

# Live Well WITH HMSA

Newsletter for HMSA Medicare Advantage members

SUMMER 2025



## What's Inside

- Planning for health care
- Wills and trusts
- Preventing falls
- Xeriscape garden
- I Remember When
- Kimchi recipe

## Medication Tips

Excited for your summer travel plans? We're excited for you. Summer is often a fun time to take a break from your normal routine, but that doesn't mean breaking from your normal medication routine.

Taking your medications as prescribed is an important part of managing chronic health conditions, whether at home or in far-away places.

Here are four tips to help you stay on track with your medications while still exploring the world.



1. **Create a medication list.** Making a list and checking it twice isn't just for the holidays. Make sure you pack the medications on your list. Take a picture of the list with your smartphone to show doctors in case of a medical emergency.
2. **Schedule reminders.** Set a timer or calendar reminder to help you stay on schedule with your medications.
3. **Store medications properly.** Keep them organized in a pill box and store in a cool, dry place away from the sun.
4. **Plan ahead.** Make sure you have enough medications on your trip to last, plus a few extra just in case. Check with your pharmacy for necessary refills a couple weeks before you leave.



"It takes as much energy to wish as it does to plan."

– Eleanor Roosevelt

Dear Friends,

Sometimes the most we can do in life is hope for the best. But we should also prepare for the future. This becomes more important as we get older and life becomes even more precious to us.

There are some things we can control. Create a network of family and friends who you can count on for support. And lead a lifestyle to keep you healthy and safe. But despite our good intentions, no one knows what the future holds. That's why it's important to be prepared.

In this newsletter, we provide ways for you to prepare for the road ahead. That includes financial planning as well as planning for your health care. If you've never heard of a POLST, you can read about it on page 4 and talk to your doctor if you need one.

Financial planning is also an important part of our overall well-being. On page 5, we help answer the questions: What's a will? What's a living trust? No one likes to talk about death, but planning now can alleviate the burden for your loved ones in the future.

On a lighter note, we also provide ways you can plan for summertime fun. Check out articles on gardening, choosing the right shoes to exercise in, and community events for you and your family to enjoy.

Thank you for being an HMSA Medicare Advantage member. If you have any questions about your health plan, please let us know. Our contact information is on the back of this newsletter.

Mahalo,

A handwritten signature in black ink that reads "Kimberly Takata Endo".

Kimberly Takata Endo  
Assistant Vice President  
Medicare Programs

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Not all benefits described in this newsletter are included in HMSA Akamai Advantage® Dual Care (PPO D-SNP) and some HMSA Akamai Advantage employer group plans. Check your *Evidence of Coverage* for details.

HMSA Akamai Advantage® is a PPO plan with a Medicare contract. Enrollment in HMSA Akamai Advantage depends on contract renewal.

## Complex Case Management: Support You Need

Do you or a loved one have multiple chronic health conditions? If so, HMSA's Complex Case Management (CCM) program can help.

The CCM program provides intensive case management and care coordination for better health and improved functional capability. Our dedicated team provides personalized guidance and support. The team consists of Hawaii-based registered nurses who'll connect with you or your caregiver in person or by phone. They'll work closely with your doctor and other health care providers to coordinate your treatment, medications, and other services.

You'll work with a case manager who'll:

- Work with your health care team of doctors, nurses, caregivers, and others involved in your care.
- Reinforce an action plan if your symptoms worsen or if you need to contact your doctor.
- Explain discharge instructions if you're hospitalized.
- Connect you with resources to support your health and well-being.
- Discuss the importance of a health care directive, living will, or power of attorney.
- Help coordinate out-of-state care if needed.

Enrollment in the program is voluntary and available at no cost to eligible HMSA members.



If you'd like to enroll or learn more, we're here to help. Call 1 (855) 329-5461, option 1, Monday through Friday, 8 a.m. to 5 p.m.

**Learn more.** Visit [hmsa.com/well-being/complex-case-management](https://hmsa.com/well-being/complex-case-management). Or scan the QR code.



The CCM program is not available for HMSA Akamai Advantage Dual Care (PPO D-SNP) plan members. If you're a Dual Care member, the CCM team will connect you with the appropriate program.

## Getting too many calls?

We may call you to let you know about other HMSA Medicare Advantage plans. If you'd like to opt out from these calls, please let us know. Our contact information is on the back of this newsletter.

If you change your mind, you can always opt in. Opting out, however, still allows us to contact you about your current HMSA Medicare Advantage plan.





# HEALTH CARE PLANNING

## POLST: A Powerful Tool for Medical Wishes

Provider Orders for Life-Sustaining Treatment (POLST) is a medical form that tells doctors and first responders what kind of care you'd want in an emergency. It helps to ensure that your wishes are communicated if you're unable to speak for yourself.

This bright green form is usually posted on the refrigerator. A POLST isn't needed by everyone. Curious if a POLST could be right for you or someone you know? Read on to learn more and find resources.

### Should I get a POLST?

Completing a POLST is voluntary, but it could play an important role if you're at high risk of a life-threatening emergency due to chronic health conditions, serious illness, or medical frailty. It's not intended for those who are healthy.

If you're considering a POLST, make an advance care planning appointment with your doctor to discuss whether it's right for you. It's also encouraged that all competent adults over the age of 18 should complete an Advance Health Care Directive (also known as a living will), which names their health care power of attorney or health care agent.

### What's included in a POLST?

In an emergency, the POLST will relay your wishes to first responders about the type of intervention you'd like or want to avoid:

- Do you want cardiopulmonary resuscitation to be performed or would you prefer to allow for a natural death?
- Should medical personnel perform full or selective treatment or focus on just making you comfortable?
- Do you want artificial nutrition to be provided? If so, for how long?

HIPAA PERMITS DISCLOSURE OF POLST TO OTHER HEALTH CARE PROFESSIONALS AS NECESSARY

**PROVIDER ORDERS FOR LIFE-SUSTAINING TREATMENT (POLST) - HAWAII**

**FIRST follow these orders, THEN contact the patient's provider.** This Provider Order form is based on the person's current medical condition and wishes. Any section not completed implies full treatment for that section. Everyone shall be treated with dignity and respect. POLST is a medical order. It is not an Advance Directive and is not intended to replace that document.

Patient's Last Name  
First/Middle Name  
Date of Birth  
Date Form Prepared

**A** **CARDIOPULMONARY RESUSCITATION (CPR): \*\* Person has no pulse and is not breathing \*\***  
Choose One  
☐ Yes CPR - Attempt resuscitation (Section B: Full Treatment required)  
☐ No CPR. Do Not Attempt Resuscitation (Allow Natural Death)  
If patient has a pulse, follow orders in Sections B and C.

**B** **MEDICAL INTERVENTIONS: \*\* Person has pulse and/or is breathing \*\***  
Choose One  
☐ Full Treatment - primary goal of prolonging life by all medically effective means. In addition to treatment described in Selective Treatment and Comfort-Focused Treatment, use intubation, advanced airway.

### How do I get and complete a POLST form?

If your doctor recommends completing a POLST, they can provide you a POLST form and review it with you to help you understand your options. The form needs to be completed by your doctor. The form is valid only if it's signed by both you or your legally authorized representative, and your doctor, advanced practice registered nurse, or physician assistant.

### How often do I need to complete a POLST?

A POLST doesn't expire. However, if you'd like to make changes, make an appointment with your doctor to complete a new form. The most recently completed form will supersede earlier forms. Bring your current POLST form with you to the appointment so it can be disposed of when your new POLST is created.

### What should I do with the signed form?

If you live at home, post the form where it's easily seen, such as on your refrigerator. First responders are trained to look for the POLST on the refrigerator first. Other areas are on a medicine cabinet, on the bedroom door, or bedside table. Tell loved ones about the POLST so they can share it with first responders in case of an emergency.

If you're in a hospital or long-term care facility, provide your POLST to the medical staff.

**Learn more.** Visit Kokua Mau's website at [kokuamau.org/polst/](http://kokuamau.org/polst/).



## Wills and Trusts

Every adult should consider having an estate plan. This article focuses on the basics of wills and living trusts, two of the most common tools. It's for educational purposes only and is not intended to provide legal advice. For more information, specific questions, and advice, consult an attorney.

### What's a will?

A will is a legal document that provides for the distribution of property and assets (estate) upon the death of an individual (testator) and can provide for other matters, including designation of an individual to administer the estate (personal representative), designation of a guardian for minor children, and disposition of remains upon death. A will can be revoked or changed before death, takes effect only upon death, and only applies to property and assets owned by the testator at the time of death, but does not avoid probate. While seeking the services of an attorney is strongly advised, a form will (a will that's filled out on the internet and printed) or a handwritten will may be valid if the executed will complies with state law requirements.



### What's a living trust?

A living trust is generally more complicated than a will but can be more useful. A trust is an arrangement that's usually written in a trust agreement through which a person (the settlor) gives property and assets to a trustee to hold in trust for the benefit of another (beneficiary). A successor trustee is named to succeed the trustee upon incapacity or death. A living trust may be revocable or irrevocable.

### What's a revocable trust?

With a revocable trust, the settlor may:

- Serve as trustee.
- Change the trust.
- Use, dispose, manage, and make decisions concerning the trust property and other assets (corpus).
- Appoint a new trustee or successor trustee to take over upon death or incapacity or another event.

The trustee or successor trustee follows the instructions set out in the trust. Among other potential benefits, a living trust can be an effective tool for estate planning and can be used to avoid probate. In addition, it can be used for planning for the management of property and assets during periods of incapacity as well. It would be wise to execute a will in addition to a trust to take into account any property and assets that may not be included in the trust.

### Resources

For other elder law topics, see the University of Hawaii Elder Law Program's website at [hawaii.edu.uhelp](http://hawaii.edu.uhelp).



## Shoes to Keep You Moving

Choosing the right shoes isn't just for comfort. It can also help you stay safe and prevent falls.

About 3 million older adults in the U.S. end up in the emergency room every year because of a fall, according to the Centers for Disease Control and Prevention. Making smarter shoe choices can help keep you out of the hospital.

Here are some tips to help you wear the right shoes to keep you safe on your feet.

**Avoid certain shoe styles.** These include:

- High heels (higher than 1.75 inches).
- Narrow heels (less than 20% width of the heel).
- Loose shoes without laces, straps, or buckles.
- Shoes with smooth soles.

**Choose firm shoes.** Firm shoes tend to have harder soles, so your feet will be more secure and steady. Slip-resistant soles should be made of rubber and have grippy treads. Also, wearing shoes with heels that are rounded in the back help your feet land more smoothly.

**Wear shoes with selective cushioning.** Look for shoes labeled "cushioning" or "walking shoes." The cushioning should be under high foot pressure areas, such as the ball of the foot or heel. An orthopedic footwear store can also provide options that will work best for your feet.

**Try vibrating insoles.** One potential cause of falls is decreased sensitivity on the surface of the feet, which can lead to balance problems. Shoes with vibrating insoles can help improve balance. Simply slip the insoles into the bottom of your shoes for gentle vibrations to your feet.

**Wear shoes in your home.** Many falls occur when people are barefoot, wear socks without shoes, or wear slippers in the house.

**Seek treatment for foot pain.** Plantar fasciitis is a foot condition that causes inflammation of the thick tissue along the bottom of the foot that connects the heel bone and toes. It may cause a stabbing pain while standing up after sitting or lying down for a long time. Talk to your doctor about this or other foot pain you may have.

# Urinary Incontinence: What's Your Type?

Leaks. Dribbles. Urges to go. Urinary incontinence (UI) can be embarrassing, especially in public. But understanding the type of UI you may have can help you find the right treatment.

UI is a common condition that causes loss of bladder control. About 25 million adults in the U.S. experience UI. About 75% of women over the age of 65 have urine leakage.

Talk to your doctor about your symptoms to find the best solution.



## Five most common types of UI:

**Stress incontinence.** Leaks during inconvenient moments, such as when you bend, cough, jump, laugh, lift heavy objects, cough, or sneeze. This is due to weakness of the muscle and connective tissue that supports your bladder and urethra.

**Tip:** Avoid drinking large amounts of fluid at one time and ask your doctor about pelvic floor exercises.

**Urge incontinence.** An overactive bladder that leads to a sudden urge to go due to spasms of the muscle inside the wall of your bladder.

**Tip:** Avoid bladder irritants like caffeine, alcohol, and spicy or acidic foods and drinks. Ask your doctor about recommended medications.

**Mixed incontinence.** Stress plus urge incontinence. The most common type of incontinence.

**Tip:** Ask your doctor about a treatment option tailored to your specific symptoms.

**Functional incontinence.** Not being able to get to the bathroom on time due to an injury or physical disability.

**Tip:** Clear obstacles and clutter out of the path to the bathroom.

**Overflow incontinence.** Difficulty urinating caused by a blockage or bladder muscles that don't contract enough. A full bladder can lead to frequent leaks.

**Tip:** Your doctor can determine the cause and recommend solutions including lifestyle changes, bladder retraining, medications, etc.

## FITNESS



## Join the Well-Being Club

Summer is a great time to get out and be active. Your HMSA Medicare Advantage plan can help you make the most of your summer and beyond.

Silver&Fit® The Well-Being Club offers members a fun and easy way to improve their health, learn new skills, tune in to virtual events, explore social groups, and more. And it's a lot of fun, too.

### Get started today

Enroll in the Well-Being Club and register for events.

Visit <https://bit.ly/wbc2025> or scan the QR code.



The Silver&Fit program is provided by American Specialty Health Fitness, Inc., a subsidiary of American Specialty Health Incorporated (ASH). Silver&Fit is a trademark of ASH and used with permission herein.



## Unthirsty Plants

Gardening is a great hobby during summertime. But maintaining a tropical garden or yard requires a lot of water. You can reduce your water consumption with a xeriscape garden.

"About half of a household's water consumption is outdoors," says Sheri Mikami, community relations specialist at the Honolulu Board of Water Supply. "A xeriscape garden can save 30% of the water for a typical garden."

Xeriscape gardens are also low maintenance. You can get the same health and well-being benefits of gardening without great strain on your body.

Mikami manages the Board of Water Supply's xeriscape garden volunteer program that teaches people how to care for drought-tolerant plants. The three-acre garden in Halawa Valley offers free public tours by reservation. You could also volunteer to help maintain the garden doing various activities, including planting, weeding, and propagation.

"Our volunteers enjoy the quiet time and solace of being away from town, traffic, and other

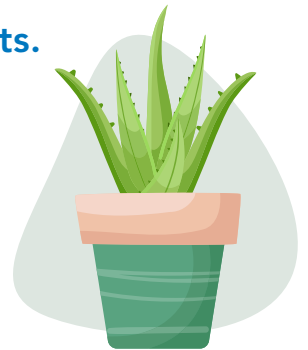
stresses," she says. "It's a healthy lifestyle putting in sweat equity."

### Create a xeriscape garden.

1. **Have a plan.** Start with a design and work in phases to help save you time and money.
2. **Start small.** Don't take on too much space or plants that you can't handle.
3. **Choose a variety.** Select plants that do well in your environment and group them according to their needs for water and sun.

### Xeriscape garden plants.

- Aloe
- Bromeliads
- Cacti
- Crown flower
- Native Hawaiian plants
- Rosemary



**Don't have a big yard?** You can garden with container plants indoors or on your patio or lanai.



Plant photos: Courtesy Honolulu Board of Water Supply



## Annual Unthirsty Plant Sale

Saturday, Aug. 2  
9 a.m.-1 p.m.  
Halawa Xeriscape Garden  
99-1268 Iwaena St.

Free admission and open to the public. For more information, call the Board of Water Supply at (808) 748-5315.

### Halawa Xeriscape Garden Tours

Free tours are offered by appointment. Self-guided tours and visits are Wednesdays, 9 a.m.-1 p.m., and on pre-scheduled Saturday garden workdays. Call (808) 748-5315.

### Want to volunteer at the xeriscape garden?

Call (808) 748-5041 or email [contactus@hbws.org](mailto:contactus@hbws.org).



## Dig it

Here's why gardening is good.

- **Build self-esteem.** Knowing that you can grow things and have a greater connection to the earth can give you confidence.
- **Increase physical exercise.** The manual labor of digging, planting, and weeding burns calories, provides cardiovascular benefits, and increases body strength.
- **Reduce stress.** Gardening can help reduce symptoms of depression and anxiety. Focusing on a goal and task in mind helps give you purpose.
- **Eat healthy.** Farm-to-table eating ensures you're getting fresh produce free of pesticides.





## COMMUNITY

Here are some community events happening this summer for you and your family.

### Oahu

#### Bon Dance

It's obon season. For a schedule, visit [oahubondance.com](http://oahubondance.com).

### Hawaii Island

#### Under The New Moon Talk Story

Kumu Keala Ching shares stories of hula, genealogy, and sense of place.

Every last Tuesday of the month.

5-6 p.m.

Outrigger Kona Resort and Spa

Kaukulaelae Bayview Lawn. Bring a beach chair or mat.

Visit [nawaiiwiola.org](http://nawaiiwiola.org).

### Maui

#### Beach clean up

Saturday, Aug. 2

8-10 a.m.

Park at The Whaler on Kaanapali Beach. Meet at the beachfront pool hale, adjacent to the pool.

Call (808) 661-6003 or email

[ownerservices@kaanapaliwhaler.com](mailto:ownerservices@kaanapaliwhaler.com).

### Kauai

#### 2025 Kauai Kings Parade and Hoolaulea

Saturday, June 14

9 a.m.-2 p.m.

Parade starts at the Vidinha Stadium on Rice Street ending at the Historic County Building Lawn for the Hoolaulea, featuring food, crafts, and entertainment.

Call (808) 635-7205 or email [kkc.kauai@gmail.com](mailto:kkc.kauai@gmail.com).

## KAU KAU KORNER



### Cucumber Kimchi

The 21st annual Korean Festival is Saturday, Aug. 2, from 10 a.m. to 8 p.m. at Honolulu Hale Civic Center Grounds. Enjoy this family event with Korean food, activities, K-pop entertainment, and more from about 40 Korean and local organizations. Free admission. Visit [koreanfesthawaii.com](http://koreanfesthawaii.com) for details.

Kimchi is a local favorite brought to Hawaii by Korean immigrants. The probiotics (beneficial bacteria) in kimchi are good for your gut and can improve digestion. Gina Nakamura of the Hawaii Korean Chamber of Commerce shares this recipe for cucumber kimchi.

### Ingredients

3 cucumbers

⅓ cup salt

½ cup sugar

½ a carrot

3 stalks of chives

½ cup Korean chili powder (gochugaru)

½ cup vinegar

3 pieces tangerine

1 tsp. plum extract (found at Korean markets)

1 tsp. sesame seeds

### Instructions

Wash and dry cucumbers. Slice off the ends and discard. Slice into bite-size pieces and place in a colander. Sprinkle salt and sugar and let stand for 10 minutes at room temperature.

Meanwhile, peel and slice carrots about 1 inch in length. Cut chives to about 1 inch in length as well.

Squeeze water out from the cucumbers. Use a paper towel if needed. Place remaining ingredients in a bowl and mix.



## Summertime in Kaaawa

*Submitted by Patricia Boyd Rivera of Makiki*

I'd spend summers as a kid at my grandparents' home in Kaaawa. The highway – all two lanes of it – was about a foot from the ocean. The highway then was usually very quiet and we'd easily dash across the street to go swimming.

My grandfather and uncle laid nets in the ocean. He'd catch a squid and hold it up out of the water to show the tourists on the tour bus to take pictures on their way to the Polynesian Cultural Center. They'd scream as they watched my grandpa kill a squid by biting out its eye. "There he goes," my grandma would say, shaking her head. Then grandpa would throw the squid on the porch for grandma to cook.

We'd help them pick noni that grew along the road by The Crouching Lion inn and restaurant. It was a perilous activity because cars came quickly toward us around the curve on the outer roadway on their way toward Kahana Bay. My grandparents would push the fruit through a meat grinder. The pulp fell on a straining cloth. My grandfather squeezed the ground fruit to get the most juice out of it. They'd give us a dose of the noni juice to drink. We'd quickly chase it down by stuffing an orange slice into our mouth so we wouldn't spit out the healthy "good for you" juice.

This was more than 50 years ago. My grandparents lived off the ocean and the land. Their home isn't there anymore. It's replaced by bigger homes that are too close to the ocean. I haven't been to Kaaawa in a long time. Still, I'm one of the last cousins in my family who fondly remembers it as it was. I want the next generations to also know about it. So I'm writing it down.

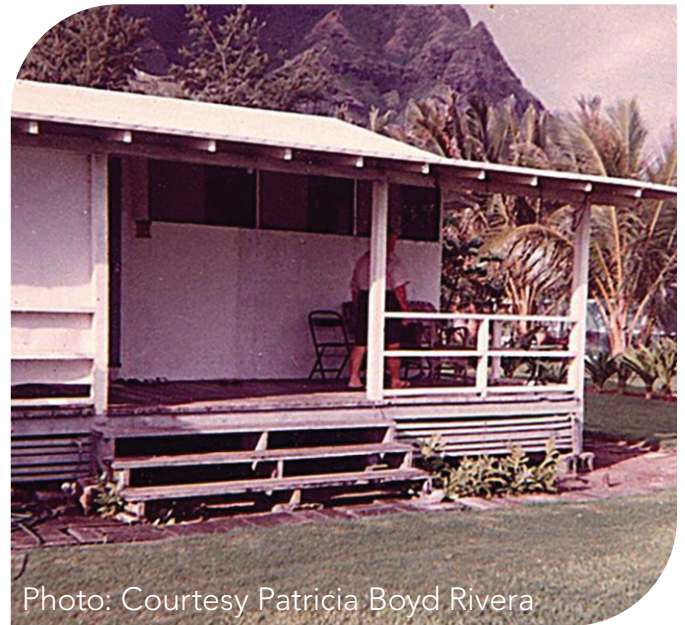


Photo: Courtesy Patricia Boyd Rivera

### Do you have an I Remember When story to share?

Send it to us and we may include it in a future HMSA Medicare newsletter. Articles should be about 200 words.

Email it to [craig\\_desilva@hmsa.com](mailto:craig_desilva@hmsa.com).

Or mail to:

HMSA

Craig DeSilva

Marketing & Communications – 8th floor

P.O. Box 3850

Honolulu, HI 96812-3850



P.O. Box 860  
Honolulu, HI 96808-0860

## Important plan information



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### Contact Us

We can help answer  
your questions.

#### Phone

(808) 948-6000 or  
1 (800) 660-4672  
For TTY, call 711.

October–March:  
Daily, 8 a.m.–8 p.m.

April–September:  
Monday–Friday  
8 a.m.–8 p.m.  
Saturday, 8 a.m.–1 p.m.

#### Online

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

### In Person

#### HMSA Center in Honolulu

818 Keeaumoku St.  
Monday–Friday, 8 a.m.–5 p.m.  
Saturday, 9 a.m.–2 p.m.

#### HMSA Center in Pearl City

Pearl City Gateway  
1132 Kuala St., Suite 400  
Monday–Friday, 9 a.m.–6 p.m.  
Saturday, 9 a.m.–2 p.m.

#### HMSA Center in Hilo

Waiakea Center  
303A E. Makaala St.  
Monday–Friday, 9 a.m.–6 p.m.  
Saturday, 9 a.m.–2 p.m.

#### HMSA Center in Kahului

Puunene Shopping Center  
70 Hookele St., Suite 1220  
Monday–Friday, 8 a.m.–5 p.m.  
Saturday, 9 a.m.–1 p.m.

#### HMSA Center in Lihue

Kuhio Medical Center  
3-3295 Kuhio Highway, Suite 202  
Monday–Friday, 8 a.m.–4 p.m.



@hmsahawaii