-Thau for tips on how to start improving my well-being.



Veronica Valle-Thau
HMSA Health Coach

Here are her top tips:



1. Identify your reason.

Ask yourself why you want to improve your well-being. Is it to manage a medical condition, manage stress, or lose weight? Discover your motivation and write it down where you can see it, like on a white board, in your planner, or in your cell phone.



4. Set a S.M.A.R.T. goal.

When setting your goals, think S.M.A.R.T.:

Specific.

Measurable.

Attainable.

Relevant.

Time specific.

Here are some examples:

- I'll test my blood sugar twice a day until my appointment in two weeks. My goal is to be below 130.
- I'll eat three servings of vegetables every day for the next three days.
- I'll meditate 10 minutes a day, at least three times a week, for one month.

Remember that you can modify and change your goal based on your results. If you eat three servings of vegetables for three days, try for four servings a day for one week.



5. Gather support.

Setting goals is so much more fun when you have people cheering you on. Don't be ashamed to tell your family and friends about your efforts. They may even join you in making a change in their lives, too.



6. Take the Gallup-Healthways Well-Being 5™ to get an overall picture of your well-being.

Take this 15-minute survey at hmsa.com/well-being to learn more about the areas of your life that have the greatest impact on your well-being.

For help setting your well-being goals, try these tips or call HMSA Well-Being Connection. Call **1 (855) 329-5461** toll-free and talk to a health coach to get started on the right path. 

Gallup-Healthways Well-Being 5™. All rights reserved.

★ HMSA Presents ★

WORKSHOPS FOR YOUR WELL-BEING

Senior fitness, healthy aging, and more. Attend a free HMSA health education workshop to keep your well-being young at heart.

No cost for HMSA members. Nonmembers may attend if space is available.

See the workshop schedule on [page 60](#) or visit hmsa.com/well-being/workshops. To register, call 1 (855) 329-5461 toll-free at least three days before the workshop.





TOGETHER WE CAN DO MORE

2015 ANNUAL REPORT



An Independent Licensee of the Blue Cross and Blue Shield Association



A MESSAGE FROM THE PRESIDENT AND CHAIR

As we continue our journey to create a healthier Hawaii, we're proud to introduce you to Māhie 2020, one of the most ambitious initiatives in HMSA's 77-year history.

Māhie 2020 is a bold, aspirational way to reimagine what we can do — together — to advance the health and well-being of Hawaii. It envisions a community system that unifies consumers, providers, employers, the government, and our communities in a collective understanding that health and well-being are much more than just physical attributes.

Job satisfaction, education, social networks, neighborhoods, and communities all have an impact on our well-being. We're confident that improving these areas will move us beyond the common practice of reacting to symptoms and disease and toward caring for and improving the overall well-being of Hawaii's residents.

Māhie refers to a transformation, the ability to adapt to changing surroundings, knowledge, situations, needs, and circumstances. In Māhie 2020, it's about the transformation that will take place in the presence of HMSA. Sometimes, HMSA will lead the transformation. Other times, we'll play a supporting role. At all times, we'll work to bring people and organizations together to accomplish this important goal.

Over the past year, we've met with providers, members, employers, community leaders, and other stakeholders to share, listen, and learn as we continue to refine our road map toward Māhie 2020. There are many participants in this community health system who will all work toward a better Hawaii.

When we work together, remarkable things happen. As we realize and understand the important role we each play in helping ourselves and those around us, we can transform the places where we live, work, and play, so that we all achieve our very best well-being.

Mahalo,

Michael A. Gold
President and Chief Executive Officer

Robert S. Harrison
Chair of the Board

TOGETHER WE CAN DO MORE

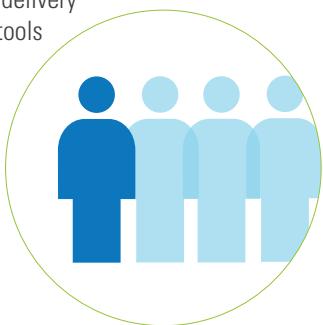
WELL-BEING INITIATIVES

Individual well-being is at the core of the Māhie 2020 vision. In 2015, HMSA teamed up with stakeholders to improve the well-being of our members and all Hawaii residents.



Partners in Health

HMSA welcomed Healthways coaches, clinicians, and other staff to our team, bolstering our delivery of well-being tools and support to residents.



Primary Care Provider Payment Transformation

Teams of Hawaii doctors, national thought leaders, and HMSA employees developed a revolutionary physician program that will lead the way in better care for communities across Hawaii and the rest of the United States.



UnDo It With Ornish

We teamed up with Healthways, Hawaii Pacific Health, and 'Ekahi Health Systems to offer Dr. Ornish's Program for Reversing Heart Disease®, a ground-breaking program that turns the tide against heart disease and other chronic illnesses through diet, exercise, stress management, and emotional support.



Blue Zones Project

Koolaupoko (Windward Oahu), East Hawaii, and North Hawaii celebrated the launch of Blue Zones Project® in Hawaii, a powerful community-based movement that helps people live longer, happier lives.



Be Well. Be Strong.

HMSA and the state government's Employer-Union Health Benefits Trust Fund (EUTF) started a wellness program for nearly 130,000 state and county workers, retirees, and their families.

SERVING YOU

QUALITY CARE

726,487
HMSA members statewide.

77 

Years that HMSA has served the people of Hawaii.

1.6 million


Phone calls, emails, and written inquiries answered in service of HMSA members and non-members alike. We also met with more than 65,000 people in our HMSA Centers in Hilo, Honolulu, and Pearl City, and HMSA offices in Kahului, Kailua-Kona, and Lihue.

7,539 

HMSA's network of participating providers, which includes physicians, alternative care providers, dentists, hospitals, pharmacies, and other health care providers. Nearly 400 new providers joined our network in 2015.

250+ 

Providers, national experts, state and community leaders, and HMSA employees who collaborated in developing payment transformation, an innovative physician program to help healthy members stay healthy and provide better care for those who need help with their well-being.

\$1.39 million 

Amount awarded by the HMSA Foundation to 35 organizations statewide. Foundation grants strive to improve access and delivery of care, promote well-being and disease prevention, and improve the social welfare of our communities.

\$722K 

Awarded to more than 200 high school seniors and nearly 100 schools in the 10 years of the HMSA Kaimana Awards & Scholarship Program. Since 2006, HMSA has recognized local high schools and their students for their accomplishments in academics, athletics, community service, healthy activities, and sportsmanship.

335



Community, employer, and provider workshops conducted statewide, reaching nearly 7,000 people on a variety of topics ranging from nutrition to stress management.

54



HMSA's Net Promoter Score®, a measurement of customer loyalty, in the final quarter of 2015. A score of 50 or more is deemed excellent. The national average score for health insurers is 12.*

25



Community events that HMSA participated in — hosting eight of them — to educate the Micronesian community about their health care and help transition them into Affordable Care Act plans.

*Source: Satmetrix 2015 Consumer Net Promoter Benchmarks.

Top 10%



CAHPS® survey results show that HMSA's preferred provider organization members rated their overall health care in the top 10 percent of all health plans.*

920



The number of physicians using Cozeva, an online tool that helps members track their health care and enhances patient-doctor interactions.

Exemplary



HMSA's Federal Employees Health Benefits Health Plan received "Exemplary" quality recognition from the Office of Personnel Management.

*HMSA's PPO plan rates above the 90th percentile, according to the Quality Compass® 2015. This data is used with the permission of the National Committee for Quality Assurance (NCQA). Quality Compass 2015 includes certain CAHPS® data. Any data display, analysis, interpretation, or conclusion based on these data is solely that of the authors, and NCQA specifically disclaims responsibility for any such display, analysis, interpretation, or conclusion. CAHPS® is a registered trademark of the U.S. Agency for Healthcare Research and Quality (AHRQ).

\$301K



Donated by HMSA and our employees statewide to support United Way. Of 1,300 workplace campaigns, HMSA ranked as one of the top five donors.

3,958



Pounds of food — nearly 2 tons — donated by HMSA employees to the Hawaii Foodbank to feed the hungry on Oahu, Hawaii Island, Maui, and Kauai.

222



Pints of blood donated to the Blood Bank of Hawaii by employees at five blood drives in the HMSA Building in Honolulu. It's a donation with the potential to save over 650 lives.

summer 2016

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CONDENSED HMSA BALANCE SHEET

December 31, 2015

Statutory Basis
(In thousands)

WHAT HMSA OWNS

Cash and short-term investments	\$ 240,267
Investments	
Bonds	\$ 104,545
Mutual funds	229,217
Preferred stock	2,000
Real estate	83,026
Investments in subsidiaries	23,845
Other investments	23,554
Total investments	466,187
Receivables	232,901
Electronic data processing equipment, net	1,040
Other assets	33,533
Total assets	\$ 973,928

WHAT HMSA OWES

Estimated member claims outstanding	\$ 262,159
Member premiums collected in advance	29,533
Accrued expenses	169,358
Provision for experience rating	41,822
Premium deficiency reserve	8,200
Federal income tax payable	8,620
Notes payable	63,431
Other liabilities	15,303
Total liabilities	598,426

RESOURCES AVAILABLE FOR THE PROTECTION OF MEMBERS

Total resources available for the protection of members	375,502
Total liabilities and resources	\$ 973,928

CONDENSED HMSA STATEMENT OF OPERATIONS

Year ended
December 31, 2015

Statutory Basis
(In thousands)

Member premiums	\$ 2,977,678	100.0%
Member benefits		
Medical and hospital claims	\$ 2,672,955	89.8%
Claims adjustment expenses	104,938	3.5%
Total member benefits	2,777,893	93.3%
General administrative expenses	226,634	7.6%
Total expenses	3,004,527	100.9%
Net operating loss	(26,849)	-0.9%
Net realized investment and other income	42,723	1.5%
Income before income tax expense	15,874	0.6%
Income tax expense	8,261	0.3%
Net income	\$ 7,613	0.3%

BOARD OF DIRECTORS

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Gwen S. Miyasato

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Assistant Secretary, Board of Directors

Hilton R. Raethel

Chief Health Officer

Michael B. Stollar

Chief Transformation Officer

Steve Van Ribbink

Chief Financial & Services Officer
(retired December 2015)

Treasurer, Board of Directors

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(through August 2015)

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Assistant Treasurer, Board of Directors

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Pass the Veggies, Please

Nutritious eateries are emerging in Blue Zones Project demonstration communities.

By Craig DeSilva and Danielle Douglass

Food is such an integral part of our lives and family traditions. But it's not always easy to eat well these days. With so many food choices in our homes, workplaces, and communities, it can be confusing and frustrating to make smart choices.

For those who'd prefer more nutritious choices when dining out, small changes are beginning to occur in Hawai'i's Blue Zones Project demonstration communities. In 2015, Ko'olaupoko (Windward O'ahu), and North Hawai'i and East Hawai'i on Hawai'i Island were selected to become Blue Zones Project demonstration communities. The goal of Blue Zones Project is to make the healthy choice the easy choice to improve the overall health and well-being of residents. A big part of becoming a Blue Zones Project demonstration community involves making changes to the food environment.

Here are three eateries in Ko'olaupoko that achieved Blue Zones Project Approved™ status.

Kailua welcomes new plant-based eatery

Leahi Health expanded in December 2014 when it opened its second shop in Kailua. The company offers nutritious smoothies made with fresh fruits and vegetables with add-ins like chia seeds, raw honey, cacao, goji berries, and kombucha. Owner Jason Coleman can often be found behind the counter blending and preparing colorful concoctions.





"Our slogan is 'quick, fresh, and affordable,'" says Coleman. "There's no artificial sugar in this store. We're trying to get the food culture back to what it was, which in the Hawaiian culture, was people eating off the land. Everything was plants and everything was fresh."

Among the cleverly named smoothies are King Green Sweet Tweet, Jamaican Mojito, Poi Bowl, and Ulu Watu. There's also the Surfer Bowl, Kale Avocado Tacos, and Rainbow Wrap. Feed your keiki from the kids menu and treat yourselves to the Ala Moana Bowl, an acai dessert.

Big on Taste and Health

Big City Diner is famous for its kimchi fried rice and pūlehu steak. But the restaurant has also offered healthier options since opening in Hawai'i 17 years ago. On the menu, you'll find fresh fish, egg white omelets, and vegetarian items like tofu stir-fry and portobello mushroom burgers. Brown rice, low-sodium soy sauce, and green tea are also available. So it was a natural fit when Big City's Kailua restaurant became Hawai'i's first Blue Zones Project Approved restaurant last November.

The restaurant adapts Blue Zones® recipes to appeal to local tastes. For its miso-glazed tofu, the restaurant uses mirin (rice wine) instead of sugar. The tofu rests on a bed of spinach that was cooked in water instead of oil. "A lot of people think if it's healthy, it's not going to taste good," says Chef Christa Okuna. "But with a few small changes, it can still be delicious."

The restaurant also has Blue Zones food items in its new Windward Mall restaurant,

Left column (top to bottom): Leahi Health's Kailua restaurant, Ala Moana Bowl (acai, fruits, and granola), owner Jason Coleman and chef Katie Dobkins, kale avocado tacos, Rainbow Wrap (veggie mix in pita bread with balsamic drizzle). Photos: Tony Grillo.

Middle column (top to bottom): Big City Diner's Lane Muraoka (center) and community leaders celebrate becoming a Blue Zones Project Approved restaurant, garlic edamame, Oriental chicken salad, grilled miso tofu and spinach; local papaya fresh fruit medley. Photos: Big City Diner.

Right column (top to bottom): 'Ai Love Nalo restaurant, Portobello mushroom sandwich with local green salad and ginger tahini dressing, Poifect parfait, owner Malia Smith in the restaurant's garden, swirled soft serve with local fruit. Photos: 'Ai Love Nalo.

which opened late last year. President and owner Lane Muraoka hopes more restaurants will jump on board to earn Blue Zones Project Approved status. "It starts with what you put in your body," he says. "Hopefully, that message will resonate with everyone in our community."

Farm Fresh Food

People thought Malia Smith was crazy when she opened **'Ai Love Nalo**, a vegan restaurant in Waimānalo. "We couldn't help but do it," says the Kamehameha Schools graduate and former Hawai'i Pacific University professor. "It's what this community needed."

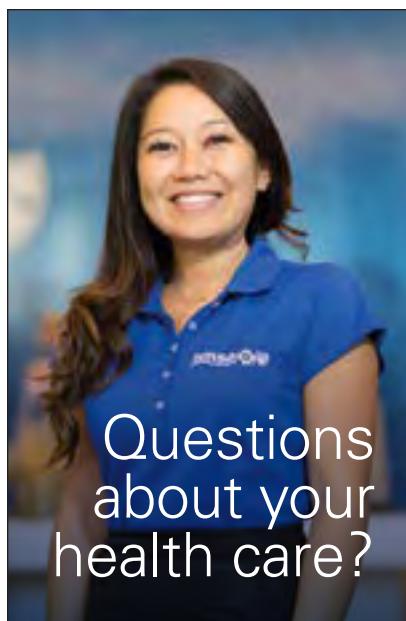
Waimānalo has one of the state's highest concentrations of Native Hawaiians on O'ahu. And Native Hawaiians have high rates of obesity, diabetes, hypertension, and other chronic health problems compared to other ethnic groups. 'Ai Love Nalo is a refreshing alternative to fast-food restaurants and convenience stores that sell musubi for a dollar.

The menu features meatless twists on local foods. Laulau is made with vegetables and Okinawan sweet potato. The parfait is topped with poi. And while Smith's mango bread is based on her grandma's recipe, she bakes a gluten-free version with 'ulu flour made from breadfruit she picked from her dad's tree in Kailua.

More than a restaurant, Smith says 'Ai Love Nalo is a community wellness center for Blue Zones workshops, cooking demos, performances with local musicians, meditation, yoga, and lomi lomi. You can sit outdoors in a lovely garden of local plants, herbs, and produce.

"We want to show that this kaiāulu (community) can flourish and sustain itself," she says. "We can feed one another – not just giving our bodies nutrition, but also feeding our souls."

Blue Zones® and Blue Zones Project Approved™ restaurant are trademarks of Blue Zones, LLC. All rights reserved.



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to help.**

Visit an HMSA Center to talk with us. We're health plan specialists and we'd like to help you get the most from your health plan.

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- Understand your HMSA benefits, bill, and more.
- Learn how to improve your well-being and save money.

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Saturday
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HMSA Center @ Pearl City

Pearl City Gateway
1132 Kualoa St., Suite 400
Monday through Friday
9 a.m.–7 p.m.
Saturday
9 a.m.–2 p.m.

HMSA Center @ Hilo

Waiakea Center
303A E. Makaala St.
Monday through Friday
9 a.m.–7 p.m.
Saturday
9 a.m.–2 p.m.

You can also visit our offices in Kahului, Kailua-Kona, and Lihue, Monday through Friday, 8 a.m.–4 p.m.



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To protect your privacy, please don't include protected health information related to your health condition or treatment in your submission. Protected health information may include your HMSA subscriber number, address, and Social Security number.

Make sure that your story:

- Happened within the last 12 months.
- Is your own – not a relative's or friend's.
- Includes your name and phone number.

You may also include a photo of yourself.

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1010-5286



it takes a community

What can your HMSA Center do for you?

By Mia Carter, Health Plan Specialist, HMSA Center @ Hilo

Hey say it takes a community to raise a child. At HMSA, we believe that such a partnership never ends, regardless of your age. When HMSA opened its doors in 1938, the goal was to share medical costs as a community. Today, that vision is not only alive and well, but thriving. HMSA is always here for you, now more than ever, with HMSA Centers in Hilo, Honolulu, and Pearl City.

Our HMSA Centers, which opened in late 2013, are one-stop shops for all your health and well-being needs. If you've never had a chance to visit us, here are some good reasons why you should.

Health plan specialists. Talk with a state-licensed health plan specialist about coverage options for you or your small business. Or pick up documents such as your *Guide to Benefits*, provider directories, a replacement HMSA membership card, or other items.

Self-service kiosks. Use our touchscreen self-service kiosks to view your benefits, claims, request membership cards, and take your annual well-being assessment.

Biometric machine. HMSA Centers have state-of-the-art biometric machines that can check your blood pressure, body mass index, heart rate, and even your vision ... at no cost. In our Hilo Center, you can talk to a doctor online anytime at our Online Care console.

Bill payment. Make a payment in person or use the convenient drop box. Go to hmsa.com/contact to see the cashiers' hours.

Well-being workshops. At HMSA, well-being is a priority. That's why we've taken steps to make sure that you have the resources you need to lead a healthy, active lifestyle. HMSA Centers offer many free, one-hour classes, such as:

Back to Basics: Practice good posture and proper lifting technique.



GRAPHIC GROUP

Diabetes 101: Learn basic facts, risk factors, and prevention. If you have diabetes, get tips on controlling it.

Hypertension Explained: Find out why high blood pressure must be diagnosed and treated.

What are Calories?: Learn what calories are and if they're your friend or foe.

Senior Fitness: Improve and maintain your strength and mobility during your golden years.

Not all workshops are available every quarter. For a schedule of workshops, see [page 60](#) or visit our website at hmsa.com/wellbeing/workshops.

HMSA Centers are in the community to serve and support you on your well-being journey. The next time you have a question about your health plan, want to check your blood pressure, or if you just happen to be in the neighborhood, please stop in and see us. We'd love to meet you! 



Art by **Garry Ono**

BEACHIN' IT the Smart Way

Enjoy Hawai'i's beaches safely. *by Danielle Douglass*

As summer warms up and you pack the sunscreen, towels, and snacks for a beach day, always remember safety rules. The beach is a great place to relax, but don't be too laid back. Hawai'i's beautiful beaches can also be dangerous.

Over the past two years on O'ahu, City and County of Honolulu lifeguards performed about 2,750 ocean rescues at lifeguarded beaches.

Strong currents, shore breaks, rocks, coral reefs, marine organisms, gusty winds, and poor water quality are some of most common threats to beachgoers. Ron Bregman of the city's Ocean Safety and Lifeguard Services says, "Swim only at lifeguarded beaches. And never turn your back on the ocean, know your entry and exit points, and have an emergency plan to minimize risk."

Swimming

Ocean conditions are totally different than the pool, so make sure swimmers are comfortable in the surf. Young children and inexperienced swimmers should wear a personal flotation device. If you're unsure of your abilities, stay close to shore and swim with a buddy.

For experienced ocean swimmers, be aware of your surroundings at all times. Keep your back toward the shore as

much as possible and pay attention to wave sets. If a large wave comes your way, dive under it just before it breaks. If you're in a shallow area, crouch down instead of diving. Body surf at an angle instead of straight-on toward shore. And never swim while intoxicated, since your judgment is impaired and accidents are more likely to occur.

“Swim only at lifeguarded beaches. And never turn your back on the ocean, know your entry and exit points, and have an emergency plan to minimize risk.”

Ron Bregman

If your children don't know how to swim, consider enrolling them in swim lessons with the American Red Cross, the YMCA, City and County Department of Parks and Recreation, or private classes.

“Always keep children at arm's length, especially at surf beaches such as Sandy Beach, Makapu'u, any North Shore beach, Mākaha, Yokohama Bay, Nānākuli, and Mā'ili,” says Bregman. “Teach your kids to swim and educate them about ocean-related risks.”

Rip currents

Rip currents are strong, narrow channels of fast-moving water that flow outward from the beach through the surf zone. They pose potential dangers to swimmers, body boarders, and surfers.

To minimize the risk of getting caught in a rip current, observe the water and ask a lifeguard about rip currents before going in. Areas where the waves aren't breaking could contain rips, which could also be in areas where water or debris flows from the beach. If you're swimming at a beach with a pier or jetty, stay at least 100 feet away from

it; there are often permanent rip currents near those structures.

If you're caught in a rip, stay calm and swim parallel to the shore until you're free. Then swim toward shore. If you can't break away, wave your arms to call for help.

Ocean conditions

Ocean conditions change throughout the day, every day. So check the surf and wind conditions of the beach you're going to. Use online resources, such as the Hawaiian Lifeguard Association's Hawai'i Beach Safety website (hawaiibeachsafety.com), to monitor real-time conditions for beaches statewide. The site also lets you check the hazard ratings of beaches.

Other popular sites include Surf News Network (surfnewsnetwork.com), Swell Info (swellinfo.com), and Surfline (surfline.com). The Surf News Network hotline at 596-SURF (7873) on O'ahu offers a daily report.

Above all, know your limits. Check conditions, stay on constant alert, and never turn your back on the ocean. When in doubt, don't go out.

Heed posted warnings

If you can't check conditions before heading to the beach, pay close attention to posted warning signs or orange flags when you arrive. But flags and signs are posted only at beaches with lifeguard towers during their working hours, usually 9 a.m.–5:30 p.m. Hanauma Bay and two towers in Waikīkī operate from 7 a.m.–5:30 p.m.

If you see an orange flag, pay attention to the sign posted below it for potential hazards, such as:

- High surf.
- Strong current.
- Jellyfish.
- Sharp coral.
- Slippery rocks.

Protect your skin

Dermatologist Carla Nip-Sakamoto, M.D., an HMSA participating physician and Board member, has a few tips for people who are planning a day outdoors. "At the most basic level, avoid peak hours of sunlight, which are between 10 a.m. and 3 p.m.," she says.

Other things you can do to protect your skin include:



- Wear protective clothing with sleeves and a high neckline with a UPF rating of at least 30.
- Apply a sunscreen that's at least SPF 30 to all exposed skin at least 30 minutes before going outdoors. Reapply every two hours.
- Wear a hat with a wide brim. If it has ear and neck flaps, even better.
- Wear sunglasses with 99 percent to 100 percent UV protection.

Developing skin-protection habits in youngsters will help reduce their risk for problems as they grow older. Nip-Sakamoto says that children younger than 6 months shouldn't be exposed to direct sunlight for extended periods. Cover baby with a light blanket or pull out the collapsible sun shield that's built into nearly all baby strollers.

For more summer skin tips, see "Protect Your Skin" on page 43.

Sea creatures

At the beach, look for signs warning of Portuguese man of war, jellyfish, or shark sightings. While jellyfish can sting you almost any day, that likelihood increases during "invasions" that occur eight to 10 days after a full moon. A box jellyfish calendar at waikikiaquarium.org/box-jellyfish-calendar/ shows the phases of the moon and the probable influx of jellyfish. If you get a jellyfish sting, rinse the affected area with seawater and apply a vinegar and baking soda paste.

For Portuguese man of war stings, rinse the affected area with seawater and remove any pieces of tentacles with a stick or object (don't touch or rub it). Apply ice to soothe the pain.

And, of course, sharks. The National Oceanic and Atmospheric Administration (NOAA) has some recommendations to minimize your risk of a painful encounter:

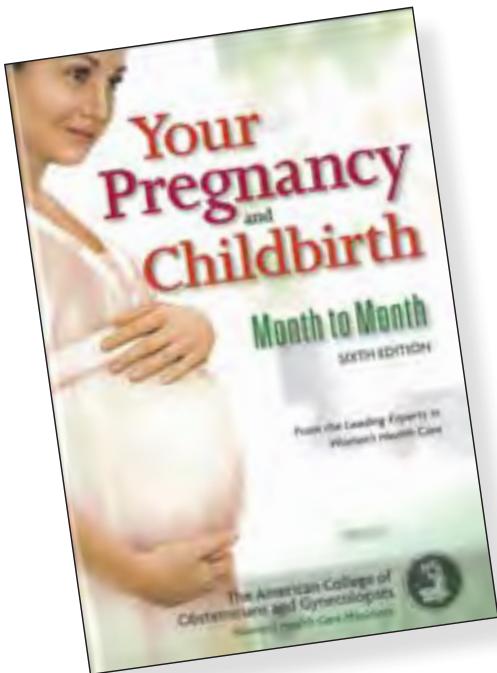
- Swim in a group. Sharks are more likely to attack an individual.
- Stay out of the water at dusk and dawn, when sharks are most active.
- Don't wear shiny jewelry or bright clothing.
- Don't swim in murky waters.
- Avoid the water if you're bleeding.

Trust your instincts

If you find yourself in trouble or see someone else in trouble, get help from a lifeguard. If there's no lifeguard, call 911.

"Use common sense at all times, stay sober, and don't bow to peer pressure," says Bregman. "Don't sacrifice safety for fun. If you're not sure, ask a lifeguard."

With these tips in mind, enjoy your fun in the sun. 



Baby Bump?

It's an exciting time for you and your family. And we want you to know that we're here for you.

Join the HMSA Pregnancy Support Program to get a care team of nurses and health coaches who'll help you get the prenatal care you need.

You'll also get a book at no cost.

To get your copy, call 948-6079 on Oahu or 1 (800) 776-4672 toll-free on the Neighbor Islands. We'll ask for your HMSA subscriber number, mailing address, expected delivery date, and ob-gyn's name.



Limit one book per pregnant HMSA member.

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protect your skin

July is UV Safety Month.

By Jessika Garcia

as a beauty and makeup enthusiast, you'd think I'd have my UV protection game on point. But I don't. I grew up on Kaua'i, where I spent countless hours at the beach with friends and family. I rarely used sunscreen; my kid brain thought I was safe because I was already tan.

I rarely got sunburned and being in the sun made me tanner, which I was proud of.

The sun no longer turns me that coveted golden-bronze color. My skin is now extremely sensitive to the sun and my face, shoulders, arms, and legs are easily burned.

Did you know that melanoma is the deadliest form of skin cancer? According to the American Academy of Dermatology, one in five Americans will be diagnosed with skin cancer. And Hawai'i has the highest melanoma rate in the nation.

But if caught early, there's a 98 percent chance that skin cancer can be cured. Here are five things you should know about protecting your skin this summer.

1. Pick a sunscreen that has a sun protection factor (SPF) of 30 or higher.

The saying, "The more, the merrier," is true for SPF. The American Academy of Dermatology recommends a broad spectrum sunscreen to protect your skin from cancer-causing UVA and UVB rays.

2. Reapply sunscreen as needed.

Most sunscreens are good for up to 40 or 80 minutes, so be sure to reapply often, especially after swimming, surfing, or sweating.

3. Apply 1 ounce of sunscreen.

Most people apply less than half the recommended amount of sunscreen to



sun-exposed areas. Be sure to apply at least 1 ounce — the amount of a shot glass.

4. Use a moisturizer with sunscreen.

Beauty brands are making it super easy to protect your skin from the sun. Swap out your day cream for a moisturizer with sunscreen. If you apply a foundation, choose one with sunscreen.

5. Cover up.

It seems a bit silly to put more clothes on when it's scorching hot, but unintentional sun exposure can increase your risk of skin cancer. Consider wearing light layers like a pareo or a wide-brimmed hat while running errands or relaxing outside on your lānai. And watch out for sun exposure while you're driving. Your skin will be happy.

To learn more about skin cancer, visit the American Cancer Society's website at cancer.org. Browse through their site or search for skin cancer from their home page. **is**

Jessika is a blogger for HMA's Well-Being Hawaii (wellbeinghi.com) and also has a beauty blog at beautybyjessika.com.

uncommon bravery

Father and daughter team up to help students.

By Neal Iwamoto

As parents, we all want our children to learn and grow in a safe environment. Unfortunately, bullying continues to threaten the well-being of many of our island youngsters.

According to the Centers for Disease Control and Prevention, victims of bullying are at increased risk for depression, anxiety, sleep difficulties, and poor adjustment to school. Meanwhile, students who bully others are prone to substance use, academic problems, and violence later in adolescence and adulthood.

It's not often you'll find a victim of bullying, let alone a child, with the moxie to launch her own grassroots campaign. But that's what Mahealani Sims-Tulba did. Three years ago, at the seasoned age of 13, Tulba started B.R.A.V.E. Hawaii, a program aimed at bringing awareness to bullying and finding solutions to create a healthier school environment.

B.R.A.V.E. stands for "Be Respectful And Value Everyone." The idea sprung after Mahealani was bullied at age 11. "It was a really tough experience," she recalls. "But instead of it being a very negative experience, I decided to turn it into a positive."

When Mahealani won a state pageant in the summer of 2014, it gave her the perfect platform to launch B.R.A.V.E. In the last two years, she and her dad — comedian Augie T. — have reached thousands of students through dozens of public-speaking events.

Mahealani wrote and illustrated a book, *It's OK to be Different*, which tells her bullying story from a mynah bird's point of view. She shares it during visits to elementary schools and after-school programs for disadvantaged youths.

The program addresses more than just bullying. Enter Augie T. Through a partnership with Hawai'i County, he's reached out to schools



PHOTO COURTESY OF B.R.A.V.E. HAWAII

across Hawai'i Island, touching on everything from protecting the land to healthy habits.

All students receive booklets with games, puzzles, and a list of free after-school programs and counseling.

"Since he's a big public figure, it really helps because they look up to him," Mahealani says.

For Augie, B.R.A.V.E. has been life-changing. "Having a daughter who challenges you is spooky," he says. "Now there's more accountability in my life. I see the concerns of these kids and I'm super proud that Mahealani made this her passion."

B.R.A.V.E. continues to grow and is currently awaiting nonprofit status. Mahealani, 16, attends Sacred Hearts Academy, is working on her second book, and recently put together a series of public service announcements. The program even has its own mascot, Buddy the bulldog.

Meanwhile, Mahealani and Augie are motivated by the positive feedback from the numerous students and parents they've reached. "We know we can't solve all the problems," says Augie. "But we can bring awareness and some encouragement to these students. Sometimes all they need is a big smile." **is**

To find out more about B.R.A.V.E. Hawaii, go to bravehawaii.org.

an update on mandated benefits affecting HMSA plans

By David Frickman

Autism Spectrum Disorder Benefit

State law requires that most PPO and HMO health plans provide benefits for the diagnosis and treatment of autism spectrum disorder for children under age 14. Coverage starts upon plan renewal on or after January 1, 2016.

The health plan must pay for:

- Applied behavior analysis (ABA).
- Psychiatric care.
- Psychological care.
- Speech, occupational, and physical therapy.
- Prescription medication.

These services may be subject to a plan's standard provisions. Benefits for ABA are capped at \$25,000 per calendar year.

If you have any questions about whether your HMSA PPO or HMO plan covers these services, call a Customer Relations representative at 948-6079 on O'ahu or 1 (800) 776-4672 toll-free on the Neighbor Islands.

HMSA QUEST Integration Autism Spectrum Disorder Benefit

HMSA QUEST Integration members will be screened for autism spectrum disorders during Early and Periodic Screening, Diagnostic, and Treatment (EPSDT) checkups. Once a diagnosis is made, QUEST Integration members under age 21 can receive the same benefits for the treatment of autism spectrum disorder, including ABA, as indicated above. There is no benefit cap.

If you have questions about this benefit, call HMSA QUEST Integration at 948-6486 or 1 (800) 440-0640 toll-free.

Treatment for Orofacial Issues

State law requires that most PPO and HMO health plans provide benefits for services by an orthodontist to treat orofacial issues from birth defects or birth defect syndromes such as cleft lip or cleft palate for members through age 25. The benefit is to improve a functional problem. This coverage is limited to no more than \$5,500 per treatment phase and may be subject to a plan's standard provisions.

If you have any questions about whether your HMSA PPO or HMO plan pays for these services, call a Customer Relations representative at 948-6079 on O'ahu or 1 (800) 776-4672 toll-free on the Neighbor Islands. 

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Eligible for Medicare soon?

Attend a **FREE** health care planning seminar. Learn about Medicare, enrollment deadlines, health plan options, and more!

Sign up today. Call **948-6402** on Oahu or **1 (800) 252-4137** toll-free on the Neighbor Islands.
Seating is limited.

You can also meet with a licensed sales representative at no charge.

Free parking and refreshments.
Bring a friend or relative.



Choose a day, location, and time.

Oahu

9:30–11 a.m. or 1–2:30 p.m.

HMSA Building

818 Keeaumoku St.
Ground Floor, Koa Room
Thursday, August 11

HMSA Center @ Pearl City

Pearl City Gateway
1132 Kualoa St., Suite 400
Monday, July 18
Monday, August 29

Neighbor Islands

9–10:30 a.m. or 1–2:30 p.m.

HMSA Center @ Hilo

Waiakea Center
303A E. Makaala St.
Tuesday, July 5

Kauai Office

4366 Kukui Grove St., Suite 103
Thursday, August 25

Maui Office

33 Lono Ave., Suite 350
Tuesday, August 16



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

HMSA Akamai Advantage is a PPO 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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keep going

Seniors benefit from an active body and mind.

By Craig DeSilva • Photography by Earl Yoshii

Retired teacher Paul Onishi noticed a slow decline in his mom, Muriel Onishi, three years ago.

"I was at the end of my rope," says Paul, who cares for his mom at home. "We noticed she was listless. We figured it was just part of getting old."

A social worker recommended that he take her to Maluhia Adult Day Health Center. He was reluctant at first, but was pleasantly surprised after seeing positive changes. "She went from sleeping all the time at home to having amazing energy and being interested in singing, playing bingo, and doing art."

Seniors at Maluhia also do other activities like short walks, light exercises, and folding linen. Just as important as staying physically active, they participate in recreational activities like crafts and games and enjoy interacting with the center's staff and other seniors.

Muriel has since had a stroke and surgery for a broken hip, but she continues to go to Maluhia five

days a week. "You can't tell that she had those two major downfalls that could cause someone to waste away and die," says Paul.

Living longer

The number of people age 85 and older in the U.S. is expected to nearly triple by 2050, according to the U.S. Census Bureau. As we live longer, more people are looking for ways to keep their loved ones and themselves active and engaged. "It's important to keep elders involved by getting them to do as much as they can," says Melanie Kelly, M.D., a geriatrician at Maluhia Geriatric Physicians Services. "Even simple exercises like walking, tai chi, and chi gong can help improve your mood and help stave off dementia."

Kelly has seen seniors with dementia improve their memory after participating in a daily routine filled with social and physical activities. She notes that strong social and community ties are believed to be the reason



A typical, active day at Maluhia Adult Day Health Center.

why Seventh Day Adventists and Okinawans are some of the longest-lived people in the world.

"If you're engaged in something and have someplace to go, people to see, things to do, you have purpose. That helps seniors live longer and healthier," says Lynn Wong, R.N., director of Live Well at Iwilei, a senior wellness center that Kāhala Nui opened late last year.

Of mind and body

At Live Well, seniors who've never used a computer now have email to connect with family and friends. They play computer games like bingo, hangman, Wheel of Fortune, and Trivial Pursuit to test their mental skills. And virtual sports like bowling and golf require them to stand up and move their arms. Another computer application takes them on a virtual bike ride on an outdoor path as they pedal a stationary bike.

"Being sedentary isn't healthy," Wong says. "You start to decline."

Paul says his mom is proof that physical activity and mental stimulation can help you live better as you age. Muriel just celebrated her 95th birthday and Paul suspects there'll be more celebrations to come.

"It's like she's been reborn," he says.

Are You Approaching Retirement? Start planning now.

If you've worked most of your life, you're probably looking forward to retirement. But when that day comes, do you know what your life will be like? A life filled with physical activity and purpose can help you live happier, longer. So start planning your next stage in life so you'll be ready when that time comes.

Stay physically active

Walk around a shopping mall in the morning when it's cooler and not too crowded.

Check your nearest YMCA for exercise classes.

The City and County Department of Parks and Recreation has activities and programs for people age 55 and older, including ballroom dancing, Hawaiian classes, art classes, senior clubs, and sport leagues like bowling, golf, and softball.

Volunteer

Give your time and talents to your community, such as at a church, school, or hospital.

Get involved with your neighborhood board or neighborhood watch program. Contribute your skills for a good cause at a nonprofit organization.

Join a club: Whether you like reading, gardening, crafting, or playing music, find like-minded people who share your interests. Search online for clubs or groups nearest you, or create your own club with friends.

Thanks for choosing HMSA.

These providers are new to our network and can help guide your well-being journey.



Lovedhi Aggarwal
Joyce A. Albi
Yaseen H.Y.M. Ali
Kate Alilio
Mimi M. Andjelic
Harman K. Arora
Brandy M. Augustine
Kimberly Anne Bautista
Jamila M. Benn
Susan E. Biffl
Jacqueline Y. Chacon
Joseph Y. Chang
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For contact information and plans accepted, go to hmsa.com and click Find a Doctor. These providers joined HMA's network December 21, 2015 – March 20, 2016.

putting it all together

Pioneering neurologist leads development of medical plaza.

By David Frickman

Aiea has a comprehensive medical center – a one-stop shop where patients can go for a variety of medical needs in a non-hospital setting.

The spark to develop the facility was lit by neurologist Melvin Wong, M.D., who first suggested to a group of about 23 doctors that buying the building would be worth it. Today, the medical plaza houses dental and physician offices, including specialists in sports medicine, podiatry, nephrology, oral surgery, and more.

Plans are underway to add a new wing. Wong hopes to add services such as urgent care and a surgery center to help our community by providing more comprehensive outpatient care.

Wong graduated from the University of Michigan and the University of Hawai'i John A. Burns School of Medicine before spending five years on the Mainland to further his education. After attending neurology residency at the Cleveland Clinic Foundation, he was accepted to the University of Virginia fellowship program. There, he worked on the pioneering studies of tissue plasminogen activator (tPA), a protein that was shown to be the first successful treatment for acute stroke. After that, the Punahoa School graduate returned home to become Hawai'i's first fellowship-trained, board-certified stroke neurologist.

"We have a lot of strokes here in Hawai'i, so it seemed like a good specialty to go in to," says Wong, an HMA participating provider. "Stroke is very common in the Asian population.

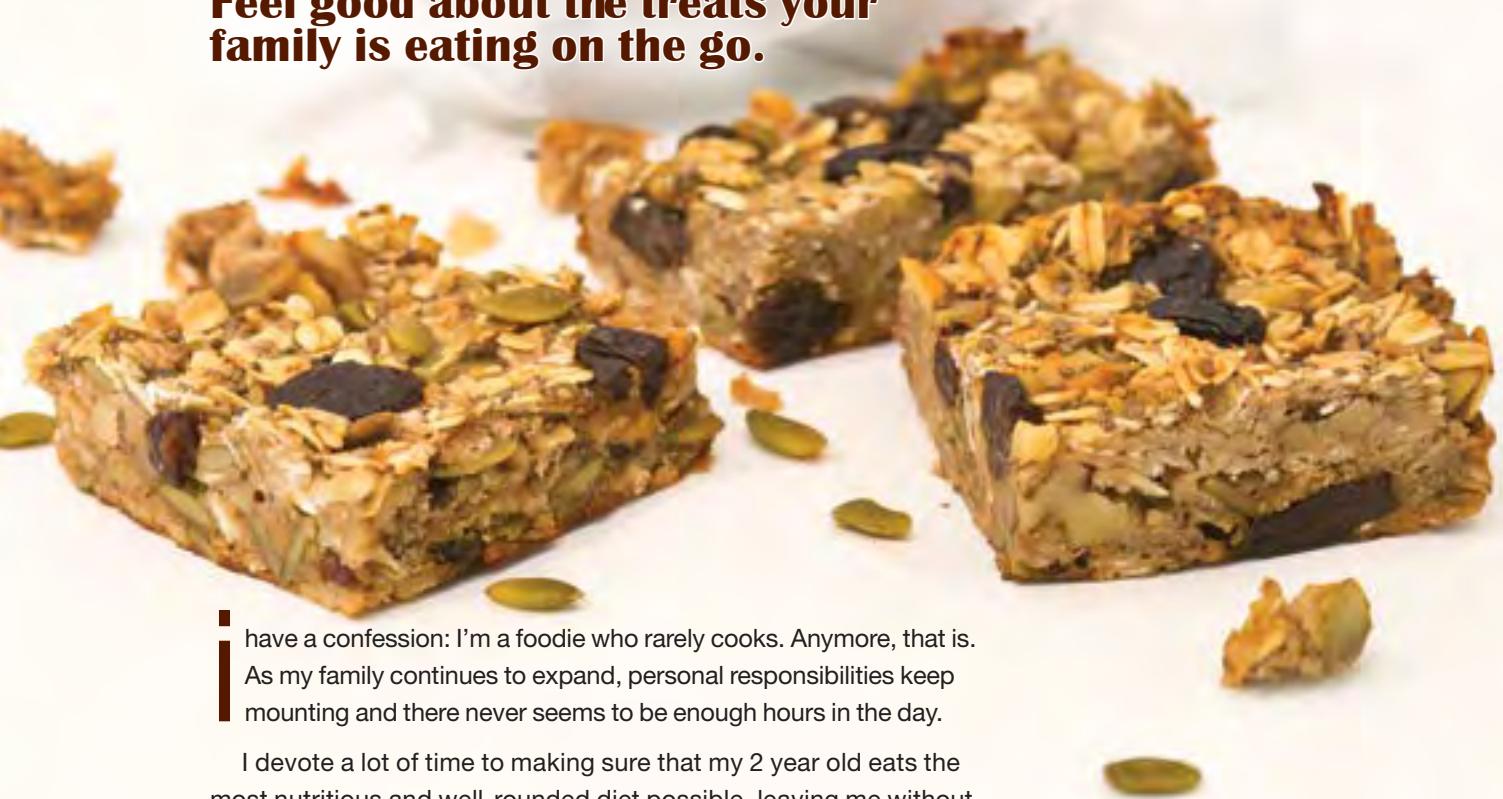
"The number-one message for stroke is that it's treatable and preventable, but you have to do all of the healthy things and take care of high blood pressure and other risk factors, diabetes, and cholesterol." **IS**



ELA YOSHII

Snack Hacks

Feel good about the treats your family is eating on the go.



I have a confession: I'm a foodie who rarely cooks. Anymore, that is. As my family continues to expand, personal responsibilities keep mounting and there never seems to be enough hours in the day.

I devote a lot of time to making sure that my 2 year old eats the most nutritious and well-rounded diet possible, leaving me without much energy or desire to follow my own rules. After scrambling her eggs for breakfast, I'll rummage through the snack cabinet for something to throw in my bag on the way out the door.

I always feel a twinge of guilt about how often I rely on snacks to keep up with a life on the go. I try to choose treats with healthy ingredients, but store-bought granola and protein bars probably aren't the healthiest choice no matter how you slice them.

As my daughter gets older, she's much more interested in what I eat. It's becoming more important than ever to make choices for all of us that I can feel good about.

So I've decided to compromise. I'm not going to eliminate snack bars completely from my crazy life, but I discovered that they're really easy to make, even for the busiest mom or dad. I usually have most of the ingredients on hand and if I don't, it's easy to make substitutions. In under an hour, I can make weeks' worth of snacks to satisfy my relentless sweet tooth and keep us moving.

It's comforting to know that I can share them with my daughter without feeling guilty and – most importantly – I can get right back to spending time with my family. 

CHOOSE SNACKS WITH NUTRITIOUS, SUBSTANTIAL INGREDIENTS. THESE TIPS CAN HELP:

SWAP THE SUGAR. CHOOSE SNACKS LOW IN SUGAR OR ONES THAT USE FRUIT AS A NATURAL SWEETENER.

FOCUS ON FIBER. WHOLE GRAINS LIKE OATS AND BROWN RICE, FRESH AND UNSWEETENED DRIED FRUIT, AND SEEDS LIKE FLAXSEEDS CAN HELP KEEP YOUR CHOLESTEROL, BLOOD SUGAR LEVEL, AND DIGESTIVE HEALTH IN BALANCE.

PICK PROTEIN. INGREDIENTS LIKE NUTS, EGGS, AND MILK WILL KEEP YOU FEELING FULLER LONGER.

FIGHT THE FAT. FIND OPTIONS THAT HAVE MONOUNSATURATED FATS FROM SOURCES SUCH AS CHIA SEEDS AND NUTS AND ARE LOW IN SATURATED AND TRANS FATS.



THESE RECIPES FREEZE WELL IN INDIVIDUAL SERVINGS. WRAP EACH BAR TIGHTLY IN PLASTIC WRAP, PACK IN A PLASTIC FREEZER BAG, AND THROW IT IN THE FREEZER. WHEN YOU'RE HEADING OUT THE DOOR, POP ONE IN YOUR LUNCH, GYM, OR DIAPER BAG. (THEY'LL THAW OUT IN NO TIME.) THE BARS WILL KEEP FOR SEVERAL MONTHS IN THE FREEZER.

Peanut Butter Banana Oat Bars

Perfect for breakfast on the go or an afternoon snack.

Cooking spray
1 1/4 cups all-purpose flour
3/4 cup rolled oats
1/2 cup ground flaxseed
1 tsp. baking soda
1 tsp. baking powder
1 tsp. cinnamon
2 large ripe bananas, mashed
1/2 cup unsweetened applesauce
1/3 cup agave syrup
1/4 cup natural peanut butter

Preheat oven to 350 degrees. Prepare an 8-by-8-inch baking pan with cooking spray. In a medium bowl, stir together dry ingredients (flour through cinnamon). In another bowl, mix remaining ingredients well. Add wet ingredients to dry and stir until well combined. Pour mixture into pan and bake 25 minutes or until a toothpick inserted in the center comes out clean. Cool and cut into bars. Makes 12 servings.

Per serving: Calories 180, protein 5 g, carbohydrates 29 g, total fat 6 g, saturated fat 1 g, sodium 150 mg, fiber 4 g, total sugar 10 g



Trail Mix Bars

Chewy and light with good-for-you ingredients.

Cooking spray
1 cup nonfat milk
1 egg
1 tsp. vanilla
1½ cups rolled oats
3 Tbsp. golden brown sugar
2 Tbsp. chia seeds
½ tsp. salt
½ cup raisins
½ cup chopped walnuts
¼ cup unsalted pumpkin seeds

Preheat oven to 350 degrees. Prepare an 8-by-8-inch baking pan with cooking spray. In a medium bowl, whisk together milk, egg, and vanilla. Stir in oats, sugar, chia seeds, and salt. Add remaining ingredients and mix well. Spread mixture evenly in pan. Bake 35 minutes or until firm. Cool and cut into bars. Makes 9 servings.

Per serving: Calories 150, protein 5 g, carbohydrates 22 g, total fat 5 g, saturated fat 1 g, cholesterol 21 mg, sodium 151 mg, fiber 3 g, total sugar 10 g

No-bake Chocolaty Coconut Balls

This simple treat can satisfy your candy-bar craving.

1½ cups roughly chopped, firmly packed pitted Medjool dates
1/3 cup unsweetened shredded coconut
½ cup dry-roasted unsalted almonds
3 Tbsp. unsweetened cocoa powder
Dash of salt

Combine all ingredients in a food processor and pulse until mixture is well combined (small pieces of almonds and coconut are OK). Mixture will be crumbly, but should stick together when pressed between two fingers. Using your hands, press and roll mixture firmly into 1½-inch balls. Refrigerate 1 hour before serving. Makes 10 servings.

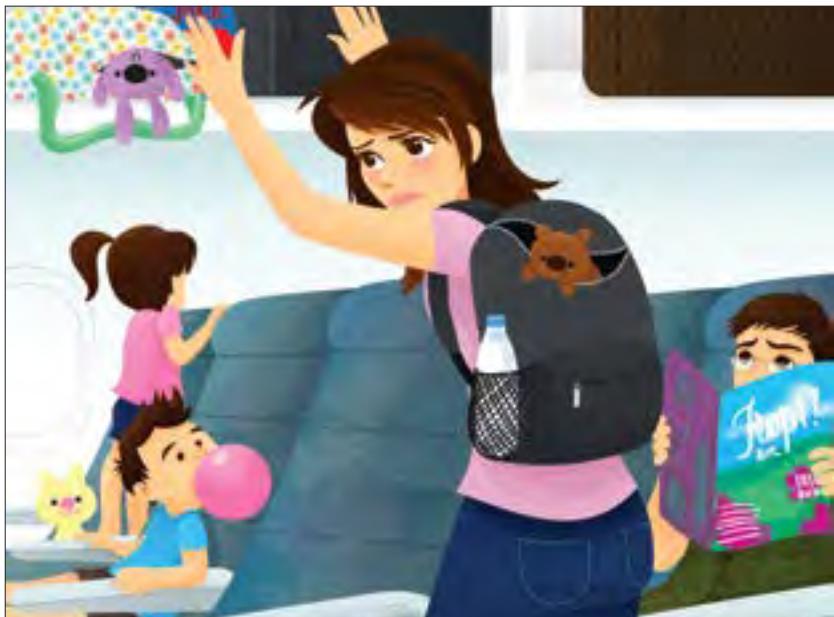
Per serving: Calories 110, protein 2 g, carbohydrates 19 g, total fat 4 g, sodium 31 mg, total sugar 15 g

TIP: GET CREATIVE! ADD INGREDIENTS FOR A DIFFERENT FLAVOR OR MORE NUTRIENTS, SUCH AS 1 TABLESPOON PROTEIN POWDER, MICRO-GROUND COFFEE, MINI CHOCOLATE CHIPS, OR OTHER DRIED FRUIT OR NUTS. IF YOU ADD A DRY INGREDIENT, YOU MAY HAVE TO ADD ANOTHER DATE OR TWO TO HELP THE MIXTURE STICK TOGETHER. IN THE PHOTO, THE LEFT COCONUT BALL WAS ROLLED IN COCOA POWDER AND THE ONE ON THE RIGHT WAS ROLLED IN SHREDDED COCONUT.

the road best traveled

Moms In Hawaii members share family travel tips.

Compiled by Neal Iwamoto



KAT UNO

ong flights. Unfamiliar food and locales. Bulky bags stuffed to the brim with books and toys. Does traveling with the family have to be so daunting?

Lisa Kimura has ventured on four international trips with her children in as many years (and countless other flights in between). Here's her advice to help make your next trip smoother:

- Rent an infant or toddler car seat. It's one less thing to carry and you won't have to worry about the airline losing it.
- Dress your kids (and yourself) in clothes that are easy to slip on and off in a tiny airplane bathroom.
- Pack toys and snacks in separate bags inside other carry-on bags, then pull out only what you need each time. This helps manage the mess.
- When you're taking a cab and your arms are full of shopping bags and kid's stuff, don't even try to pull anything out of your purse. You might leave something behind.
- Don't over-pack. Carting around too much

stuff is a hassle. You can always buy something that you forgot.

- Buy an external battery pack to recharge Kindles and tablets.
- Vacuum-seal storage bags are amazing. Pack each kid's clothes in different bags, shrink them, and pull out or put away everything at once.

And here are some additional tips from other Moms In Hawaii members:

We usually order takeout before we leave for the airport and take it on the plane with us. I feel more sane when I'm eating food that I truly enjoy and want my family to eat. Decadent snacks packed in advance make a BIG difference for me! | Vivian Best

Depending on how long we'll be away, we try to rent rooms through sites like Airbnb or VRBO. They usually have washer and dryers so we can pack lighter, and kitchenettes so we can eat meals in. Also, before we leave, we fill our Kindles with books from the public library. Some countries even let you get a public library card using your hotel or home-stay address. | Jen Williams

Cool Off with Tropical Fruits

Refreshing, naturally sweet treats.

By **Danielle Douglass**

Photography by **Lew Harrington**

Food styling by **Karen Jones**

Tropical fruit lovers, rejoice!

In Hawai'i, we're lucky to be able to visit local supermarkets and farmers markets to pick up nature's sweet treats – tropical fruit – year-round. Mangoes, bananas, pineapples, avocados, papayas, lychee, and star fruit are just a few of the succulent samplings that grow statewide.

What makes a fruit tropical? A fruit is tropical if it's plucked from a tree or plant that's native to the tropics.

Generally, that means anywhere between the Tropic of Cancer and the Tropic of Capricorn, those circles of latitude where the climate is warm, humid, and rainy. Tropical fruit can't tolerate freezing temperatures, which is why you probably won't find too many of them growing in, say, Minnesota, unless it's in a heated greenhouse.

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While tropical fruit are always a joy to eat fresh, frozen ones are ideal for cool summertime treats. So as the weather heats up, take some time to cool off and enjoy nature's tropical bounty. 



Paradise cooler

- 1 cup almond or soy milk
- 1 medium banana, sliced and frozen
- 1 cup cubed pineapple, frozen
- 2 kiwis, peeled and sliced
- 2 Tbsp. chia seeds

In a blender, process almond milk and banana on high speed for 1 minute. Add pineapple and kiwi and blend 1 minute. Add chia seeds and blend for 30 seconds. Pour into glasses and serve immediately. Makes 2 servings.

Per serving: Calories 230, protein 5 g, carbohydrates 42 g, total fat 7 g, saturated fat 1 g, sodium 100 mg, fiber 10 g, total sugar 22 g

Dairy-free Pineapple Coconut Sorbet

2 cups cubed pineapple,
frozen

1 medium banana, sliced
and frozen

½ cup full-fat coconut milk,
chilled

1 tsp. fresh lime juice

1 tsp. vanilla

Shredded coconut and
chopped macadamia nuts
for toppings (optional)

In a blender, process all
ingredients (except toppings)
until thick and creamy. Serve
immediately for a soft-serve
treat or freeze at least 1 hour.

Top with shredded coconut and
macadamia nuts, if desired.

Makes 4 servings.

Per serving (without toppings):
Calories 110, protein 1 g, carbohydrates 18 g, total fat 4 g, saturated fat 4 g, sodium 10 mg, fiber 2 g, total sugar 12 g





Mango Avocado Cilantro Salsa

1 mango, cubed

1 avocado, cubed

½ cup chopped red onion

2 garlic cloves, minced

2 Tbsp. fresh lime juice

1 Tbsp. olive oil

¼ cup finely chopped cilantro

1 jalapeño pepper, minced (optional)

Salt and pepper to taste

In a medium bowl, gently mix mango, avocado, and onion until combined. Stir remaining ingredients together in a small bowl and add to mango mixture. Stir gently until combined. Cover and refrigerate until ready to serve. Makes 4 servings.

Per serving: Calories 130, protein 1 g, carbohydrates 13 g, total fat 9 g, saturated fat 1 g, sodium 300 mg, fiber 4 g, total sugar 8 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

Tune up your brain in this interactive workshop.

Honolulu:

- 7/2, 1:30-2:30 p.m.
Kaimuki Plaza, Kaimana Room
- 7/16, 10-11 a.m.
HMSA Center @ Honolulu
- 8/17, 12:30-1:30 p.m.
Kalihi YMCA

Pearl City: 7/9, 10-11 a.m.
HMSA Center @ Pearl City

Diabetes 101

Learn about recommended tests and procedures for diabetes and ways to improve your blood glucose level.

Kahului: 7/7, 4:30-5:30 p.m.
HMSA Maui Office

Digestive Health – Your Ally in Well-being

Learn strategies to help keep your stomach pain-free.

Honolulu: 7/5, 6-7 p.m., Kapiolani Women's Center at Artesian Plaza

Eating on the Run

Learn how to choose healthy meals and snacks when you're busy.

Hilo: 8/9, 10-11 a.m.
HMSA Center @ Hilo

Honolulu:

- 8/4, 9:30-10:30 a.m.
HMSA Center @ Honolulu
- 8/6, 9:30-10:30 a.m.
Kaimuki Plaza, Kaimana Room

Kahului: 8/5, 5-6 p.m.
HMSA Maui Office

Kailua-Kona: 8/17, 1-2 p.m.
HMSA Kailua-Kona Office

Lihu'e: 8/2, 5-6 p.m.
Kuhio Medical Center

Pearl City: 8/1 and 8/13, 10-11 a.m.
HMSA Center @ Pearl City

Goodbye, Diet! Hello, Health!
Discover a new way to approach nutrition.

Hilo: 9/6, 10-11 a.m.
HMSA Center @ Hilo

Honolulu:

- 9/9, 10-11 a.m.
HMSA Center @ Honolulu
- 9/10, 1:30-2:30 p.m.
Kaimuki Plaza, Kaimana Room

Kailua-Kona: 9/20, 10-11 a.m.
HMSA Kailua-Kona Office

Pearl City: 9/24, 10-11 a.m.
HMSA Center @ Pearl City

Healthy Eating, Island Style
Learn how to identify healthy local foods.

Lihu'e: 7/28, 5-6 p.m.
HMSA Kauai Office

Hiking for Health

Learn the basics of hiking in the islands, including safety, gear, and trails.

Hilo: 7/30, 10-11 a.m.,
HMSA Center @ Hilo

Honolulu:

- 7/18, 4:30-5:30 p.m.
HMSA Center @ Honolulu
- 7/22, 5:30-6:30 p.m.
Kaimuki Plaza, Kaimana Room

Pearl City: 7/19 and 7/23, 10-11 a.m.
HMSA Center @ Pearl City

Meditation

Get a health and well-being boost with this restorative workshop.

Hilo: 8/23, 10-11 a.m.
HMSA Center @ Hilo

Honolulu:

- 8/25, 4:30-5:30 p.m.
HMSA Center @ Honolulu
- 9/21, 12:30-1:30 p.m.
Kalihi YMCA

Kailua-Kona: 8/1, 1-2 p.m.
HMSA Kailua-Kona Office

Senior Fitness

Discover ways to maintain or improve your strength and flexibility as you age.

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

Honolulu:

- 9/13, 9:30-10:30 a.m.
HMSA Center @ Honolulu
- 9/24, 9:30-10:30 a.m. Kaimuki Plaza, Kaimana Room

Kahului: 9/21, 10-11 a.m.
HMSA Maui Office

Pearl City: 9/17 and 9/27, 10-11 a.m.
HMSA Center @ Pearl City

Successful Aging Begins with You

Find out how to live a longer, happier life.

Honolulu:

- 8/27, 1:30-2:30 p.m.
Kaimuki Plaza, Kaimana Room
- 9/16, 10-11 a.m.
HMSA Center @ Honolulu

Lihu'e: 9/13, 10-11 a.m.
HMSA Kauai Office

Pearl City: 9/3, 10-11 a.m.
HMSA Center @ Pearl City

Take a Look at Stress

Learn ways to relax and improve your emotional health.

Honolulu: 8/13, 1:30-2:30 p.m.
Kaimuki Plaza, Kaimana Room

Pearl City: 8/20, 10-11 a.m.
HMSA Center @ Pearl City

What the Heck IS Cholesterol?

What is cholesterol? Do we need it? Get the answers and much more in this workshop.

Honolulu: 8/24, 6-7 p.m., Kapiolani Women's Center at Artesian Plaza

COMMUNITY ACTIVITIES

Activities are free to the public unless otherwise noted and are subject to change. Please contact the event sponsor for more information.

HAWAII ISLAND

7/12, 8/9, 9/13

Stroke Support Group

A forum for stroke survivors, caregivers, family members, and friends. 4-5 p.m., Hilo Medical Center. For more information, call 932-3049.

7/16, 8/20, 9/17

Big Island Ostomy Group

Open to ostomates, pre-ostomy patients, caregivers, medical professionals, and the general public. 11 a.m., Hilo Medical Center. For more information, call 339-7640.

Every Sunday Walk with a Doc

Walk includes a brief warm-up/stretch and an informative talk from a community doctor or medical student. Meets rain or shine. 8 a.m. Lili'uokalani Gardens, Hilo. For more information, see wwadbigisland.org.

Us TOO East Hawaii Prostate Cancer Support Group

This free support group provides men and their families with information, materials, and support to help make informed decisions about prostate cancer treatment. For meeting times and locations, go to hawaiiprostatecancer.org.

KAUA'I

7/31

One-Mile Keiki Run

For aspiring keiki athletes and their families. \$10 per person when registering as a family. 6:30 a.m., Po'iipū Beach Park. For more information, go to koloaplantationdays.com.

O'AHU

7/8, 8/12, 9/9

Kardiac Kids Support Group

This group provides education, encour-

agement, and support to families with children who have congenital heart defects. 6:30-9 p.m., Kapi'olani Medical Center Cafeteria, Honolulu. For more information, call Julie Passos at 227-4558.

7/12, 8/9

COPD Support Group

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

9/17

COPD Education Day

This informational event is designed for patients, caregivers, and anyone interested in COPD education. To register for the support group or education day, call Valerie Chang at 699-9839, email valerie@hawaiicopd.org, or visit hawaiicopd.org.

9/23-25

Hawaii Seniors' Fair: The Good Life Expo

This event includes workshops, vendors, flu shots, and live entertainment. 8:30 a.m.-4:30 p.m., Neal S. Blaisdell Center, Honolulu.

Every Friday

• Farmers Market at HMSA

Enjoy fresh, island-grown produce and ready-to-eat local food. 11 a.m.-2 p.m., HMSA Center @ Honolulu. For information on vendors, call HMSA at 948-6521.

• Mommy & Me Hui

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

Adult Fitness at Queen's

Learn Jazzercise, tai chi, kickboxing, yoga, and more. Times and instructors vary. The Queen's Medical Center, Women's Health Center Classroom, Honolulu. Six classes for \$66. Call 691-7117 for details and to register.

Aloha Kidney Classes

Learn how to manage conditions related to chronic kidney disease (CKD). For

locations and meeting times, go to alohakidney.com or call 585-8404.

Eat Well For Life

This monthly class offers samples of vegan dishes and recipes. \$10 per person. 6-7:15 p.m., Castle Medical Center, Kailua. To register, call 263-5400.

Health & Education at Queen's

The Queen's Medical Center, Women's Health Center Classroom, Honolulu. For information, call 691-7633.

- **Genetics Class:** Learn about prenatal genetic screening and other tests to check the health of your baby.

- **Lymphedema/Breast Cancer Clinic:** Learn exercises to prevent lymphedema (swelling of the arms). First and third Thursdays, 1:30-2:30 p.m.

- **Mammogram and Cervical Cancer Screening:** Free for women ages 50-64.

National Kidney Foundation of Hawaii Classes

Learn about nutrition for hemodialysis, weight management, and healthy eating for keiki and kūpuna. To find a class, go to kidneyhi.org.

Us TOO Prostate Cancer Support Group

This free support group provides men and their families with information, materials, and support to help make informed decisions about prostate cancer treatment. For meeting times and locations, go to hawaiiprostatecancer.org.

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.

in our back yard



THE PLUMERIA TREE

A few years ago, I returned to Lahaina where I was born and raised. It had been five years since my last visit to Maui. Growth, as we know it, is inevitable. But it's still hard for an island girl to swallow.

I remember when Lahaina was a laid-back town. Our home was conveniently located within walking distance to places around town. My parents sold our property on Lahainaluna Road (below Waine'e Street) in the mid '80s, not too long after I got married and moved to the Mainland. Today, it's a commercial area with public parking lots and businesses. As I stood in the driveway of what was my childhood home, I was perplexed at how small the house looked and was thankful that it hadn't been torn down. All that remained of the front yard landscaping was the plumeria tree, where concrete now surrounds its strong trunk and its branches tower high above the roofline of the house.

As I walked away from the house feeling sentimental, I looked toward the mountains and saw a familiar landmark, the infamous Pioneer Mill smokestack. And it reminded me that some things have stayed the same. I realized that like the plumeria tree, I've grown and accepted a lot of changes around me. But deep in my heart, I know that my roots are still there.

Lorene Agena Sit
Lāwa'i, Kaua'i

OUR MACADAMIA NUT TREE

When I was young, I remember having a macadamia nut tree right in our own backyard in Wahiawā. I was elementary school age and I remember it like it was yesterday.

The tree was a large one that bore lots of nuts. When it was time to harvest, my dad, mom, and two younger sisters and brother would gather the nuts still on the leaves and put them in a burlap bag. We would go to

KEEP THOSE STORIES COMING

the garage and while we huddled around, Dad would take his special mac nut contraption and use a hammer to crack the shells.

We kids took our turn with the hammer. The nuts were roasted in the oven, put in a pretty tin can, and shipped to our dear Auntie Nancy and Uncle Ed in New York. How they loved it!

That was over 45 years ago. Times have changed. Dad and Mom still live in the same house, but the tree has been replaced with shrubs and plants. And Uncle Ed and Auntie Nancy came back home to Hawai'i.

Our faithful-bearing macadamia nut tree will always be remembered for the many years it stood proudly in our backyard. Now, the mac nuts we enjoy are grown mostly on the Big Island and bought from a store.

Verna A. Iha
Wahiawā, O'ahu

WILD BERRIES

I lived with grandparents, far from town, with the ocean on one side, green hills on the other. Wide open pineapple fields with red dirt roads and houses spaced on large lots. My dog, Robbie, and I roamed the fields and tide pools all day, returning home for the evening meal. No one worried about us. We were free to go anywhere.

Near the pineapple fields was a ravine with wild berry trees growing along its banks. What large bunches of berries! I climbed one of the trees and inched along a branch that had the biggest bunch of berries. Why was it so far out? I wanted that big bunch of berries.

As I touched the berries, I heard a loud CRACK! Looking back, I saw the branch had split. I went tumbling down the side of the ravine holding on to the big bunch of berries.

I was at the bottom of the ravine with scratches, my face and clothing smeared with berry juice and red dirt. It took a long time before I finally climbed out of the ravine. How was I going to explain the scratches and dirty clothes?

No need. Baban took one look at me and said, "Go take a bath!"

Ann Mikami
Las Vegas, Nevada

MANGO TREE MEMORIES

We lived in a small two-bedroom house in a lane in Wailuku, Maui. In the front yard was a Kini mango tree and in the backyard was a Common mango tree. My dad would climb the Kini tree to check the ripeness of the mango. If you press the mango with your finger and it goes slightly in, it's ready to pick. After a few days, it would be fully ripe and ready to eat. The Common mangoes were picked half-ripe and dipped in soy sauce and sugar. Some ono!

In the summer, my sister and I and neighborhood friends would walk to 'Iao River to pick wild plums. We soaked the plums with salt in a jar and left them out in the sun for a few days before eating them, creating our own salted sour seed.

Several years ago, the Kini mango tree was cut down since Dad could no longer climb it because of his age and weakness. Our family home was sold and the new owners reconstructed it into a beautiful house. Although the neighborhood has changed, my childhood memories of life there will remain forever in my heart.

Annette Iwamoto Arine
Kahului, Maui

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.

finding inspiration

Look for new ways to increase your physical activity.

By Robyn Kuraoka

t's not always easy for me to find something that motivates me to be active. I'm not a runner and if I'm given the option of going to the gym or working, I'll work.

But I love making things. And I discovered a way to use what I love to accomplish something I loathe.

Lei making.

I know what you're thinking. "How much exercise can that be?" And you're right. But try gathering your own materials.

I convinced my daughter to grab a couple of plastic bags and join me in hunting for lei-making materials in the neighborhood. The 90-minute walk up and down 'Aiea Heights Drive isn't something we'd normally do. But knocking on doors to ask if we could pick flowers was a great way to meet our neighbors ... and get my daughter off the couch and off her smartphone.

It turned out to be a good day – 90 minutes of physical activity, time spent with my daughter, and, in the end, a beautiful homemade lei. 



PHOTOS COURTESY OF ROBYN KURAOKA



A close-up of a banana flower in sunlight, Big Island of Hawai'i.

Summertime is always the best of what might be.

Charles Bowden

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wellbeinghi.com



live life
in balance



1010-3744

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